Equitas Small Finance Bank

July 28, 2026

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Mumbai – 400 051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai – 400 001
Symbol : EQUITASBNK	**Scrip Code : 543243, 976218 & 976979**

Dear Sir

Sub: Press Release on Unaudited Financial Results of Equitas Small Finance Bank Limited ("the Bank") for the quarter ended June 30, 2026

In continuation to our intimation dated July 28, 2026, inter-alia, informing about the approval of the Unaudited Financial Results of the Bank for the quarter ended June 30, 2026 and pursuant to applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the Press Release on Unaudited Financial Results of the Bank for the quarter ended June 30, 2026.

Kindly take the above information on record.

Thanking you,

Yours faithfully,
For **Equitas Small Finance Bank Limited**

NATARAJAN RAMANATHAN

Digitally signed by NATARAJAN RAMANATHAN
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N Ramanathan
Company Secretary
Encl: a/a

EQUITAS SMALL FINANCE BANK LIMITED

FOR IMMEDIATE PUBLICATION

PRESS RELEASE **July 28, 2026**

Chennai, July 28, 2026: The Board of Directors of Equitas Small Finance Bank Limited at its meeting held today, approved the unaudited financial results for the quarter ended June 30, 2026

Strong Profitability with ₹184 Crore PAT in Q1FY27 vs. a loss of ₹224 Crore in Q1FY26

ROA and ROE for Q1FY27 at 1.18% and 11.76% respectively

Gross Advances grew by 27% YoY and 3% QoQ

Overall Disbursements at ₹6,784 Crs, growth of 93% YoY

Deposits grew by 10% YoY & 5% QoQ, CASA at 25%

1. **Key Highlights:**
   - Gross advances grew by 27% YoY and 3% QoQ supported by robust disbursements across verticals. Non MFI book grew 22% YoY, led by 24% growth in HF, 28% in MSE and 179% in Gold Loan over previous year.
   - Overall deposits grew by 10% YoY & 5% QoQ.

2. **Business Highlights:**
   - Overall Disbursements at ₹6,784 Crore in Q1FY27, a growth of 93% YoY and a decline of 8% QoQ
   - Our Flagship Product Small Business Loans (SBL) grew by 15% YoY. BL advances, a part of SBL, has grown 32% YoY contributing 34% of the overall SBL portfolio.
   - Used Car and Used CV Advances have registered a growth of 30% YoY and 25% YoY respectively.
   - CASA ratio at 25%.
   - Cost of Funds increased by 11 bps to 7.05% in Q1FY27 from 6.94% in Q4FY26

   a) **Key Ratios:**
      - NIM for the quarter stood at 7.24%, marginally declined by ~12 bps QoQ
      - Cost to Income ratio stood at 68.38% in Q1FY27 as compared to 67.52% in Q4FY26 and 70.62% in Q1FY26

   b) **Capital:**
      - Networth of the Bank stands at ₹6,367 Crore
      - As of June 30, 2026, Total CRAR at 19.44% | Tier I at 16.01% and Tier II at 3.43%

c) **<u>Treasury & Liquidity:</u>**

- The Bank's Certificate of Deposit (CD) programme has highest rating at A1+ from India Ratings, CareEdge Ratings & CRISIL
- Liquidity Coverage Ratio (LCR) as on 30.06.2026 is 178.46%
- Other Income: Income from Investments (including MTM & dividend) for the quarter is ₹31 Crore

3. Profit & Loss:

- Net Income for Q1FY27 grew by 19% YoY and 3% QoQ and Total Opex grew by 16% YoY and 5% QoQ
- The bank reported a quarterly PAT of ₹184 Crore, compared to a loss of ₹224 Crore in Q1FY26.

4. Asset Quality & Provisions:

- GNPA reduced by 13 bps QoQ at 2.36% in Q1FY27 as compared to 2.49% in Q4FY26; including securitization book, GNPA would stand at 2.31%
- NNPA increased by 2 bps QoQ to 0.70% in Q1FY27 as compared to 0.68% in Q4FY26
- PCR remains stable at 71.02% (86.96% Including technical write-offs)
- Net Slippages at 1.43% in Q1FY27, the second-lowest among first quarters over the last five years.
- Credit Cost declined significantly to 1.37% in Q1FY27 as compared to 6.48% in Q1FY26.

Note: For the calculation of GNPA and NNPA ratios, Gross Advances include IBPC exposures and exclude advances sold through Securitisation and Direct Assignment transactions.

<u>About Equitas Small Finance Bank Limited [ESFB]</u>

Equitas Small Finance Bank is one of the largest small finance banks in India. As a new-age bank, we offer a bouquet of products and services tailored to meet the needs of our customers – individuals with limited access to formal financing channels, as well as affluent and mass affluent, Small & Medium Enterprises (SMEs) and corporates. Our firmly entrenched strategy focuses on providing credit to the unbanked and underbanked micro and small entrepreneurs, developing products to address the growing aspirations at the 'bottom of the pyramid', fuelled by granular deposits and 'value for money' banking relationships.

<u>For further details, contact:</u>

Investor Relations Team
Website – https://ir.equitas.bank.in/
Email – ir@equitas.bank.in
4th Floor, Phase II, Spencer Plaza, No. 769, Mount Road, Anna Salai, Chennai 600 002, Tamil Nadu