October 29, 2026

National Stock Exchange of India Limited **Exchange Plaza** **Bandra Kurla Complex** **Mumbai – 400 051**	**BSE Limited** **Phiroze Jeejeebhoy Towers** **Dalal Street** **Mumbai – 400 001**
Symbol : EQUITASBNK	**Scrip Code : 543243, 976218, 976979 & 978223**

Dear Sir

Sub: Press Release on Unaudited Financial Results of Equitas Small Finance Bank Limited ("the Bank") for the quarter and half year ended September 30, 2026

In continuation to our intimation dated October 29, 2026, inter-alia, informing about the approval of the Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2026 and pursuant to applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the Press Release on Unaudited Financial Results of the Bank for the quarter and half year ended September 30, 2026.

Kindly take the above information on record.

Thanking you,

Yours faithfully,
For **Equitas Small Finance Bank Limited**

NATARAJAN RAMANATHAN

Digitally signed by NATARAJAN RAMANATHAN
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Date: 2026.10.29 15:39:14 +05'30'

N Ramanathan
Company Secretary
Encl: a/a

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EQUITAS SMALL FINANCE BANK LIMITED

FOR IMMEDIATE PUBLICATION

PRESS RELEASE **October 29, 2026**

Chennai, October 29, 2026: The Board of Directors of Equitas Small Finance Bank Limited at its meeting held today, approved the unaudited financial results for quarter and half year ended September 30, 2026

Total Business crossed Rs. 1 Lakh Crore milestone in Q2FY27

Highest Quarterly PAT of Rs. 218 Cr in Q2FY27, growth of 803% YoY

ROA and ROE for Q2FY27 at 1.31% and 13.50% respectively

Gross Advances grew by 30% YoY and 6% QoQ

Deposits grew by 19% YoY & 7% QoQ, CASA at 26%

1. **Business Highlights:**
   - Gross advances grew by 30% year-on-year and 6% quarter-on-quarter, crossing the ₹50,000 crore milestone, supported by consistent disbursements across business verticals.
   - Total Deposits grew by 19% year-on-year and 7% quarter-on-quarter, also crossing the ₹50,000 crore milestone.
   - Overall disbursements stood at ₹7,450 crore in Q2FY27, up 38% year-on-year and 10% quarter-on-quarter.
   - Non-MFI advances grew by 24% year-on-year, led by MSE growth of 38%, Housing Finance growth of 27%, and Gold Loan growth of 193%.
   - Used Car and Used Commercial Vehicle advances grew by 29% and 21% year-on-year, respectively.
   - CASA Ratio stands at 26%. Cost of funds increased by 7 bps to 7.12% in Q2FY27 as compared to 7.05% in Q1FY27.

2. **Profitability & Key Ratios:**
   - Net income for Q2FY27 grew by 32% year-on-year and 3% quarter-on-quarter, while total operating expenses grew by 20% year-on-year and 4% quarter-on-quarter.
   - The Bank reported its highest-ever quarterly PAT of ₹218 crore in Q2FY27, up 803% year-on-year and 19% quarter-on-quarter.
   - Net interest margin (NIM) for Q2FY27 stood at 6.69%, declined by 55 bps quarter-on-quarter.

- The cost-to-income ratio stood at 69.36% in Q2FY27, as compared to 68.38% in Q1FY27 and 75.89% in Q2FY26.
- The cost-to-assets ratio stood at 5.49% in Q2FY27, as compared to 5.61% in Q1FY27

3. Asset Quality & Provisions:

- Gross NPA improved by 13 bps quarter-on-quarter to 2.29% in Q2FY27 as compared to 2.42% in Q1FY27.
- Net NPA improved by 1 bps quarter-on-quarter to 0.70% in Q2FY27 as compared to from 0.71% in Q1FY27.
- Provision coverage ratio remained stable at 70.08%, and at 86.73% including technical write-offs.
- Net slippages improved by 4 bps quarter-on-quarter to 1.39% in Q2FY27 as compared to 1.43% in Q1FY27.
- Credit cost declined to 0.94% in Q2FY27 as compared to 1.37% in Q1FY27. Excluding the ARC transaction, credit cost for Q2FY27 stood at 1.12%.

4. Capital, Treasury & Liquidity:

- The Bank's net worth stood at ₹6,553 crore.
- As on 30 September 2026, total CRAR stood at 20.92%, comprising Tier I capital of 16.35% and Tier II capital of 4.57%.
- The Bank's Certificate of Deposit programme carries the highest short-term rating of A1+ from India Ratings, CareEdge Ratings and CRISIL.
- Liquidity Coverage Ratio stood at 173.30% as on 30 September 2026.
- Income from investments, including dividend income and net of mark-to market impact was Rs. 27 crore for the quarter

About Equitas Small Finance Bank Limited [ESFB]

Equitas Small Finance Bank is one of the largest small finance banks in India. As a new-age bank, we offer a bouquet of products and services tailored to meet the needs of our customers – individuals with limited access to formal financing channels, as well as affluent and mass affluent, Small & Medium Enterprises (SMEs) and corporates. Our firmly entrenched strategy focuses on providing credit to the unbanked and underbanked micro and small entrepreneurs, developing products to address the growing aspirations at the 'bottom of the pyramid', fuelled by granular deposits and 'value for money' banking relationships.

For further details, contact:

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