July 23, 2026

Ref.: SSFB/CS/39/2026-27

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

Ref: Bank's letter No. SSFB/CS/34/2026-27 dated July 15, 2026, intimating about the conference call and letter No. SSFB/CS/36/2026-27 dated July 23, 2026, intimating the Outcome of the Board meeting on approval of the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2026

In continuation to the above-mentioned intimations, please find attached herewith Investor Presentation relating to the Conference call update on the 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 and https://suryoday.bank.in/investor-corner/#financials and 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 20:44:12 +05'30'

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

Encl: As above

Investor Presentation

Q1 FY27 | June 2026

SURYODAY
A BANK OF SMILES

TABLE OF CONTENTS

01

Performance Highlights & Way Forward Q1 FY27

Q1 FY27 At a Glance

SURYODAY
A BANK OF SMILES

GROWTH & SCALE

- Advances 32.5% & Deposit 29.4% YoY Growth
- Micro-banking: IF Advances 23.5% YoY Growth
  VL ₹4,775 Cr & 74.7% of IF Book (VL 40.0% YoY Growth)
- Retail Assets: 40.8% YoY Growth; CV crossed ₹1,900 Cr , Mortgage including MHL crossed ₹3,200 Cr

ASSET QUALITY

Metric (Cr.)	Q1 FY27	Q4 FY26	Q1 FY26
IF Slippages	52	74	243
GNPA	931	864	918
NNPA	170	542	593
CGFMU Receivable	134	508	584

- PCR stands at 81.8%

PROFITABILITY TREND

Metric	Q1 FY27	Q4 FY26	Q1 FY26
Yield	16.2%	17.3%	16.8%
Yield on Non-NPA Advances	17.4%	18.4%	18.4%
CTI	70.1%	73.7%	69.4%
RoA	1.6%	1.1%	0.9%
PAT (Rs Cr)	75.2	49.7	35.3

DIGITAL BANKING

- Deposit now 15% of overall book & 47% of incremental book year on year
- CLOU :
  - ~20 lakhs pre-qualified customers; 9.4 lakhs sanctioned, 5 lakhs Utilized
  - Scaling at marginal cost, sanctioned amount up ~4x and billed amount up ~6x over past 9 months, growing steadily

3 PILLARS OF GROWTH

SURYODAY
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Micro-banking

- Core focus **Vikas Loan & NTB VL (comprises 75% of micro banking portfolio)**
- **~98% CGFMU** coverage since FY23
- Vikas Loan : 75% customers pay digitally/SI;
- **~10L pre-qualified customers** - exponential opportunity
- **Robust credit underwriting** & customer profiling

- Deepening existing IF customer base to service in holistic manner
- Continue to cover ~100% of eligible portfolio under CGFMU scheme.

Granular Retail Focus

- **87% deposits including CASA** continues to be retail & granular
- **Focus on LAP including prime LAP** comprises ~52% Mortgage book
- **CV**: 90%+ retail; focus continues in used CV & car
- **Scaling New Products**: New cars & construction equipment

- Micro-market expansion & product-led approach to drive secured asset growth
- Deposits to strengthen via lean/full branches & digital (DJDs & RDs)

Digital – Focused Banking

- **Digital deposits** - 15% (₹2,222 Cr) of total book with ₹6 crore/day run rate with substantially low CAC
- **Credit on UPI:** ~20 Lakhs prequalified quality customers
- **Lending**: End-to-end digital underwriting for small ticket MSME (<5 Lakhs): 1-min pre-approval
- Leveraging partnerships & innovation to drive granular growth

- 3-year tech roadmap → tech-led, build for super-scale, customer-first bank
- Momentum in Credit on UPI & Secured Credit Card

DIGITAL BANKING

Digital Deposits

- Scaled 2x from FY25–FY26 with strong retention
- Lean, Low CAC, high-quality scalable engine

Credit Line on UPI

- Credit limit ₹60,000 with avg sanction ₹ 7,000
- ~90% with CIBIL >725; low cost of acquisition

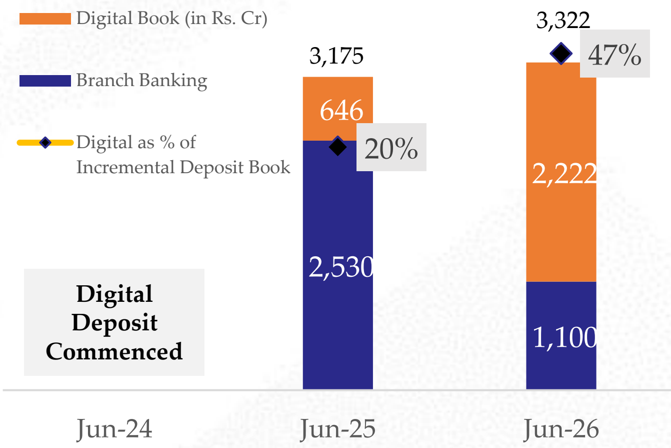
Secured Credit Card

- Launched FD-backed UPI credit card
- Leveraging existing base to deepen engagement

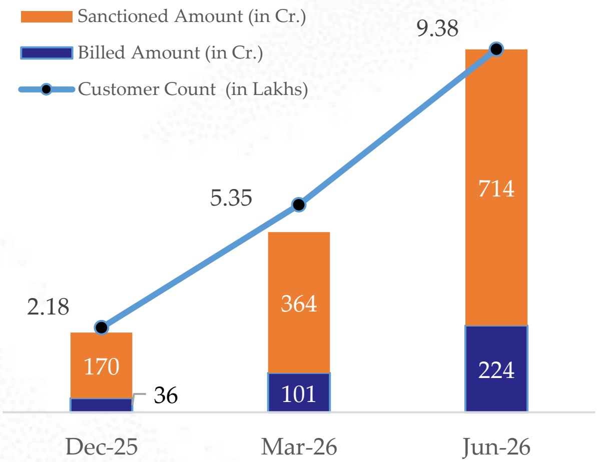
MSME

- End-to-end digital underwriting for small ticket MSME (<5 Lakhs).
- 1-min pre-approval for MSME loans

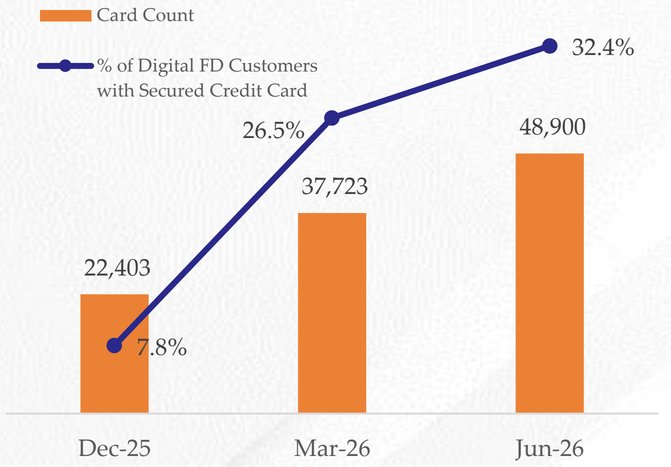
**Lean channel, high growth
Digital deposits with higher retention**



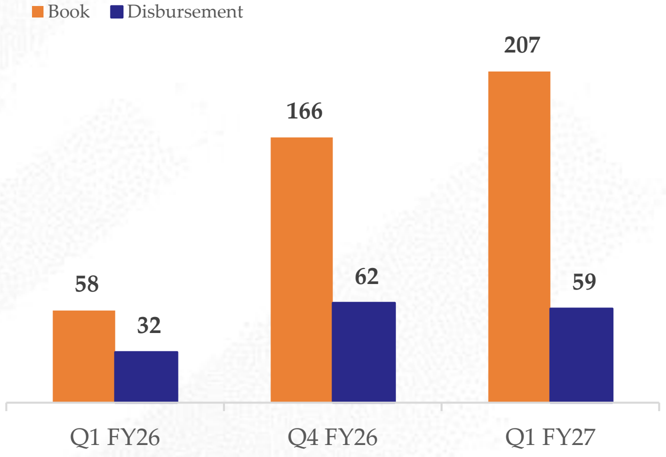
Sachetized Credit Line On UPI – scaling customers at marginal costs



Secured Credit Card → From Steady Growth to Stickiness



Fueling MSMEs with instant branch-led credit service



Scalability at marginal cost is achieved through digital innovation & partnerships, with sachetized credit enabling higher proportion of quality customers.

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PERFORMANCE HIGHLIGHTS – Q1 FY27

Gross Advances#
₹ 14,376 Cr
(+32.5% YoY)

Disbursements
₹ 2,954 Cr
(+30.6% YoY)

Asset Mix
IF : RA – 44.4% : 55.6%
(48.0% : 52.0%)

Collection Efficiency (one EMI adjusted)
92.5%
(86.4%)

Deposits
₹ 14,634 Cr
(+29.4% YoY)

Retail# : Bulk Deposit
87.3% : 12.7%
(81.6% : 18.4%)

#Includes Retail Term Deposit & CASA

CASA Ratio
21.0%
(17.7%)

Cost of Funds
7.5%
(7.9%)

NII
₹ 315.7 Cr
(+27.8% YoY)

CTI Ratio
70.1%
(+72 Bps YoY)

GNPA* / NNPA*
6.5% / 1.2%
(8.5% / 5.6%)

Pre-POP
₹ 138.6 Cr
(+27.2 YoY)

RoA / RoE
1.6% / 14.5%
(0.9% / 7.3%)

Customers
6.2 million
(+77.1% YoY)

Branch Network
718
(# 710)

Employee Count
8,259
(# 8,633)

#Includes IBPC

**As of Jun'26, GNPA ₹931 Cr, NNPA ₹170 Cr, against which ₹134 Cr is receivable under CGFMU scheme*

Figures may not add up due to rounding off *Figures in ( ) represents Q1 FY26*

PERFORMANCE HIGHLIGHTS – Q1 FY27

ADVANCES#	₹14,376 Cr (+32.5% YoY) Non-NPA book ₹13,445 Cr vs ~ ₹9,928 Cr in Q1 FY26
ASSET MIX	IF mix stands at 44% (48% in Q1 FY26)
ASSET QUALITY	GNPA*/NNPA* : ₹931 Cr/ ₹170 Cr GNPA* 6.5% / NNPA* 1.2% (-198 bps YoY / -439 bps YoY)
DEPOSITS	₹14,634 Cr / CASA 21.0% (+29.4% YoY / +326 bps YoY)
OTHER INITIATIVES	MSME ₹ 207 Cr Secured Credit Card # 48,900 Digital Deposit ₹2,222 Cr Scaling Credit line on UPI

Growth Continues in Vikas Loan Disbursement

- Inclusive Finance disbursement: **₹1,383 Cr.** in Q1 FY27 (**+28.5% YoY**)
- Strong momentum in VL which is **75%** of IF book.
- VL Disbursement **₹1,040 Cr** Q1 FY27; **₹327 Cr.** in New To Bank VL with 53,000 customers
- Growth in IF Book: **₹6,389 Cr (+23.5%** YoY)

Momentum & Scale Continues in CV & Mortgage Disbursements

- CV, Mortgage, and MHL disbursements → **₹681 Cr.** (**+32.3% YoY**)
- CV PAR is at **11.5%**

Continuous Improvement in Asset Quality

- IF X-Bucket CE stands at **99.2%** & new IF book CE after Nov'24 is at **~99.4%**
- **₹134 Cr** receivable out of NNPA of **₹170 Cr**, under various CGFMU cohorts as of Jun'26
- Slippages reduced from **₹106 Cr** in Q4 FY26 to **₹92 Cr in Q1 FY27**

Digital Deposits & Credit on UPI continues to grow at a faster pace

- Digital liability book contributes **15%** of liability book, crossed **1.8 Lakh** FD customers, while CLOU touches ~20 lakhs pre-qualified customers; acquisition cost is substantially low

Yield, NIM & CTI Substantial Improvement driving Robust Profitability

- Profit up vs Q4 FY26, driven by paying book growth, higher PSLC income & lower CTI & credit cost.
- Yield & NIM on path to stabilise in the 17.5-18.0% / 7.5-8.0% range.
- Cost leverage: Reduction in manpower cost driven by productivity & automation; other cost increases have corresponding interest income.

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

GUIDANCE AND WAY FORWARD

FY27 Year of Building Momentum & Consistency

Micro-Banking: Pivot to Individual Loan Continues
VL, NTB VL & MSME (IF: ~₹7,500 Cr, +25% YoY; 45% of Total Book)

Expansion & Deeper Penetration
New 100 Branches

Growth Momentum in Retail Assets
+45% YoY Growth; CV Book ~₹2,800 Cr (+55% YoY); Mortgage Book ~₹4,200 Cr (+45% YoY)

Credit Line on UPI
Momentum to continue to achieve 2x growth

Digital Deposit
2x Growth

Advances
30% to 35%
32.5%

Deposit Growth
30% to 35%
29.4%

Profitability
RoA** /RoE
1.3% to 1.4% / 13% to 14%
(~ 2x PAT)
1.6% / 14.5%

Asset Quality
GNPA ~3% & NNPA <0.3%
(CGFMU Adjusted)
2.9% / 0.3%
Adjusted for claimable

	GNPA	NNPA
Current*	6.5%	1.2%
Adjusted for Claimed	3.8%	1.2%

Guidance for the FY27
Achieved in Q1 FY27 (YOY Growth)

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

** Q1: 1.2% growing gradually, moving to Q4: 1.6% throughout the year

02

Key Highlights

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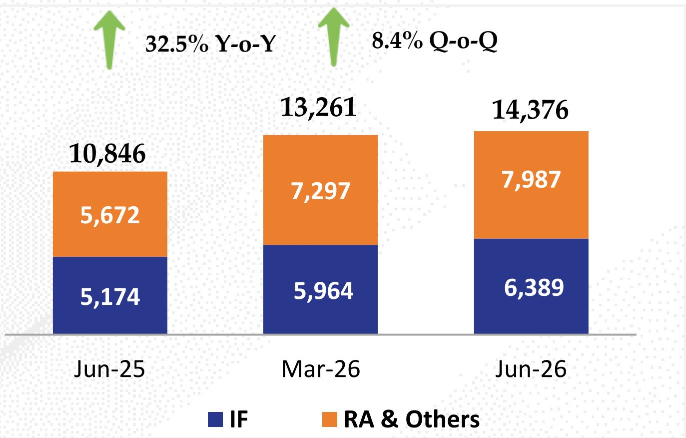
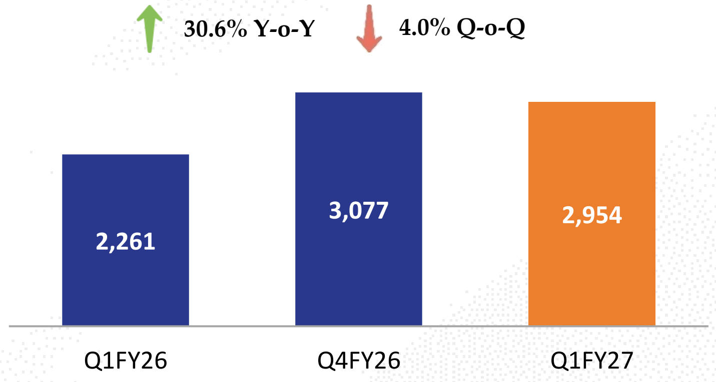
Key Metrics

KEY METRICS – Q1 FY27

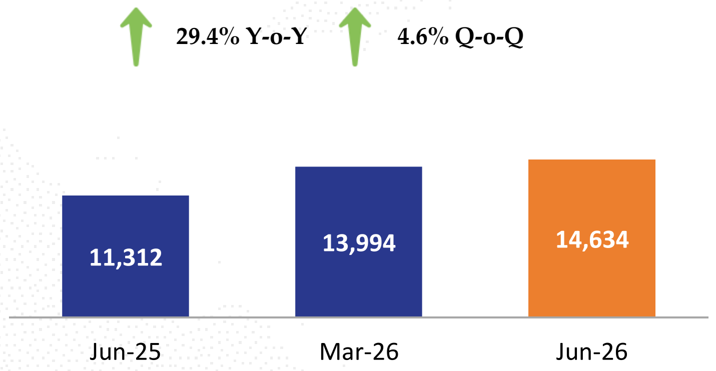
Gross Advances* (₹Cr)



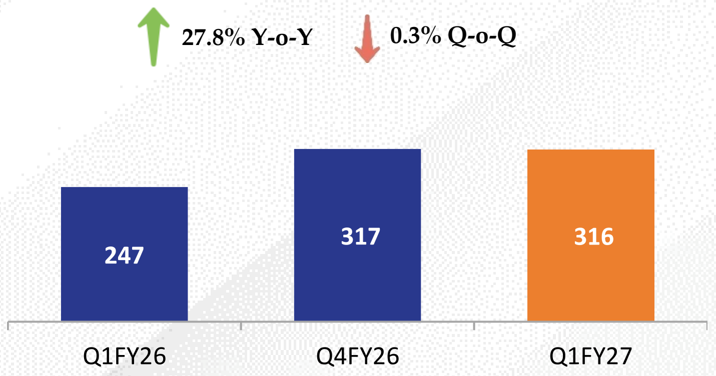
Disbursements (₹Cr)



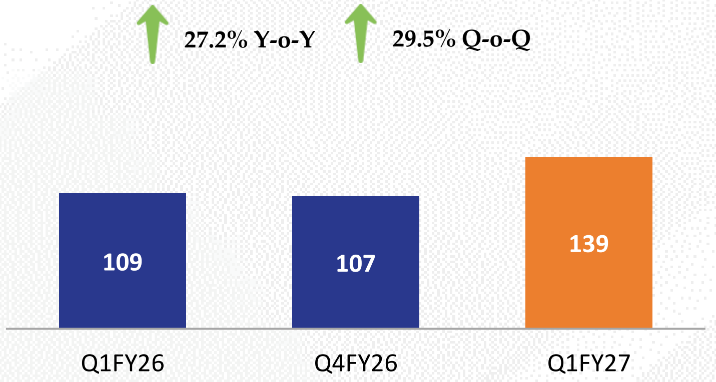
Deposits (₹Cr)



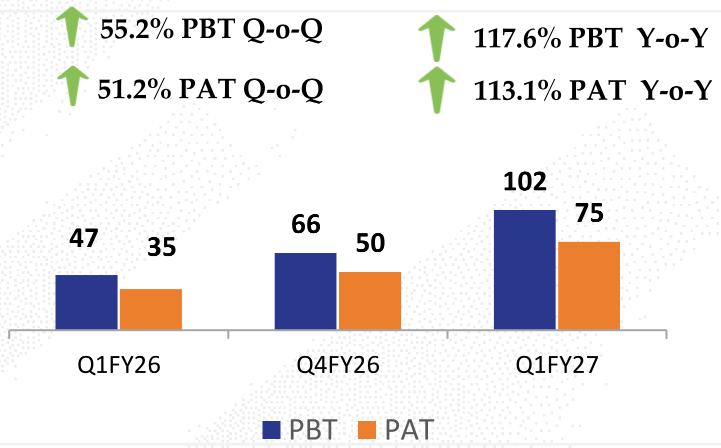
Net Interest Income (₹Cr)



Pre-POP (₹Cr)



PBT & PAT (₹Cr)



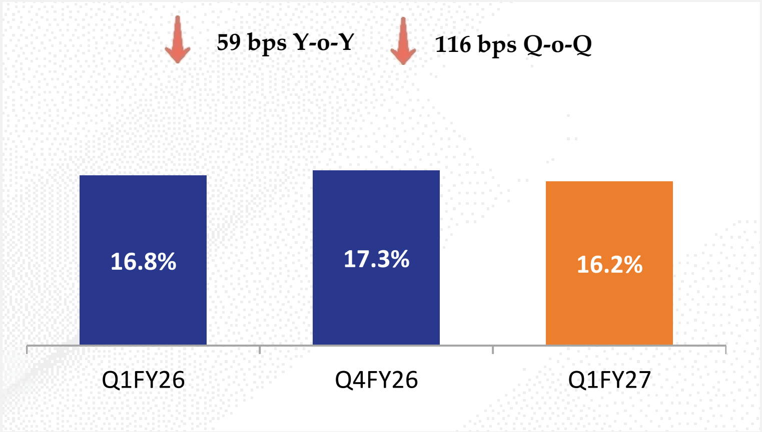
Excluding SCF, disbursements for Q1 FY27 is ₹2,552 Cr vs ₹2,746 Cr in Q4 FY26

Figures may not add up due to rounding off

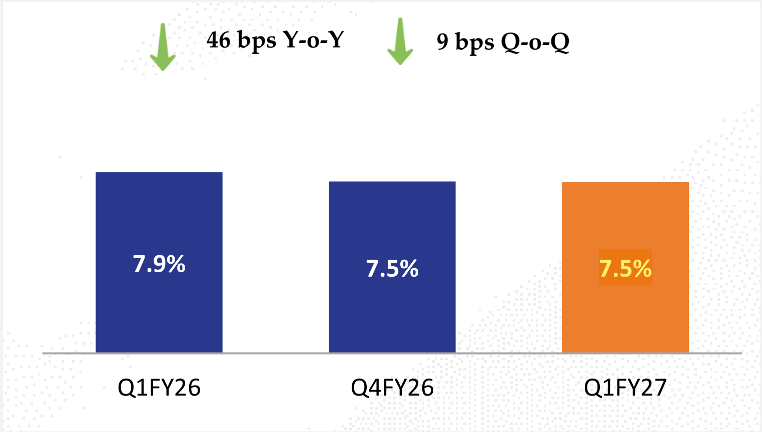
*Includes IBPC

KEY METRICS – Q1 FY27

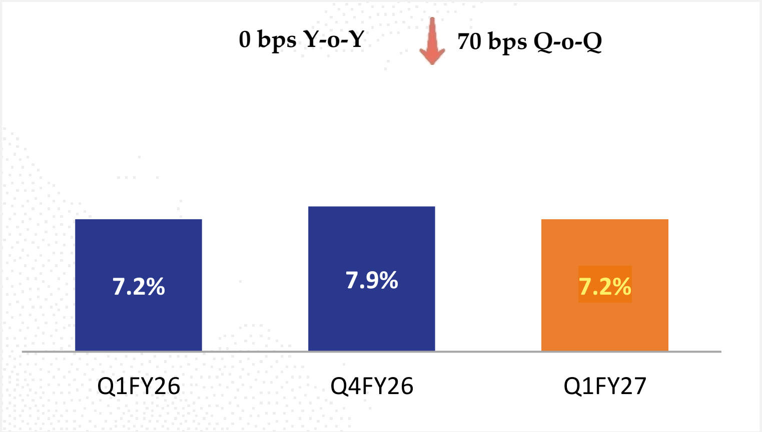
Effective Yield on Advances (%)



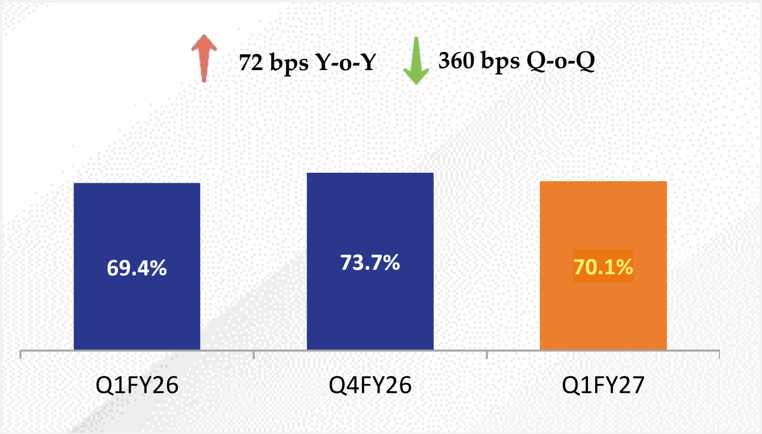
Cost of Funds (%)



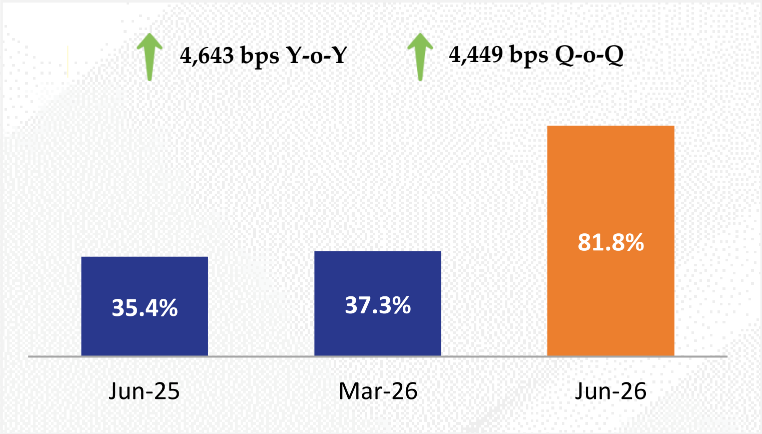
NIM (%)



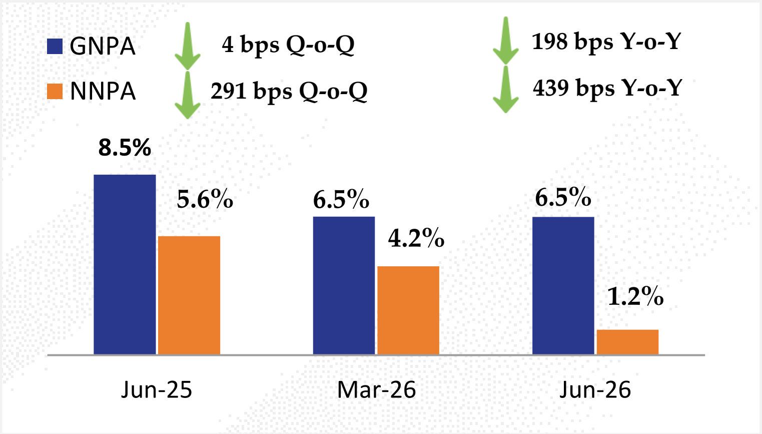
Cost / Income Ratio (%)



PCR* (%)



Asset Quality* (%)



Figures may not add up due to rounding off

**As of Jun'26, GNPA ₹931 Cr, NNPA ₹170 Cr, against which ₹134 Cr is receivable under CGFMU scheme*

Company Overview

KEY MILESTONES

SURYODAY
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2024 & Beyond

Suryoday 2.0

As on June 2026
Gross Advances* crosses ₹14,376 Cr & Deposits ₹14,634 Cr
Vikas Loan is now 75% of the IF Book
Customer Base → 6.2 Mn / Branch Network → # 718
New Initiatives scaling steadily : MSME, Secured Credit Card and Credit line on UPI

2023

Year of Reset

Stabilized operations to pre-pandemic levels
Started Two-wheeler product segment
Introduced Assisted Digital FD creation journey
Branch Network - 577
IT transformation programme

2018 - 2022

IPO & COVID Tailwinds

Gross Advances crosses ₹5,000 Cr
Customer Base 2.1 Mn
Operating 550+ branches
Listed on NSE & BSE - IPO size of ₹581 Cr
Introduced Micro Home Loan, Micro LAP

2013 - 2017

SFB License

Gross Advances crosses ₹1,000 Cr with 0.75 Mn customer base
Operating 200+ branches
Commenced SFB operations and CV, HL & LAP

2008 - 2012

Commencement

Incorporation of Suryoday Micro Finance
Received RBI license for NBFC & commenced MFI operations in Pune

*Includes IBPC

EMPOWERING SOLUTIONS: BEYOND MICRO LENDING

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Asset Portfolio

Inclusive Finance (44%)

- JLG (25%)
- Vikas Loans (75%)

Expanding Beyond Micro Lending

Customer profile - Good credit score with retail bureau track

Vikas loans – Transitioning from JLG to Retail

CGFMU Coverage + Product Diversification + Social security schemes (PMJJY, PMSBY)

Retail Assets (56%)

Mortgage	Vehicle Financing	Others
Housing Loans	CV	FIG
LAP	Used CV	Partnerships / MSME UBL
Micro mortgage	Construction Equipment	SCF / Machinery & Equipment

Liabilities Portfolio

- TD, RD & Long-Term Deposit
- CASA
- Bulk Deposits
- Digital FD/RD

Other Products/ Services

- OD
- Secured Credit Card
- Payment Solutions
- Credit on UPI

Q1 FY27

Total no of customers
6.2 Mn

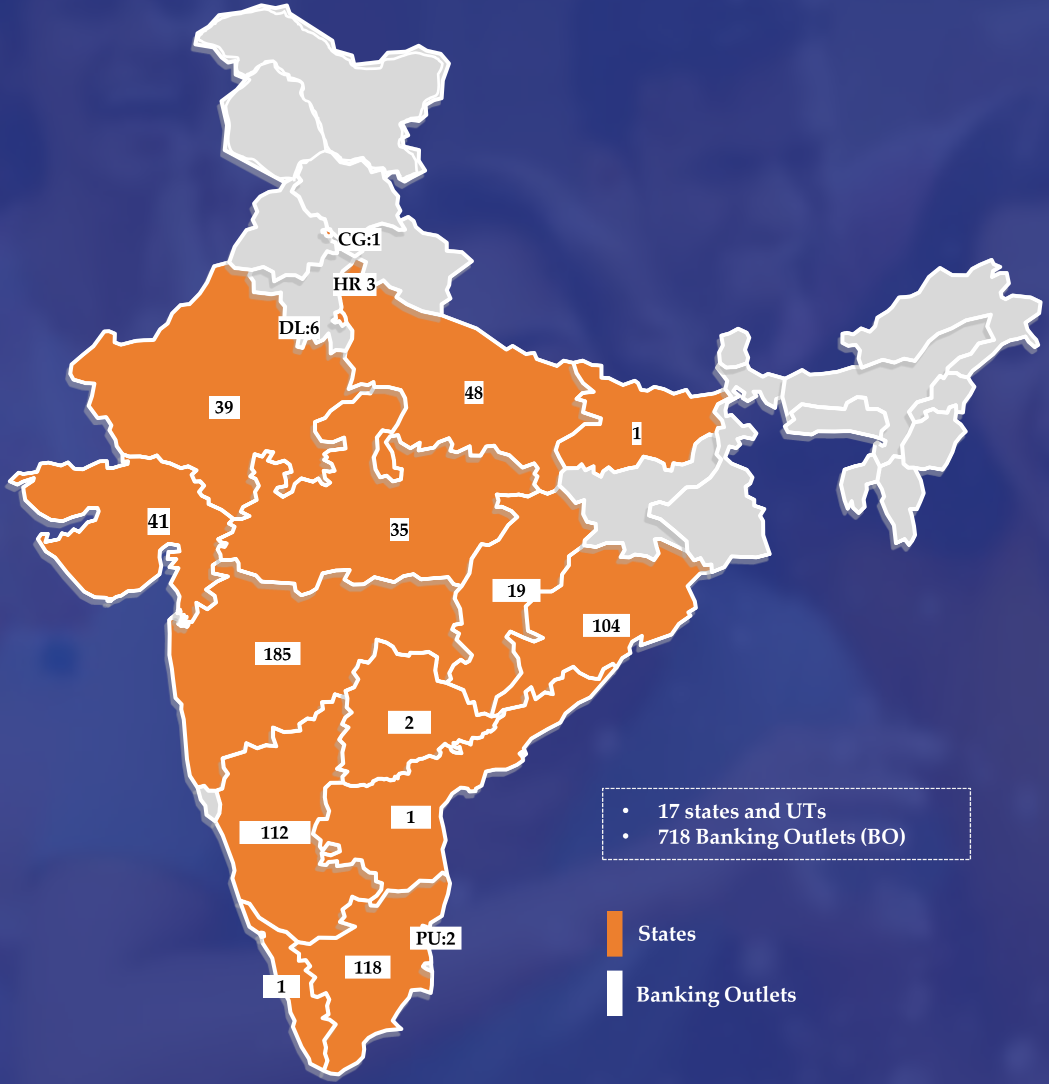
Effective Yield on Advances
16.2%

Cost of Funds
7.5%

~ 98% of IF portfolio (JLG & Vikas Loan) is covered under CGFMU

Secured Book (56%)

STRONG FOOTHOLD: COVERING 2/3RD OF INDIA



- 17 states and UTs
- 718 Banking Outlets (BO)

States

Banking Outlets

Branch Distribution

Particulars	Jun'26	Mar'26
Asset focused outlets#	383	383
Liability focused outlets*	138	137
Rural Centers	197	197
Total	**718**	**717**

**Includes Composite Branches*
#Doesn't include 11 gold loan retail asset branches

Geographical Mix of the Branches

Outlets	Asset Focused	Liability Focused	Rural Centers	Total
Maharashtra	74	53	58	185
Tamil Nadu	60	26	32	118
Karnataka	73	16	23	112
Odisha	29	10	65	104
Uttar Pradesh	34	3	11	48
Gujarat	36	5	-	41
Rajasthan	37	1	1	39
Madhya Pradesh	25	5	5	35
Others	15	19	2	36
Total	**383**	138	197	**718**

Note: Some of the rural centers branches are full fledged asset branches

Asset Products

INCLUSIVE FINANCE: BEYOND MICRO-LENDING

JLG/NTB VL act as the entry engine, gradually moving households toward comprehensive banking solutions.

Focus on semi-urban households in Tier 1–3 cities with robust underwriting, analytics-driven curation, and >98% CGFMU credit guarantee coverage.

Graduating customers are given Vikas Loans after a period of 2 years post curation

Clear priorities for ROs: targeted visits based on due amount, risk, and location; real-time incentive alerts; data-driven recovery predictions.

Establish 100+ MBUs (Micro Business Units) for lean operations and trust within 2 km radius

Present Locations

Vikas Loan Share

75%

of IF Gross Advances

Average Ticket Size

₹52,000 / ₹62,000

JLG/ NTB VL

Average Ticket Size

₹95,000

VL

VL UPI Collections

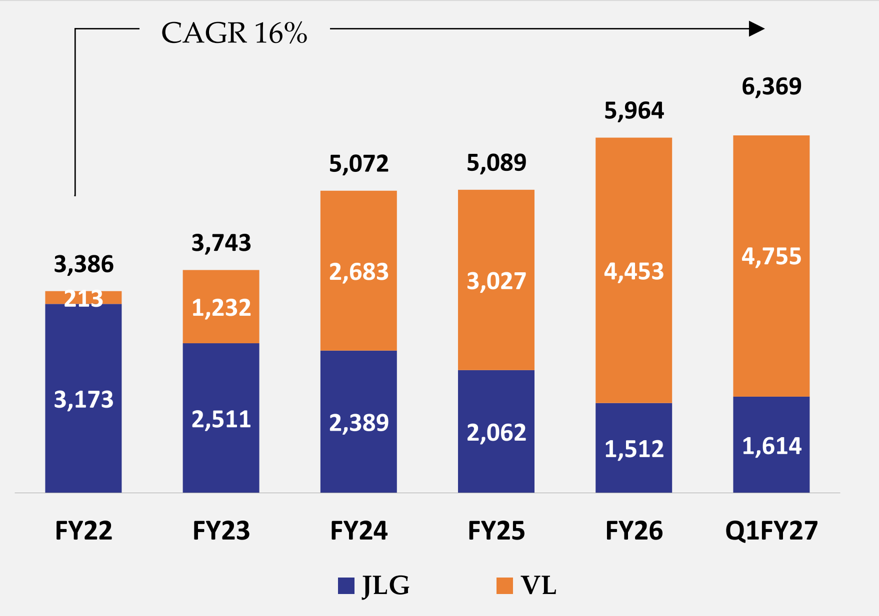
42%

All Numbers are for the quarter or as of Jun'26

INCLUSIVE FINANCE: SHIFTING GROUP TO INDIVIDUAL

Product Description		
Parameter	**JLG / NTB VL**	**Vikas Loans**
Customer Segment	Urban/ Semi Urban	Urban/ Semi Urban
Products	Group Loans	Individual Loans
Geography	Tier 1&2	Tier 1&2
Distribution	In-house/ BC Partnerships	In-house
Collection	In-house/ Collection Agency	In-house/ Collection Agency
Average Ticket Size	₹52,000 / ₹62,000	₹94,000

Gross Advances (₹Cr)



Over 98% of IF portfolio (JLG & Vikas) is covered under CGFMU scheme as on Jun'26
As of Jun'26, against NNPA of ₹170 Cr, ~100% receivable under CGFMU scheme

Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision* (₹Cr)	NNPA (₹Cr)	Receivable under CGFMU (₹Cr)	GNPA	NNPA	PCR
JLG	1,614	393	354	39		8.5%	0.8%	90.1%
VL	4,775	407	371	36	**134**	24.4%	3.1%	91.2%
Total IF	**6,389**	**800**	**725**	**75**		**12.5%**	**1.3%**	**90.7%**

Figures may not add up due to rounding off
**Includes Floating Provision of ₹64 Cr which can be utilized as per RBI guidelines & ECLGS of 12 Cr*

MORTGAGES: FOCUSED APPROACH

SSFB offers **comprehensive mortgage offerings** - Housing & MSME Loans catering to Semi-prime and urban affordable customer segment

Business Strategy: Focus on retail and secured MSME lending, deepen portfolio in existing markets, transition VL to Micro LAP, serve semi-prime customers, and increase Prime LAP in micro-markets.

Customer Segmentation : Uses risk profiling and data insights to tailor LAP offerings for priority micro-markets.

Hybrid Distribution Model: Balanced mix of direct and outbound sourcing, strengthening multi-channel presence.

Efficiency and speed driven by effective training :

Centralized underwriting for large loans, digital solutions to reduce retail TAT, and structured training on product, service, compliance, and digital skills.

Present Locations

Gross Advances
₹3,200Cr+

Disbursements
₹350Cr+

Team Strength
750+
Employees

Touchpoints
100+
locations

Micro Mortgage | Loan Against Property | Housing Loans

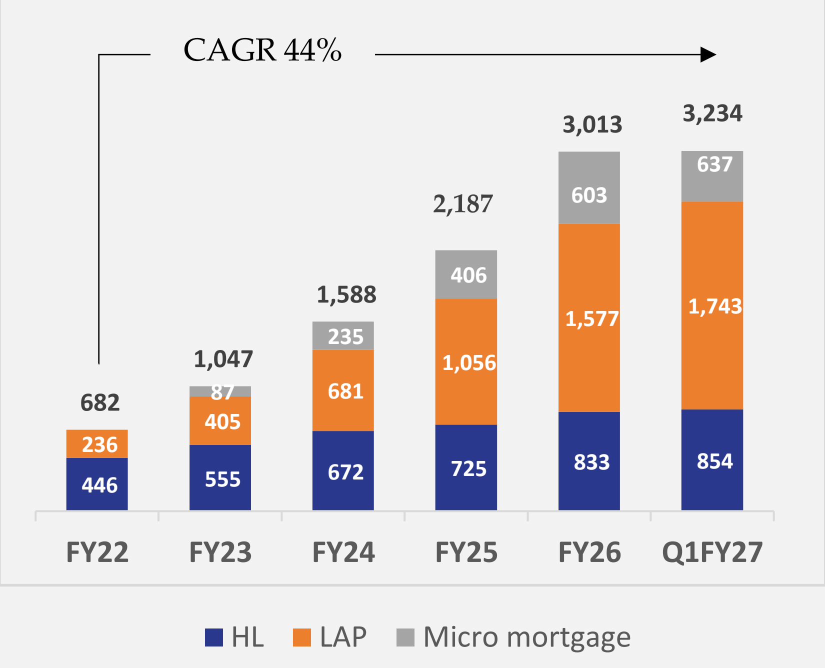
SSFB's Focus Areas

All Numbers are for the quarter or as of Jun'26

MORTGAGES : SUSTAINABLE GROWTH

Product Description			
Parameter	**Micro Mortgages**	**Housing Loans**	**LAP**
Customer Segment	Affordable / Semi Urban	Semi Prime / Urban Affordable	Semi Prime / Urban Affordable
Products	Home Loans – Resale / Self construction	Home loans– Resale/Builder & Secured Business Loan	Business purpose/
Geography	Tier 2 & 3	Tier 1 & 2	Tier 1 & 2
Distribution	100% In-house	Hybrid – In-house, Connectors & DSA's	Hybrid – In-house, Branches, Connectors & DSA's
Collection	Sourcing Team	Sourcing & Dedicated Collection Team	Sourcing & Dedicated Collection Team
Average Ticket Size	Rs 7 Lakhs	Rs 21 Lakhs	Rs 27 Lakhs

Gross Advances (Rs. Cr)



Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision (₹Cr)	NNPA (₹Cr)	GNPA	NNPA	PCR
HL	854	18	4	13	2.1%	1.5%	25.2%
LAP	1,743	34	6	28	2.0%	1.6%	18.0%
Micro-Mortgages	637	28	5	23	4.4%	3.7%	17.1%
Mortgage (Total)	**3,234**	**80**	**15**	**64**	**2.5%**	**2.0%**	**18.8%**

Figures may not add up due to rounding off

VEHICLE FINANCING: MONETIZING ON LARGE OPPORTUNITY

SURYODAY
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1. SSFB is diversifying business through various products under Vehicle Financing Portfolio – CV, TW, Used CV, Car loans & Construction Equipment, where used CV constitutes ~70% of the portfolio
2. Expanding in the rural space, catering the Tier 3 & Tier 4 locations and focusing on micro-market strategy
3. Building a Retail franchise by offering customized products and digital Solutions
4. Data driven underwriting through automatically validating customer information and reduce TAT to 4 hours
5. Partnerships for Two-wheelers to effectively leverage distribution channels and expand into new geographies
6. Reducing the acquisition cost by pre-approved sub product segments like Express loans, Top-up loans, etc

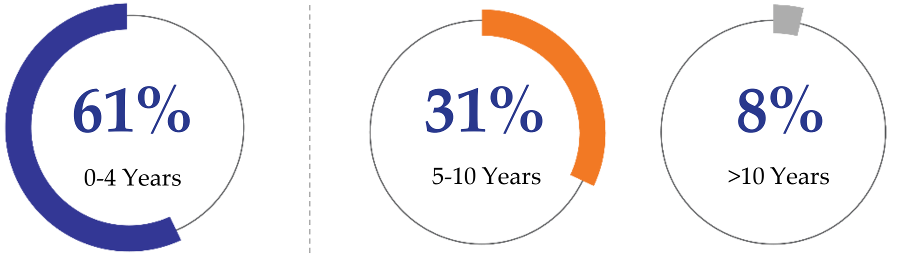
Customers
~19,000
Active Clients

Disbursements
₹320Cr+

Team Strength
550+
Employees

Touchpoints
135+

Large CV Market ₹5.6 Lakh Cr.



Future Opportunity (61% - 3.5 Lakh Cr)

Suryoday Focus Area (39% - 2.1 Lakh Cr)

Source: SIAM; Internal Estimates

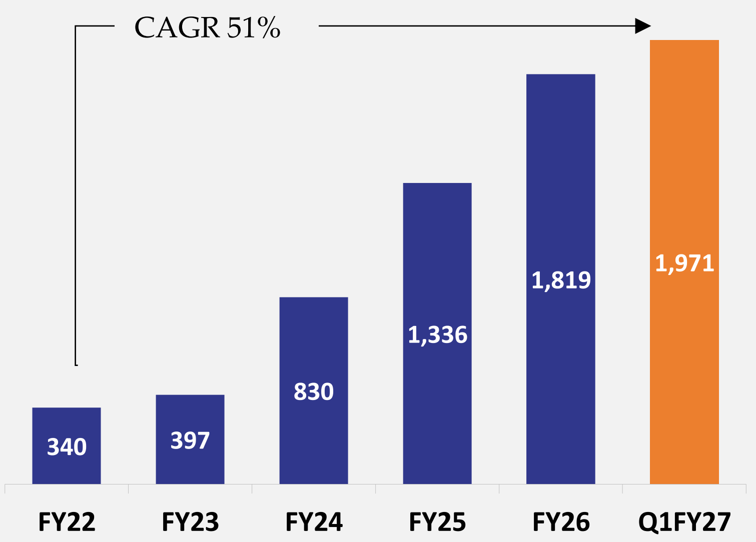
All Numbers are for the quarter or as of Jun'26

VEHICLE: ACCELERATED GROWTH OVER LAST 3 YEARS

SURYODAY
A BANK OF SMILES

Portfolio description			
Parameter	Commercial Vehicles	Construction Equipment (CE)	Cars
Customer Segment	Urban / Semi Urban		
Products	Used and New		
Geography	Tier 1, 2 & 3		
Distribution	Hub & Spoke		Dealer & Partnerships
Collection	Sourcing & Collection Team		
Avg. Ticket Size	Rs. 13 Lakhs	Rs. 15 Lakhs	Rs. 7 Lakhs

Gross Advances# (₹Cr)



#Gross Advances Includes CV, Two-wheeler, Car loans

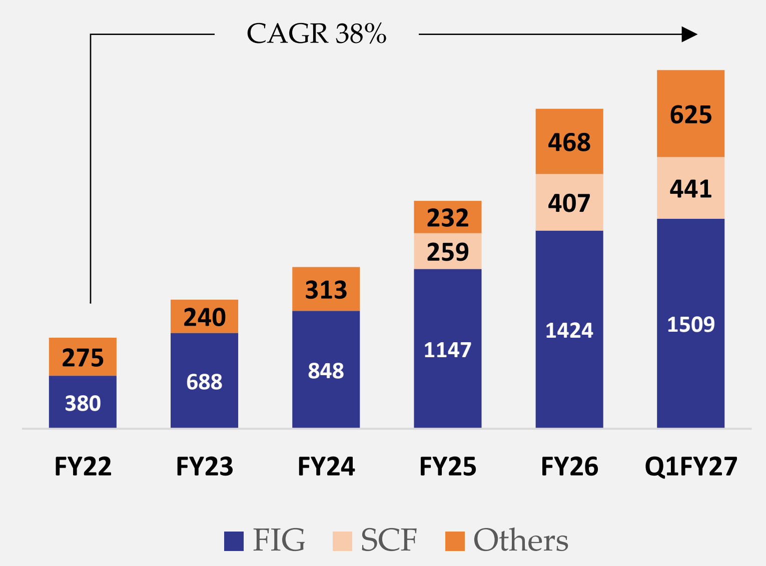
Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision (₹Cr)	NNPA (₹Cr)	GNPA	NNPA	PCR
Vehicles	1,971	26	12	14	1.3%	0.7%	45.9%

Figures may not add up due to rounding off

FIG, SUPPLY CHAIN, MSME & OTHERS

Portfolio description			
Parameter	**FIG**	**Supply Chain Finance**	**Others**
Customer Segment	NBFCs/ Corporates	SME/ MSME	Retail/ MSME
Products	Corporate Lending	Vendor Financing	Listed Below*
Distribution	Corporates	Digital + Direct	Digital

Gross Advances (₹Cr)



Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision (₹Cr)	NNPA (₹Cr)	GNPA	NNPA	PCR
FIG	1,509	1	0	1	0.0%	0.0%	15.0%
Supply Chain Finance	441	-	-	-	0.0%	0.0%	0.0%
MSME	207	6	2	4	3.0%	2.2%	27.4%
Others	625	18	7	11	2.9%	1.8%	38.9%

Figures may not add up due to rounding off

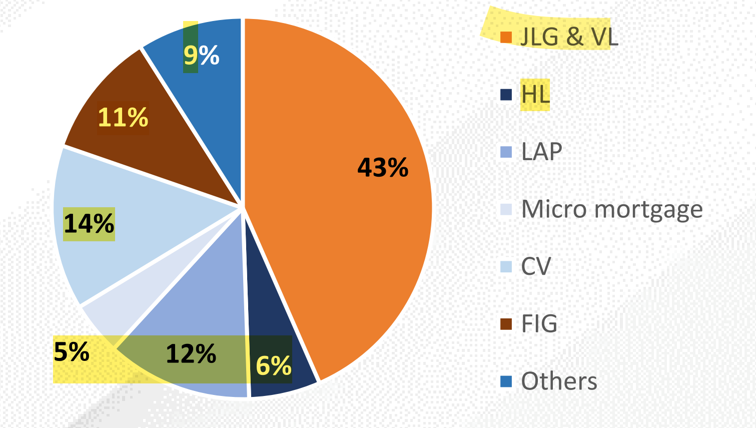
~100% of the MSME Unsecured Loan Book is covered under CGFMU

**Others Include: Overdraft, Credit line on UPI, Secured Credit Card, Machinery Finance, Partnerships & Digital Partners, Gold Loan*

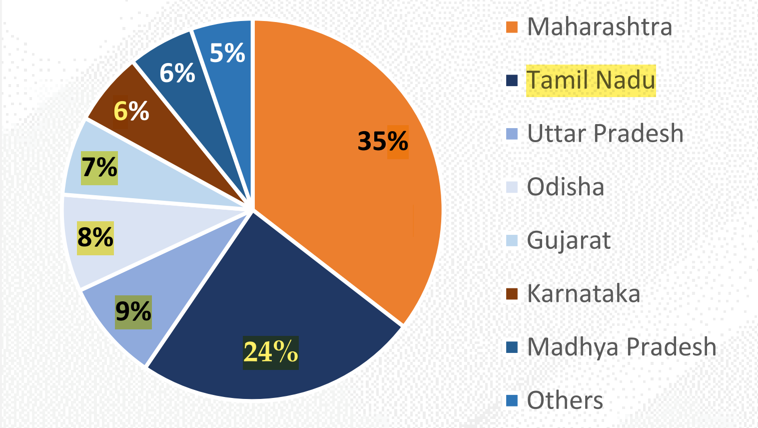
ASSET BUSINESS UPDATE – Q1 FY27

Particulars (₹Cr)	JLG	VL	HL	LAP	Micro Mortgage	Vehicles	FIG	SCF	MSME	Others*	Total
Gross Advances – (₹Cr)	1,613.9	4,775.0	853.9	1,742.6	637.4	1,970.5	1,509.4	441.4	206.9	624.7	**14,375.7**
Disbursement (₹Cr)	342.6	1,040.0	55.8	241.0	60.2	323.6	377.3	402.3	58.8	52.3	**2,953.9**
CE % (Current Bucket)	99.0%	99.3%	99.1%	98.6%	98.8%	97.1%	99.9%	100.0%	98.0%	96.4%	**99.0%**
CE % Overall (1 EMI Adjusted)#	78.8%	90.0%	95.7%	95.5%	95.8%	94.3%	99.9%	100.0%	91.2%	86.5%	**92.5%**

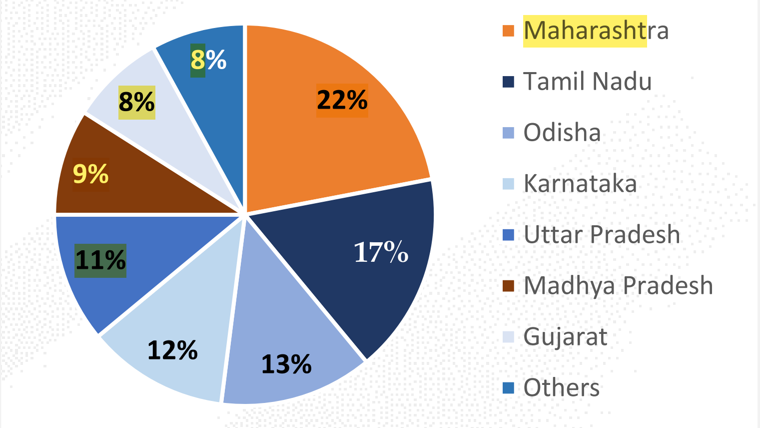
Portfolio Mix – Product Wise



Regional Portfolio Mix (Overall)



Regional Portfolio Mix (IF)



Figures may not add up due to rounding off

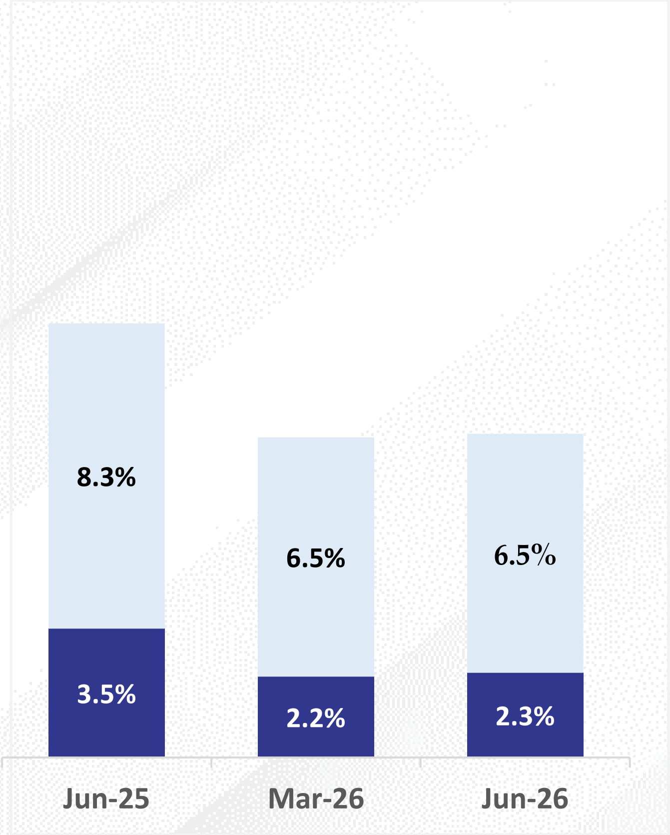
Collection Efficiency (one EMI adjusted) = Collected amount / Amount due for the month (across all buckets) - Collected amount excludes collection from ARC, Write Offs, Pre-Closure, Excess Payment

**Others Include: Credit line on UPI, Credit Card, Machinery Finance, Partnerships & Digital Partners*

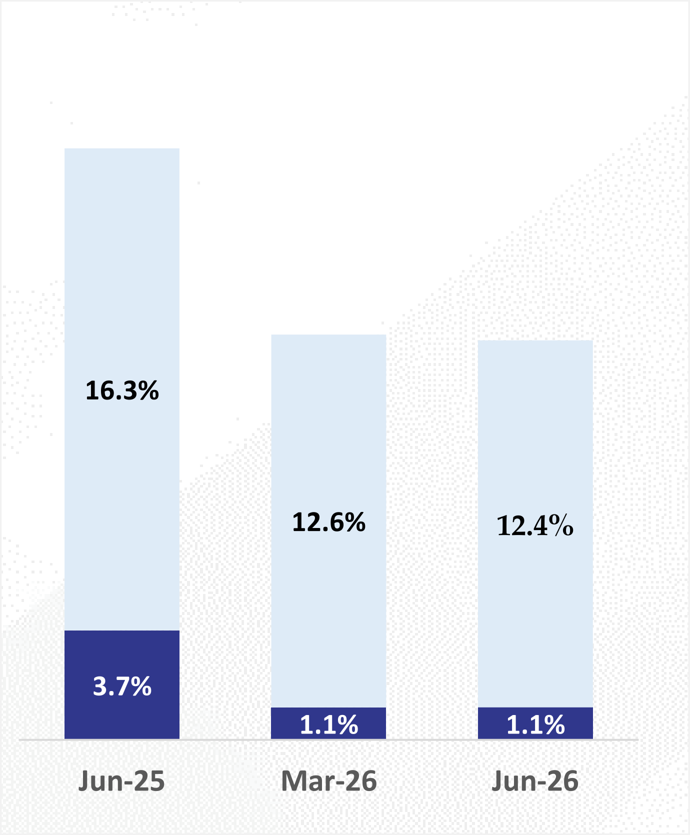
Asset Portfolio Quality

PORTFOLIO PERFORMANCE

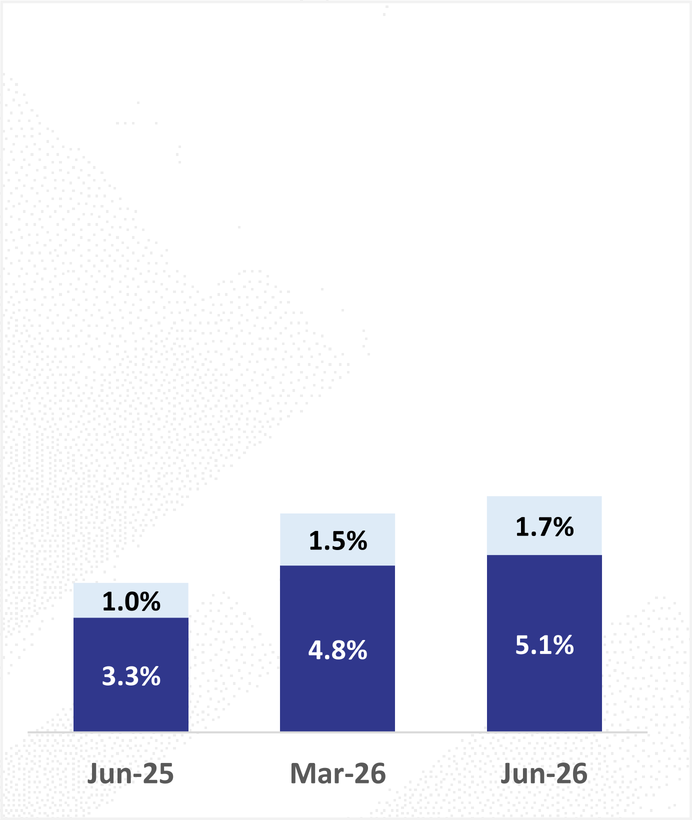
SSFB – PAR 30+



IF – PAR 30+



Retail Assets – PAR 30+#



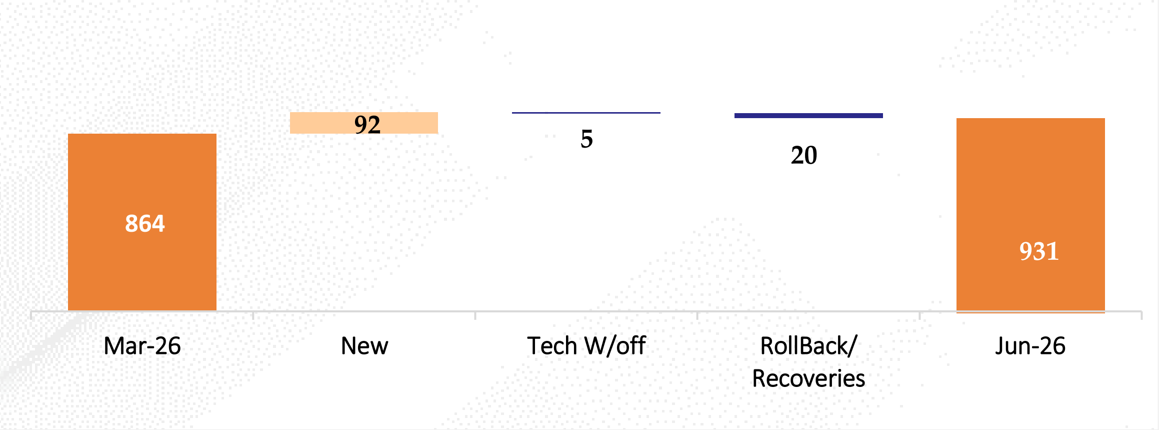
PAR 30-90 PAR 90+

Figures may not add up due to rounding off

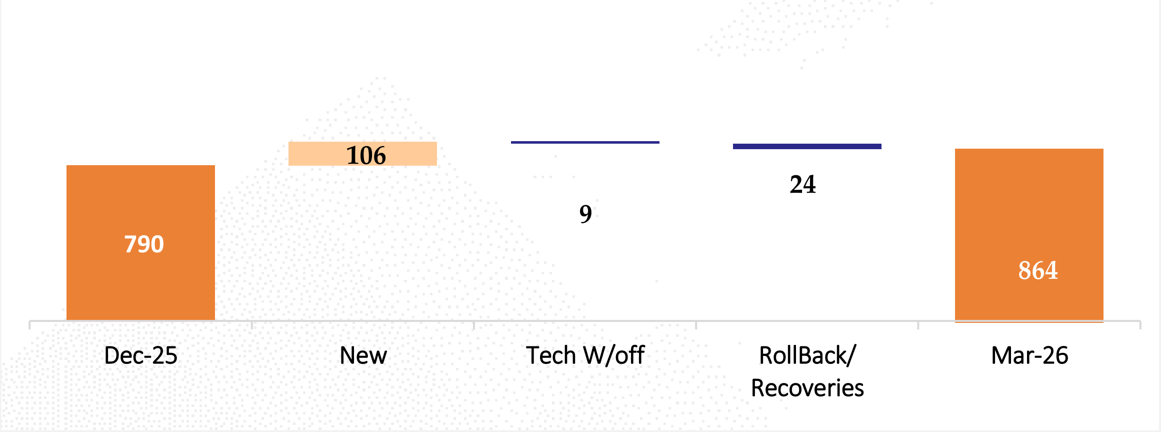
 # Net off ARC and write off; Includes Wheels and Mortgage

GNPA ASSET QUALITY & CREDIT COST

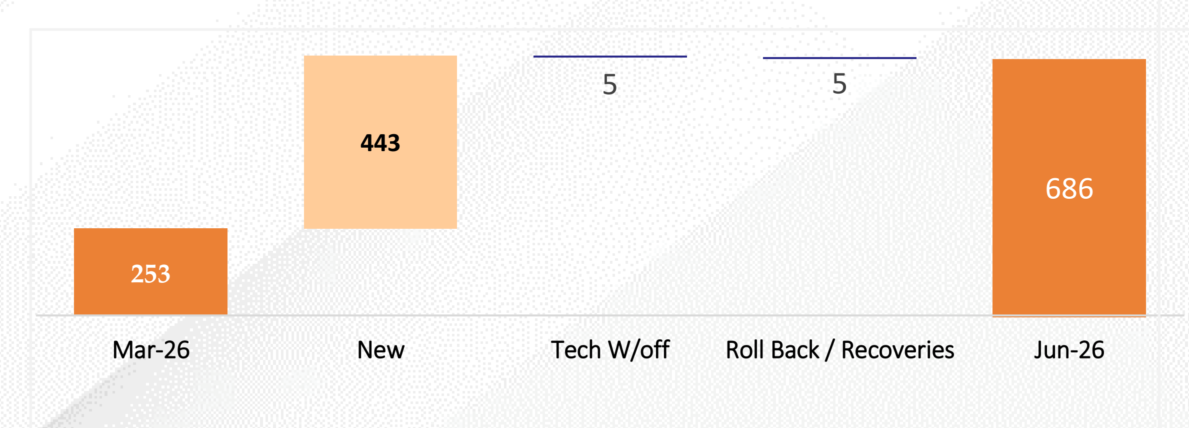
GNPA Q1 FY27 Movement



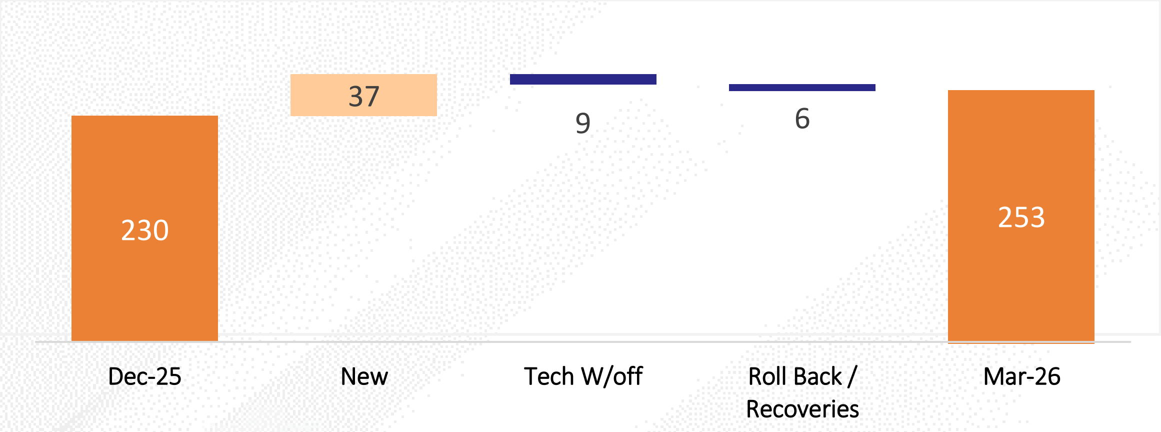
GNPA Q4 FY26 Movement



Provisions Q1 FY27 Movement*



Provisions Q4 FY26 Movement



All numbers in ₹Cr, unless otherwise indicated
**Excludes Floating Provision of ₹64 Cr & ELCGS of ₹12 Cr;*
₹443 Cr includes ₹387 Cr received from CGFMU used for Provisions
Figures may not add up due to rounding off

Liability Portfolio

DEPOSIT LANDSCAPE

Key Highlights

Deposits
₹14,634 Cr

Customers
2.6 Mn

Team Strength
850+

Deposit Focused Branches
138

Product Offerings

- Traditional Deposit Products – CASA, TD
- Secured Credit Card
- QR Linked Current Account
- Specialised Current Account Services / Escrow products
- Long term deposit products – Double Joy Deposits (DJD)

Acquisition Channels

Smart Banking Outlets
- Targeted business focus within radius of ~2kms
- 2 Staffed branch reducing OPEX cost

Digital Banking
- Upgraded Digital banking stack
- Offerings through partnerships with Fintechs
- Gained significant momentum during FY25
- Expected to scale rapidly resulting in low CAC

Asset Customers
- Mining on existing asset customers
- Focus on offering full-fledged banking services in asset focused branches

Branch Banking
- Traditional touchpoints
- Catering to urban and semi-urban market

Customer Profiling

Aspiring Middle Class
Goal based saving products, Exclusive offers, Easy-to-use banking services

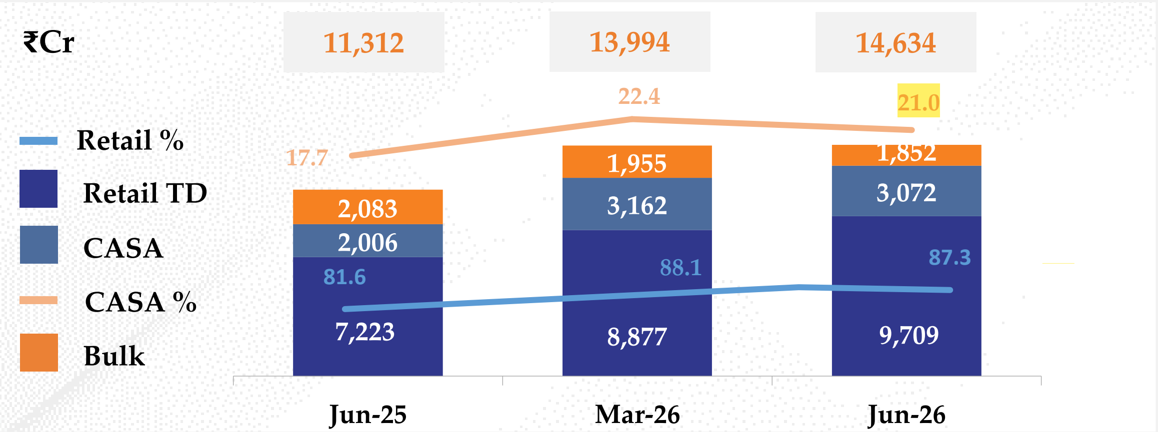
Senior Citizens
Higher rates on deposits, low-cost banking services

HNI
Exclusive lifestyle and wellness benefits, faster query resolution and priority services at branches/doorstep

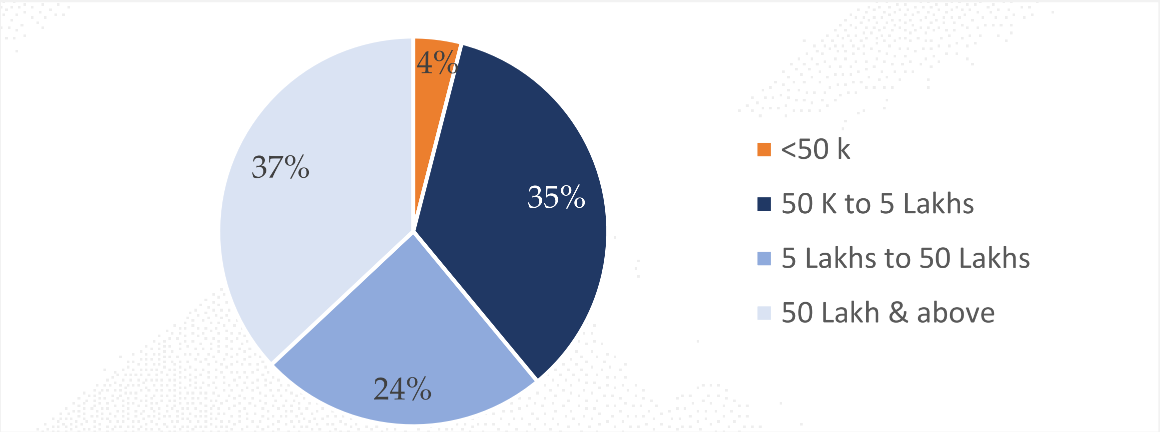
TASC
Higher Interest rates and CMS

DEPOSIT UPDATE

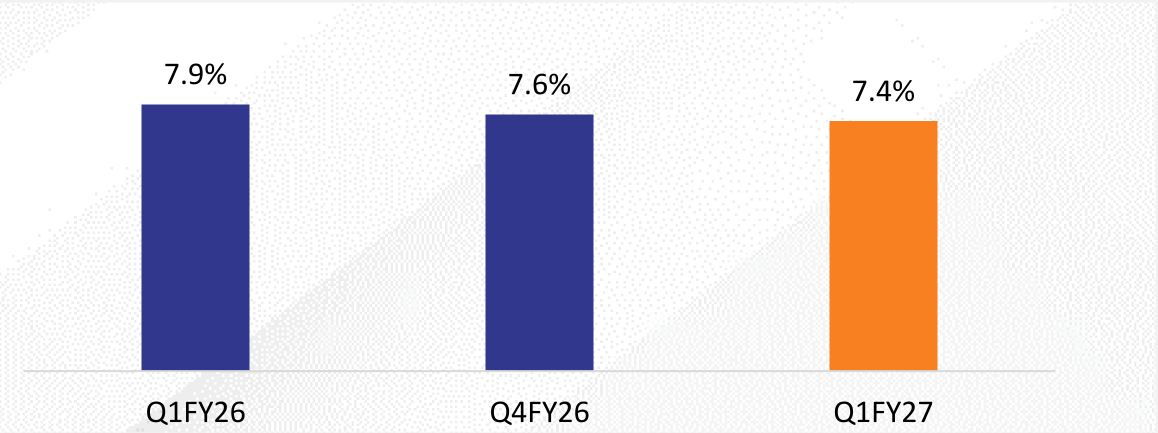
Deposits



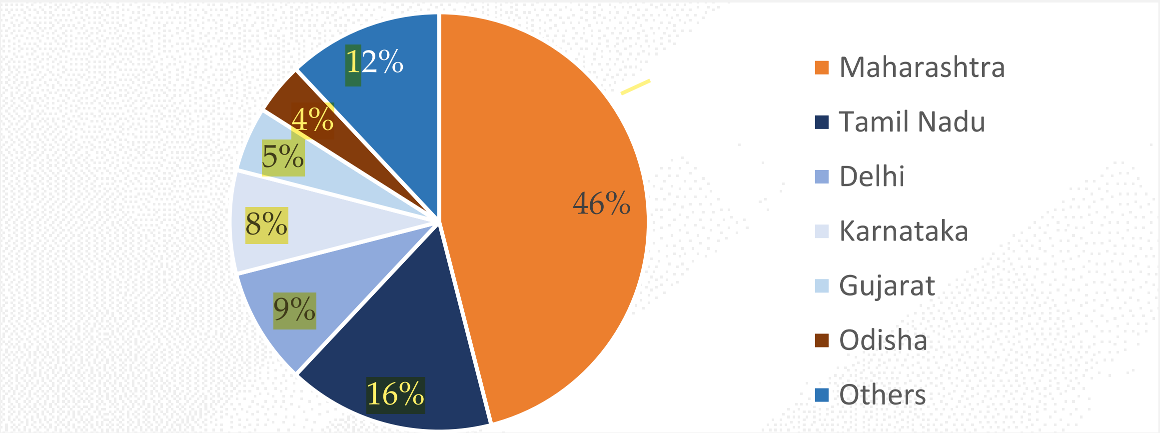
Retail Deposit (Incl CASA) Average Ticket Size



Cost of Deposits



Geographic diversification of Deposits

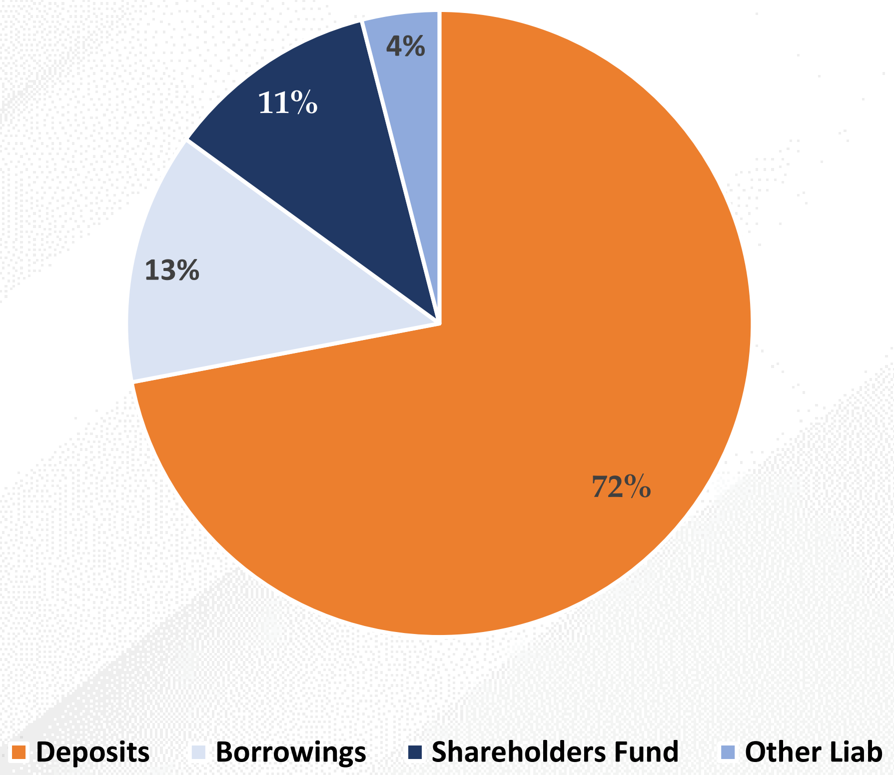


Continue to mobilize CASA and Focus on driving digital sourcing of deposits to further enhance retail granular deposit base
As on June 2026, deposits garnered through digital channels stood at ~ ₹2,222 Cr, Daily deposit sourcing run rate ~₹6 Cr

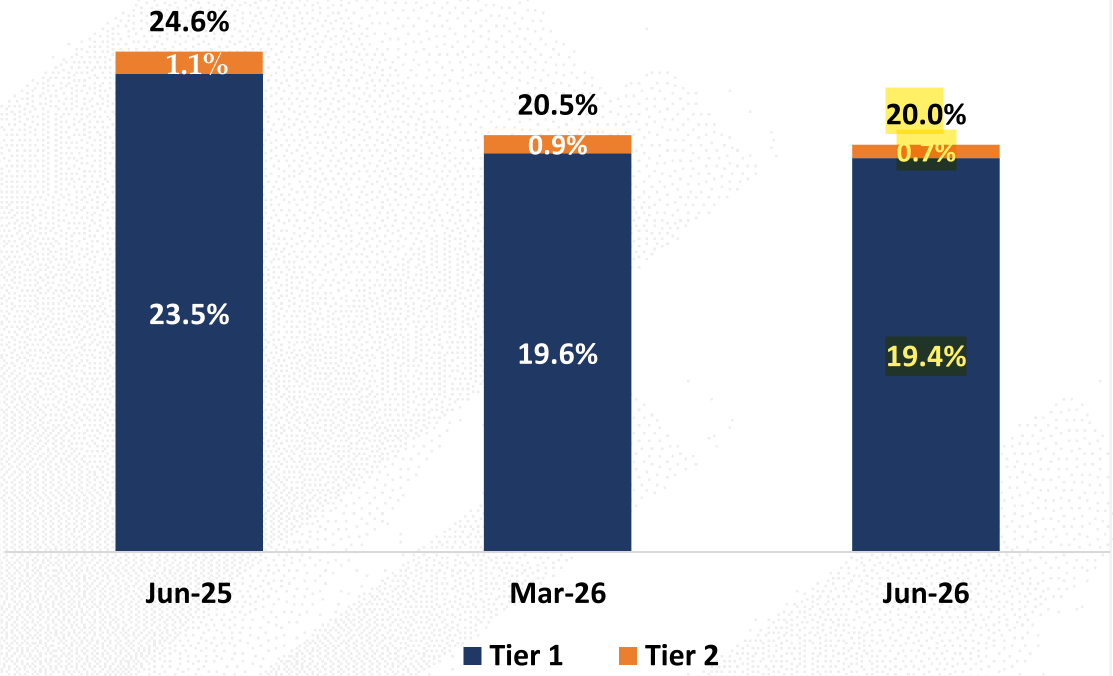
Figures may not add up due to rounding off

FUNDING MIX & LIQUIDITY

Balance Sheet Mix



Capital Adequacy Ratio % (CRAR)



03

Financial & Key Ratios
Q1 FY27

FINANCIALS – BALANCE SHEET

Particulars (₹Cr)	Jun-26	Jun-25	Y-o-Y	Mar-26	Q-o-Q
Capital and Liabilities					
Capital	106.3	106.3	0.0%	106.3	0.0%
Reserves and Surplus	2,049.4	1,854.6	10.5%	1,972.0	3.9%
Deposits	14,633.6	11,312.2	29.4%	13,994.0	4.6%
Borrowings	2,640.5	2,284.5	15.6%	3,122.4	-15.4%
Other Liabilities and Provisions	774.2	501.0	54.5%	689.2	12.3%
Total	**20,203.9**	**16,058.5**	**25.8%**	**19,884.0**	**1.6%**
Assets					
Fixed Assets	295.0	285.9	3.2%	298.0	-1.0%
Cash and Bank	1,603.8	1,430.8	12.1%	2,098.8	-23.6%
Investments	3,865.3	3,323.8	16.3%	3,692.6	4.7%
Advances	13,354.1	10,521.2	26.9%	12,878.8	3.7%
Other Assets	1,085.7	496.9	118.5%	915.8	18.5%
Total Assets	**20,203.9**	**16,058.5**	**25.8%**	**19,884.0**	**1.6%**

Figures may not add up due to rounding off

FINANCIALS – P&L ACCOUNT

Particulars (₹Cr)	Q1 FY27	Q1 FY26	Y-o-Y	Q4 FY26	Q-o-Q
Interest Earned	622.4	495.2	25.7%	601.6	3.4%
Interest Expended	306.6	248.0	23.6%	285.0	7.6%
Net Interest Income	**315.7**	**247.1**	**27.8%**	**316.6**	**-0.3%**
Other Income	147.9	108.6	36.1%	90.3	63.8%
Net Total Income	**463.6**	**355.8**	**30.3%**	**406.9**	**13.9%**
Operating Expenses	**305.2**	**230.4**	**32.4%**	**277.2**	**10.1%**
Employee Expense	136.8	115.3	18.6%	142.8	-4.2%
Other Expense	168.4	115.1	46.3%	134.4	25.3%
Operating Profit	**158.4**	**125.4**	**26.4%**	**129.7**	**22.2%**
CGFMU Expense	19.9	16.5	20.7%	22.7	-12.4%
Operating Profit After CGFMU	**138.6**	**108.9**	**27.2%**	**107.0**	**29.5%**
Provisions and Contingencies	36.7	62.1	-41.0%	41.3	-11.3%
Net Profit Before Tax	**101.9**	**46.8**	**117.6%**	**65.7**	**55.2%**
Tax	26.7	11.5	131.3%	15.9	67.7%
Profit After Tax	**75.2**	**35.3**	**113.1%**	**49.7**	**51.2%**

Figures may not add up due to rounding off

FINANCIALS – KEY METRICS

Particulars (₹Cr)	Unit	Q1 FY27	Q1 FY26	Y-o-Y	Q4 FY26	Q-o-Q
Gross Advances*	₹Cr	14,376	10,846	32.5%	13,261	8.4%
Disbursement	₹Cr	2,954	2,261	30.6%	3,077	-4.0%
Deposits	₹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%	4643 bps	37.3%	4449 bps
Book Value Per Share (BVPS)	₹	202.8	184.5	9.9%	195.5	3.7%

Figures may not add up due to rounding off

**As of Jun'26, GNPA ₹931 Cr, NNPA ₹170 Cr, against which ₹134 Cr is receivable under CGFMU scheme*

**Includes IBPC*

04

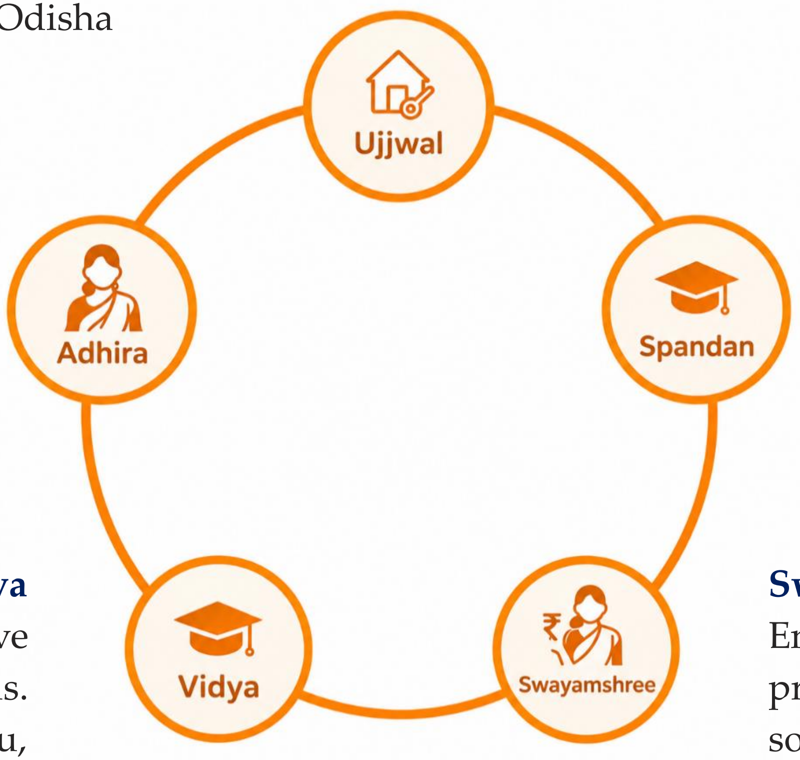
CSR Initiatives

BEYOND BANKING

Ujjwal: School Children
Financial and banking literacy for youth (14-20 years) to foster informed decisions and future planning.
Location: Maharashtra, Tamilnadu, Puducherry Odisha

Adhira: Domestic Workers
Building financial capability of domestic workers, focusing on digital literacy, savings, and formal financial access.
Location: Maharashtra

Spandan: Healthy Families
Preventive health programs for women and children, linking financial health with physical well-being.
Location: Maharashtra, Tamilnadu, Puducherry Odisha.



Vidya
Counselling and other supportive services for students and schools.
Location: Maharashtra, Tamilnadu, Puducherry Odisha.

Swayamshree: Rural Communities
Engaging parents in financial education, promoting digital literacy, and access to social security benefits.
Location: Maharashtra, Tamilnadu, Puducherry Odisha

Adhira: Financial Capability of Domestic Workers and Informal Workers (4,890)

- Promoted enrolment and renewal for Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).
- Supported obtaining Domestic Worker Identity Cards from Maharashtra State Labour Department , and registering for e-Shram Cards, ABHA Cards, and other Government welfare schemes.
- 5 domestic workers received financial assistance of Rs.10,000 each under Mahila Sanman Dhan Yojana, providing them with much-needed financial support.

Vidya : Quality Education for all children (146)

Program started Jun'26 as schools reopened – 1 group session conducted - referral for individual counselling also started

Swayamshree: Financial Capability for Parents (4,418)

182 students enrolled in recurring deposit schemes and 346 parents enrolled for insurance coverage - 164 parents opted for both PMJJBY and PMSBY.

Spandan: Health Interventions with focus on women and adolescent girls (889)

- 6 Eye check up camps conducted in Odisha , in, partnership with L.V Prasad Eye Hospital, Bhubaneshwar - 305 people benefitted from the camp - 222 received glasses.
- 6 anemia screening and general health camps conducted in partnership with IKS Foundation in Mumbai and Shree Hospital, Bhubaneshwar - 514 women benefited from these camps. Several found anemic and received medicines
- 1 Dental Check up Camp and 1 Menstrual Health and Hygiene camp arranged in Navi Mumbai.

05

Annexures

PERFORMANCE HIGHLIGHTS – Q1 FY27

Parameter	Q1 FY27	Q4 FY26	Q-o-Q Growth	Q1 FY26	Y-o-Y Growth
Gross Advances**	₹14,376	₹13,261	+8.4%	₹10,846	+32.5%
Deposits	₹14,634	₹13,994	+4.6%	₹11,312	+29.4%
Disbursements*	₹2,552	₹2,746	-7.1%	₹1,920	+32.9%
Retail : Bulk Deposit	87.3% : 12.7%	86.0% : 14.0%	+131 bps	81.6% : 18.4%	+575 bps
CASA	21.0%	22.6%	-160 bps	17.7%	+326 bps
Cost of Funds	7.5%	7.5%	-9 bps	7.9%	-46 bps
CE (Current Bucket)#	99.2%	99.5%	30 bps	98.3%	+90 bps
Pre-POP	₹138.6	₹107.0	+29.5%	₹108.9	+27.2%
Customers	6.2 Mn	4.2 Mn	47.6%	3.5 Mn	77.1%
Branch Network	# 718	# 717	0.1%	# 710	1.1%
Employee Count	# 8,259	# 8,574	-3.7%	# 8,633	-4.3%
Asset Mix (IF : RA)	44.4% : 55.6%	45.0% : 55.0%	IF -53 bps	47.7% : 52.3%	IF -326 bps
GNPA / NNPA@	6.5%/1.2%	6.5% / 4.2%	0 bps / -300 bps	8.5% / 5.6%	-200 bps / -440 bps
RoA / RoE	1.6% / 14.5%	1.1% / 9.8%	+61 / +708 bps	0.9% / 7.3%	+63 / +724 bps
NII	₹315.7	₹316.6	-0.3%	₹247.1	+27.8%
CTI Ratio	70.1%	73.7%	-360 bps	69.4%	+72 bps

All numbers in Cr. except otherwise stated

 # IF Current Bucket CE is at 99.2% as of Jun'26 & New IF Book built after Guardrail implementation in Nov'24 is at 99.4%
**Excludes SCF; **Includes IBPC*
@As of Jun'26, GNPA ₹931 Cr, NNPA ₹170 Cr, against which ₹134 Cr is receivable under CGFMU scheme

GLOSSARY

Terminology	Definition
Gross Advances	Assets Under Management (Excludes ARC)
CASA	Current Account Savings Account
CBS	Core Banking System
CGFMU	Credit Guarantee Fund for Micro Units
CTI	Cost-To-Income
CV	Commercial Vehicles
DSA	Direct Selling Agent
ETB	Existing-To-Bank
FIG	Financial Institutions Group
GNPA	Gross Non Performing Assets
HL	Housing Loans
IF	Inclusive Finance
JLG	Joint Liability Group
LAP	Loan Against Property
MFI	Microfinance Institution
MHL	Micro Home Loan

Terminology	Definition
NNPA	Net Non Performing Assets
NPA	Non Performing Assets
NTB	New-To-Bank
PAR	Portfolio at Risk
PAT	Profit After Tax
PBT	Profit Before Tax
PCR	Provision Coverage Ratio
PMJJY	Pradhan Mantri Jeevan Jyoti Bima Yojana
PMSBY	Pradhan Mantri Suraksha Bima Yojana
Pre-POP	Pre-Provision Operating Profit
RoA	Return on Asset
RoE	Return on Equity
SA	Savings Account
SBO	Smart Banking Outlets
SFB	Small Finance Bank
TAT	Turnaround Time

Suryoday Small Finance Bank Ltd

CIN: L65923MH2008PLC261472

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