July 30, 2026

To,
The Manager,
National Stock Exchange of India Ltd.
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra East, Mumbai-400051

Symbol: SATIN

The Manager,
BSE Limited
25^{th} Floor, P. J. Towers,
Dalal Street,
Mumbai – 400001

Scrip Code: 539404

Sub: Press Release

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended and in terms of other applicable laws, if any, please find enclosed Press Release on Un-audited Financial Results (Standalone and Consolidated) for the quarter ended June 30, 2026.

The above is being made available on the Company's website i.e. www.satincreditcare.com.

This is for your information and record.

Thanking You.

Yours faithfully,
For **Satin Creditcare Network Limited**

VIKAS GUPTA
Digitally signed by VIKAS GUPTA
Date: 2026.07.30 16:44:48 +05'30'

Vikas Gupta
Company Secretary & Chief Compliance Officer
Encl: A/a

SATIN CREDITCARE NETWORK LTD.
Reaching out!

Satin Creditcare Reports Consolidated PAT of ₹ 123 Crores in Q1 FY27, 172% up YoY
20th profitable quarter in a row

30th July 2026, New Delhi

Satin Creditcare Network Limited (SCNL) (NSE: SATIN, BSE: 539404) has announced its financial results for the first quarter ended 30th June 2026.

Consolidated Highlights

Particulars (₹Crores)	Q1FY27	Q1FY26	%Change	Q4FY26	%Change
Assets under Management (AUM)	15,935	12,499	27.5%	15,174	5.0%
Disbursement	3,495	2,242	55.9%	4,420	-20.9%
Total Revenue	827	680	21.7%	830	-0.3%
Pre-Provision Operating Profit (PPOP)	267	201	33.0%	290	-7.9%
Profit After Tax (PAT)	123	45	172.0%	162	-24.3%
ROA*	4.0%	1.7%	+232bps	5.2%	-114bps
ROE*	20.4%	8.0%	+1242bps	25.5%	-512bps

**ROA and ROE exclude management overlay of ₹36 Crores created as an extra buffer*

Footprints and Outreach

Particulars	Q1FY27	Q1FY26
States & UTs	32	29
Branches	2,041	1,599
No. of Employees	18,518	16,454
No. of Loan Officers	12,511	11,239
No. of Clients (Lakhs)	34.0	32.9

Standalone Highlights

Particulars (₹Crores)	Q1FY27	Q1FY26	%Change	Q4FY26	%Change
Assets under Management (AUM)	13,312	10,956	21.5%	12,853	3.6%
Disbursement	3,008	2,065	45.6%	3,820	-21.3%
Total Revenue	734	609	20.5%	720	2.0%

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Particulars (₹Crores)	Q1FY27	Q1FY26	%Change	Q4FY26	%Change
Pre-Provision Operating Profit (PPOP)	258	189	36.4%	256	0.7%
Profit After Tax (PAT)	120	43	182.3%	137	-12.2%
ROA*	4.3%	1.7%	+261bps	4.8%	-46bps
ROE*	18.5%	6.8%	+1163bps	19.9%	-148bps

**ROA and ROE exclude management overlay of ₹36 Crores created as an extra buffer*

Highlights for Q1FY27

- PAR 1 improved to 3.0% in Q1 FY27 from 3.7% in Q4 FY26 on a standalone basis, reflecting strengthening asset quality.
- Collection efficiency for the X bucket remained strong at 99.9% during Q1 FY27, underscoring disciplined credit execution.
- Credit cost reduced by over 177 bps to 3.06%, including management overlay buffer of ₹36 Crores, (in line with the guidance provided for FY27: 3-3.5%). Credit Cost excluding management overlay stood at 1.97%.
- Marginal Cost of Borrowing reduced by 37 bps YoY to 10.52% (excluding sub-debt)
- The Company continues to benefit from a stable and experienced management team, with the core leadership having an average tenure of over 10 years.
- Promoters will infuse ₹100 Crores Equity Share Capital at ~17% premium to minimum issue price as per SEBI Regulations – demonstrating strong promoter commitment.
- Strategic Entry into Kerala in June 2026 – strengthening South India presence across Tamil Nadu, Karnataka, Andhra Pradesh & Telangana
- Stable Management Team with vintage of 10+ years; Zero attrition in field leadership comprising of 200 personnel at RM, ZM, Circle Head and Business Head levels.

Capital Adequacy and Liquidity

- Our capital base is strong with a Capital Adequacy Ratio of 26.74% as on 30th June'26
- Book Value per share at ₹270 on a consolidated basis
- The Company continues to maintain a healthy balance sheet liquidity of ₹2,311 Crores and undrawn sanctions amounting to ₹2593 Crores as on 30th June 2026

Borrowing Profile (standalone)

- Total on-book borrowings stood at ₹10,216 Crores as of 30th June'26
- Debt-to-equity ratio as on 30th June'26 stood at 3.15x, reflecting a balanced capital structure.
- The borrowing mix remains well diversified, with 70% sourced from banks, followed by overseas funds at 13%, Development Financial Institutions (DFIs) at 11%, and NBFCs at 6%.
- The Company has a diversified and large lender base of 77 active lenders including 4 lenders added in Q1FY27.

Asset Quality

- On-book Gross Non-Performing Assets (GNPA) stood at 2.18% (₹219 Crores), reduced from 3.74% in June'25 reflecting improved delinquency control and strong risk management practices.
- Sufficient on-book provisions of ₹252 Crores as on 30th June'26, which is 2.51% of on-book portfolio. Provision required as per RBI is ₹152 Crores
- The Company maintained a ₹36 crore management overlay as an additional buffer against potential future credit stress.
- Stage 3 coverage ratio is 84.66% as on 30th June'26 vs 72.85% as on 31st March'26
- Overall Provision Coverage Ratio is healthy at 115.07%
- Recovery against write-offs ₹8 Crores during Q1FY27

Subsidiaries

Satin Housing Finance Limited., our housing finance subsidiary

- The Company witnessed a YoY AUM growth of 31.40%, with total AUM reaching ₹1,263 Crores, with a customer base of 12,412.
- The Company is supported by a diversified lender base, comprising 34 active lenders, including refinance from the National Housing Bank (NHB)
- Capital adequacy remained strong, with a CRAR of 59.79% and a gearing ratio of 1.79x
- Profit After Tax (PAT) for Q1FY27 stood at ₹1.5 Crores.
- The Company holds a credit rating of A- (Stable) from ICRA and Infomerics, indicating a stable credit profile.

Satin Finserv Limited., our MSME-focused lending platform

- AUM of ₹1,360 Crores as of Q1FY27
- Recorded an impressive 133.67% year-on-year growth, driven by robust disbursements across the MSME and green finance segments.
- Expanded green finance portfolio with disbursement of 50 loans amounting to ₹294 Crores.
- CRAR of 27.08% and gearing of 3.21x
- PAT for Q1 FY27 stood at ₹4.9 Crores.
- Credit Rating A- (Stable) from ICRA

Satin Technologies Limited., our technology and digital transformation arm

- Continued to expand its enterprise technology portfolio across HRMS, Core Banking, Loan Management Systems (LMS), Loan Origination Systems (LOS), and quantum-safe cybersecurity solutions, leveraging in-house technology capabilities
- The Core Banking Solution completed development and entered customer UAT, with commercial go-live targeted for September 2026, while portfolio expansion into LMS and LOS for NBFCs is underway.
- QTrino Labs achieved its first customer delivery milestone, completed Assessment Tool v1, and continued to advance strategic partnerships, with FIPS certification in progress.
- The next-generation HRMS platform remained live in production, supporting mission-critical workflows, expanding its customer base and partner network, with increasing commercial

traction.

- Strengthened execution capabilities through senior leadership additions and continued investments to accelerate the commercialization and scaling of its technology businesses.

Satin Growth Alternatives Limited (SGAL), our alternative asset management platform

- SGAL has launched its first SEBI-approved Category II AIF - Scheme 1- with a target corpus of ₹200 Crores.
- Fund is led by an All-Women Board and investment team, reinforcing SCNL's commitment to gender-intentional leadership.
- Fund is aimed at providing vital quasi debt/equity capital to underfunded startups, businesses, MSMEs, especially in rural and semi-urban India.
- SGAL has signed an MoU with the State Bank of India (SBI) to Co-invest in startups and strengthen funding along with broader ecosystem support.
- Fund will leverage SCNL's Pan India reach, Investment decision combines deep-dive, on-ground audits of remote facilities by RMs, top-line growth support for founders, enabling sales penetration in the most distant markets.
- Overall Strategic Impact: Mark Satin's transition from supporting last mile borrowers towards a diversified, future-ready financial services platform.
- The fund is actively onboarding institutional and retail limited partners while maintaining a robust deal pipeline and streamlined operations.

Commenting on the performance, Dr. HP Singh, Chairman cum Managing Director of Satin Creditcare Network Limited, said, "*This has been our strongest opening quarter in eight years and comes at a time when the microfinance industry is emerging from a difficult two-year period. Growth has returned, reinforcing our confidence in the sector's underlying resilience.*

At the same time, we have consciously used this quarter to further strengthen our balance sheet rather than maximise near-term profitability. We have increased our management overlay to ₹36 crore and now carry provisions significantly above the regulatory requirement. While this has moderated our reported profitability and return ratios, we remain entirely comfortable with this prudent approach.

Having steered this institution through demonetisation, the pandemic and the recent period of industry stress, we have learned that the cushions created during favourable periods provide the resilience required to continue serving customers through more challenging ones.

Alongside our core microfinance business, we remain optimistic about the potential of our housing finance, MSME finance, technology and alternative investment businesses, steadily advancing our ambition of building a genuinely diversified financial services platform. We remain committed to responsible growth and to creating sustainable value that extends well beyond any single quarter

SATIN

SATIN CREDITCARE NETWORK LTD.

Reaching out!

About Satin Creditcare Network Limited

Satin Creditcare Network Limited (SCNL or Satin) is a leading rural institution in the country with presence in 27 states, 5 union territories and over 1,00,000 villages. The Company's mission is to be a leading rural financial institution by providing a comprehensive range of products and services for the financially under-served community. The Company aims to lead in gender empowerment by leveraging technology and innovation that forge sustainable strategic partnerships. The group also offers a bouquet of financial products in the non-MFI segment, comprising of loans to MSMEs and affordable housing loans. In April 2017, SCNL incorporated a wholly owned housing finance subsidiary Satin Housing Finance Limited (SHFL) for providing loans in the affordable and micro-housing segment. In January 2019, SCNL received separate NBFC licenses to commence MSME lending business through Satin Finserv Limited (SFL). In August 2024, SCNL incorporated a subsidiary for software services, Satin Technologies Limited (STL) dedicated to developing innovative, world-class technology solutions by leveraging cutting-edge technologies. In August 2025, Satin Growth Alternatives Limited ("SGAL") was incorporated to act as IM to Category II Alternative Investment Fund (AIF) under SEBI regulations, to further the cause of impact and empowerment, especially dedicated to gender lens investing and sustainability. As on 30 June, 2026 Satin had 2,041 branches and a headcount of 18,518, serving 34 lakh clients at a consolidated level.

Disclaimer

This document may contain certain forward-looking statements within the meaning of applicable securities law and regulations. These statements include descriptions regarding the intent, belief or current expectations of the Company or its directors and officers with respect to the results of operations and financial condition of the Company. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in such forward-looking statements because of various factors and assumptions which the Company believes to be reasonable considering its operating experience in recent years. Many factors could cause the actual results, performances, or achievements of the Company to be materially different from any future results, performances, or achievements. Significant factors that could make a difference to the Company's operations include domestic and international economic conditions, changes in government regulations, tax regime and other statutes. The Company does not undertake to revise any forward-looking statement that may be made from time to time by or on behalf of the Company.

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