

April 30, 2026

<b>National Stock Exchange of India Limited</b> Exchange Plaza Bandra Kurla Complex Mumbai - 400 051	<b>BSE Limited</b> Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001
<b>Symbol : EQUITASBNK</b>	<b>Scrip Code : 543243 , 976218 &amp; 976979</b>

Dear Sir

**Sub: Submission of Investors presentation**

Pursuant to Regulation 30 and other applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Investors presentation on the Audited Financial Results of the Bank for the quarter and financial year ended March 31, 2026.

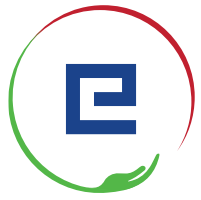
The same is also available on the website of the Bank and can be accessed using the below link [https://ir.equitas.bank.in/wp-content/uploads/2026/04/ESFB\\_IR-Q4FY26-Investor-Presentation.pdf](https://ir.equitas.bank.in/wp-content/uploads/2026/04/ESFB_IR-Q4FY26-Investor-Presentation.pdf)

Kindly take the above information on record.

Thanking you,

Yours faithfully,  
For Equitas Small Finance Bank Limited

**N Ramanathan**  
Company Secretary  
Encl: a/a



**equitas**  
Equitas Small Finance Bank

# Investor Presentation

Q4FY26



# Disclaimer

## **Disclaimer:**

The information in this document, including facts and figures, is being provided by Equitas Small Finance Bank Limited (the “Bank”) for informational purposes only and could be subject to change without notice. The information has also not been independently verified. No representation or warranty, express implied, is made as to the accuracy, completeness or fairness of the presentation and the information contained herein and no reliance should be placed on such information. The Bank or any other parties whose name appears herein shall not be liable for any statements made herein or any event or circumstances arising therefrom.

This presentation or any part of it or the fact of its, form the basis of, or be relied on in connection with, any contract or commitment therefore. This document has not been and will not be reviewed or approved by any statutory or regulatory authority in India or any other jurisdiction or by any stock exchanges in India or elsewhere This document and the contents hereof are restricted for only the intended recipient(s). This document and the contents hereof should not be (forwarded or delivered or transmitted in any manner whatsoever, to any other person, other than the intended recipients(s) or reproduced in any manner whatsoever. Any forwarding, distribution or reproducing of this document in whole or in part is unauthorized.

Total in some columns / rows may not agree due to rounding off.

GNPA ,NNPA & Gross Advances across the presentation refers to GNPA, NNPA & Gross Advances including IBPC sold & Direct Assignment unless mentioned

## **Forward Looking Statements:**

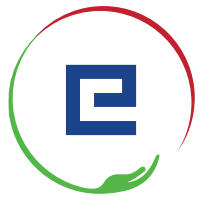
Certain statements in this document with words or phrases such as “ will”,“ etc. and similar expressions or variation of these expressions or those concerning our future prospects are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements, due to a number of risks or uncertainties associated with the expectations. These risks and uncertainties include, but not limited to, our ability to successfully implement our strategies, change in government policies etc. The Bank may, from time to time, make additional written and oral forward looking statements, including statements contained in the Bank’s filings with the stock exchanges and our reports to shareholders.

The Bank does not undertake to update any forward looking statements that may be made from time to time by or on behalf of the Bank.

# Table of Contents

1. Key Highlights
2. Financial Performance
3. Advances
4. Asset Quality
5. Liabilities & Branch Banking
6. Financials
7. Other Updates
8. Beyond Banking





**equitas**  
Equitas Small Finance Bank

# Key Highlights



# Snapshot

## Operational



18 States and UTs



1060 Banking Outlets  
396 ATMs#



366 Business Correspondents



28,058 employees

## Asset Offerings



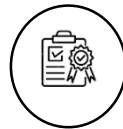
### Gross Advances:

Rs. ^46,165 Cr [Rs. 37,986 Cr]  
SBL - 40%, VF - 23%,  
MFI - 12%, HF - 13%  
MSE - 5%, NBFC - 4%



### Disbursements for Q4FY26:

Rs. 7,347 Cr [Rs. 4,267 Cr]  
SBL - 26%, VF - 24%,  
MFI - 18%, HF - 8%,  
MSE - 4%, NBFC - 14%,  
Others - 5%



### Asset Quality:

GNPA: 2.49% [2.89%]  
\*GNPA: 2.46%  
NNPA: 0.68% [0.98%]  
PCR: 73.03% [66.83%]



### Yield on Gross Advances:

15.51% for Q4FY26 [16.33%]

## Liability Profile



### Total Deposits:

Rs. 46,533 Cr [Rs. 43,102 Cr]  
CASA – 26%, TD – 74%



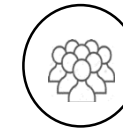
### Third Party Products:

LI & GI Premium-  
Rs. 71 Cr [Rs. 55 Cr]  
Mutual Fund AUM-  
Rs. 426 Cr [Rs. 447 Cr]



### Cost of Funds for Q4FY26:

6.94% [7.54%]  
SA – 5.10%, TD – 7.82%



### CASA Ratio:

26% [29%]

## Financials



### PAT for Q4FY26:

Rs. 213Cr [Rs. 42Cr]



### Shareholders funds:

CRAR – 20.31%  
Tier I – 16.68%  
Tier II – 3.63%



### NIM for Q4FY26:

7.29% [7.13%]



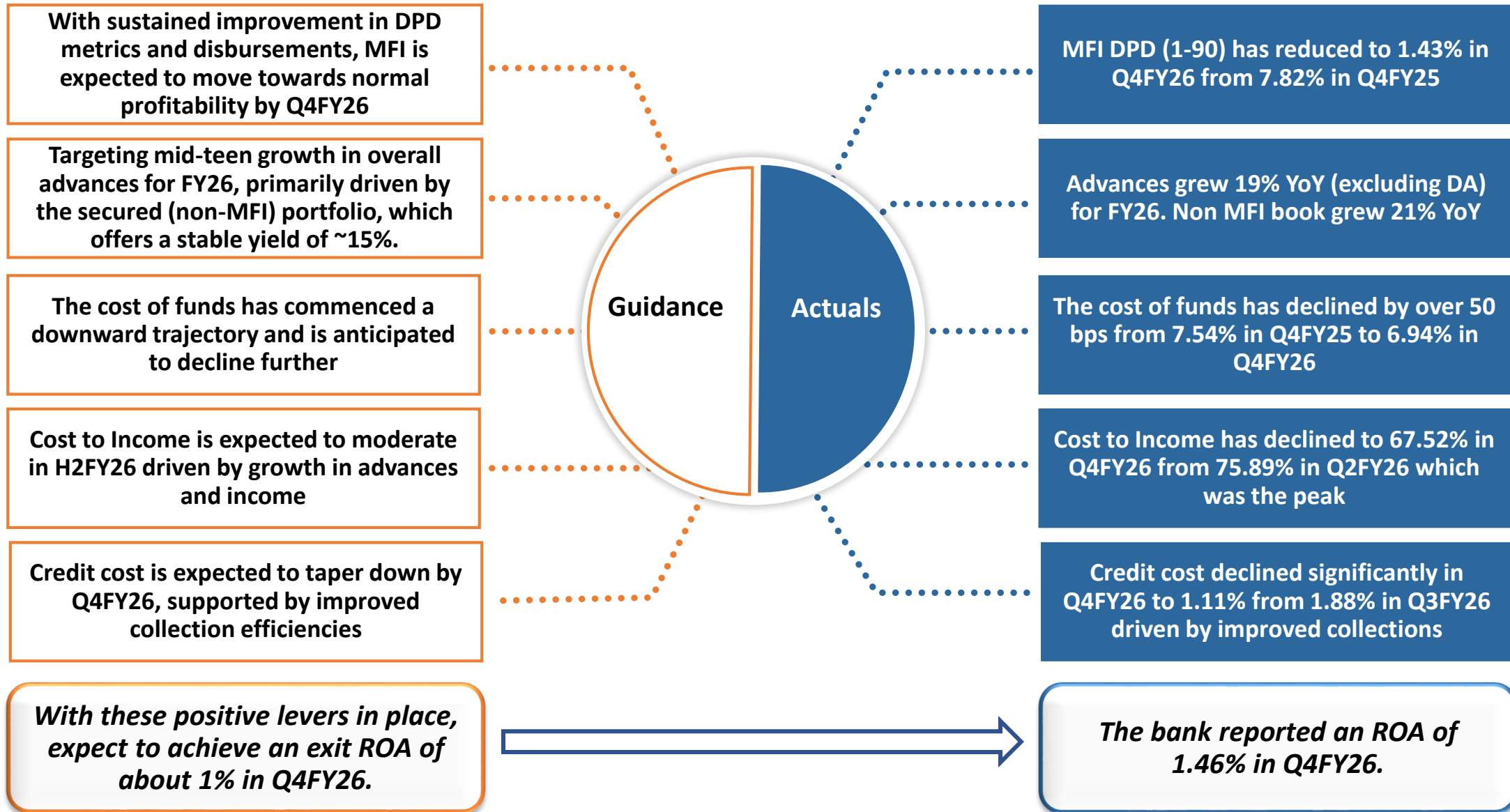
RoA: Q4FY26 at 1.46% [0.32%]

RoE: Q4FY26 at 14.10% [2.79%]

Figures in [] represent Q4FY25 data | \*Advance for the purpose of GNPA/NNPA calculation includes Securitization book | ^ Gross Advances includes IBPC, Securitization & DA

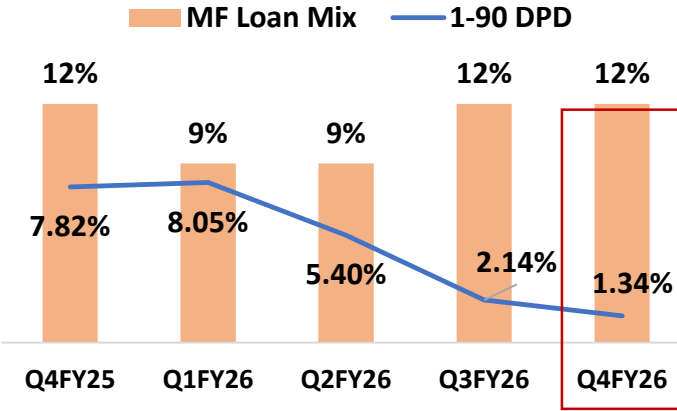
#Including 392 onsite and 4 offsite ATMs

# Q4FY26 Performance vs. Guidance

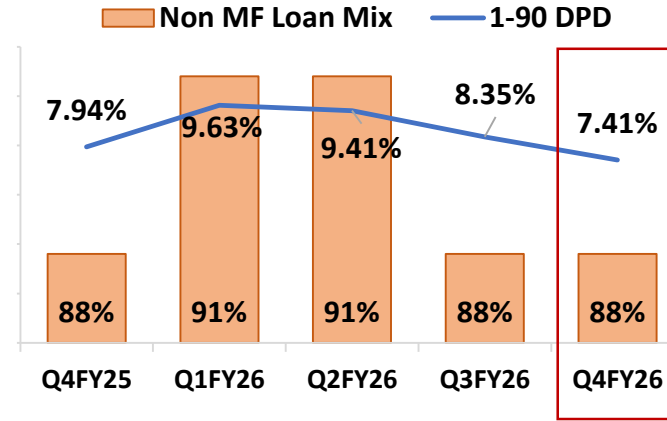


# DPD Trends

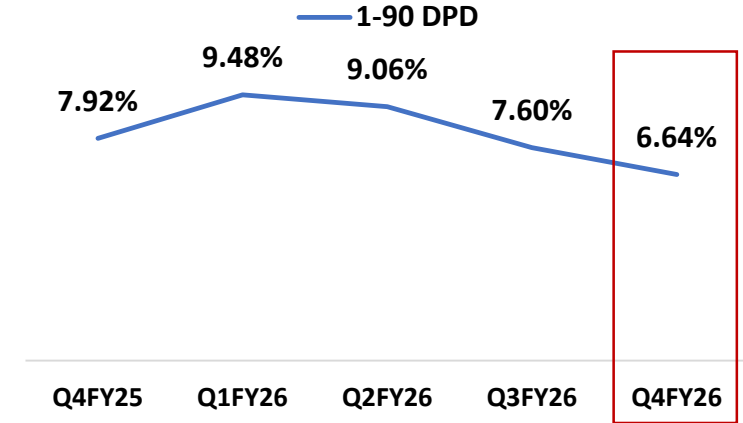
## MICROFINANCE



## NON MFI



## BANK



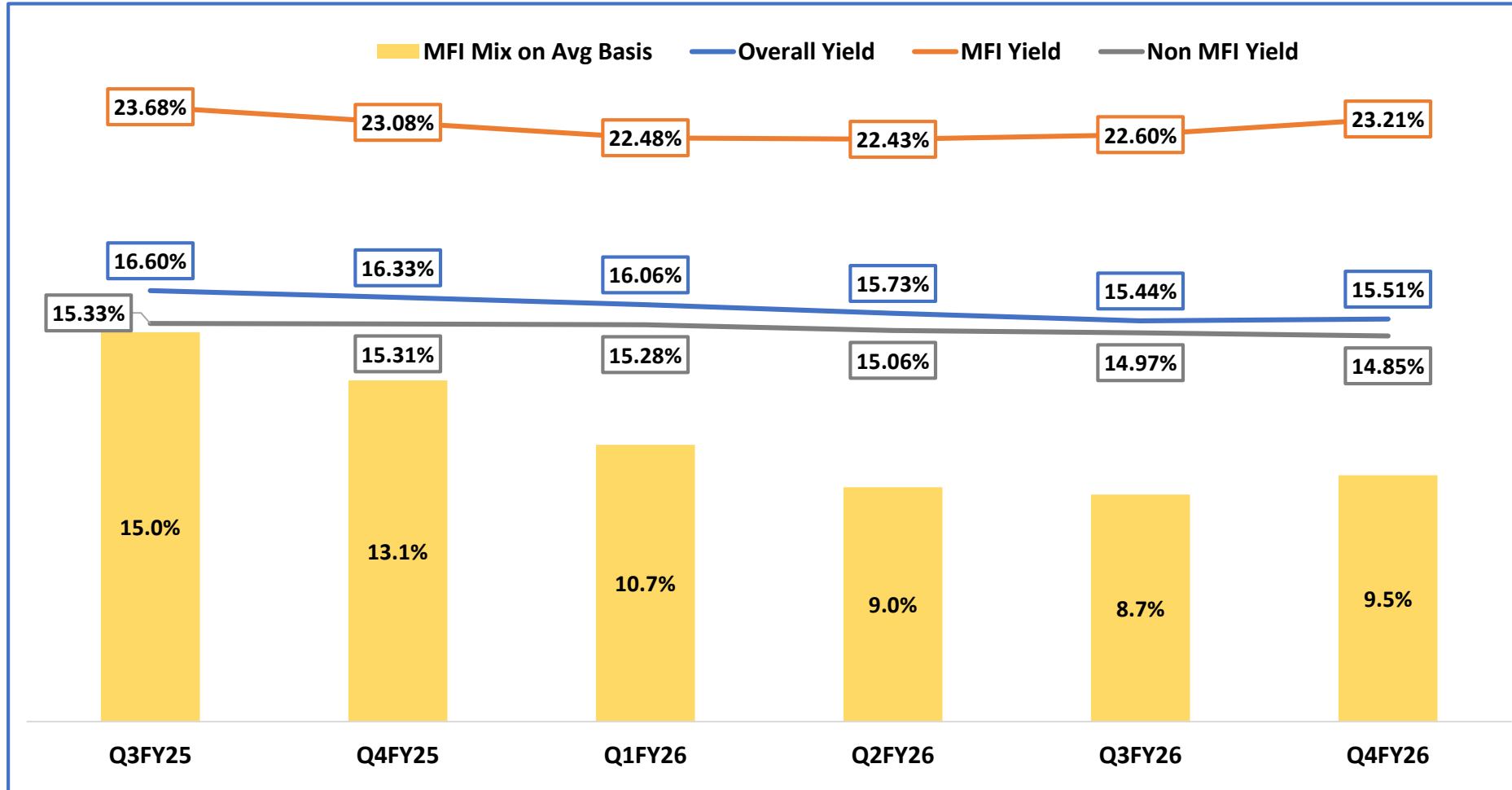
### X Bucket Collection Efficiency in MFI:

Particulars	Q3FY26	Jan'26	Feb'26	Mar'26	Q4FY26
Overall	99.34%	99.62%	99.71%	99.77%	99.71%
TamilNadu (TN)	99.42%	99.68%	99.79%	99.82%	99.77%
Karnataka (KA)	98.88%	99.67%	99.76%	99.83%	99.76%

- MFI DPD shows significant improvement QoQ on account of increased collection efficiency. With X-bucket CE at 99.71%, asset quality trends are strengthening, indicating that credit stress has largely stabilized and the worst is behind us.

Note: X bucket Collection efficiency shown here is on POS efficiency.

# Yield on Gross Advances

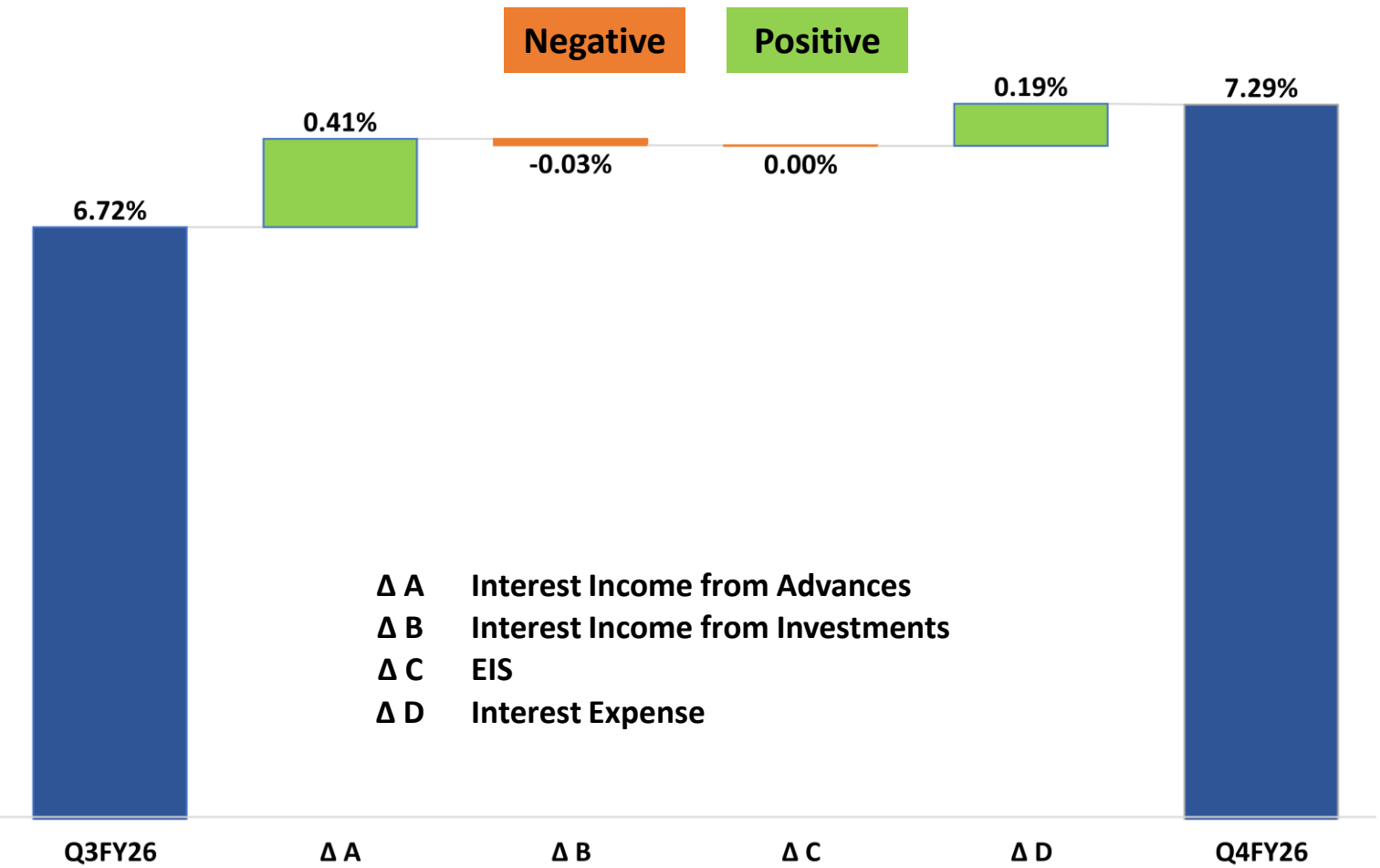


- Overall Yield improved by 7 bps QoQ on account of increased MFI mix

Particulars	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Overall Yield excl. D.A	16.06%	15.73%	15.63%	15.65%

*Overall yield excluding Direct assignment book which was bought in Q3FY26 remains stable for Q4FY26*

# NIM Movement



Δ A Interest Income from Advances  
 Δ B Interest Income from Investments  
 Δ C EIS  
 Δ D Interest Expense

**The bank reported a significant expansion in NIM due to the following factors:**

- Increase in interest income from advances driven by strong growth
- Interest expenses reduced, driven by a decline in the cost of funds from 7.13% in Q3FY26 to 6.94% in Q4FY26

# Delivering on Liability 2.0 Strategy

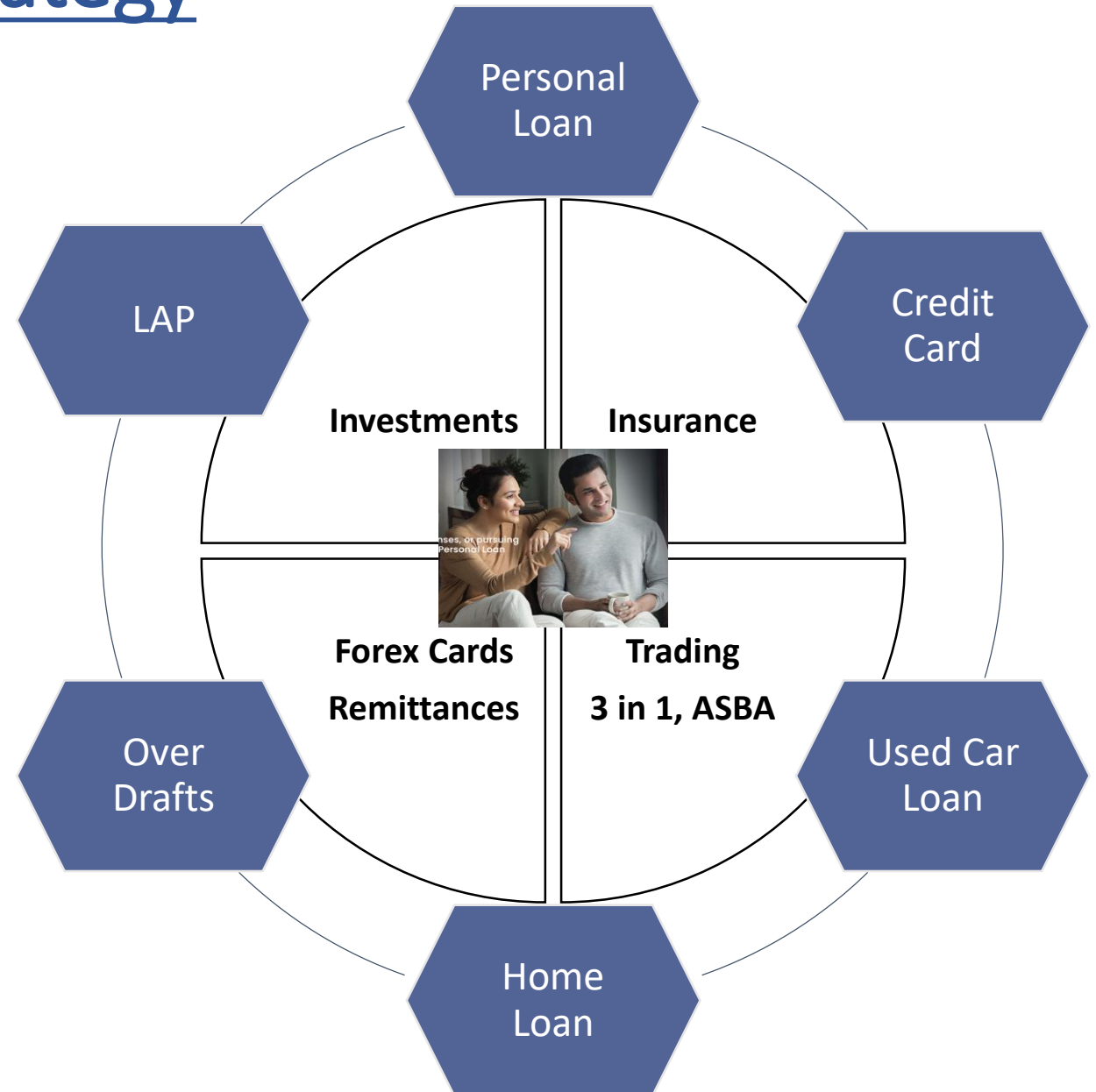
**Liability 2.0 Strategy** aims to improve our competitiveness by

- a) Reducing the cost of mobilizing deposits through efficiency
- b) Narrowing the difference in cost of funds compared to large banks. The peak RTD rate differential an year back was 1.25% and is now down to 0.8%.
- c) Reducing cost of SA. Cost of SA as of Mar'24 at 5.94% reduced to 5.10% by Mar '26
- d) Cost of Funds for Q3FY26 at 7.13% reduced to 6.94% for Q4FY26

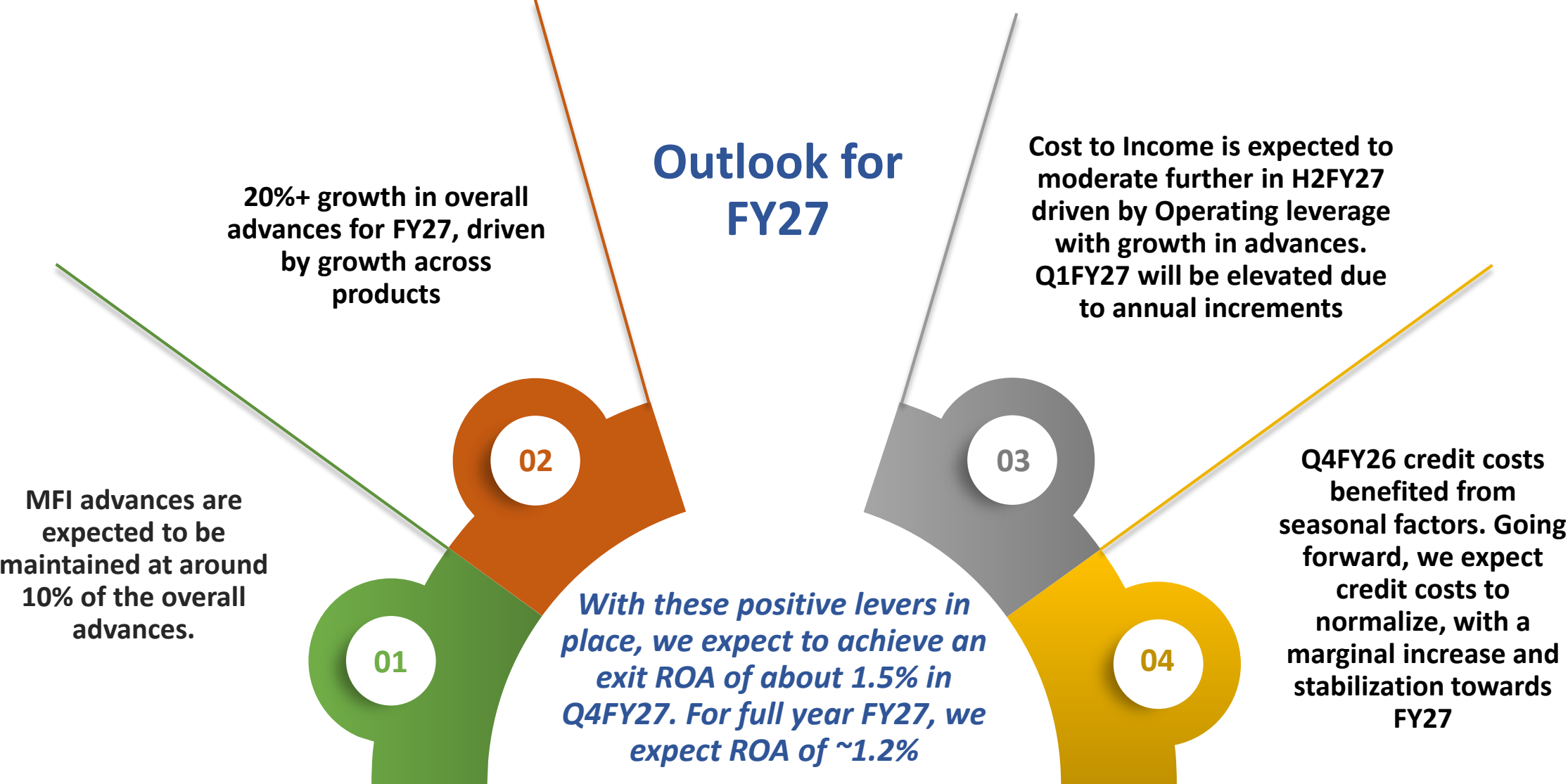
**Strategic Drivers to enable reduction in interest rates on deposits:**

- Introduced Elite Lite & ARTHA to complement the existing elite product, addressing the Mass affluent to HNI segment
- Improving number of clients on family banking for Elite accountholders
- Higher number of products and services per client
- Using the Mobile 2.0 APP as key differentiator on self-service

*Over the past 9 years, we have put in place, a full range of products for Liability customers such as ASBA, 3-in-1 accounts, credit card, personal loans, affordable housing loans, secured business loans, MSME loans, retail AD1 products like FCNR B deposits, retail inward and outward remittance and forex card; and third party products on investment, insurance and prime home loans.*



# Outlook for FY27



# Key Highlights



## Assets

- Highest ever overall Disbursements at Rs. 7,347crs in Q4FY26, a growth of 72% YoY & 12% QoQ
- Highest ever quarterly Non MFI Disbursements at Rs. 5,835 crs in Q4FY26, a growth of 49% YoY & 8% QoQ
- Gross advances grew by 22% YoY & 7% QoQ supported by robust disbursements across verticals. Disbursements in MFI grew by 326% YoY & 29% QoQ. Excluding the Direct Assignment outstanding of Rs.1089 crs, Overall bank Advances grew by 19% YoY
- Non MFI book grew 21% YoY, led by 21% growth in HF, 24% in MSE and 180% in Gold loan over previous year. Gold loan portfolio has crossed Rs. 850 Crs during the quarter. Our Flagship product SBL grew by 13% YoY.
- Secured BL advances, a part of SBL (Small Business Loans), has grown 27% YoY contributing 33% of the overall SBL portfolio.
- Used Car and Used CV Advances have registered a growth of 31% YoY and 25% YoY respectively. Vehicle Finance portfolio is shifting towards used segments as per plan.

# Key Highlights



## Liabilities

- Overall deposits grew by 8% YoY.
- Cost of Funds reduced by 19 bps to 6.94% during the quarter aided by repricing
- Following upward revisions in SA (Feb'26) and TD rates (Mar'26) in certain buckets, cost of funds is expected to increase in Q1FY27
- CASA ratio at 26%. CA grew by 20% QoQ
- Total Retail Deposits (Retail TD+CASA) forms 68% of the overall deposits. About 88% of bulk TD is in the non-callable mode
- CD ratio at 93.65% in Q4FY26 as compared to 92.96% in Q3FY26. CD Ratio after reducing Refinance borrowings from advances stands at 83.40% for Q4FY26 as compared to 85.41% for Q3FY26
- The bank has launched new products - **ARTHA** for HNIs, **Elite Lite** for the Mass Affluent and **EPIC** for Non resident HNI Segment
- The recently launched FCNR deposit has crossed USD 29 million

**Banking, Elevated.**  
Extend premium banking benefits to your Family.

**ARTHA**  
A Signature Banking Experience

Join The Program  
**888 003 6666**

www.equitas.bank.in

**ELITE EPIC**  
EQUITAS

Exclusive Family Banking Program for NRIs

Complimentary airport lounge access to travel with comfort

75% discount on annual locker rentals for securing valuables

Dedicated Virtual Relationship Manager (VRM) support (as per your time zone)

Complimentary Home Insurance Cover up to ₹ 10 Lakhs\*

\*T&C Apply

# Highlights



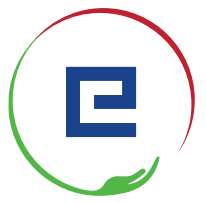
## Asset Quality & Provisioning

- GNPA reduced by 13 bps QoQ at 2.49% in Q4FY26 as compared to 2.62% in Q3FY26; including securitization book, GNPA would stand at 2.46%
- NNPA reduced by 20 bps QoQ to 0.68% in Q4FY26 as compared to 0.88% in Q3FY26
- PCR remains healthy at 73.03% (86.81% Incl. technical write-offs)
- Net Slippages reduced significantly by 173 Bps QoQ to 0.79% in Q4FY26 from 2.52% in Q3FY26 at the bank level
- Credit Cost has significantly declined to 1.11% in Q4FY26 as compared to 1.88% in Q3FY26 and 2.74% in Q4FY25
- 1-90 DPD for the bank has reduced by 96 bps QoQ



## Profit & Loss

- Net Income grew by 18% YoY and 9% QoQ and Total Opex grew by 14% YoY and 1% QoQ
- NIM has significantly improved by ~57 bps QoQ to 7.29% in Q4FY26 majorly contributed by interest income on advances and reduced cost of funds
- The bank reported a PAT of Rs.213 Cr, a growth of 406% YoY & 136% QoQ. On a full year basis, the bank reported a PAT of Rs. 103 Cr
- The bank reported an RoA of 1.46% & RoE of 14.10% for Q4FY26



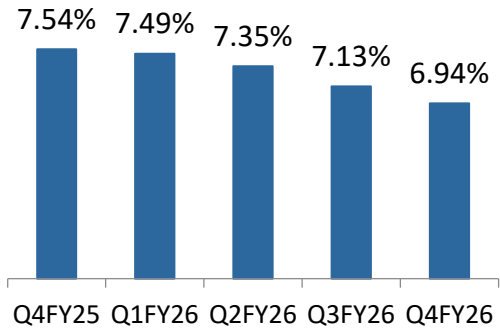
**equitas**  
Equitas Small Finance Bank

# Financial Performance – Quarterly Trends

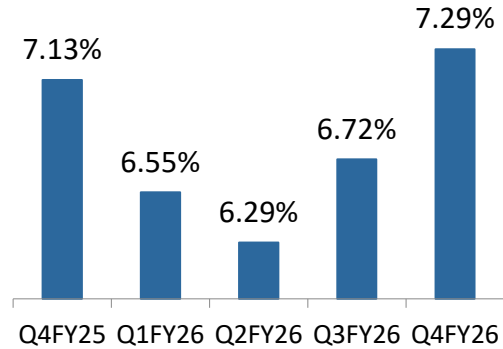


# Key Ratios

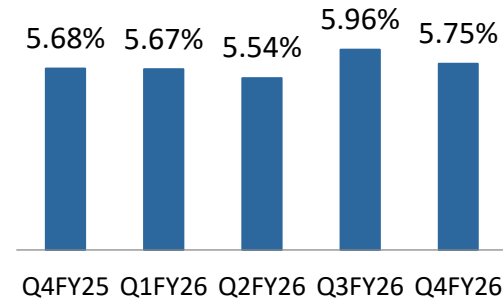
## Daily Avg Cost of Funds



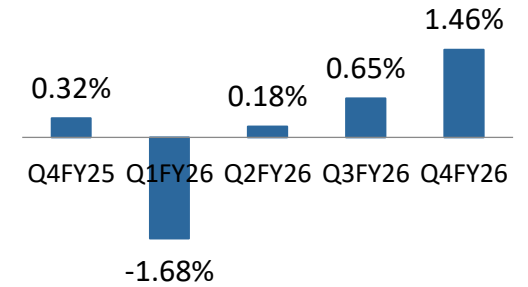
## Net Interest Margin (NIM)



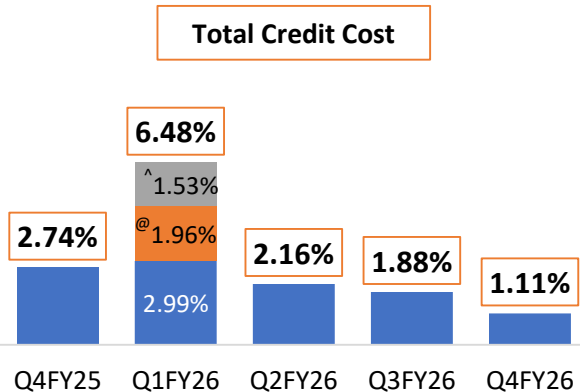
## Cost to Assets



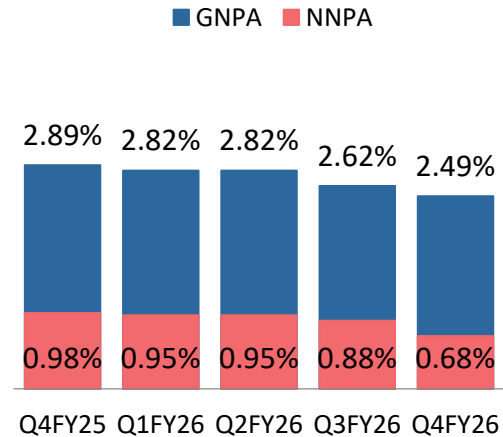
## RoA



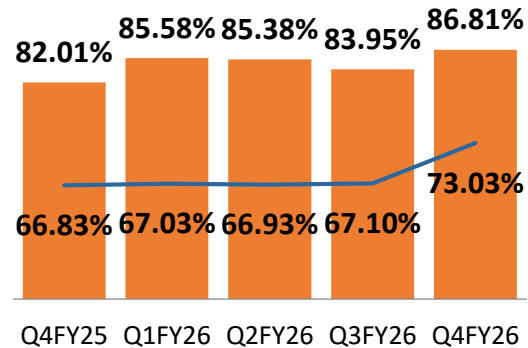
## Credit Cost



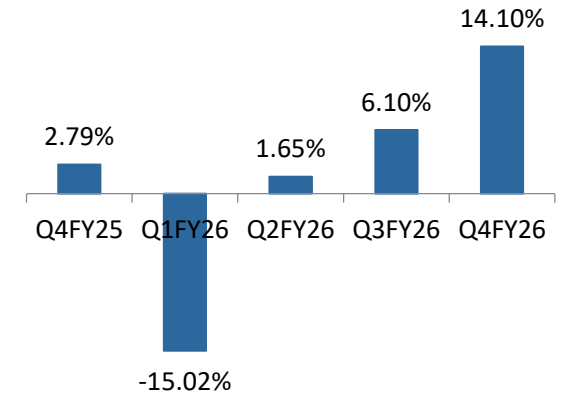
## GNPA & NNPA



## Provision Coverage Ratio



## RoE

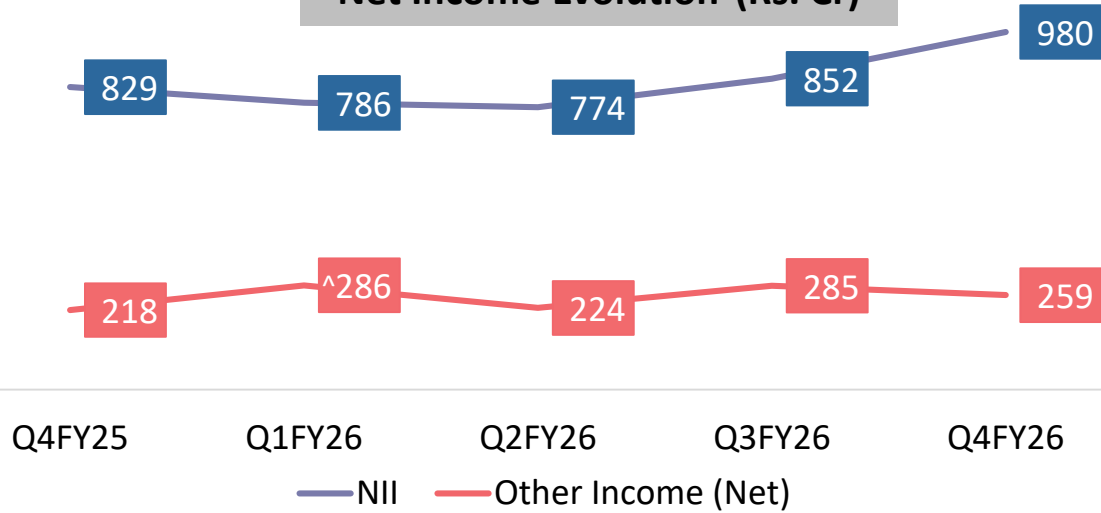


@Additional standard asset provision of Rs.185 crs | ^Additional NPA Provision due to change in Provisioning norms of ~Rs.145 crs

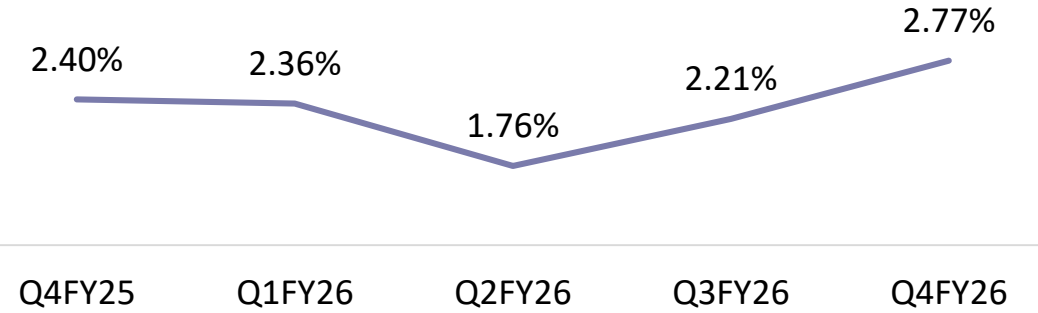
§including Technical Write offs

# Income Evolution

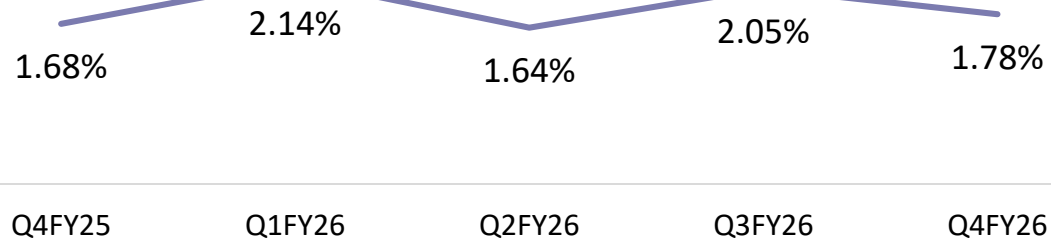
Net Income Evolution (Rs. Cr)



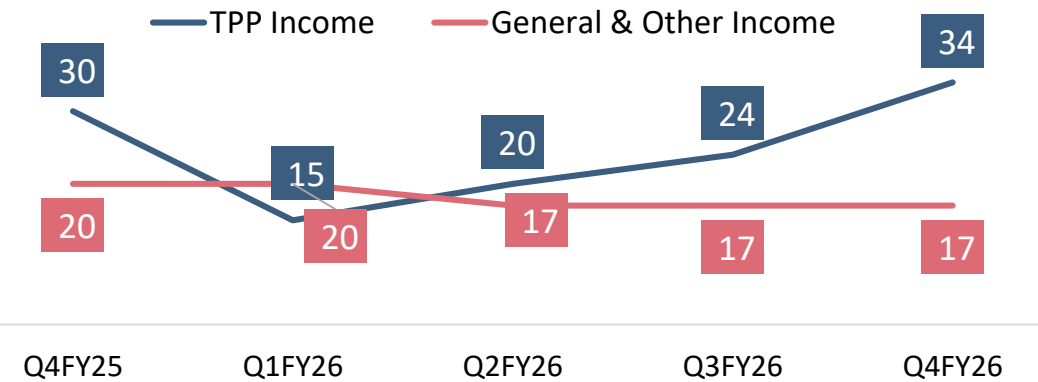
PPoP / Assets (%)



Other Income [Net] Contribution (%)



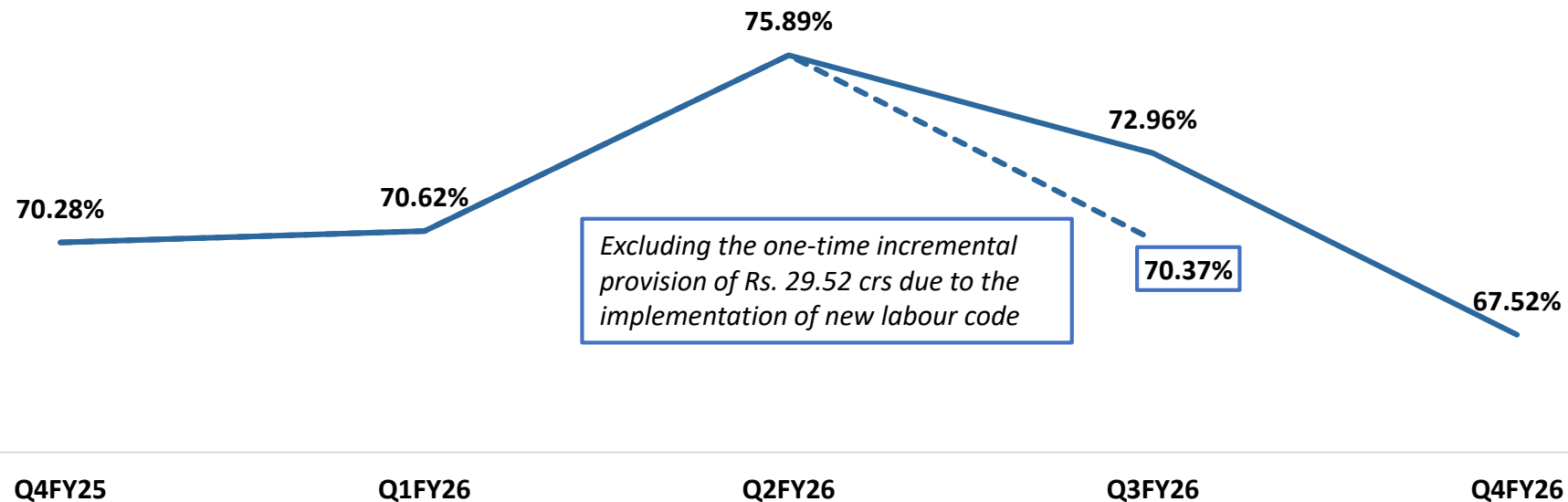
Liability Fee Income (Rs .Cr)

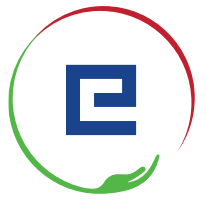


# Opex evolution

Rs. Cr	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Employee expenses	418	460	474	516	514
Other expenses (net of digital expenses)	279	258	244	270	277
Depreciation	39	39	39	43	46
Total Operating expenses	736	757	757	829	837
No. of employees	25,409	25,865	27,145	28,451	28,058

## Cost to Income





**equitas**  
Equitas Small Finance Bank

# Advances



# Advances evolution

Rs Cr	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	YoY %	Mix %
Micro Finance & Micro Loans	4,527	3,537	3,392	^5,159	^5,756	27%	12%
Small Business Loans (SBL)	16,383	16,767	17,188	17,756	18,559	13%	40%
Housing Finance	4,769	4,868	5,066	5,360	5,782	21%	13%
Vehicle Finance	9,456	9,510	9,801	10,118	10,627	12%	23%
- Used CV	4,730	4,897	5,228	5,530	5,899	25%	13%
- New CV	2,853	2,601	2,420	2,290	2,270	-20%	5%
- Used Car	1,873	2,012	2,153	2,298	2,458	31%	5%
MSE Finance	1,689	1,696	1,851	2,021	2,090	24%	5%
NBFC	525	562	1,085	1,895	1,938	269%	4%
Gold	319	351	407	593	894	180%	2%
Others <sup>†</sup>	319	319	333	366	519	63%	1%
<b>Gross Advances</b>	<b>37,986</b>	<b>37,610</b>	<b>39,123</b>	<b>43,268</b>	<b>46,165</b>	<b>22%</b>	<b>100%</b>

<sup>†</sup> Others overdrafts against fixed deposits, credit cards, personal loans, staff loans and reverse repo of more than 14 days

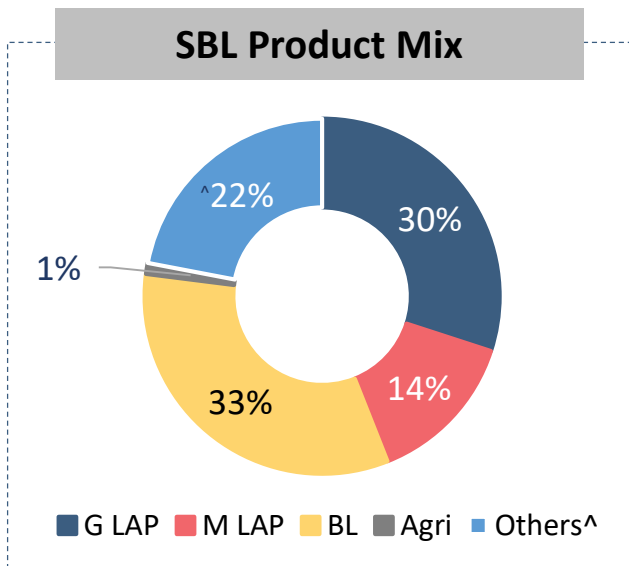
<sup>^</sup>Includes DA

# Disbursements evolution

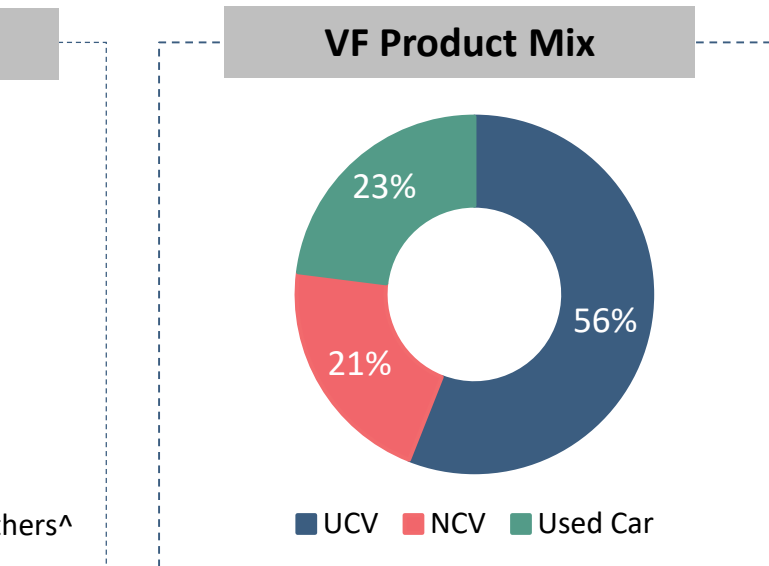
Rs Cr	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26	YoY %
Micro Finance & Micro Loans	355	266	682	1,173	1,512	326%
Small Business Loans (SBL)	1,684	1,245	1,636	1,698	2,032	21%
Housing Finance	417	311	474	556	697	67%
Vehicle Finance	1,321	1,221	1,506	1,569	1,779	35%
- Used CV	860	815	1,072	1,071	1,226	43%
- New CV	93	58	57	105	125	35%
- Used Car	368	348	377	393	428	16%
MSE Finance	235	169	277	263	300	28%
NBFC	100	135	625	945	460	360%
Gold	154	159	172	349	566	268%
Others	1	7	8	4	2	36%
<b>Total Disbursements</b>	<b>4,267</b>	<b>3,511</b>	<b>5,380</b>	<b>6,557</b>	<b>7,347</b>	<b>72%</b>

# Segmental Details

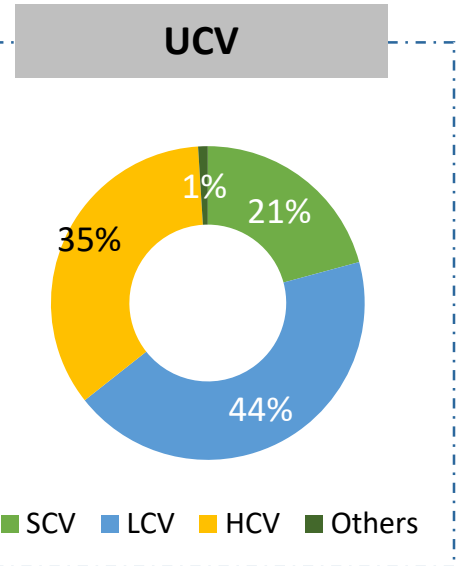
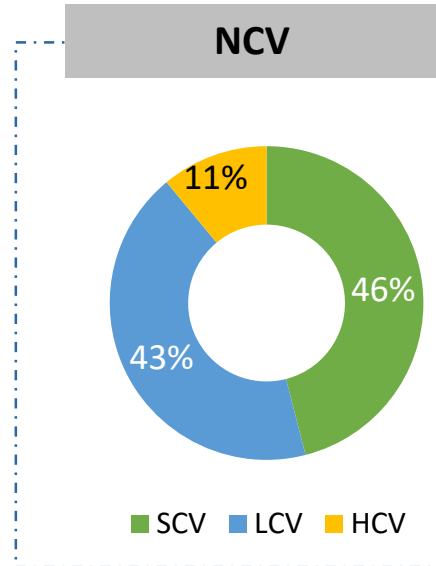
Product Segment	Number of Live Loans	ATS @ Disbursement (Lacs)	ATS @ Portfolio (Lacs)	GNPA (%)	PCR (%)
Micro Finance & Micro Loans <sup>§</sup>	10,96,509	0.72	0.43	6.27%	98.99%
Small Business Loans (SBL)	3,11,666	11.50	5.92	2.90%	34.11%
Housing Finance	51,019	15.25	10.80	1.01%	32.39%
Vehicle Finance	2,95,447	6.81	3.52	1.62%	56.33%
MSE Finance	2,902	123.89*	*68.62	3.16%	71.13%
NBFC	52	5111	3,727.86	-	-



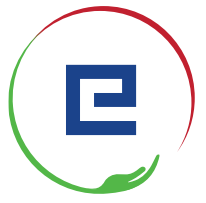
<sup>^</sup>includes SLAP & Merchant OD



<sup>§</sup>excludes DA



\*Excludes TReDS



**equitas**  
Equitas Small Finance Bank

# Asset Quality



# Asset Quality Trend

GNPA Movement (Rs. Cr)	Q1FY25	Q2FY25	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
<b>Opening GNPA Balance (A)</b>	<b>821.28</b>	<b>889.04</b>	<b>1022.82</b>	<b>1071.87</b>	<b>1067.73</b>	<b>1035.99</b>	<b>1081.87</b>	<b>1116.09</b>
<b>Net Slippages (B)</b>	<b>204.72</b>	<b>288.92</b>	<b>283.85</b>	<b>295.31</b>	<b>452.77</b>	<b>355.19</b>	<b>246.54</b>	<b>85.11</b>
- Net Slippages MFI Book	77.97	124.12	199.49	172.44	229.63	178.11	102.41	47.40
- Net Slippages Non MFI Book	126.75	164.80	84.36	122.87	223.14	177.09	144.13	37.71
<b>Total Write-offs (C)</b>	<b>136.96</b>	<b>155.14</b>	<b>234.80</b>	<b>299.45</b>	<b>484.51</b>	<b>92.85</b>	<b>157.46</b>	<b>66.31</b>
NPA Assets sold to ARC (D)	-	-	-	-	-	<b>216.46</b>	<b>54.85</b>	-
<b>Closing GNPA Balance (E = A + B – C – D)</b>	<b>889.04</b>	<b>1022.82</b>	<b>1071.87</b>	<b>1067.73</b>	<b>1035.99</b>	<b>1081.87</b>	<b>1116.09</b>	<b>1134.89</b>
<i>Net Slippages Ratio (MFI Book)</i>	4.98%	8.31%	14.16%	12.85%	20.29%	20.14%	12.08%	3.67%
<i>Net Slippages Ratio (Non MFI Book)</i>	1.81%	2.28%	1.11%	1.54%	2.67%	2.08%	1.61%	0.40%
<b>Net Slippages Ratio</b>	<b>2.38%</b>	<b>3.31%</b>	<b>3.15%</b>	<b>3.16%</b>	<b>4.77%</b>	<b>3.78%</b>	<b>2.52%</b>	<b>0.79%</b>

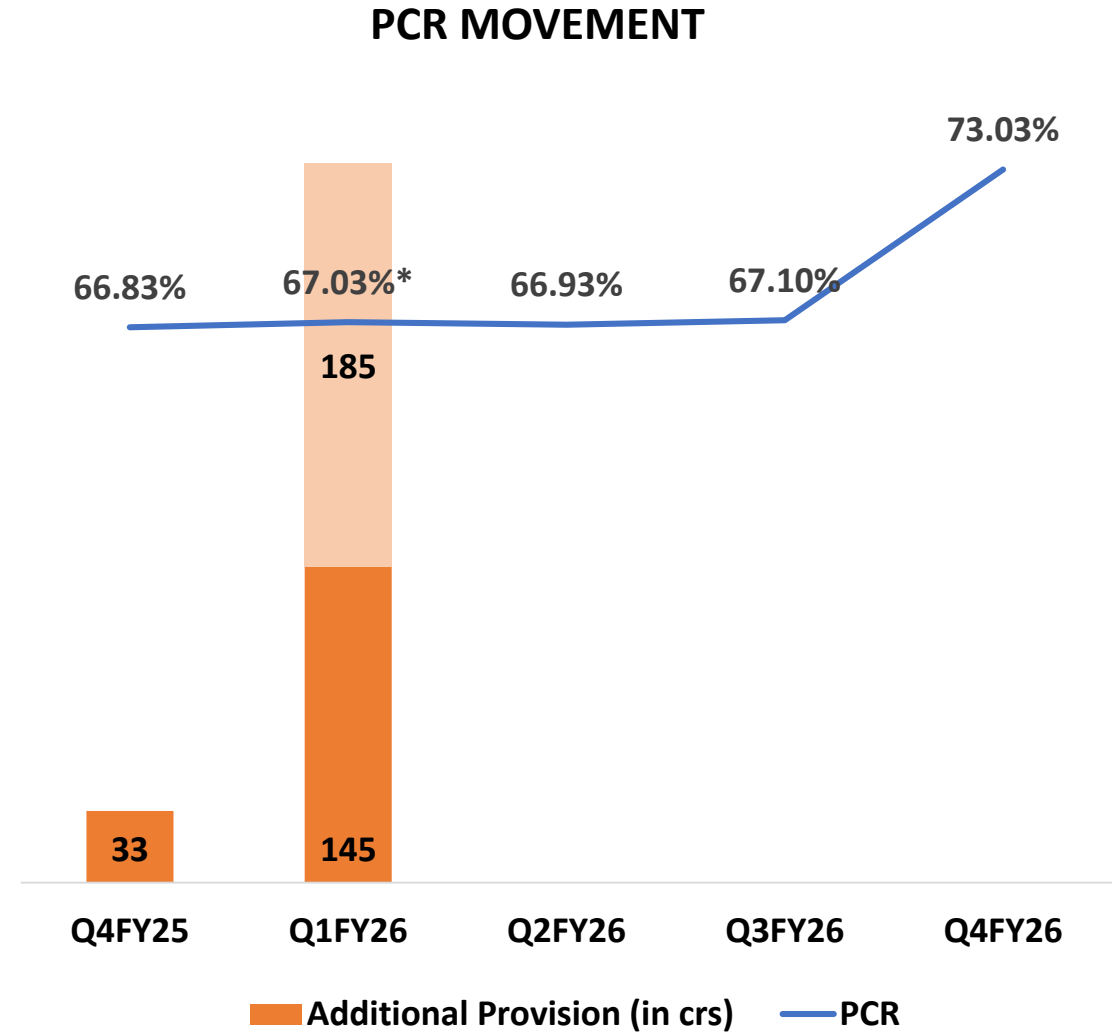
SBL Net Slippages	Q1FY26	Q2FY26	Q3FY26	Q4FY26
<b>Karnataka</b>	9.35%	8.19%	4.68%	0.67%
<b>Others</b>	2.07%	1.43%	0.95%	0.01%
<b>Overall</b>	<b>3.22%</b>	<b>2.48%</b>	<b>1.53%</b>	<b>0.11%</b>

- Significant improvement in the net slippages in both Microfinance & Non Microfinance portfolio
- Lowest Net Slippages at the bank level in the last 10 quarters

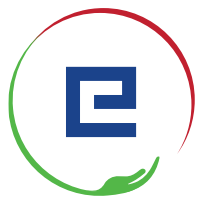
Note - Slippages are reported on an Annualised basis

# Strengthening Provision Coverage

Asset Classification	Nature	Provisioning as per IRAC	Provisioning as per Equitas
Sub-standard	Secured	15%	27%
	Unsecured	25%	99%
Doubtful-1	Secured	25%	80%
	Unsecured	100%	100%
Doubtful-2	Secured	40%	100%
	Unsecured	100%	100%
Doubtful – 3	Secured	100%	100%
	Unsecured	100%	100%



\* Bank has further strengthened its provisioning norms. This has led to additional provisions of ~ Rs. 145 Crs and one time additional stress sector provisioning of ~Rs. 185 Crs proactively on standard assets for MFI.



**equitas**  
Equitas Small Finance Bank

# Liabilities & Branch Banking

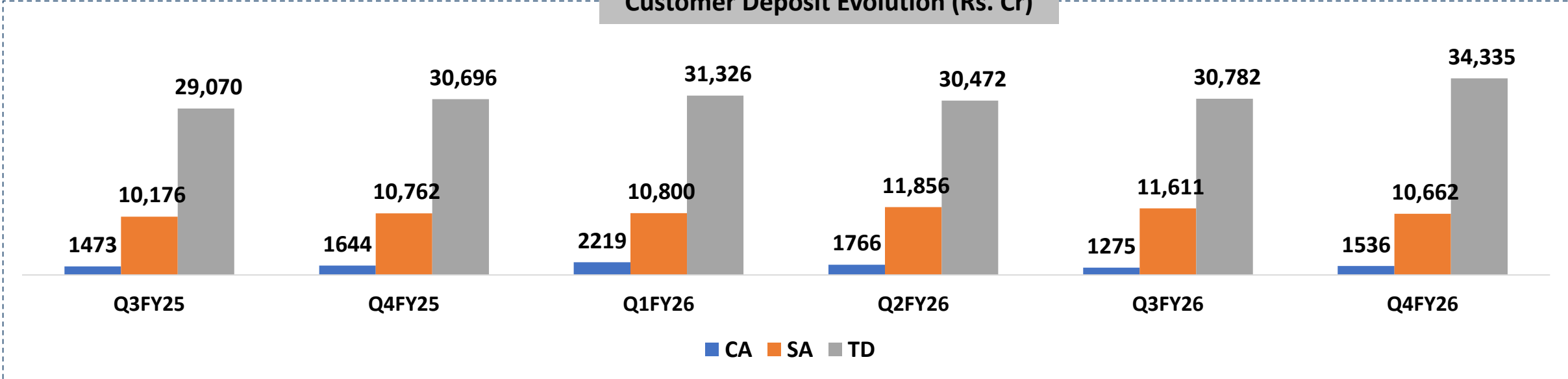


# Deposits Evolution

as on 31 <sup>st</sup> Mar 2026	CA [Current Account]	SA [Savings Account]	CASA [Low cost deposits]	TD [Term Deposits]	CASA+TD [Customer Deposits]
Balance (Cr)	1536	10,662	12,198	<sup>^</sup> 34,335	46,533
as a % of total borrowings (Rs. 52,306 Cr)	3%	20%	23%	66%	89%
as a % of total deposits (Rs. 46,533 Cr)	3%	23%	26%	74%	100%

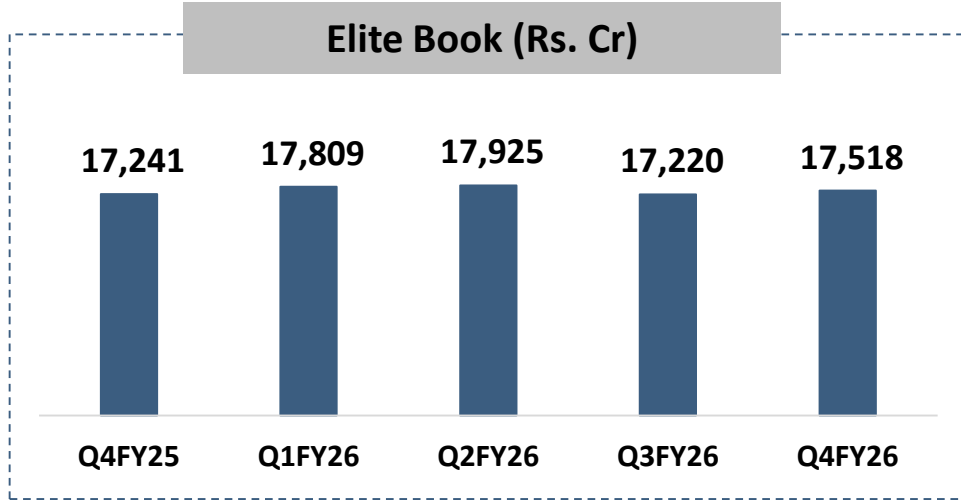
<sup>^</sup>Includes Certificate of Deposits of Rs. 2,289 Crs

Customer Deposit Evolution (Rs. Cr)

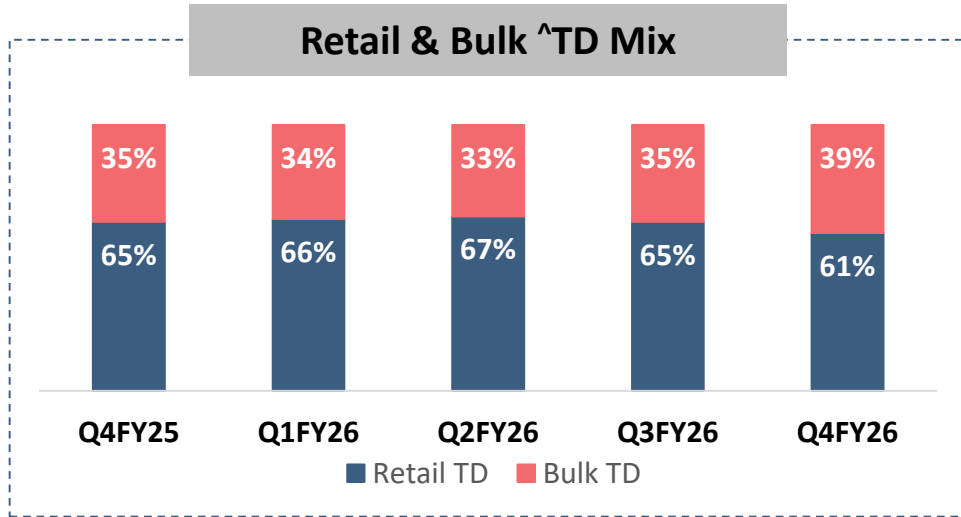


# Customer Deposit Profile

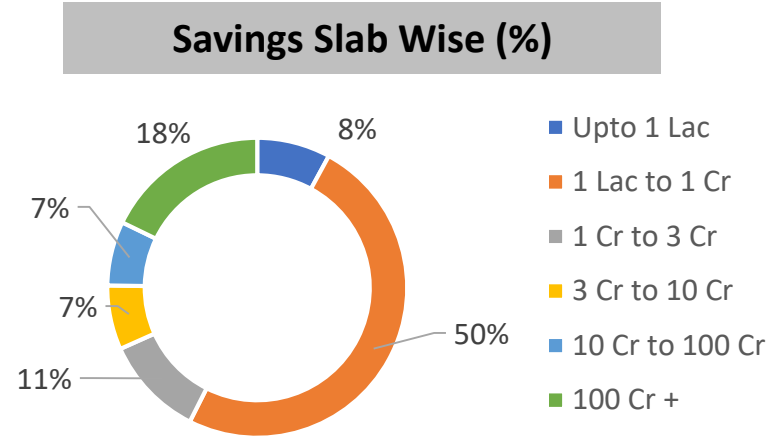
### Elite Book (Rs. Cr)



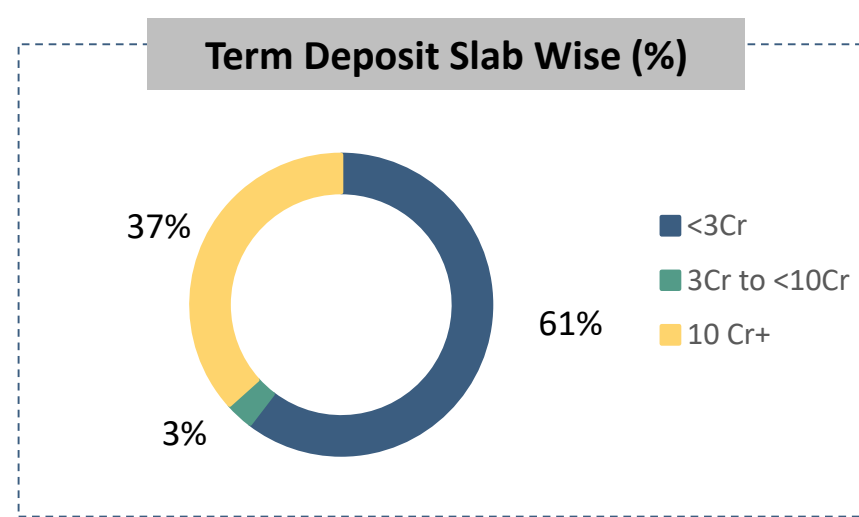
### Retail & Bulk ^TD Mix



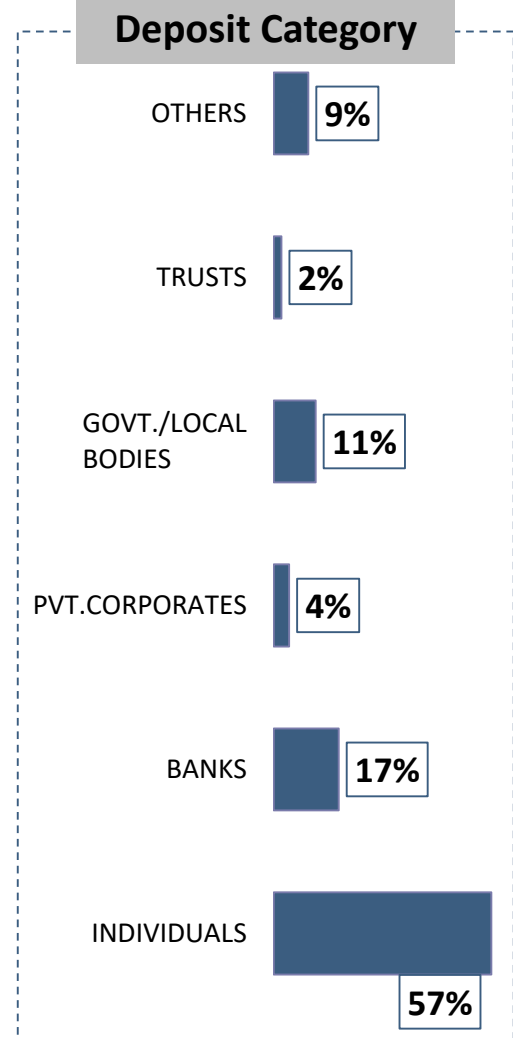
### Savings Slab Wise (%)



### Term Deposit Slab Wise (%)



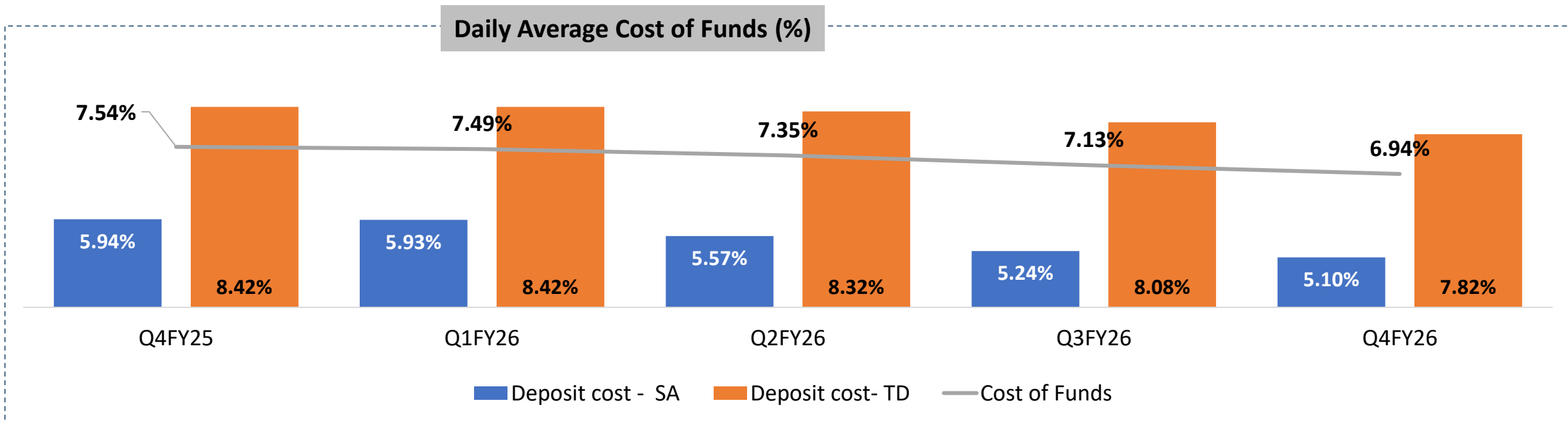
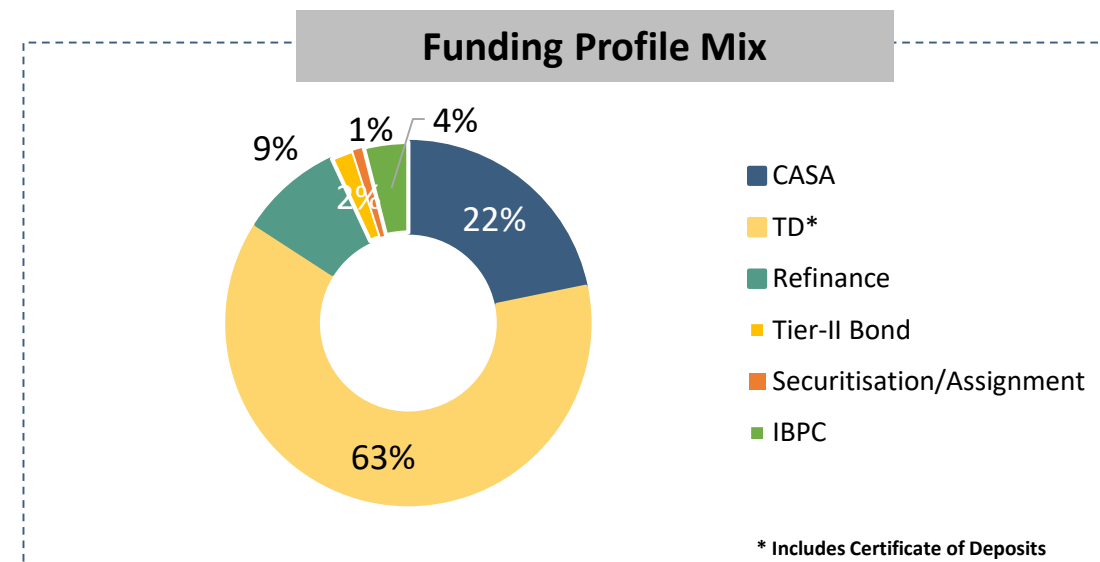
### Deposit Category



*^TD excludes certificate of Deposits | Retail TD as defined by RBI*

# Funding Profile

Book Value (In Rs Cr)	Q2FY26	Q3FY26	Q4FY26
TD	28,084	28,098	32,046
Certificate of Deposits	2,388	2,684	2,289
Refinance	2,452	3,299	4,773
Tier – II Bond	1,000	1,000	1,000
CASA	13,622	12,886	12,198
Securitization/Assignment	797	673	585
IBPC	1250	2000	2000
<b>Total</b>	<b>49,593</b>	<b>50,640</b>	<b>54,891</b>



# Treasury Update



The Bank's total net Investment portfolio of Rs. 10,149 Crore comprises of SLR and Non-SLR securities

Category ( In Rs. Cr)	Q4FY26
SLR	9,260
Non SLR	889
<b>Total</b>	<b>10,149</b>

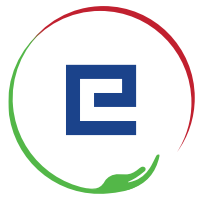


## Borrowings & Liquidity

- The Bank's Certificate of Deposits (CD) programme has highest rating at A1+ from India Ratings, CareEdge Ratings & CRISIL.
- The Bank's issuer rating has been rated AA-/Stable by India Ratings & CareEdge Ratings
- The Bank's Tier-II Bond has been rated AA-/Stable by India Ratings & CareEdge Ratings
- Liquidity Coverage Ratio (LCR) as on 31.03.2026 is 160.93%
- PSLC Income for Q4FY26 is Rs. 4.2 crs



Income /(Loss) from Investments for the quarter is Rs. (7.3) Crore \*



**equitas**  
Equitas Small Finance Bank

# Financials



# Balance Sheet

Particulars (in Rs Cr)	Mar-26	Mar-25	YoY %	Dec-25	QoQ%
<b>Capital &amp; Liabilities</b>					
Capital	1,141	1,140	0%	1,141	0%
Reserves & Surplus	4,984	4,933	1%	4,805	4%
Networth	6,125	6,073	1%	5,946	3%
Deposits	46,533	43,102	8%	43,668	7%
Borrowings	5,773	2,137	170%	4,299	34%
Other Liabilities & Provision	2,179	1,524	43%	1,873	16%
<b>Total</b>	<b>60,610</b>	<b>52,836</b>	<b>15%</b>	<b>55,786</b>	<b>9%</b>
<b>Assets</b>					
Cash and Balances With Reserve Bank of India	5,563	4,954	12%	3,244	71%
Balances With Banks and Money At Call and Short Notice	103	582	-82%	186	-45%
Investments	10,149	9,289	9%	10,418	-3%
Advances	42,751	36,209	18%	39,846	7%
Fixed Assets	715	696	3%	705	1%
Other Assets	1,329	1,106	20%	1,387	-4%
<b>Total</b>	<b>60,610</b>	<b>52,836</b>	<b>15%</b>	<b>55,786</b>	<b>9%</b>
<b>Gross Advances</b>	<b>46,165</b>	<b>37,986</b>	<b>22%</b>	<b>43,268</b>	<b>7%</b>

# Profit & Loss Account

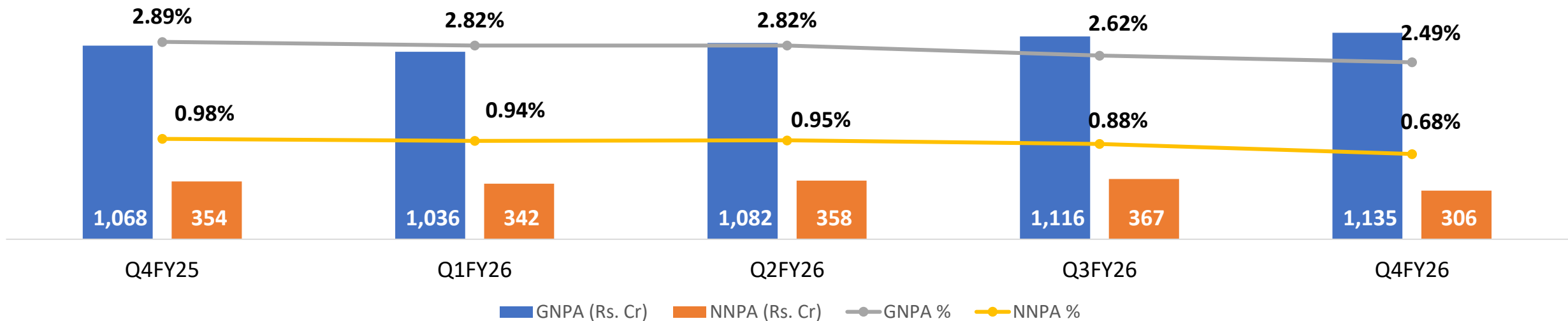
Particulars (in Rs Cr)	Q4FY26	Q4FY25	YoY%	Q3FY26	QoQ%	FY26	FY25	YoY%
Interest Income from Loans	1,632	1,448	13%	1,495	9%	5,971	5,563	7%
Income on Investments	168	159	5%	169	-1%	661	648	2%
Interest on balances with RBI and other inter bank funds	37	37	0%	28	34%	162	101	61%
<b>Total Interest Income</b>	<b>1,837</b>	<b>1,644</b>	<b>12%</b>	<b>1,692</b>	<b>9%</b>	<b>6,794</b>	<b>6,312</b>	<b>8%</b>
Finance Cost								
Interest on deposits	733	761	-4%	760	-3%	3,091	2,890	7%
Interest on RBI / inter-bank borrowings	21	6	256%	7	192%	49	30	59%
Other interest	102	48	113%	73	40%	263	139	89%
<b>Total Finance Cost</b>	<b>856</b>	<b>815</b>	<b>5%</b>	<b>840</b>	<b>2%</b>	<b>3,403</b>	<b>3,060</b>	<b>11%</b>
<b>Net Interest Income</b>	<b>981</b>	<b>829</b>	<b>18%</b>	<b>852</b>	<b>15%</b>	<b>3,391</b>	<b>3,252</b>	<b>4%</b>
Other Income^								
Asset Fee Income	211	140	51%	209	1%	704	559	24%
Treasury & PSLC Fee Income	-3	28	-111%	34	-109%	184	142	30%
Liability & Distribution Income	51	51	1%	42	22%	165	170	2%
<b>Total Other Income^</b>	<b>259</b>	<b>218</b>	<b>19%</b>	<b>285</b>	<b>-9%</b>	<b>1053</b>	<b>871</b>	<b>21%</b>

^Other income is net of digital expenses

# Profit & Loss Account

Particulars (in Rs Cr)	Q4FY26	Q4FY25	YoY%	Q3FY26	QoQ%	FY26	FY25	YoY%
<b>Net Income</b>	<b>1,239</b>	<b>1,047</b>	<b>18%</b>	<b>1,136</b>	<b>9%</b>	<b>4,444</b>	<b>4,123</b>	<b>8%</b>
Employee Cost	514	418	23%	516	0%	1,964	1,621	21%
Opex	323	318	2%	313	3%	1,215	1,168	4%
<b>Total Operating Expenditure</b>	<b>837</b>	<b>736</b>	<b>14%</b>	<b>829</b>	<b>1%</b>	<b>3,179</b>	<b>2,789</b>	<b>14%</b>
<b>PBT before provision &amp; Write-off</b>	<b>402</b>	<b>311</b>	<b>29%</b>	<b>307</b>	<b>31%</b>	<b>1,265</b>	<b>1,334</b>	<b>-5%</b>
Credit Cost	124	258	-52%	193	-36%	1,137	1,135	0%
<b>PBT</b>	<b>278</b>	<b>53</b>	<b>423%</b>	<b>114</b>	<b>145%</b>	<b>128</b>	<b>199</b>	<b>-36%</b>
Taxes	65	11	487%	24	177%	25	52	-52%
<b>PAT</b>	<b>213</b>	<b>42</b>	<b>406%</b>	<b>90</b>	<b>136%</b>	<b>103</b>	<b>147</b>	<b>-30%</b>

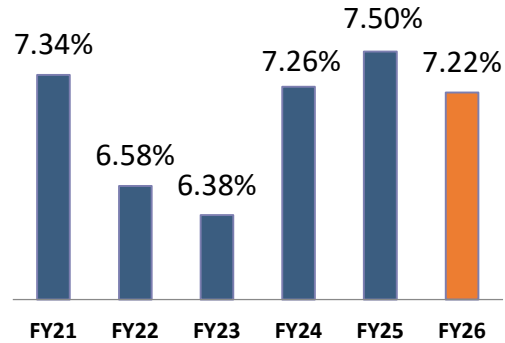
# GNPA Movement



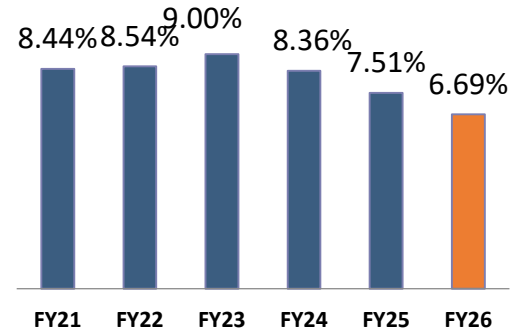
GNPA Movement (Rs. Cr)	Q3FY25	Q4FY25	Q1FY26	Q2FY26	Q3FY26	Q4FY26
Opening GNPA Balance	1,022.82	1,071.87	1,067.73	1,035.99	1,081.87	1,116.09
Add: Additions during the period	585.76	554.69	663.87	599.02	517.58	344.92
Less:						
i. Upgradations & Recoveries	301.91	259.38	211.10	243.82	271.04	259.81
ii. Write-offs	234.80	299.45	484.51	92.86	157.46	66.31
<b>Closing GNPA Balance</b>	<b>1,071.87</b>	<b>1,067.73</b>	<b>1,035.99</b>	<b>1,298.32</b>	<b>1,170.95</b>	<b>1,134.89</b>
NPA Assets sold to ARC	-	-	-	216.46	54.85	-
<b>Closing GNPA Balance- Post ARC Sale</b>	<b>1,071.87</b>	<b>1,067.73</b>	<b>1,035.99</b>	<b>1,081.87</b>	<b>1,116.09</b>	<b>1,134.89</b>

# Key Ratios – Annual

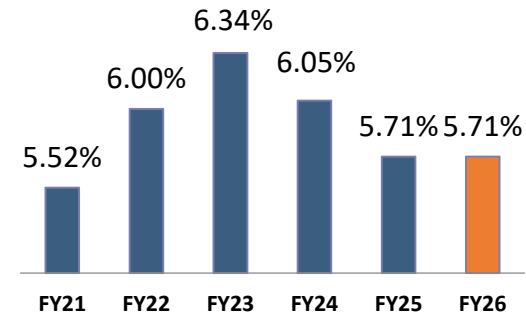
## Cost of Funds



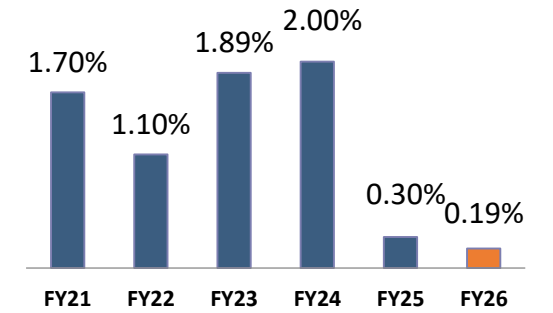
## Net Interest Margin (NIM)



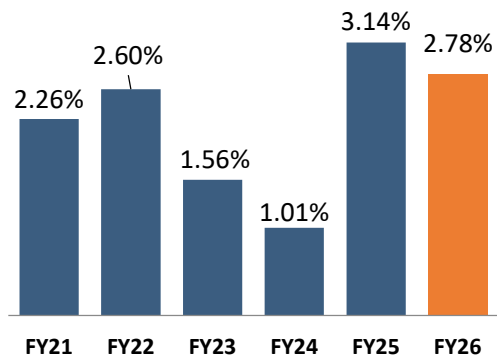
## Cost to Assets



## RoA

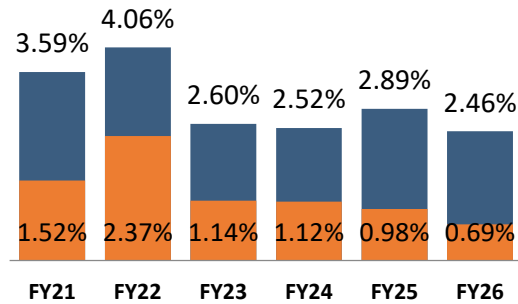


## Credit Cost

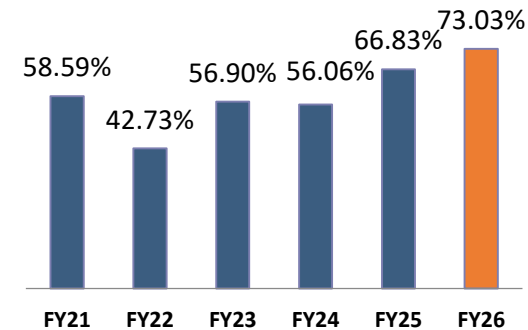


## GNPA & NNPA

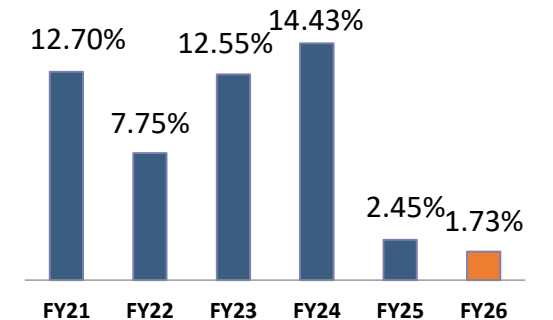
■ GNPA ■ NNPA

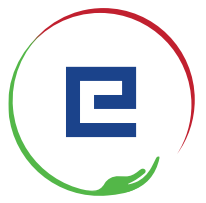


## Provision Coverage Ratio



## RoE





**equitas**  
Equitas Small Finance Bank

# Other Updates



# Equitas Selfe Loans

## Selfe Loans - One App, Many Loans...

The go to App targeted at tiny entrepreneurs across cities and towns for loan enquiries.

Built with the latest technology architecture to support scale and agile development.

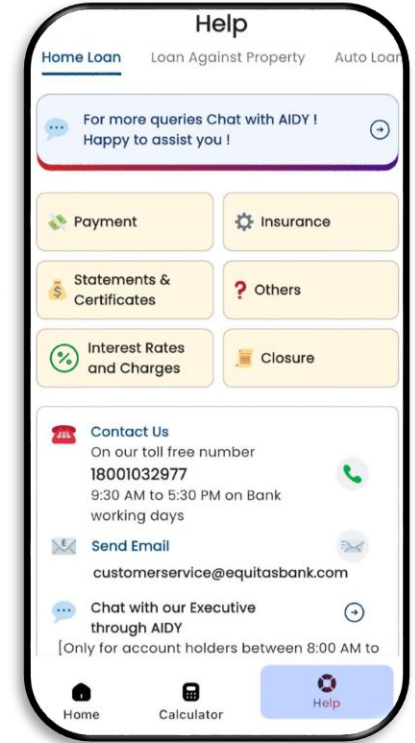
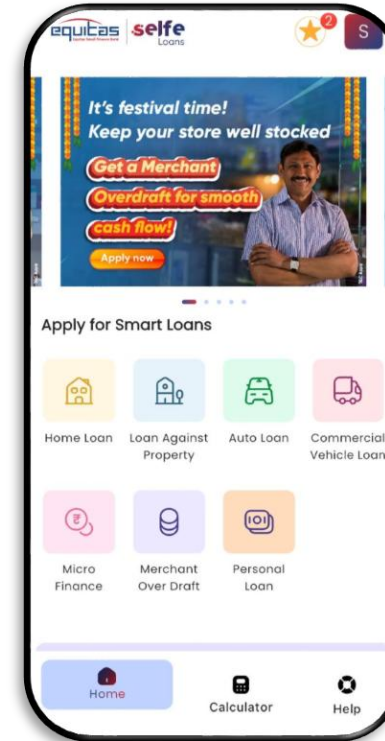
**\*3.9 Lakh+ Downloads**

**\*1.8 Lakh+ Registrations**

**~₹ 1787 Crs\* of Loans Disbursed**




Safe & Easy Loans For Everyone



# Equitas Mobile Banking App 2.0

Next Generation Cloud Native, future ready platform with:  
Completely New User Interface,  
Hassle free Experience,  
Built with enhanced security,  
and many more...

Bringing seamless banking closer to you!

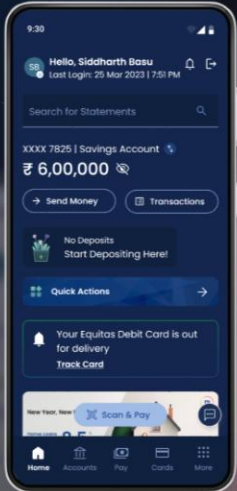


**Equitas 2.0**  
Mobile Banking App

Fast Smooth Light

Download the App Now

Track and manage your account anytime, anywhere!



9:30  
Hello, Siddharth Basu  
Last Login: 25 Mar 2023 | 7:51 PM

Search for Statements

XXXX 7825 | Savings Account  
₹ 6,00,000

Send Money Transactions


No Deposits  
Start Depositing Here!

Quick Actions

Your Equitas Debit Card is out for delivery  
Track Card

Home Accounts Pay Cards More

Manage Cards with ease.  
Block, freeze and unfreeze cards anytime.



9:30

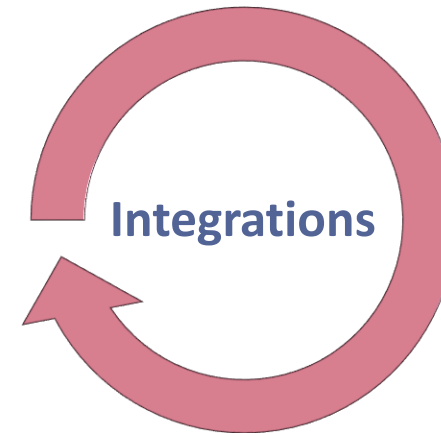
Set up your Debit Card PIN  
Use it for ATM withdrawals and in-store purchases

XXXX XXXX XXXX  
DEBIT CARD

Set PIN

Skip Card Setup

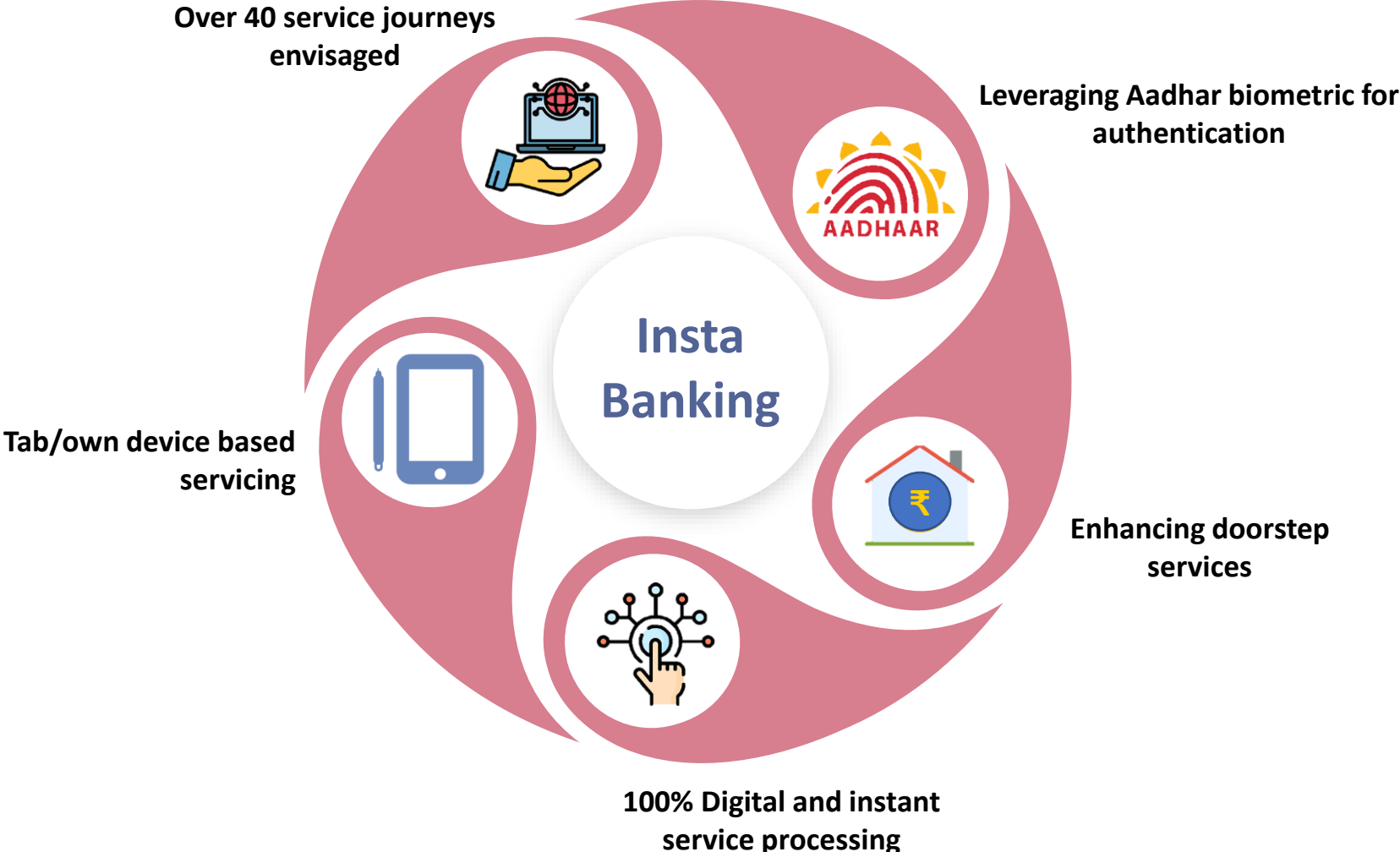
- 01 Personalize login your way
- 02 Pay monthly bills with ease
- 03 Earn rewarding returns with goal-based deposits
- 04 Make seamless Fund Transfer
- 05 Get rewarded for every spend with Equinox Points



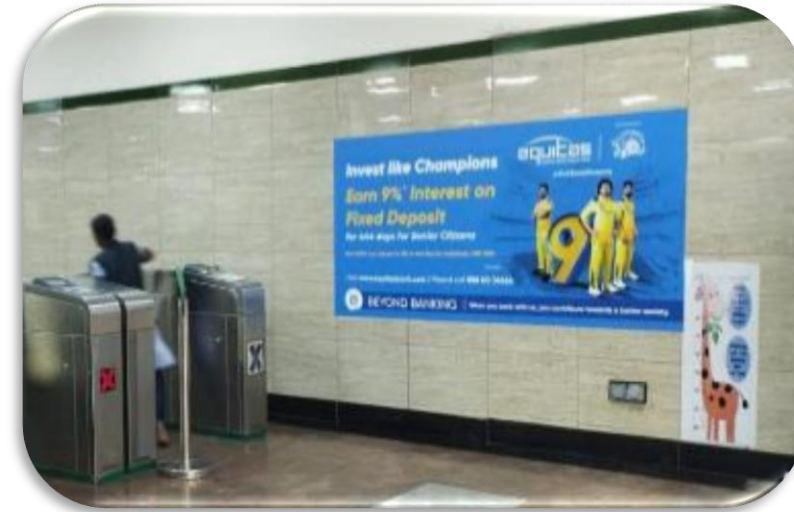
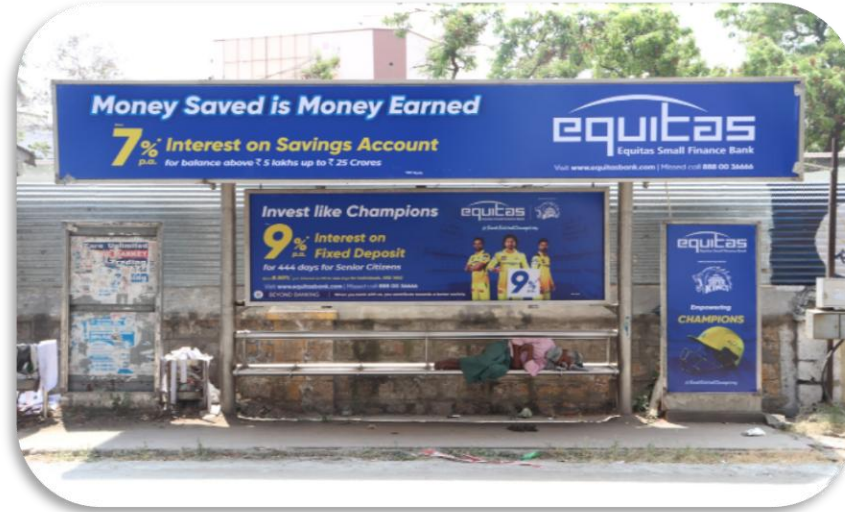
- New UPI Platform
- BBPS
- Face Recognition
- App Protect
- User Experior
- ASBA IPO

# Insta banking Services – Tech Led CX

Insta Banking aims to eliminate the use of paper based requests by customers by leveraging micro service based technology, biometrics, etc.



# Building the Equitas Brand

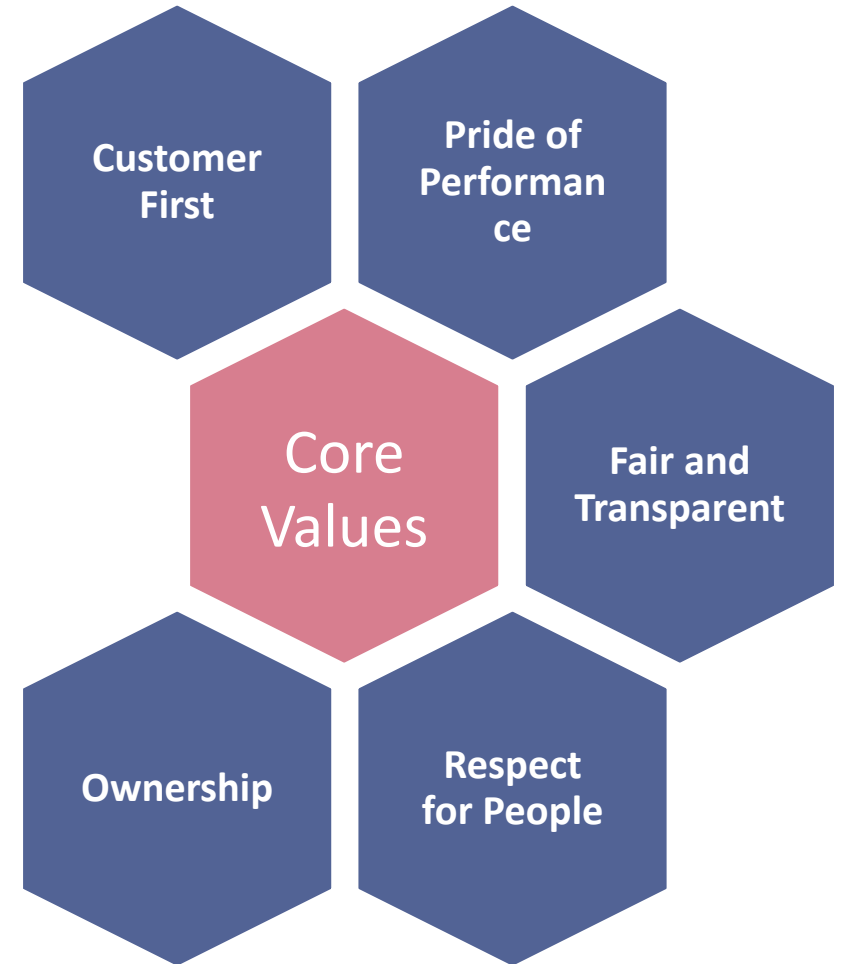




**equitas**  
Equitas Small Finance Bank

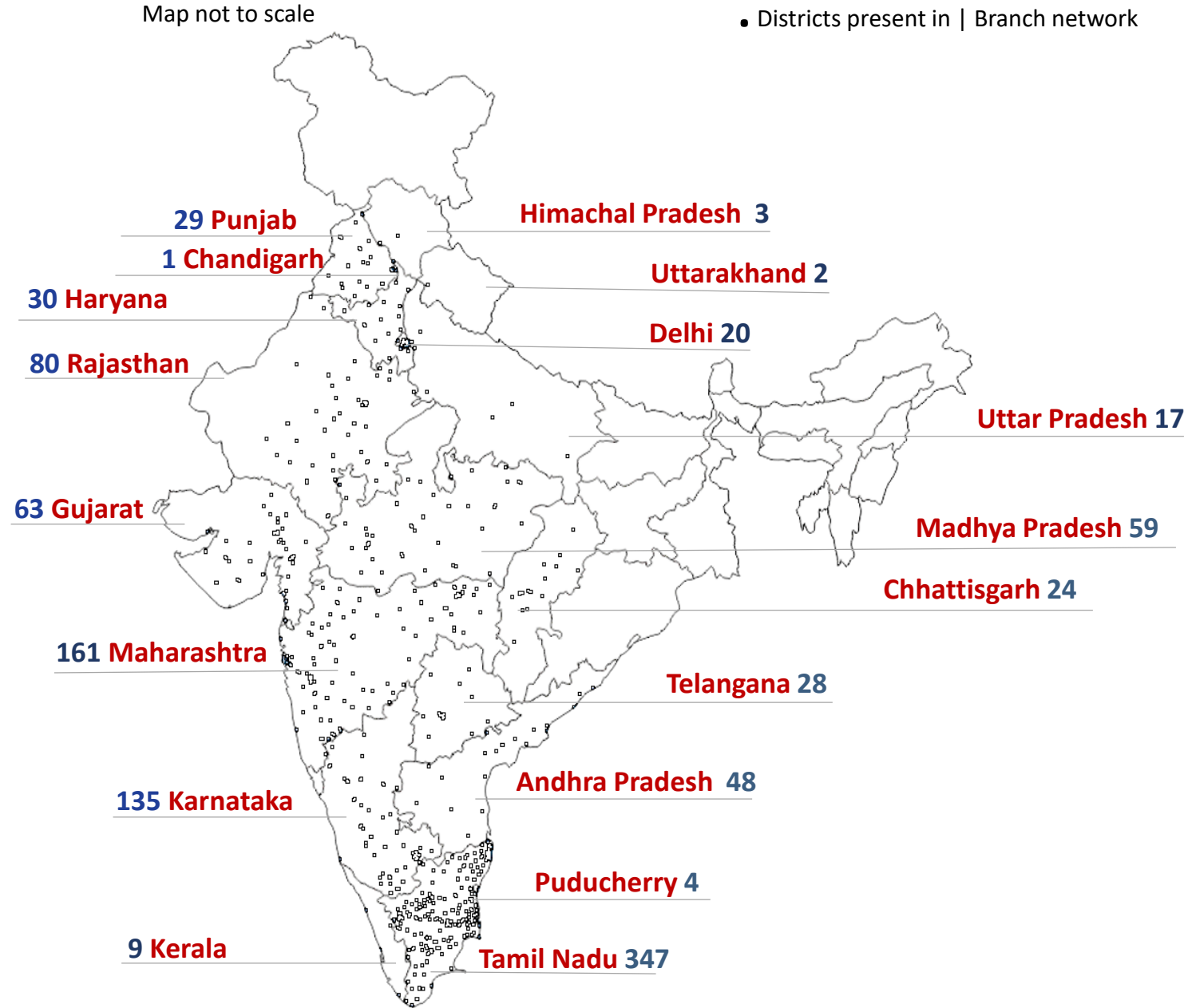
**Our Philosophy:** A Stable, Sustainable & Scalable Bank

**Our Mission:** To create the most valuable bank for all stakeholders through happy employees



# Our Presence

States	Advances (%)	Deposits (%)
Andhra Pradesh	3.90%	1.82%
Chandigarh	0.01%	2.67%
Chhattisgarh	0.81%	1.44%
Delhi	1.06%	8.38%
Gujarat	4.30%	5.14%
Haryana	2.24%	4.59%
Himachal Pradesh	0.10%	-
Karnataka	11.96%	7.14%
Kerala	1.16%	1.72%
Madhya Pradesh	2.89%	3.64%
Maharashtra	15.27%	20.58%
Punjab	1.34%	6.76%
Rajasthan	4.22%	6.05%
Tamil Nadu & Pondicherry	45.29%	24.65%
Telangana	4.22%	3.21%
Uttar Pradesh	1.12%	1.69%
Uttarakhand	0.12%	0.53%



# Product Suite - Assets

## MicroFinance & Micro Loans

- Addressing the unbanked and underserved market segments with fair and transparent lending practices.
- Focusing on group loan model for micro entrepreneurial women with limited access to formal financing.
- Largely concentrated in Tamil Nadu, one of India's most industrial states.

**~99% JLG Loans**

**Spread Across 10 States**

## Small Business Loans (SBL)

- Small Business Loans (SBL) is the Bank's flagship product, representing 40%+ of our entire advance portfolio
- Asset backed (secured) lending primarily focused on low income households engaged in business activities in daily use products and services
- Catering to both underserved and unbanked profiles. This segment is primarily from micro finance borrowers graduating into individual loans.

**500+ Branches**

**Spread Across 12 States & UTs**

# Contd...

## Housing Finance

- Loans are specifically designed to cater to individuals aiming to purchase their first affordable housing property
- Includes Affordable Housing, LAP and Loans for self construction.

**Self Employed &  
Self Construction  
focused**

**Spread across 6  
States**

## Vehicle Finance

- Portfolio comprises of tailor-made loans empowering skilled drivers to become vehicle owners and business operators, thereby elevating their socioeconomic standing.
- Provides financing solutions for new and used commercial vehicles as well as for purchase of automobiles.
- Formed strategic tie-ups with major OEMs, dealers, and channels across our geography

**260+ Branches**

**Spread Across 13  
States**

# Contd...

## MSE Finance

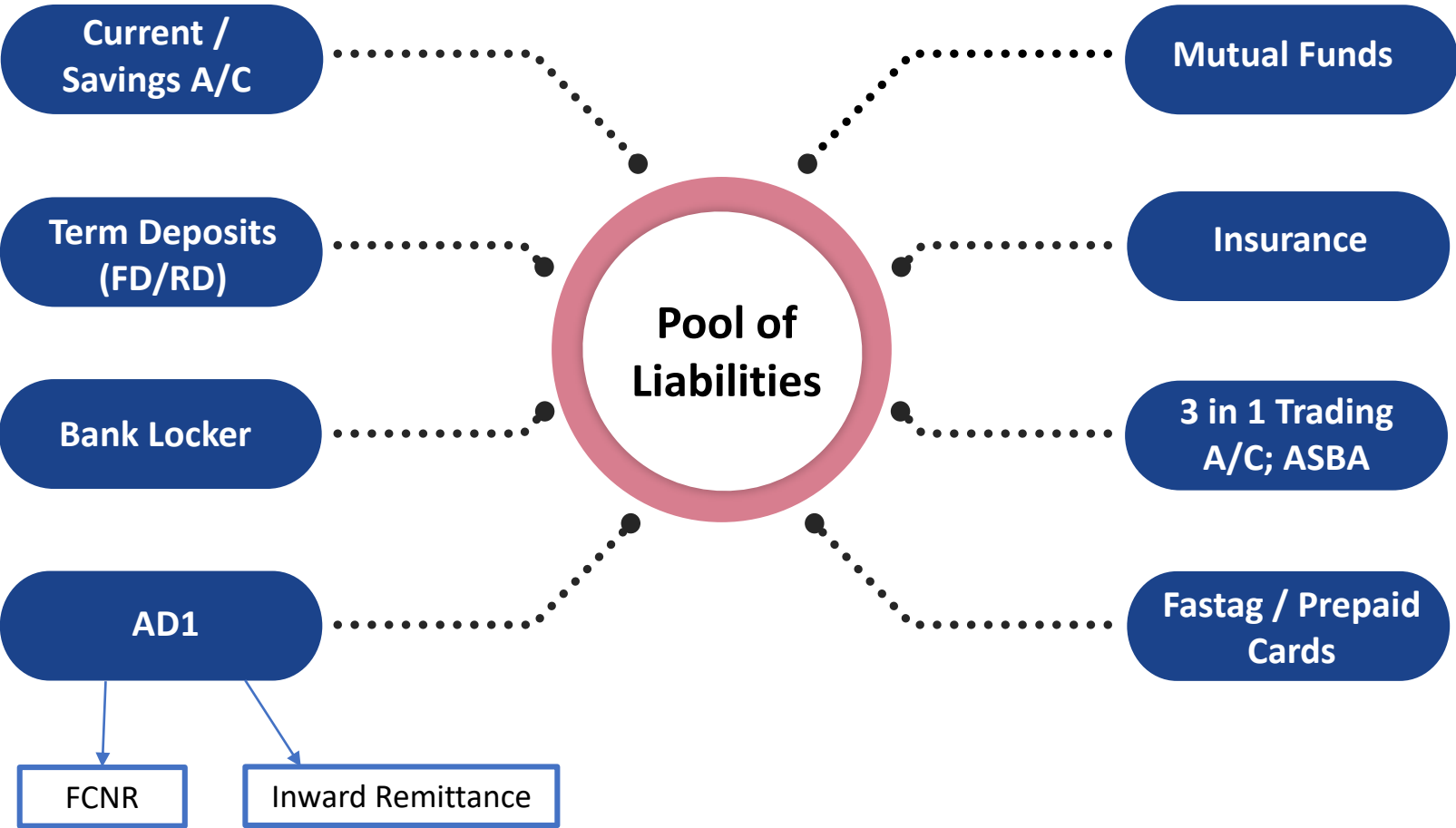
- Focusing on the organised segment of the economy by providing working capital loans (CCOD) and term loans for capex.
- The end users are majorly SME entities into manufacturing, trading and services.
- More than 90% of the MSE portfolio is addressing the PSL (Priority Sector Lending) requirement

## NBFC

- The Bank offers Term Loans to Non-Banking Financial Companies (NBFCs), enabling them to offer retail customers services such as microfinance, vehicle finance, housing finance, and similar offerings.

# Product Suite - Liabilities

The Bank through its liability products serves a wide range of mass and mass affluent clientele via physical and digital channels...



**Physical Channels**

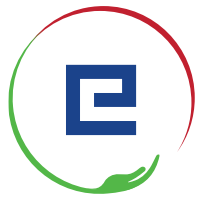
- Banking Outlets
- ATMs

**Digital Channels**

- Mobile Banking/Internet Banking
- Phone Banking
- WhatsApp Banking
- Virtual RMs

**Phygital Channel**

- Express Banking (Banker on Wheels initiative)



**equitas**  
Equitas Small Finance Bank

# Beyond Banking



# CSR Initiatives



## CHILDREN SCHOLARSHIP

Beneficiaries:-  
Q4FY26 – 166  
Cumulative - 2952

## DIFFERENTLY ABLED

Financial help:  
Inception Year - 2008  
Q4FY26 - 11  
Cumulative - 181645

## JOB PLACEMENTS

Placed Youth:  
Inception Year – 2014  
Q4FY26 - 9947  
Cumulative - 358491

## SKILL TRAINING

Women Trained:  
Inception Year - 2008  
Q4FY26 - 5408  
Cumulative - 727019



## FREE CATARACT SURGERIES

Beneficiaries:-  
Q4FY26 – 144  
Cumulative - 43274

## WOMEN EMPOWERMENT

Exhibitions Conducted:  
Inception Year - 2008  
Q4FY26 - 14  
Cumulative - 346

## TRANSGENDER INCLUSION

Beneficiaries:  
Inception Year - 2008  
Q4FY26 - 32  
Cumulative - 654



## PAVEMENT DWELLERS REHABILITATION

Beneficiaries:  
Q4FY26 – 36  
Cumulative - 6517

## HEALTH CAMPS

Camps Conducted:  
Q4FY26 - 317  
Cumulative - 54375



**equitas**  
Equitas Small Finance Bank

## Investor Relations

### Equitas Small Finance Bank Limited

Website – <https://ir.equitas.bank.in/>

Email – [ir@equitasbank.com](mailto:ir@equitasbank.com)

4<sup>th</sup> Floor, Phase II, Spencer Plaza, No. 769, Mount Road, Anna Salai,  
Chennai 600 002, Tamil Nadu

