

Ref No: 3/SE/CS/JAN/2025-26

Date: January 5, 2026

To,

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| 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-Dec-25 * | 31-Dec-24 | Y-o-Y | 30-Sep-25 | Q-o-Q |
|---|--------------------|------------------|--------------|------------------|--------------|
| Term Deposits | 17,976 | 16,823 | 6.85% | 16,848 | 6.70% |
| CASA | 6,030 | 5,592 | 7.83% | 6,046 | (0.26)% |
| CASA Ratio | 25.12% | 24.95% | - | 26.41% | - |
| Total Deposits | 24,006 | 22,415 | 7.10% | 22,894 | 4.86% |

Advances:

| Particulars (₹ In Crore) | 31-Dec-25 * | 31-Dec-24 | Y-o-Y | 30-Sep-25 | Q-o-Q |
|---|--------------------|------------------|---------------|------------------|--------------|
| Micro Loans | 7,583 | 9,999 | (24.16)% | 7,426 | 2.11% |
| Retail and Other Loans | 13,097 | 8,292 | 57.95% | 11,711 | 11.84% |
| Gross Advances | 20,680 | 18,291 | 13.06% | 19,137 | 8.06% |

**The information with reference to Quarter ended December 31, 2025 is provisional and subject to Limited Review by the statutory auditors of the Bank.*

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM124, 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.

Ph. No: 0487 7123456 Email: customercare@esafbank.com www.esafbank.com

Management Commentary:

1. Deposits:

- Total deposits increased by 7.10% YoY to ₹24,006 Crore as of December 31, 2025.
- CASA deposits witnessed a 7.83% YoY growth, reaching ₹6,030 Crore as of December 31, 2025.
- The CASA ratio improved to 25.12% as on December 31, 2025 as against 24.95% as on December 31, 2024.

2. Advances:

- Gross advances increased by 13.06% YoY to ₹20,680 Crore as of December 31, 2025.
- Secured advance grew by 57.95% and stands at ₹13,097 Crore as of December 31, 2025. Secured advance includes Gold loan, Mortgage, Mobility, MSME and Agriculture.
- Secured advances constitutes 63.33% of the gross advances as on December 31, 2025 as against 45.33% as on December 31, 2024.
- The Bank had undertaken Technical Write off /Sale of the NPAs during the period January 01, 2025 to December 31, 2025 amounting to ₹ 1,364 Crore. Had it not been done Year -on- Year growth would have been 20.52% and 11.05% on Q-o-Q basis.
- The disbursements increased by 46.1% on Q-o-Q basis.

3. Customer Base:

- The Bank's customer base stood at 99.85 Lakhs as on December 31, 2025, with 5.71 lakh new customers added during this Year.

4. Distribution Network:

- As on December 31, 2025, the Bank's distribution network comprised 788 branches, 720 ATMs and 1045 Customer Service Centres spanning across 24 states and 2 union territories.

5. During the quarter, the Bank completed transactions involving the sale of non-performing assets (NPAs) including technical write off book amounting to ₹ 1,693.65 crore to Asset Reconstruction Companies for an aggregate consideration of ₹183.18 Crore.

6. Upon the retirement of Shri. Ravimohan Periyakavil Ramakrishnan on completion of two consecutive terms as Part-Time Chairman of the Bank, the Bank appointed Shri. Karthikeyan Manickam (DIN: 09450145), a veteran banker, as the new Part-Time Chairman of the Bank.

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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