



JSFB/SEC/2026-27/94

23rd October 2026

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400001,
Maharashtra

National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (East), Mumbai 400051,
Maharashtra.

Dear Sir/ Madam,

Subject: Press release

Ref: Regulations 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find attached press release regarding the financials for the quarter and half year ended 30th September 2026.

This intimation will also be uploaded on Bank's website at www.jana.bank.in. You are requested to kindly take the same on your record and oblige.

Thanking you

Yours faithfully,

For Jana Small Finance Bank Limited

LAKSHMI RAJA

NARAYANAMURTHY

HY

Lakshmi R. N

Company Secretary and Compliance Officer

Digitally signed by LAKSHMI
RAJA NARAYANAMURTHY
Date: 2026.10.23 15:09:55
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JAMA KARO, JANA KARO.

Registered Office:
Jana Small Finance Bank Limited
The Fairway Business Park, # 10/1, 11/2 & 12/2B,
Off Domlur, Koramangla Inner Ring Road, Next to
Embassy Golf Links, Challaghatta, Bengaluru -560071.
CIN: L65923KA2006PLC040028

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Toll-free No. : 1800 2080

Jana Small Finance Bank H1 FY27 Earnings update

**H1 PBT equal to last FY PBT. Guidance for FY27 PAT raised to 100% increase y-o-y
Highest ever PBT at Rs 170 Crs for Q2 FY27, higher by 127% y-o-y
Improving GNPA at 2.17% and NNPA at 1.08% on GLP
NNPA to be below 1% considering claim lodged and
expected in Q3 under Guarantee programs for Rs 68 crores
GLP growth of 22% y-o-y & Deposits growth of 17% y-o-y
Secured Assets up 24% y-o-y with Secured book share at ~74%
Operating expense lower than previous quarter.**

Bengaluru, Oct 23rd, 2026: The Board of Directors of **Jana Small Finance Bank Limited** at its meeting held today, approved the audited financial results for the quarter ended 30th September, 2026.

Key Highlights for Q2 FY27 performance:

- **Asset GLP** stands at ₹38,752 crores, growing by 22% y-o-y (3% q-o-q); 73.7% of GLP is now secured
- **Secured assets** grows by 24% y-o-y (4% q-o-q) and **Unsecured** grows by 17% y-o-y
- **Total Deposits** stands at ₹38,221 crores
 - **Deposits** growth of 17% y-o-y
 - **CASA** grows by 13% y-o-y; **TD** growth of 19% y-o-y
 - **Credit to Deposit ratio** stands at 92.7%
- **Capital Adequacy ratio at 20.0%** with Tier-1 CRAR of 18.2%
- **GNPA** ratio is 2.17% and **NNPA** ratio is 1.08%
- **PAT of ₹170 crores** for Q2 FY27 growth of 127% y-o-y
- **NIM** improves from 6.5% for Q2 FY26 to 7.5% in Q2 FY27
- Operating leverage working with Costs marginally lower q-o-q
- **Cost to Income ratio** improved from 67% to 64% q-o-q

Commenting on the performance, **Mr. Ajay Kanwal, MD and CEO, Jana Small Finance Bank** said “We are focused on delivering on our strategy of 80% secured assets with disciplined execution to get cost optimization. We continue to increasingly invest in digital and in AI led processes. The credit quality of the asset book is stable and we can see opportunities to grow in all our secured loans products. Our CASA is an area where we are very focused on improving in H2.”

Profit and Loss Statement:

Particulars (in ₹ Crore)	Q2 FY26	Q1 FY27	Q2 FY27
Interest Income	1,294	1,515	1,587
Interest Expense	686	732	768
Net Interest Income	608	782	819
Other Income	246	227	229
Operating Income	853	1,009	1,047
Operating Expenses	587	676	674
Operating Margin	266	333	374
Provisions and Contingencies	191	178	203
Profit Before Tax	75	155	170
Taxes	-	-	-
Profit After Tax	75	155	170

Balance Sheet:

Particulars (in ₹ Crore)	As at 30 th Sep 2025	As at 30 th June 2026	As at 30 th Sep 2026
CAPITAL AND LIABILITIES			
Capital	105	105	106
Share Warrant Application Money	-	103	103
Reserves & Surplus	4,209	4,524	4,712
Deposits	32,532	35,756	38,221
Borrowings	3,810	4,659	5,248
Other liabilities and provisions	1,531	1,691	1,726
TOTAL	42,188	46,838	50,115
ASSETS			
Cash and Balances with RBI	2,334	1,555	3,052
Balances with banks	349	1,179	283
Investments	8,644	8,298	10,062
Advances	29,743	34,699	35,445
Fixed Assets	177	206	247
Other Assets	940	902	1,026
TOTAL	42,188	46,838	50,115

Key Ratios:

Particulars	Q2 FY26	Q1 FY27	Q2 FY27
CASA to Total Deposit (%)	18.3%	19.2%	17.6%
Net Interest Margin	6.5%	7.5%	7.5%
Cost to Income Ratio	68.8%	67.0%	64.3%
Return on Average Assets	0.7%	1.4%	1.4%
Return on Average Equity	6.9%	13.6%	14.2%
Capital Adequacy Ratio (CAR) ¹	20.7%	20.2%	20.0%
Gross NPA (%) ²	2.8%	2.2%	2.2%
Net NPA (%) ²	0.9%	0.8%	1.1% [#]

¹Quarterly CAR includes interim period profits

²Advances for the purpose of GNPA/NNPA calculation includes Securitization book.

[#]NNPA to be below 1% considering claim lodged and expected in Q3 under Guarantee programs for Rs. 68 crores

About Jana Small Finance Bank

Jana Small Finance Bank, a scheduled commercial bank, is the 4th largest Small Finance Bank in India with an experience of over 20 years in lending and serving more than 12 million customers. The Bank was launched in March 2018, is a solid combination of a digital institution and national presence across 23 states and 2 union territories, spread across 829 branches. From its origin of being a NBFC-MFI, the bank has transformed steadily over the years, leading to 70%+ of its lending book being secured, mostly backed by mortgages. The Bank has created a fast growing retail deposit franchise with a strong brand presence and high standards of customer service. The bank's management team has an average experience of 29 years with a reputed and well-rounded Board.

Note: All Numbers are as on 30th September 2026 unless specified otherwise



July 2026 – Bank has been awarded the IBA Banking Technology Award for Identity & Access Management in the Small Bank category at the 5th IBA CISO Summit & Citations 2026, held at Taj President, Mumbai, on July 10, 2026. This prestigious recognition underscores the Bank's continued commitment to strengthening its identity and access management framework, enhancing information security and delivering secure, seamless digital banking experiences to its customer.



September 2026 – Bank has been awarded the Best-in-Class Social Customer Experience in Banking award at WeKonnnect 2026 by Konnect Insights, with the event hosted in Mumbai. The recognition acknowledges the Bank's commitment to creating meaningful customer experiences through social media and strengthening customer engagement by listening, learning and serving better.



September 2026 – Jana Small Finance Bank's "Jana Bank x Bharat Ke Super Founders" campaign won a Bronze Award under the Excellence in Sponsorship & Partnerships category at the ET DigiPlus Awards 2026, recognising the campaign's impactful approach to brand partnerships and audience engagement. The award was handed over on 25th September, at an event hosted in Gurgaon.

For more details, please visit - <https://www.jana.bank.in/>

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