

Ref No: 16/SE/CS/OCT/2026-27



Date: October 29, 2026

To,

Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001	Listing & Compliance Department National Stock Exchange of India Limited Exchange Plaza, 5th Floor Plot No. C/1, “G” Block Bandra- Kurla Complex Bandra(E), Mumbai- 400051
BSE Scrip Code: 544020	NSE Symbol: ESAFSFB

Dear Sir / Madam,

Sub: Disclosure under Regulations 30, 33, 51 and 52 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Outcome of Board Meeting held on Thursday, October 29, 2026

In continuation to our intimation dated October 16, 2026 and pursuant to Regulation 30 and 51 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“SEBI Listing Regulations”), we hereby inform that, the Board of Directors of the Bank, in its meeting held on, Thursday, October 29, 2026, has, inter alia, considered and approved the following:

- i. Unaudited Standalone Financial Results of the Bank for the Quarter and Half Year ended September 30, 2026, along with the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank, M/s. Sundaram and Srinivasan, Chartered Accountants and M/s. Rodi Dabir & Co, Chartered Accountants.

A copy of the Unaudited Standalone Financial Results of the Bank for the quarter and half year ended September 30, 2026, along with the Limited Review Report thereon issued by the Joint Statutory Auditors of the Bank is enclosed as **Annexure - 1**.

The Disclosure in accordance with Regulation 52(4) of SEBI Listing Regulations, for the quarter and half year ended September 30, 2026 is enclosed as **Annexure - 2**.

We hereby confirm and declare that the Joint Statutory Auditors have issued the Limited Review Report for the period ended September 30, 2026 with an unmodified opinion.

- ii. Recommended the re-appointment of Shri. George Kalaparambil John (DIN: 00694646) as Whole Time Director (Designated as Executive Director) of the Bank for a period of 3 (Three) years with effect from May 18, 2027 till May 17, 2030 to the Reserve Bank of India for its approval.

It is confirmed that Shri. George Kalaparambil John is not debarred from holding the office of Director by virtue of any SEBI order or any other such authority and he is not disqualified from holding the office of director pursuant to provisions of Section 164 of the Companies Act, 2013.

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

24x7 Toll Free: 1800-103-3723 Email: customer@esafbank.com www.esaf.bank.in

The disclosures as required under Regulation 30 of the SEBI Listing Regulations read with SEBI Circular no. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is given as **Annexure - 3**.

The press release and the investor presentation on financial and business performance of the Bank will be submitted through a separate announcement.

The Board Meeting commenced at 12:00 Noon and the results were approved at 01:00 P.M.

The above announcements are also being made available on the website of the Bank at <https://www.esaf.bank.in/investor-relation/?id=disclosure-to-stock-exchanges>.

Requesting you to take the same on records.

Thanking you,

Yours Faithfully

For ESAF Small Finance Bank Limited

Ranjith Raj P

Digitally signed by Ranjith Raj

P

Date: 2026.10.29 13:03:52
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Ranjith Raj. P

Company Secretary and Compliance Officer

M/s. Sundaram & Srinivasan

Chartered Accountants
23, CP Ramaswamy Road,
Alwarpet, Chennai,
Tamilnadu – 600 018

M/s. Rodi Dabir & Co

Chartered Accountants
282, Kapish House 2nd Floor,
Opp. Punit Super Bazar,
Khare Town, Dharampeth, Nagpur,
Maharashtra - 440010

Independent Auditor's Review Report on unaudited financial results for the quarter and half year ended September 30, 2026, of ESAF Small Finance Bank Limited pursuant to the Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

To
The Board of Directors
ESAF Small Finance Bank Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **ESAF SMALL FINANCE BANK LIMITED** (the "Bank") for the quarter and half year ended September 30, 2026 (the "Statement"), being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") except for the disclosures relating to Pillar 3 disclosures as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel II Capital Regulations and have not been reviewed by us.
2. The Bank's Management is responsible for the preparation of the Statement in accordance with the recognition and measurement principles laid down in Accounting Standard 25 – Interim Financial Reporting ('AS 25') prescribed under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India and in compliance with Regulation 33 and 52 of the Listing Regulations. The Statement has been approved by the Bank's Board of Directors. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Companies Act 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.



Sundaram & Srinivasan
Chartered Accountants

Rodi Dabir & Co.
Chartered Accountants

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in AS 25 prescribed under Section 133 of the Companies Act, 2013, read with relevant rules issued thereunder, in so far as they apply to Banks, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by RBI in respect of income recognition, asset classification, provisioning and other related matters.
5. The review of the unaudited financial results for the quarter ended 30 June 2026, the review of the unaudited financial results for the quarter and half year ended 30 September 2025, and the audit of the financial results for the year ended 31 March 2026, included in the Statement, were carried out by M/s. Kirtane & Pandit LLP, Chartered Accountants, jointly with M/s. Sundaram & Srinivasan, Chartered Accountants who have expressed unmodified conclusions in their review reports dated 31 July 2026 and 11 November 2025, respectively, and an unmodified opinion in their audit report dated 30 April 2026. The aforesaid reports have been furnished to us and have been considered by us for the purpose of our review of the Statement.

Accordingly, M/s. Rodi Dabir & Co., Chartered Accountants, does not express any separate conclusion on the financial results for the quarter ended 30 June 2026 and the quarter and half year ended 30 September 2025, or any separate opinion on the financial results for the year ended 31 March 2026. Our conclusion is not modified in respect of this matter.

For **Sundaram & Srinivasan**
Chartered Accountants
(Firm Registration No. 004207S)

S Ramkumar
Partner
Membership No.: 238820

UDIN: 26238820AULCDD2865

Place: Mannuthy
Date: October 29, 2026



For **Rodi Dabir & Co.**
Chartered Accountants
(Firm Registration No. 108846W)

Vrunda Paunikar
Partner
Membership No.: 137007

UDIN: 26137007XWARYR1059

Place: Mannuthy
Date: October 29, 2026



Statement of Unaudited Financial Results for the quarter and half year ended 30 September 2026

Rs. In Lakhs

Sl No.	Particulars	Quarter ended			Half year ended		Rs. In Lakhs
		30 September 2026	30 June 2026	30 September 2025	30 September 2026	30 September 2025	Year ended 31 March 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	1,17,471	1,09,777	81,982	2,27,248	1,64,805	3,53,718
	a) Interest/discount on advances/bills	1,07,095	99,239	71,495	2,06,334	1,43,556	3,11,704
	b) Income on investments	10,085	10,366	10,448	20,451	20,500	41,060
	c) Interest on balances with Reserve Bank of India and other inter-bank funds	291	172	39	463	749	954
	d) others	-	-	-	-	-	-
2	Other Income	21,333	24,824	14,516	46,157	34,030	81,105
3	Total Income (1)+(2)	1,38,804	1,34,601	96,498	2,73,405	1,98,835	4,34,823
4	Interest expended	53,146	51,369	44,803	1,04,515	89,839	1,83,744
5	Operating Expenses (i)+(ii)	49,419	48,334	42,370	97,753	87,179	1,79,882
	i) Employees Cost	18,005	17,979	15,823	35,984	34,879	69,202
	ii) Other operating expenses	31,414	30,355	26,547	61,769	52,300	1,10,680
6	Total Expenditure (4)+(5)	1,02,565	99,703	87,173	2,02,268	1,77,018	3,63,626
	(excluding provisions & contingencies)						
7	Operating Profit before provisions and contingencies (3)-(6)	36,239	34,898	9,325	71,137	21,817	71,197
8	Provisions (other than tax) and contingencies	14,789	24,196	24,867	38,985	48,279	94,037
9	Exceptional items	-	-	-	-	-	-
10	Profit/(Loss) from ordinary activities before tax (7)-(8)-(9)	21,450	10,702	(15,542)	32,152	(26,462)	(22,840)
11	Tax expenses	5,433	2,694	(3,961)	8,127	(6,759)	(6,200)
12	Net profit / (Loss) from ordinary activities after tax (10)-(11)	16,017	8,008	(11,581)	24,025	(19,703)	(16,640)
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit / (Loss) for the Period/ year (12)-(13)	16,017	8,008	(11,581)	24,025	(19,703)	(16,640)
15	Paid up equity share capital (Face Value of Rs. 10/- each)	51,612	51,595	51,551	51,612	51,551	51,566
16	Reserves excluding revaluation reserves	-	-	-	-	-	1,26,438
17	Analytical Ratios and other disclosures						
	(i) Percentage of shares held by Government of India	-	-	-	-	-	-
	(ii) Capital Adequacy Ratio - Basel II (Refer Note 7)	24.14%	23.86%	22.43%	24.14%	22.43%	22.22%
	(iii) Earnings Per Share (EPS) [before and after extraordinary items, net of expenses] (Face value of Rs.10/- each) *						
	- Basic (Rs.)	3.10	1.55	(2.25)	4.66	(3.82)	(3.23)
	- Diluted (Rs.)	3.10	1.55	(2.24)	4.65	(3.81)	(3.22)
	(iv) NPA Ratio						
	(a) Gross NPA	67,858	1,25,334	1,63,457	67,858	1,63,457	1,21,386
	(b) Net NPA	7,988	18,412	69,640	7,988	69,640	38,244
	(c)% of Gross NPA to Gross Advances	2.84%	5.40%	8.54%	2.84%	8.54%	5.41%
	(d) % of Net NPA to Net Advances	0.34%	0.83%	3.83%	0.34%	3.83%	1.77%
	(v) Return on Assets *	0.51%	0.26%	(0.43)%	0.76%	(0.74)%	(0.60)%
	(vi) Network #	2,02,324	1,86,382	1,74,850	2,02,324	1,74,850	1,78,004
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-
	(viii) Capital Redemption Reserve/ Debenture Redemption	-	-	-	-	-	-
	(ix) Debt - Equity Ratio **	0.83	0.96	0.66	0.83	0.66	0.98
	(x) Total debts ** to total assets	5.46%	6.72%	7.79%	5.46%	7.79%	8.92%

* Quarterly/half year numbers are not annualised

#Networth represents sum of Capital and Reserves & Surplus

**Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings. Equity represents sum of Capital and Reserves & Surplus

As per regulation 33 and regulation 52(4) of SEBI (Listing obligations & Disclosure Requirements) regulations, 2015 the equity and debt listed entities are required to disclose certain ratios. The ratios which are relevant to the Banking sector are disclosed above.



Notes:

1. Segment information in accordance with the RBI guidelines and Accounting Standard 17-"Segment Reporting"

SI	Particulars	Quarter ended					Rs. in Lakhs
		30 September 2026		30 June 2026		30 September 2025	
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Year ended 31 March 2026 Audited
1	Segment Revenue						
(a)	Retail	1,22,910	1,14,136	79,827	2,37,046	1,61,463	3,66,164
(b)	Wholesale	1,793	2,221	2,539	4,014	5,557	10,330
(c)	Treasury	10,046	15,430	9,540	25,476	23,294	40,485
(d)	Other Banking Operations	4,055	2,814	4,592	6,869	8,521	17,844
(e)	Less: Inter Segment Revenue	-	-	-	-	-	-
	Income from operations	1,38,804	1,34,601	96,498	2,73,405	1,98,835	4,34,823
2	Segment Results						
(a)	Retail	18,447	2,990	(21,424)	21,437	(39,524)	(42,585)
(b)	Wholesale	319	623	2,089	942	2,876	3,569
(c)	Treasury	(589)	5,051	(647)	4,462	2,030	(956)
(d)	Other Banking Operations	3,273	2,038	4,440	5,311	8,156	17,132
	Total Profit/(Loss) Before Tax	21,450	10,702	(15,542)	32,152	(26,462)	(22,840)
3	Segment Assets						
(a)	Retail	23,77,800	22,37,431	18,09,697	23,77,800	18,09,697	21,78,449
(b)	Wholesale	71,074	74,841	88,628	71,074	88,628	79,276
(c)	Treasury	7,40,131	7,50,321	7,39,852	7,40,131	7,39,852	7,54,346
(d)	Unallocated	79,961	80,329	74,727	79,961	74,727	74,727
	Total Assets	32,68,966	31,42,922	27,12,904	32,68,966	27,12,904	30,86,798
4	Segment Liabilities						
(a)	Retail	23,60,450	22,67,208	18,16,229	23,60,450	18,16,229	22,07,619
(b)	Wholesale	69,558	72,717	83,406	69,558	83,406	74,389
(c)	Treasury	6,12,912	5,80,606	6,01,052	6,12,912	6,01,052	5,93,027
(d)	Capital & Reserves	2,02,324	1,86,382	1,74,850	2,02,324	1,74,850	1,78,004
(e)	Unallocated	23,722	36,009	37,157	23,722	37,157	33,759
	Total Liabilities	32,68,966	31,42,922	27,12,694	32,68,966	27,12,694	30,86,798

Notes:

- i) The business operation of Bank are in India and for the purpose of segment reporting as per accounting standard-17(Segment reporting) the bank is considered to operate only in domestic segment.
- ii) Income, expenses, assets and liabilities have been either specifically identified to individual segments or allocated to segments based on matching principle and the residual items are classified as unallocated.
- iii) Unallocated item includes capital expenditure, deferred income tax assets/ liabilities and advance tax etc.
- iv) In computing the above information, certain estimates and assumptions have been made by the management and have been relied upon by the auditors.
- v) The RBI vide its Circular dated April 7, 2022 on establishments of Digital Banking Units (DBUs) has prescribed reporting of Digital Banking Segments as a sub segment of Retail Banking Segment (RBS). The Bank has not set up any DBU so far and hence DBU has not been disclosed as a separate segment as per Accounting Standard 17 (Segment Reporting).



Note

2. Statement of Assets and Liabilities

Particulars	Rs. In Lakhs	
	As at 30 September 2026	As at 31 March 2026
	Unaudited	Audited
CAPITAL AND LIABILITIES		
Capital	51,612	51,566
Employee Stock options Outstanding	396	649
Reserves and Surplus	1,50,712	1,26,438
Deposits	28,46,563	25,85,016
Borrowings	1,78,367	2,75,274
Other Liabilities and Provisions	41,316	47,855
Total	32,68,966	30,86,798
ASSETS		
Cash and Balances with Reserve Bank of India	87,285	1,11,371
Balances with Banks and Money at Call and Short Notice	18,613	6,082
Investments	6,36,993	6,39,911
Advances	23,33,494	21,59,422
Fixed Assets	58,646	51,598
Other Assets	1,33,935	1,18,414
Total	32,68,966	30,86,798



3. Statement of Cash Flow is given below:

Particulars	Rs. In Lakhs	
	Half Year ended 30 September 2026	Year ended 31 March 2026
	unaudited	Audited
Cash Flow from Operating Activities		
Net Profit/(Loss) Before Tax	32,152	(22,840)
Adjustments for:		
Depreciation on Bank's Property	3,341	6,548
Amortisation of Premium/ Discount on HTM Investments	193	321
Profit on sale of investments (net)	(1,966)	(8,276)
(Profit)/Loss on sale of Fixed Assets	(1)	86
Provision for Non Performing Advances	39,303	94,502
Provision for Standard Advances	884	(1,329)
Expense on Employee Stock Option	103	353
Profit on revaluation of investments (Net)	(2,266)	10,015
Provision/(Reversal) for Other Contingencies	292	528
	72,035	79,908
(Increase)/ Decrease in Investments (other than HTM Investments)	27,074	(51,467)
(Increase)/ Decrease in Advances	(2,13,375)	(4,51,138)
(Increase)/ Decrease in Fixed Deposit with Bank (Original Maturity greater than 3 months)	254	-
(Increase)/ Decrease in Other Assets	(25,590)	(23,431)
Increase/ (Decrease) in Deposits	2,61,547	2,57,372
Increase/ (Decrease) in Other liabilities and provisions	(7,715)	(6,052)
Direct taxes paid (net)	1,943	(1,221)
Net Cash Flow from/(used in) Operating Activities (A)	1,16,173	(1,96,029)
Cash Flow from/(Used in) Investing Activities		
Purchase of Fixed Assets	(10,428)	(28,318)
Proceeds from Sale of Fixed Assets	41	127
(Increase)/ Decrease in Held to Maturity Investments	(20,241)	9,024
Net Cash Used in Investing Activities (B)	(30,628)	(19,167)
Cash Flow from/(Used in) Financing Activities		
Proceeds from Issue of Share Capital (including Share Premium)	62	36
Dividend Paid	-	-
Increase/(Decrease) in Borrowings	(96,907)	1,34,701
Cash Flow from/(used in) Financing Activities (C)	(96,845)	1,34,737
Net Increase in Cash and Cash Equivalents (A+B+C)	(11,300)	(80,459)
Cash and Cash Equivalents at the beginning of period/ year	1,17,120	1,97,579
Cash and Cash Equivalents at the end of period/year	1,05,820	1,17,120

The above Cash Flow Statement has been prepared under the indirect method as set out in Accounting Standard (AS) 3 - Cash Flow Statements specified under Section 133 of the Companies Act, 2013 read with the Companies (Account) Rules, 2011.



4. The above statement of unaudited financial results for the quarter and half year ended 30 September 2026 ("Statement" or "financial results") have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on 29 October 2026 in accordance with the requirement of Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (the "Regulations"), as amended. The above financial results were subjected to a limited review by the Joint Statutory Auditors who have issued an unmodified conclusion there on.

The financial results for the quarter and half year ended 30 September 2025, year ended March 2026 and quarter ended 30 June 2026 were reviewed/ audited by the Joint Statutory Auditors, M/ s. Sundaram & Srinivasan, Chartered Accountants and M/ s. Kirtane & Pandit LLP Chartered Accountants.

5. The above financial results have been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standard ("Accounting standards") prescribed under Section 133 of the Companies Act, 2013 (the "Act"), in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949 and the circulars, the guidelines and directions issued by the Reserve Bank of India ("RBI") from time to time (the "RBI Regulations") and other accounting principles generally accepted in India and the requirements of Regulation 33 and Regulation 52 read with regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

6. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statement for the year ended 31 March 2026. Any circulars/ directions issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars/ directions.

7. The Capital Adequacy Ratio ("CAR") has been computed as per RBI Circular No.RBI/DOR/2025-26/182DOR.CAP.REC.101/21-01-002/2025-26 (Reserve Bank of India (Small Finance Banks — Prudential Norms on Capital Adequacy) Directions, 2025) dated, 28 November 2025 as amended from time to time.

8. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI-circular dated 6 August 2020 (Resolution Framework 1.0) and 5 May 2021 (Resolution framework 2.0) are given below:

Type of Borrower	Rs. In Lakhs				
	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of the previous half year ended 31 March 2026 (A)	of (A) aggregate debt that slipped into NPA during the half - year	of (A) amount written off during the half - year	of (A) amount paid by the borrowers during the half year #	Exposure to accounts classified as standard consequent to implementation of resolution plan - position as at the end of this half year ended 30 September 2026
Personal Loans	296	1	-	47	248
Corporate Persons ^			-	-	-
Of Which MSMEs			-	-	-
Others	10	1	-	4	5
Total	306	2	0	51	253

^As defined in section 3(7) of Insolvency and Bankruptcy Code, 2016

Amount paid by borrower during the half year is net of addition in the borrower amount due to fresh disbursement made, if any.

*denotes figures below Rs.1 Lakh

9. Details of loans not in default and stressed loans (NPA and SMA accounts) acquired and transferred during the quarter ended 30 September 2026 as per 'Reserve Bank of India (Small Finance Banks-Financial statements: Presentation and disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, are given below:

- (i) During the half year ended 30 September 2026, the bank has not acquired / transferred any "loans not in default" through assignment of loans.
 (ii) During the half year ended 30 September 2026, the Bank has not acquired / transferred any Stressed Loans (Non Performing Asset and Special mention account).

(iii) Details of ratings of SRs outstanding as on 30 September 2026 are given below:

Ratings	Rating Agency	Current Recovery Rating	Rs.in Lakhs	
			Gross Value of Outstanding SRs*	
RR4	Crisil	More than 25% and upto 50%	1,703.30	
RR2	Crisil	More than 75% and upto 100%	2.03	
RR1	Crisil	More than 100% and upto 150%	2,435.09	
RR1	Brickwork	More than 100% and upto 150%	972.19	
RR1+	Brickwork	More than 100% and upto 150%	1,248.00	

* the same has been fully provided in the books

10. The Bank is carrying an additional contingency provision on standard assets of Rs. 1,745 Lakh as on 30 September 2026 (Rs.3,105 Lakh as on 30 September 2025).

11. Other income includes processing fee, profit/ loss on sale of investments (net off provision for depreciation), Income from selling of third party products, recovery from loans written off, income from dealing in PSLC and Collection Agency Fees from Asset Reconstruction Companies (ARC).

12. During the half year ended 30 September 2026, the Bank has allotted 4,57,688 equity shares (1,68,506 during the quarter ended 30 September 2026) pursuant to the exercise of options under the approved employee stock option scheme.

13. The Bank has raised Tier II capital of Rs. 8,500 Lakh during half year ended 30 September 2026.

14. The Bank does not have any exposure to Project Finance, hence the disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated 28 November 2025 and as amended from time to time, on Project Finance is not applicable for the quarter and half year ended 30 September 2026.

15. The Bank has done a technical writeoff for Rs.62,574 lakh during half year ended 30 September 2026.

16. The Bank does not have any subsidiary/ associate/ joint venture as on 30 September 2026.

17. Figures for the previous period/year have been reclassified/ regrouped wherever necessary, to conform to the current period classification.

Annexure-2

Disclosure in compliance with Regulation 52(4) of SEBI (LODR) Regulations, 2015 for the Quarter and Half Year ended September 30, 2026.

			For the Quarter and Half Year ended September 30, 2026
1	Debt Equity Ratio**		0.83
2	Debt Service Coverage Ratio		NA
3	Interest Service Coverage Ratio		NA
4	Outstanding Redeemable Preference Shares (Quantity and Value)		NA
5	Capital Redemption Reserve/ Debenture Redemption Reserve		NA
6	Net worth # (Rs. In crore)		2023.24
7	Net Profit/ (Loss) after Tax (Rs. In crore)		240.25
8	Earnings Per Share	Basic (Rs)	4.66
		Diluted (Rs)	4.65
9	Current Ratio		NA
10	Long Term Debt to Working Capital		NA
11	Bad Debts to Account Receivable Ratio		NA
12	Current Liability Ratio		NA
13	Total Debts to Total Assets		5.46%
14	Debtors Turnover		NA
15	Inventory Turnover Ratio		NA
16	Operating Margin percent		NA
17	Net Profit Margin percent		NA

Note:

** Debt represents borrowings with residual maturity of more than one year. Total debt represents total borrowings.

Networth represents sum of Capital and Reserves & Surplus

For ESAF Small Finance Bank Limited



Gireesh CP
Executive Vice President- Finance and Chief Financial Officer



ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

24x7 Toll Free: 1800-103-3723 Email: customercare@esafbank.com www.esaf.bank.in

Annexure - 3

Disclosures required under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read along with SEBI Circular no. HO/49/14/14(7)2025-CFD-POD2/II/3762/2026 dated January 30, 2026

Sl. No	Details of events that needs to be provided	Information of such event(s)
1.	Name of the Director	George Kalaparambil John
2.	DIN	00694646
3.	Reason for change viz. Appointment, ~~resignation, removal, death or otherwise;~~ Retirement	Recommended the Re-appointment as Whole time Director designated as Executive Director of the Bank, to the Reserve Bank of India for approval.
4.	Date of Appointment and term of appointment	The effective date of appointment and the term of appointment shall be subject to the approval of the Reserve Bank of India and the Shareholders of the Bank.
5.	Brief profile (in case of appointment)	Shri George Kalaparambil John was the Executive Vice President (IT and Operations) of ESAF Small Finance Bank Limited and brings an overall experience of 30 years. He has extensive experience in the field of Micro Banking Business and has played a significant role in building the microfinance business of ESAF Small Finance Bank Limited. His varied banking experience spans across business and operational functions such as Micro Banking, Liability, Assets, IT, Digital, Operations, Finance, Treasury, MIS, HR, Marketing, and Legal. He has led various projects under his leadership. He possesses specialised knowledge in the areas of Banking, Finance, Agriculture and Rural Economy, Co-operation, Information Technology, Payment and Settlement Systems, Human Resources, and Business Management. He holds a Master's Degree in Business Administration (MBA) with a specialisation in Fintech from Birla Institute of Technology and Science, Pilani, Rajasthan, and a Master's Degree in Social Work (MSW) with a specialisation in Community Development from the University of Pune.

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6.	Disclosure of relationships between directors	Shri. George Kalaparambil John is not related to any other Directors or Key Managerial Personnel of the Bank.
7.	Information as required under BSE Circular Number LIST/ COM/ 14/ 2018- 19 dated June 20, 2018 and NSE Circular No. NSE/ CML/ 2018/ 24 dated June 20, 2018.	Shri. George Kalaparambil John is not debarred from holding office of a director by virtue of any SEBI Order or any other such authority

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