

January 15, 2026

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai 400 001

National Stock Exchange of India Limited
Exchange Plaza,
Plot No. C/1, G Block, Bandra-Kurla Complex,
Bandra (East), Mumbai 400 051

Scrip Code: 543940

Trading Symbol: JIOFIN

Dear Sirs,

Sub: Media Release - Consolidated and Standalone Unaudited Financial Results for the quarter and nine months ended December 31, 2025

In continuation of our letter of today's date on Consolidated and Standalone Unaudited Financial Results for the quarter and nine months ended December 31, 2025, we attach a copy of the Media Release being issued by the Company in this regard.

The Consolidated and Standalone Unaudited Financial Results for the quarter and nine months ended December 31, 2025, approved by the Board of Directors and the Media Release thereon are also available on the Company's website at <https://www.jfs.in/corporate-announcements/>.

This is for information and records.

Thanking you

Yours faithfully,
For Jio Financial Services Limited

Mohana V
Group Company Secretary and
Compliance Officer

Encl: a/a

MEDIA RELEASE

Jio Financial Services Limited Q3 FY26 Consolidated Total Income at Rs. 901 crore, up 101% YoY; Pre-Provisioning Operating Profit at Rs. 354 crore, up 7% YoY

Significant acceleration of business momentum across all its operating verticals visible; share of income from core business operations continues to rise

Mumbai, January 15, 2026: The Board of Directors of Jio Financial Services Limited ("JFSL", also referred to as the "Company"), at its meeting held in Mumbai today, approved the unaudited financial results for the third quarter of financial year 2025-26, ended December 31, 2025 (Q3 FY26).

Key financial highlights for the quarter ended December 31, 2025:

- Q3 FY26 Consolidated Total Income at **Rs. 901 crore, up 101% YoY**
- Pre-Provisioning Operating Profit grew **7% YoY to Rs. 354 crore.**
 - Growth in total income was partially offset by higher expenses, in line with growth in volume across all businesses.
- Share of Associates and JVs stood at Rs. 36 crore, vs. Rs. 59 crore in Q3 FY25.
 - Ongoing investments for long-term growth and scale at the AMC and Wealth Management Company (WMC) reflected in the lower Share of Associates and JVs during the quarter.
- Profit After Tax at Rs. 269 crore.

Key Operational Highlights:

- Share of Net Income from Business[^] to Consolidated Total Net Income* grew to **55% in Q3 FY26, from 20% in Q3 FY25.**
- NBFC's Assets Under Management (AUM) at **Rs.19,049 crore, up 4.5x YoY and 29% QoQ.**
- AMC's AUM at **Rs. 14,972 crore across 10 funds; 1 million retail investor base.**
- Payment Solutions' Transaction Processing Volume at **Rs. 16,315 crore, up 2.6x YoY.**
- Payments Bank's Deposits at Rs. 507 crore, up 94% YoY.

[^]Includes (a) Net interest income and fee & commission income from NBFC, (b) Gross fees & commission income from Payment solutions, (c) Gross fees & commission income from Insurance Broking, (d) Net interest income and gross Fees & Commission income from Payments Bank (e) Fee & commission income from Asset Management Company (f) fee & commission income from sale of digital gold; *Consolidated Net Total Income is Total Consolidated Income less finance cost on external borrowings and deposits and dividend income and includes Total Income from Asset Management Company and total income of the payments bank (for Q3 FY25).

A strong and diversified product suite and growing distribution footprint resulted in higher contribution of core businesses during the quarter, while returns from treasury operations continued to provide an adequate capital cushion for investments.

JFSL's business portfolio has a balance mix of ventures that are in the growth phase – including the NBFC, Payments Bank, Payment Solutions, Insurance Broking and Asset Management; and those at an incubation stage – including Wealth Management, Securities Broking, Reinsurance and proposed Primary (Life and General) Insurance. The Company's earnings reflect the rapid scaling up of growth-stage entities, alongside sustained strategic capital deployment to nurture early-stage businesses.

Jio Credit Limited

- Gross Disbursements of **Rs. 8,615 crore, ~2x YoY and 30% sequentially.**
- Net Interest Income of **Rs. 165 crore for the quarter, up 166% YoY and 18% QoQ.** reflecting healthy growth in interest-earning assets and declining cost of funds.
- Pre-Provisioning Operating Profit increased to **Rs. 99 crore, up 130% YoY and 24% QoQ.**

Jio Payments Bank

- Total income grew **10x YoY** and doubled sequentially to **Rs. 61 crore, driven by a 3x sequential growth in transaction throughput.**
- Total deposits, including current accounts, savings accounts, and wallets, stood at **Rs. 507 crores as of December 31, 2025, up 94% YoY and 20% QoQ** over the preceding quarter.
- Customer base grew **69% YoY and around 9% QoQ to 3.20 million.**
- Business Correspondent network grew to **2,86,766 BCs vs. 7,263 BCs in Q3 FY25.**

Jio Payment Solutions

- Transaction Processing Volume (TPV) at **Rs. 16,315 crore, up 2.6x YoY and 20% QoQ.**
- Gross fee and commission income at **Rs. 96 crore, up 4.6x YoY and 26% QoQ.**
- Sharp focus on unit-level profitability with consistent gross margin of 10 bps.

Jio Insurance Broking

- Facilitated premium of **Rs. 212 crore in Q3 FY26, up 23% YoY.**
- Digital Point of Sales Person (PoSP) channel premium up ~5x QoQ.



Jio BlackRock JVs

- **51%** of investors with Active SIPs; **40%+** of Retail AUM coming from B30 cities; **18%+** of our investors new to Mutual Funds.
- AUM in Active Equity Flexi Cap Fund **up 70%** since NFO.
- Curated model portfolios of JioBlackRock mutual funds launched to enable customers to achieve diverse financial goals.

JioFinance app

The JioFinance app is the Company's primary, unified digital storefront. During the quarter, JFSL recorded **20 million unique users** across all digital properties, with an **average monthly active user base of 9.2 million** during the quarter. The growth in user base is an outcome of its sharp digital strategy and reflects the high stickiness and relevance of seamlessly accessible products, available through JFSL Group companies as well as trusted, third-party providers.

Hitesh Sethia, Managing Director and CEO, JFSL, said: "We are witnessing a secular trend in business momentum across all our operating verticals, which has now gained significant velocity. At the same time, we continue to invest for growth across new businesses, positioning them for long-term success. As we continue to build depth, capability and market presence, we are well-positioned to shape the next phase of financial services in India, driven by intelligence, hyper-personalisation and enhanced accessibility, leveraging technology and data analytics."

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About Jio Financial Services Limited:

Jio Financial Services Limited (JFSL) is a Core Investment Company (CIC) registered with the Reserve Bank of India. As a new-age institution, JFSL operates a full-stack financial services ecosystem through customer-facing subsidiaries, including Jio Credit Limited, Jio Insurance Broking Limited, Jio Payment Solutions Limited, Jio Leasing Services Limited, Jio Finance Platform and Service Limited, and Jio Payments Bank Limited.

Through a 50:50 joint venture with BlackRock, JFSL offers asset management services in India through Jio BlackRock Asset Management Private Limited. The JV with BlackRock also proposes to offer wealth management and broking services through two other entities – Jio BlackRock Investment Advisers Private Limited (for wealth management) and Jio BlackRock Broking Private Limited.

JFSL has entered into a 50:50 joint venture with the Allianz Group and has set up Allianz Jio Reinsurance Limited to offer reinsurance services in India, subject to regulatory approvals. The two entities have also signed a non-binding agreement to explore opportunities in general and life insurance.

With a digital-first model, JFSL is committed to enhancing the financial well-being of Indian citizens by enabling them to borrow, transact, save, and invest seamlessly. Through the JioFinance app, customers can access a wide range of solutions including loans, savings accounts, UPI, bill payments, recharges, digital insurance, financial tracking and management tools, and more.

For more updates, please visit www.jfs.in | Follow JFSL on Instagram: [@OfficialJioFinance](https://www.instagram.com/OfficialJioFinance) | X: [@JioFinance1](https://twitter.com/JioFinance1) | Facebook: [@JioFinance](https://www.facebook.com/JioFinance) | LinkedIn: [@Jio Financial Services Limited](https://www.linkedin.com/company/jio-financial-services-limited)

To download the JioFinance app, click [here](#)

Safe Harbor

This press release contains forward-looking statements which may be identified by their use of words like "plans," "expects," "will," "anticipates," "believes," "intends," "projects," "estimates" or other words of similar meaning. All statements that address expectations or projections about the future, including, but not limited to, statements about the strategy for growth, product development, market position, expenditures, and financial results are forward-looking statements. Forward-looking statements are based on certain assumptions and expectations of future events. The companies referred to in this press release cannot guarantee that these assumptions and expectations are accurate or will be realized. The actual results, performance or achievements, could thus differ materially from those projected in any such forward-looking statements. These companies assume no responsibility to publicly amend, modify or revise any forward looking statements, on the basis of any subsequent developments, information or events, or otherwise.