



19th February, 2026

To,
National Stock Exchange of India Limited,
Exchange Plaza, Plot No. C/1, G Block,
Bandra-Kurla Complex,
Bandra (East), Mumbai – 400051.
NSE Symbol: SBFC

To,
BSE Limited,
Phiroze Jeejeebhoy Towers,
21st Floor, Dalal Street,
Mumbai – 400001.
BSE Equity Scrip Code: 543959

Dear Sir/Madam,

Sub: Disclosure of Credit Rating under Regulations 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to the aforementioned regulations, please find below the details of the credit rating(s) provided by India Ratings and Research Pvt Ltd for pass-through certificates (PTCs) issued by Prime Trust LAP Dec 22' backed by loan against property (LAP) receivables originated by SBFC Finance Limited:

Name of the trust	Name of the Credit Rating Agency	Instrument	Credit Rating	Rating Action
Prime Trust LAP Dec 22'	India Ratings and Research Pvt Ltd	Senior tranche PTCs	IND AA(SO)/ Stable	Affirmed
Prime Trust LAP Dec 22'	India Ratings and Research Pvt Ltd	Equity tranche PTCs	IND BBB -(SO)/ Stable	Affirmed

The press release issued by India Ratings and Research Pvt Ltd was received by the Company on 18th February, 2026 at 3.29 PM (IST). This information is also being uploaded on the website of the Company at: <https://www.sbfc.com/investors>.

You are requested to take the same on record.

Thanking you,

Yours faithfully,
For **SBFC Finance Limited**



Namrata Sajnani
Company Secretary & Chief Compliance Officer

SBFC Finance Limited

Registered Office: Unit No. 103, 1st Floor, C&B Square, Sangam Complex, Andheri Kurla Road, Village Chakala, Andheri (East) Mumbai - 400 059

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