Date: August 03, 2026

To,

| | |
|---|---|
| **National Stock Exchange of India Limited**<br>Exchange Plaza, C-1, Block G<br>Bandra Kurla Complex<br>Bandra (E), Mumbai – 400 051 | **BSE Limited**<br>Phiroze Jeejeebhoy Towers<br>Dalal Street, Mumbai – 400 001 |
| Symbol: MOBIKWIK | Scrip Code: 544305 |

**Sub: Press Release on the Financial Results of the Company for the quarter ended June 30, 2026.**

Dear Sir/ Madam,

In compliance with Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find attached herewith the Press Release on the financial results of the Company for the quarter ended June 30, 2026.

This is for your information and further dissemination.

Thanking you

**For One MobiKwik Systems Limited**

ANKITA SHARMA
Digitally signed by ANKITA SHARMA
Date: 2026.08.03 11:28:57 +05'30'

**Ankita Sharma**
Company Secretary and Compliance Officer
Membership No.: A37518

Encl:A/a

**ONE MOBIKWIK SYSTEMS LIMITED**
Registered Office: Unit No. 102, 1st Floor, Block-B, Pegasus One, Golf Course Road,
Sector-53, Gurugram, Haryana-122003, India.
Ph: +91 (124) 490-3344 | CIN: L64201HR2008PLC053766 | www.mobikwik.com | cs@mobikwik.com

## PRESS RELEASE

# MobiKwik profitable for third consecutive quarter; delivers PAT of ₹76 Mn, a positive swing of INR 495 Mn YoY

### Key Highlights

- **PAT at INR 76 Mn in Q1 FY27, a positive swing of INR 495 Mn YoY,** marking continued profitability after H2 FY26 turnaround
- **EBITDA at INR 158 Mn in Q1 FY27**, third consecutive profitable quarter, sustaining profitability momentum from H2 FY26
- Platform GMV reached an **all-time quarterly high of INR 587 bn**, growing **50% YoY**
- **2nd fastest-growing UPI TPAP App in India**; UPI transactions grew **5x faster** than the overall Industry
- **Net Financial Services Margin** increased **5x YoY** from **1.1% in Q1 FY26 to 5.9% in Q1 FY27**

**Gurugram, India, Aug 03, 2026:** One MobiKwik Systems Ltd. (MobiKwik) (**NSE: MOBIKWIK / BSE: 544305)**, India's largest digital wallet, today announced its earnings results for the quarter ended June 30, 2026 (Q1 FY27). The Company reported its **third consecutive profitable quarter**, with a **PAT of ₹76 Mn, a swing of ₹495 Mn YoY**, reinforcing its position as one of India's fastest-scaling and profitable fintech platforms.

### Key Financials:

### Q1 FY27 v/s Q1 FY26

| | Platform GMV | ZIP EMI GMV | Total Income | Contribution Profit | EBITDA | PAT |
|---|---|---|---|---|---|---|
| **Q1 FY27** | ₹587 Bn | ₹7,367 Mn | ₹2,892 Mn | ₹1,286 Mn | ₹158 Mn | ₹76 Mn |
| **Q1 FY26** | ₹392 Bn | ₹6,931 Mn | ₹2,816 Mn | ₹774 Mn | ₹(312) Mn | ₹(419) Mn |
| **Growth** | **50%** | **6%** | **3%** | **66%** | **₹470 Mn Swing** | **₹495 Mn Swing** |

### Profitable Growth Momentum Continues

Q1 FY27 marks a continuation of MobiKwik's profitability journey. **Contribution Profit grew by 66% YoY**, reflecting disciplined cost management and strong monetization across Payments and Financial Services. Payments GMV hit a new quarterly high, while Financial Services delivered resilient revenue growth along with favourable Gross Profit margins.

Commenting on the performance, **Bipin Preet Singh, Co-founder, MD & CEO, MobiKwik** said: *"Our Q1 FY27 performance reinforces that profitability is embedded in our business model, with three consecutive profitable quarters alongside continued investments in growth. In Payments, we have delivered a record GMV streak of 14 straight quarters, achieving 50% YoY growth with improved unit* *economics. In Lending, we grew Gross Profit 5.6x YoY, demonstrating robust credit quality and strong portfolio recoveries. We remain focused on deepening our Payments leadership, expanding our digital Financial Services ecosystem, and creating sustainable long-term value for our customers and shareholders."*

## Headline Results for the Quarter Ended June 30, 2026

### Consolidated Financials

- **Revenue from operations** stood at **INR 2,815 Mn,** up 4% YoY; **Total Income** at **INR 2,892 Mn**, up 3% YoY
- **Direct costs declined 21% YoY**, underscoring continued focus on cost efficiency
- **Contribution profit** increased **66% YoY** to **INR 1,286 Mn**
- **Fixed Costs** as a % of Total Income landed at **39%,** reflecting a build phase with investments being made in segments with high growth potential
- **EBITDA** for Q1 FY27 stood at **INR 158 Mn**, marking a profitable quarter with an improvement of **INR 470 Mn YoY**
- **PAT at INR 76 Mn in Q1 FY27,** marking a positive swing of **INR 495 Mn** from Q1 FY26

### Payments

The Company's core payments business continued to deliver strong growth with improving unit economics and high operating leverage.

- Consistently ranked as the **#1 PPI Wallet in India**[1]
- Ranked amongst the **2nd fastest-growing UPI Apps**[2] in India's UPI Ecosystem, growing **2.3x YoY** in UPI transactions
- **6th largest Customer Operating Unit**[3] in the BBPS ecosystem
- Achieved its highest-ever quarterly **Platform GMV**[4] **of INR 587 Bn** and posted 14 straight quarters of growth with **50% YoY growth in Q1**, driven by strong UPI performance that powered revenue-generating payment categories
- **Net Payments Margin** stood at **13 bps**, supported by a healthy mix of payment volumes and merchant monetization
- **Gross margin** at **37%, up YoY from 28%** in Q1 FY26
- User base grew to **193 Mn** and merchant base expanded to **5.02 Mn**

### Financial Services

Financial Services Business continues delivering high-quality revenue on the back of enhanced credit quality and collection efficiency.

- **Financial Services Gross Profit** at **INR 433 Mn**, **up 5.6x** from Q1 FY26 **(INR 77 Mn)**
- **Net FS Margin** increased **5x YoY** from **1.1% in Q1 FY26 to 5.9% in Q1 FY27**, owing to

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1 *MobiKwik is the largest digital wallet in India with an 19% market share of PPI wallet by gross transaction value (GTV) as of June 2026*

2 *Based on NPCI data for top 20 TPAPs as per transaction count, Q1 FY27 vs Q1 FY26*

3 *Based on GTV as of March 2026 | Source: BBPS Statistics*

4 *Platform GMV = MobiiKwik Payments GMV and Zaakpay GMV*

improvement in credit quality
- **ZIP EMI GMV** stood at **INR 7,367 Mn**, grew **6% YoY** with 32% disbursals in Distribution Model and 68% in FLDG Model
- Credit risk performance improved by approximately 25%, with **60% of loans going to repeat customers**

The improvement across these metrics reflects a robust delivery in the Lending business.

With profitability firmly re-established, the Company is well positioned to accelerate growth across its digital financial services portfolio in a calibrated and sustainable manner.

**About MobiKwik (www.mobikwik.com)**

One MobiKwik Systems Ltd. (MobiKwik) is India's largest digital wallet offering a comprehensive range of payments and financial products to consumers and merchants. Founded by Bipin Preet Singh and Upasana Taku in 2009, MobiKwik today serves 193 Mn registered users and 5.02 Mn merchants through products including MobiKwik Wallet, UPI, Pocket UPI, and Zaakpay (payment gateway). The Company has expanded into financial products spanning credit (ZIP EMI, MCA), savings and investments (Fixed Deposits, Mutual Funds, Digital Gold, Lens.AI), establishing itself as a leading digital financial services platform across India. MobiKwik is the largest digital wallet in India with a 19% market share of PPI wallet gross transaction value (GTV) as of June 2026.

For more information, please visit: https://www.mobikwik.com/ir

**For further information, please contact:**

**Anindita Neha Murmu**
**MobiKwik**
anandita.murmu@mobikwik.com

**Diksha Gulyani**
**MobiKwik**
diksha.gulyani@mobikwik.com

**Mrinall Kanti Dey**
**Brevanta Communications**
**+91 9818449509**
mrinall@brevanta.in