

October 3, 2025

Ref.: SSFB/CS/60/2025-26

To,

National Stock Exchange of India Limited
 The Listing Department
 Exchange Plaza, C-1,
 Block G, Bandra Kurla Complex,
 Bandra (E), Mumbai - 400051

BSE Limited
 The Corporate Relationship Department
 Phiroze Jeejeebhoy Towers,
 Dalal Street,
 Fort, Mumbai - 400 001

Symbol: **SURYODAY**

Scrip Code: **543279**

Dear Sir/Madam,

Sub: Disclosure under Regulation 30 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of the SEBI (Prohibition of Insider Trading) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of the SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information as on September 30, 2025:

All figures in ₹ Crore, unless otherwise indicated

| Particulars | Q2FY26 | Q1FY26 | Q-o-Q | Q2FY25 | Y-o-Y |
|-----------------------|--------|--------|-------|--------|-------|
| Gross Advances* | 11,544 | 10,846 | 6% | 9,360 | 23% |
| Disbursement | 2,430 | 2,261 | 7% | 1,626 | 49% |
| Total Deposit | 11,991 | 11,312 | 6% | 8,851 | 35% |
| - Retail | 10,316 | 9,230 | 12% | 7,100 | 45% |
| - Bulk | 1,675 | 2,083 | -20% | 1,751 | -4% |
| CASA | 2,477 | 2,003 | 24% | 1,581 | 57% |
| CASA [%] | 20.7% | 17.7% | | 17.9% | |
| CE - 1 EMI [%]# | 95.5% | 94.1% | | 95.5% | |
| CE - Overall [%]@ | 98.9% | 97.1% | | 98.4% | |
| GNPA [%] ⁴ | 9.3% | 8.5% | | 2.9% | |

*Gross Advances includes IBPC, PTC, DA as applicable

#Includes total collection (capped at 1 EMI) from non-NPA accounts made during the period

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NNPA for Q2FY26 is ~3.8% (net of CGFMU claim of ~ Rs. 314 Crores, received during the Quarter) Vs 5.6% in Q1-FY'26. Over 90% of NNPA (3.8%), is covered under CGFMU. [Refer Point 2 and 4 in Management Commentary].

SURYODAY SMALL FINANCE BANK LIMITED

Reg. & Corp. off: 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai: 400614 Tel: 022-40435800

E Mail: info@suryodaybank.com / Web: www.suryodaybank.com CIN: L65923MH2008PLC261472 / GSTIN NO: 27AAMCS5499J1ZG

Management Commentary

1. Gross Advances now stands at ₹11,544 Crore, reflecting a 23% Y-o-Y growth, while disbursements for the quarter grew by 49% Y-o-Y to ₹2,430 Crore. The Bank's Deposits registered a 35% Y-o-Y growth, with CASA growing 57% Y-o-Y.
2. The Bank received an amount of ~ ₹ 314 Crore from CGFMU during Q2FY26, representing 100% of the claim made by the Bank. As a result, the Provision Coverage Ratio (PCR) expected to improve to ~62% and the Net Non-Performing Assets (NNPA) is estimated to reduce to ~3.8% (out of which over 90% is receivable under CGFMU).

The Bank shall continue to cover its eligible portfolio under Credit Guarantee Scheme as a prudent risk management practice, adopted in FY23.

3. As of Sept 2025, ~98% of the Bank's Inclusive Finance portfolio is covered under the CGFMU Scheme.
4. The breakup of GNPA, NNPA & CGFMU receivable as of Sept 2025 is given below:

All figures in ₹ Crore

| | |
|-------------------------|-------|
| GNPA | 1,073 |
| Provision* | 665 |
| NNPA* | 408 |
| Receivable under CGFMU* | 378 |

** All numbers are approximate.*

Please note that the numbers mentioned above as on quarter ended Sept 30, 2025, are provisional unaudited numbers and are subject to review / approval by the Audit Committee and Board of Directors. It is also subject to limited review by the Statutory Auditors of the Bank.

This intimation shall be available on the Bank's website at: <https://www.suryodaybank.com/investor-corner/#disclosure-to-stock-exchanges>.

The above is submitted for your kind information and appropriate dissemination.

Thanking You,

For Suryoday Small Finance Bank Limited

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer