

Ref No: 04/SE/CS/APR/2026-27

Date: April 04, 2026

To,

Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001	Listing & Compliance Department National Stock Exchange of India Limited Exchange Plaza, 5th Floor Plot No.C/1, “G” Block Bandra- Kurla Complex Bandra(E), Mumbai- 400051
BSE Scrip Code: 544020	NSE Symbol: ESAFSFB

Dear Sir / Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) 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 SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information:

Deposits:

Particulars (₹ In Crore)	31-Mar-26 *	31-Mar-25	Y-o-Y	31-Dec-25	Q-o-Q
Term Deposits	19,669	17,494	12.43%	17,976	9.42%
CASA	6,181	5,783	6.88%	6,030	2.50%
CASA Ratio	23.91%	24.84%	-	25.12%	-
Total Deposits	25,850	23,277	11.05%	24,006	7.68%

Advances:

Particulars (₹ In Crore)	31-Mar-26 *	31-Mar-25	Y-o-Y	31-Dec-25	Q-o-Q
Micro Loans	8,746	8,857	(1.25)%	7,582	15.35%
Retail and Other Loans	13,680	9,922	37.88%	13,097	4.45%
Gross Advances	22,426	18,779	19.42%	20,679	8.45%

**The information with reference to Quarter ended March 31, 2026 is provisional and subject to audit by the statutory auditors of the Bank.*

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

24x7 Toll Free: 1800-103-3723 Email: customer@esafbank.com www.esaf.bank.in

Management Commentary:

1. Deposits:

- Total deposits increased by 11.05% YoY to ₹25,850 Crore as of March 31, 2026.
- CASA deposits witnessed a 6.88% YoY growth, reaching ₹6,181 Crore as of March 31, 2026.
- The CASA ratio stood at 23.91% as on March 31, 2026 as against 24.84% as on March 31, 2025.

2. Advances:

- Gross advances increased by 19.42% YoY to ₹22,426 Crore as of March 31, 2026.
- Secured advance grew by 37.88% and stands at ₹13,680 Crore as of March 31, 2026. Secured advance includes Gold loan, Mortgage, Mobility, MSME and Agriculture.
- Secured advances constitutes 61% of the gross advances as on March 31, 2026 as against 52.84% as on March 31, 2025.
- The Bank had undertaken sale of NPAs during the financial year amounting to ₹1,019 Crore. Had it not been done, Year-on-Year growth would have been 24.85%.
- Disbursements increased from ₹20,985 Crore in FY25 to ₹42,529 Crore in FY26, representing a YoY growth of approximately 103%.
- CD Ratio computed as a percentage of gross advances to deposits stood at 86.75% as on March 31, 2026 as against 80.68% as on March 31, 2025.

3. Customer Base:

- The Bank's customer base stood at 1.02 Crore as on March 31, 2026, with 8.01 lakh new customers added during the year.

4. Distribution Network:

- As on March 31, 2026, the bank's distribution network comprised 804 branches, 720 ATMs and 1049 Customer Service Centres spanning across 24 states and 2 union territories.

We request you to bring the above to the notice of all concerned.

This intimation is also made available on the website of the Bank at <https://www.esaf.bank.in/investor-relation/?id=disclosure-to-stock-exchanges>.

Requesting you to take the same into your records.

Thanking you.

Yours faithfully,

For ESAF Small Finance Bank Limited

Ranjith Raj. P
Company Secretary and Compliance Officer

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