SURYODAY
A BANK OF SMILES

July 23, 2026

Ref.: SSFB/CS/38/2026-27

To,

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (East), Mumbai-400 051

Symbol: **SURYODAY**

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

Scrip Code: **543279, 960033**

Dear Sir/Madam,

Sub: Press Release on the Unaudited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-1) ended June 30, 2026 - Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Bank's letter No. SSFB/CS/36/2026-27 dated July 23, 2026, intimating the Outcome of meeting of the Board of Directors (the "Board") of the Bank held on July 23, 2026 - Approval of the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2026

In continuation to the above-mentioned intimation dated July 23, 2026, pertaining to Outcome of the Board Meeting, please find attached herewith the Press Release on Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2026.

This intimation shall also be made available on the Bank's website at https://suryoday.bank.in/investor-corner/#disclosure-to-stock-exchanges in terms of Regulation 30, 46 and 62 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

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

Thanking You,

Yours truly,
For **Suryoday Small Finance Bank Limited**

KRISHNA KANT CHATURVEDI
Digitally signed by KRISHNA KANT CHATURVEDI
Date: 2026.07.23 20:25:24 +05'30'

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

Encl: As above

Suryoday Small Finance Bank Limited – Q1 FY27 Results

Gross Advances Portfolio of Rs. 14,376 Cr, up 32.5% YoY

Pre-provision Operating Profit of Rs 138.6 Cr, up 27.2% YoY

Profit After Tax of Rs 75.2 Cr, up 113.1% YoY

ROA of 1.6%, ROE of 14.5%

GNPA of 6.5%, NNPA of 1.2%

GNPA - INR 931 Cr, NNPA - INR 170 Cr, against which INR 134 Cr is receivable under CGFMU scheme and PCR stands at 81.8%

Navi Mumbai, 23rd July, 2026: Suryoday Small Finance Bank Limited has announced its unaudited financial results for the quarter ended 30th June 2026.

Business Highlights: Q1 FY27

- Gross Advances stood at **Rs. 14,376 Cr** as on Jun'26 as compared to Rs. **10,846** Cr as on Jun'25, an increase of **32.5%** year on year
- Disbursements stood at **Rs. 2,954 Cr** in Q1 FY27 as compared to Rs. **2,261** Cr in Q1 FY26, increase of **30.6%** year on year
    - The Vikas Loan disbursement showed an increase of **19.3%** on a year-on-year basis
- Deposits stood at **Rs. 14,634 Cr** as on Jun'26 as compared to Rs. **11,312** Cr as on Jun'25, an increase of **29.4%** year on year
- IF Current bucket Collection Efficiency stood at **99.2%**
- Collection Efficiency (1 EMI adjusted) stood at 92.5% in Q1 FY27 as compared to 86.4% in Q1 FY26

Financial Highlights: Q1 FY27

- Net total income increased by 30.3% YoY from Rs. 355.8 Cr to Rs. 463.6 Cr
- Net interest income (NII) increased by 27.8% YoY from Rs 247.1 Cr to Rs 315.7 Cr
- Pre-provision operating profit (PPOP) increased by 27.2% YoY from Rs. 108.9 Cr to Rs. 138.6 Cr
- Cost of Funds stood at 7.5% in Q1 FY27 as compared to 7.9% in Q1 FY26
- Cost to income stood at 70.1% in Q1 FY27 as compared to 69.4% in Q1 FY26
- Profit After Tax (PAT) stood at Rs.75.2 Cr in Q1 FY27 as against Rs. 35.3 Cr in Q1 FY26

Key Metrics: Q1 FY27

Particulars	Unit	Q1 FY27	Q1 FY26	Y-o-Y	Q4 FY26	Q-o-Q
Gross Advances*	Rs. Cr	14,376	10,846	32.5%	13,261	8.4%
Disbursement	Rs. Cr	2,954	2,261	30.6%	3,077	-4.0%
Deposits	Rs. Cr	14,634	11,312	29.4%	13,994	4.6%
Retail Deposit to Total Deposit	%	87.3%	81.6%	575 bps	86.0%	131 bps
CASA Ratio	%	21.0%	17.7%	326 bps	22.6%	-160 bps
Yield	%	16.2%	16.8%	-59 bps	17.3%	-116 bps
NIM	%	7.2%	7.2%	0 bps	7.9%	-70 bps
Cost of Deposits	%	7.4%	7.9%	-50 bps	7.6%	-17 bps
Cost of Borrowings	%	7.8%	8.1%	-28 bps	7.5%	30 bps
Cost of Funds	%	7.5%	7.9%	-46 bps	7.5%	-9 bps
Cost to income	%	70.1%	69.4%	72 bps	73.7%	-360 bps
GNPA Ratio#	%	6.5%	8.5%	-198 bps	6.5%	-4 bps
NNPA Ratio#	%	1.2%	5.6%	-439 bps	4.2%	-291 bps
PCR (Excluding Technical Write offs)	%	81.8%	35.4%	4,643 bps	37.3%	4,449 bps
Book Value Per Share (BVPS)	Rs	202.8	184.5	9.9%	195.5	3.7%

*Includes IBPC; #As of Jun'26, GNPA Rs.931 Cr, NNPA Rs.170 Cr, against which Rs.134 Cr is receivable under CGFMU scheme

Commenting on the performance, Mr. Baskar Babu Ramachandran, MD & CEO, Suryoday Small Finance Bank, said:

"We have commenced FY27 on a positive note, delivering steady business growth while maintaining our focus on expansion, risk and sustainable profitability. During Q1 FY27, Gross Advances grew by 32.5% YoY to Rs.14,376 Cr, while Deposits increased by 29.4% YoY to Rs.14,634 Cr, supported by the continued strength of our retail liability franchise, with Retail Deposits contributing 87.3% of total deposits.

During the quarter, we continued to strengthen our secured retail portfolio, with healthy traction across Wheels Finance, Mortgage, MSME and Supply Chain Finance, while continuing momentum in Vikas Loan portfolio through individual underwriting. The CGFMU framework continues to provide a significant support to balance sheet with a largely covered IF portfolio. Our diversified lending strategy, supported by a granular liability franchise, disciplined underwriting with strong focus on cost and using digital as a growth engine leading to strong execution.

Overall asset quality improvement, with GNPA and NNPA at 6.5% and 1.2%, respectively, reflecting robust collection efficiencies and prudent risk management. PCR stands at 81.8% backed by Rs. 387 Cr of CGFMU claims received. As of Jun'26, GNPA Rs. 931 Cr, NNPA Rs. 170 Cr, against which Rs. 134 Cr is receivable under CGFMU scheme. The Bank reported a Profit After Tax of Rs. 75.2 Cr during the quarter, supported by healthy operating performance, improving operating leverage and controlled credit costs.

Looking ahead, we remain focused on building Vikas Loan portfolio and expanding our secured lending portfolio, further strengthening our retail deposit franchise, accelerating digital capabilities and delivering sustainable growth while maintaining a sharp focus on profitability, asset quality and while creating long-term value for all stakeholders and building a strong, enduring institution."

About Suryoday Small Finance Bank Limited:

Suryoday Small Finance Bank Limited is a scheduled commercial bank. Commencing its operations as an NBFC and for over a decade with a clear focus on serving customers in the unbanked and underbanked segments and promoting financial inclusion. Pursuant to receipt of the RBI Final Approval, Suryoday started its operations as an SFB on January 23, 2017. Suryoday is among the leading SFBs in India in terms of net interest margins, return on assets, yields and deposit growth and had the lowest cost-to-income ratio among SFBs in India in Fiscal 2020. The bank has a wide presence across 17 states and UTs across India through its 718 banking outlets, with a strong presence in Maharashtra, Tamil Nadu and Odisha. We offer a wide array of services to our customers, through our array of asset and liability products, via our multiple delivery channels. Suryoday SFB is listed on NSE and BSE.

For more details, please visit: https://suryoday.bank.in/

For more information, please contact:	
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