

April 30, 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 Audited Financial Results of Equitas Small Finance Bank Limited ("the Bank") for the quarter and financial year ended March 31, 2026

In continuation to our intimation dated April 30, 2026, inter-alia, informing about the approval of the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2026 and pursuant to applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the Press Release on Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2026.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For **Equitas Small Finance Bank Limited**

N Ramanathan
Company Secretary
Encl: a/a



EQUITAS SMALL FINANCE BANK LIMITED

FOR IMMEDIATE PUBLICATION

PRESS RELEASE

April 30, 2026

Chennai, April 30, 2026: The Board of Directors of Equitas Small Finance Bank Limited at its meeting held today, approved the audited financial results for the quarter and year ended March 31, 2026

Highest Quarterly PAT of Rs. 213 Cr in Q4FY26, growth of 406% YoY

PAT for FY26 at Rs. 103 Cr

ROA and ROE for Q4FY26 at 1.46% and 14.10% respectively

Gross Advances grew by 22% YoY and 7% QoQ

Highest Quarterly Disbursements of Rs. 7,347 Cr grew by 72% YoY & 12% QoQ

Deposits grew by 8% YoY, CASA at 26%

1. Key Highlights for Q4FY26:

- Gross Advances grew by 22% YoY and 7% QoQ. Non MFI book grew 21% YoY, led by 21% growth in HF, 24% in MSE and 180% in Gold loan over previous year
- Gold loan portfolio has crossed Rs. 850 Cr during the quarter.
- Overall deposits registered a growth of 8% YoY

2. Business Highlights:

- Highest ever overall Disbursements at Rs. 7,347Cr in Q4FY26, a growth of 72% YoY & 12% QoQ
- Our Flagship product SBL grew by 13% YoY. Secured BL advances, a part of SBL (Small Business Loans), has grown 27% YoY contributing 33% of the overall SBL portfolio.
- Used Car and Used CV Advances have registered a growth of 31% YoY and 25% YoY respectively.
- CASA ratio at 26%. CA grew by 20% QoQ
- Cost of Funds reduced by 19 bps to 6.94% in Q4FY26 from 7.13% in Q3FY26

a) Key Ratios:

- NIM for the quarter stood at 7.29%, significantly improved by ~57 bps QoQ majorly contributed by interest income on advances and reduced cost of funds
- Cost to Income stood at 67.52% in Q4FY26 as compared to 72.96% in Q3FY26 and 70.28% in Q4FY25

b) Capital:

- Networth of the Bank stands at Rs. 6,125 Cr
- As of March 31, 2026, Total CRAR at 20.31% | Tier I at 16.68% and Tier II at 3.63%

c) Treasury & Liquidity:

- 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 31.03.2026 is 160.93%
- Income/(Loss) from Investments (including MTM & dividend) for the quarter is Rs. (7.3) Cr
- PSLC Income for Q4FY26 is Rs. 4.2 Cr

3. Profit & Loss:

- Net Income for Q4FY26 grew by 18% YoY and 9% QoQ and Total Opex grew by 14% YoY and 1% QoQ
- The bank reported a quarterly PAT of Rs. 213 Cr, a growth of 406% YoY & 136% QoQ. On a full year basis, the bank reported a PAT of Rs. 103 Cr

4. Asset Quality & Provisions:

- GNPA reduced by 13 bps QoQ at 2.49% in Q4FY26 as compared to 2.62% in Q3FY26
- NNPA reduced by 20 bps QoQ to 0.68% in Q4FY26 as compared to 0.88% in Q3FY26
- Credit Cost has significantly declined to 1.11% in Q4FY26 as compared to 1.88% in Q3FY26 and 2.74% in Q4FY25
- Net Slippages reduced significantly by 173 Bps QoQ to 0.79% in Q4FY26 from 2.52% in Q3FY26 at the bank level
- PCR remains healthy at 73.03% (86.81% Incl. technical write-offs)

About Equitas Small Finance Bank Limited [ESFB]

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.

For further details, contact:

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