

April 27, 2026

To,

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

National Stock Exchange of India Limited,
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400051

Scrip Code: 544699

Symbol: AYE

Sub.: Press Release

Dear Sir/Madam,

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in terms of other applicable laws, if any, please find enclosed Press Release on Audited Financial Results for the quarter ended March 31, 2026.

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

This is for your information, records and appropriate dissemination.

Thanking you.

Yours faithfully,
For Aye Finance Limited
(formerly known as Aye Finance Private Limited)

(Vipul Sharma)
Company Secretary, Compliance Officer & CCO
M. No.: A27737

Encl.: a/a

Aye Finance delivers a stellar Q4: INR 86 Crores profit up by 110% YoY, with 16% quarterly ROE on enlarged post IPO network

Annual Net Profit of INR 194 Crores and 27% AUM growth

Aye Finance, a leading technology-driven lender focused on the micro enterprise sector, today announced its audited financial results for the fiscal year ended March 31, 2026. The company reported annual Profit After Tax (PAT) of INR 194 Crores and total revenue of INR 1,797 Crores. This announcement marks a significant milestone for the company, as it reports its first full-year financial results since its successful listing on the Indian stock exchanges in February 2026.

Quarterly Performance Q4FY26

Aye Finance's PAT is up by 110% YoY for the quarter. The AUM grew by 27% YoY to INR 7044 Crores, supported by 25% YoY growth in quarterly disbursements. 70,841 new borrowers were added in the quarter. The Credit Cost for the quarter was 4.3%, having reduced by 186 bps YoY with consistent reductions in each of the previous five quarters. The GNPA at 4.8% and NNPA at 1.8%, down 17 bps and 19 bps, respectively, from the previous quarter. ROA of 4.6% and ROE of 16% was achieved on the enhanced net worth, post infusion of INR 710 Crores in equity from IPO in February 2026.

Annual Performance FY26

The **Annual PAT stood at INR 194 crores** and is up 13% YoY, after absorbing the cost impact of new labour rules. The **annual disbursements grew by 20%**, 2,06,833 new borrowers have been added in the year. The credit cost for the year was 4.76%. Par for Bucket 1 stood at 6.9%. ROA of 2.8% and ROE of 9.3% was delivered for the year.

Mr Sanjay Sharma, Managing Director, Aye Finance Ltd, said, "In FY26, Aye Finance improved its profits and credit quality, thereby standing apart in a year defined by industry-wide over-lending and market corrections. We closed Q4 with INR 86 Crores of PAT and ROE of 16% for the quarter. We have reduced our credit costs for 5 consecutive quarters while maintaining a robust credit PCR of 64%. Alongside, we have reached collection efficiencies across our geographies, at levels that herald a good year ahead. Along with delivering top and bottom-line growth, we continue to focus on maintaining the effectiveness of our underwriting of the micro-enterprise sector and ensuring resilience in outcomes through the year. Moving forward, we remain committed to balancing growth with prudent risk management to deliver long-term returns for all our stakeholders."

About Aye Finance Ltd

Aye Finance is a non-banking financial company – middle layer (“NBFC-ML”) focused on providing loans to micro-scale MSMEs across India. Aye offers a range of business loans for working capital and business expansion needs, against hypothecation of working assets or against security of property to customers across manufacturing, trading, service and allied agriculture sectors. Aye is among the leading nonbanking financial companies providing business loans to the largely underserved micro-scale enterprises in India, across 18 states and 3 union territories. Aye offers small-ticket hypothecation loans (Average ticket INR 1.5 lakhs) as well as mortgage-based loans (Average Ticket INR 5 lakhs) for businesses. The Company’s expertise in using customised data science approaches in underwriting business cash flows of a variety of business clusters has enabled it to maintain stable credit costs and to profitably scale up its operations