

April 02, 2026

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Mumbai - 400051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001
Symbol : EQUITASBNK	Scrip Code : 543243, 976218 and 976979

Dear Sir

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015-Business update for the quarter / year ended March 31, 2026

In accordance with applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to intimate the following with respect to Bank's Deposits and Advances for the quarter / year ended March 31, 2026:

I. Quarterly Updates:

Particulars (In Rs. Crore unless specified otherwise)	March 31, 2025 (Audited)	December 31, 2025 (Un-audited)	March 31, 2026 (Provisional)	YoY %	QoQ %
Gross Advances*	37,986	43,268	^46,183	21.58	6.74
-Micro Finance & Micro Loans [§]	4,527	5,159	5,757	27.18	11.58
-Non- Micro Finance & Micro Loans	33,459	38,109	40,426	20.82	6.08
Total Deposits	43,102	43,668	46,533	7.96	6.56
CASA	12,406	12,886	12,198	(1.67)	(5.34)
CASA Ratio (%)	29%	30%	26%		
Cost of Funds (%)	7.54%	7.13%	6.93%		

*Gross Advances includes IBPC/Securitized/Assigned portfolio of Rs. 2,585 Crore as on March 31, 2026 and Rs. 2,673 Crore as on December 31, 2025

§Microfinance & Micro Loans includes purchase of Agri assets from other Regulated Entities under Direct Assignment (DA) in Q3FY26. As on March 31, 2026, DA outstanding is Rs. 1089 Crore. Excluding this DA, Overall bank Advances grew by 18.71% YoY & 7.56% QoQ

^These are subject to change based on technical write off

Advances: Gross Advances grew by 21.58% YoY & 6.74% QoQ in Mar'26 Quarter on the back of robust disbursements of **Rs. 7,347 Crore**, a growth of 12.05% QoQ and 72.19% YoY.

II. CD Ratio

Particulars	Sep-25 (Unaudited)	Dec-25 (Unaudited)	Mar-26 (Provisional)
CD Ratio (%)	84.09%	92.96%	93.69%
CD Ratio (%) (after reducing Refinance borrowings from advances)	78.52%	85.41%	83.44%



BEYOND BANKING

When you bank with us, you contribute towards a better society.

Equitas Small Finance Bank Limited
(Previously known as Equitas Finance Limited)

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitas.bank.in | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

III. Microfinance & Micro Loans 1-90 DPD Trend:

With collection efficiencies improving, the 1-90 DPD has shown a consistent reduction

Particulars	Oct-25	Nov-25	Dec-25	Jan-26	Feb-26	Mar-26
X Bucket (%)	87.73%	88.15%	90.61%	91.16%	91.75%	92.30%
1 - 90 DPD (in Crs)	150	125	106	91	79	67
1 - 90 DPD (%)	4.34%	3.43%	2.77%	2.24%	1.81%	1.43%

IV. X Bucket Collection Efficiency Trend in Microfinance & Micro Loans

Particulars	Q3FY26	Jan'26	Feb'26	Mar'26	Q4FY26
Overall	99.34%	99.62%	99.71%	99.77%	99.71%
Tamil Nadu (TN)	99.42%	99.68%	99.79%	99.82%	99.77%
Karnataka (KA)	98.88%	99.67%	99.76%	99.83%	99.76%

The X-bucket collection efficiency has continued to improve on a QoQ basis. With X-bucket CE at 99.71%, asset quality trends are strengthening, indicating that credit stress has largely stabilized and the worst is behind us

Note: The reported X Bucket C.E. is on POS basis

V. Fresh OD Trend (Microfinance and Micro Loans):

With X bucket CE improving, the Principle Outstanding (POS) of loans which slip from X bucket to OD bucket has reduced sharply and is currently at its lowest level. This reflects a normalization of slippage behavior.

Particulars (in Rs. Crs)	POS value of Fresh OD accounts
Apr'25	97.48
May'25	72.48
June'25	44.73
Jul'25	52.58
Aug'25	38.12
Sep'25	30.16
Oct'25	23.27
Nov'25	18.95
Dec'25	19.59
Jan'26	13.03
Feb'26	10.52
Mar'26	9.00



BEYOND BANKING

When you bank with us, you contribute towards a better society.

Equitas Small Finance Bank Limited
(Previously known as Equitas Finance Limited)

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitas.bank.in | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

VI. Advances mix as on March 31, 2026 (Provisional):

Particulars	Mix including DA	Mix excluding DA
Micro Finance & Micro Loans (Unsecured)	12%	10%
All Other Loans (Secured)	88%	90%

Please note that the numbers mentioned above, as on March 31, 2026 are provisional numbers and are subject to approval of the Audit Committee and Board of Directors and are subject to Audit by the Statutory Auditors of the Bank.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary



BEYOND BANKING

When you bank with us, you contribute towards a better society.

Equitas Small Finance Bank Limited
(Previously known as Equitas Finance Limited)

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitas.bank.in | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280