

November 06, 2025

Ref.: SSFB/CS/72/2025-26

To,

National Stock Exchange of India Limited
Listing Department
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex,
Bandra (East), Mumbai-400 051

BSE Limited
The Corporate Relations Department
Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai-400 001

Symbol: **SURYODAY**

Scrip Code: **543279**

Dear Sir/Madam,

Sub: Press Release on the Unaudited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-2) and Half year ended on September 30, 2025 - Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Bank's letter No. SSFB/CS/71/2025-26 dated November 06, 2025, intimating the Outcome of meeting of the Board of Directors (the "Board") of the Bank held on November 06, 2025 - Approval of the Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half year ended on September 30, 2025

In continuation to the above-mentioned intimation dated November 06, 2025, pertaining to Outcome of the Board Meeting, please find attached herewith the Press Release on the Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half year ended on September 30, 2025.

This intimation shall also be made available on the Bank's website at <https://suryoday.bank.in/investor-corner/#disclosure-to-stock-exchanges> 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
Company Secretary & Compliance Officer

Encl: As above

SURYODAY SMALL FINANCE BANK LIMITED

Reg. & Corp. off : 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai: 400614 Tel: 022-40435800

E Mail: info@suryodaybank.com / **Web:** www.suryodaybank.com **CIN:** L65923MH2008PLC261472 / **GSTIN NO:** 27AAMCS5499J1ZG

Suryoday Small Finance Bank Limited – Q2 & H1 FY26 Results

Gross Advances Portfolio of Rs. 11,124 Cr, up 18.9% YoY

Pre-provision Operating Profit of Rs 79.1 Cr, down 37.6% YoY

Profit After Tax of Rs 30.4 Cr for

ROA of 0.8%, ROE of 6.2%

GNPA of 5.9%, NNPA of 3.8%

GNPA - INR 655 Cr, NNPA - INR 411 Cr, against which INR 378 Cr is receivable under CGMFU scheme

Navi Mumbai, 06th Nov, 2025: Suryoday Small Finance Bank Limited has announced its unaudited financial results for the quarter and half year ended 30th September 2025.

Business Highlights: Q2 FY26

- Gross Advances stood at **Rs. 11,124 Cr** as on Sep'25 as compared to Rs. 9,360 Cr as on Sep'24, an increase of **18.9%** year on year
- Disbursements stood at **Rs. 2,430 Cr** in Q2 FY26 as compared to Rs. 1,682 Cr in Q2 FY25, increase of **44.5%** year on year. Disbursements excluding SCF stood at **Rs. 2,053 Cr** in Q2 FY26 as compared to Rs. 1,626 Cr in Q2 FY25, increase of **26.3%** year on year
- Deposits stood at **Rs. 11,991 Cr** as on Sep'25 as compared to Rs. 8,851Cr as on Sep'24, an increase of **35.5%** year on year
- IF Current Bucket Collection Efficiency stood at 98.6%.
- Collection Efficiency (1 EMI adjusted) stood at 86.0% in Q2 FY26 as compared to 93.1% in Q2 FY25

Financial Highlights: Q2 FY26

- Total income decreased by 2.7% YoY from Rs. 347 Cr to Rs. 338 Cr
- Net interest income (NII) decreased by 13.9% YoY from Rs 300 Cr to Rs 258 Cr
- Pre-provision operating profit (PPOP) decreased by 37.6% YoY from Rs. 127 Cr to Rs. 79 Cr
- Cost of Funds stood at 7.7% in Q2 FY26 as compared to 7.6% in Q2 FY25
- Cost to Income stood at 76.6% in Q2 FY26 as compared to 63.5% in Q2 FY25
- Profit After Tax (PAT) stood at Rs. 30 Cr in Q2 FY26 as against Rs. 45 Cr in Q2 FY25

Business Highlights: H1 FY26

- Gross Advances stood at Rs 11,124 Cr in H1FY26 as compared to Rs 9,360 Cr in H1FY25, an increase of 18.9% year on year
- Disbursements stood at Rs 4,691 Cr in H1FY26 as compared to Rs 3,421 Cr in H1FY25, an increase of 37.1% year on year
 - Disbursement continues to be strong across all segments supported by significant traction in Vikas Loans, wheels and mortgages segments
 - Vikas Loan disbursement stood at Rs 1,777 Cr in H1FY26 as compared to Rs 942 Cr in H1FY25, an increase of 88.8% year on year
 - Deposits stood at Rs. 11,991 Cr in H1FY26 as compared to Rs. 8,851 Cr in H1FY25, an increase of 35.5% year on year
- Share of retail deposits stood at 86.0% in Sept'25, as compared to 80.2% in Sept'24
- CASA ratio stood at 20.7% as on Sept'25, compared to 17.9% in Sept'24
- Collection efficiency (1 EMI adjusted) stood at 86.2% in H1FY26 as compared to 93.9% in H1FY25
- The Bank has ~36 lakh customers as on Sept'25, as compared to ~32 lakh customers in Sept'24, an increase of 12.1%

Financial Highlights: H1 FY26

- Total income decreased by 2.4% YoY from Rs 711 Cr to Rs 694 Cr
- Net interest income (NII) decreased by 14.8% YoY from Rs 593 Cr to Rs 505 Cr
- Pre-provision operating profit (PPOP) decreased by 30.7% YoY from Rs 271 Cr to Rs 188 Cr
- Cost of Funds stood at 7.8% in H1FY26 as compared to 7.6% in H1FY25
- Cost to income stood at 72.9% in H1FY26 as compared to 61.8% in H1FY25
- Profit After Tax (PAT) decreased by 43.1% YoY from Rs 115 Cr to Rs 66 Cr
- Gross NPA stood at 5.9% as on Sept'25, compared to 2.9% in Sept'24
- Net NPA stood at 3.8% as on Sept'25, compared to 0.8% in Sept'24
- Healthy capital position with a CRAR at 23.4%; Tier I capital of 22.4% and Tier II capital of 1.0%

Key Metrics: Q2 & H1 FY26

Particulars	Unit	Q2 FY26	Q2 FY25	Y-o-Y	Q1 FY26	Q-o-Q	H1 FY26	H1 FY25	Y-o-Y
Gross Advances	₹ Cr	11,124	9,360	18.9%	10,846	2.6%	11,124	9,360	18.9%
Disbursement	₹ Cr	2,430	1,682	44.5%	2,261	7.5%	4,691	3,421	37.1%
Deposits	₹ Cr	11991	8851	35.5%	11312	6.0%	11,991	8,851	35.5%
Retail Deposit to Total Deposit	%	86.0%	80.2%	581 bps	81.6%	444 bps	86.0%	80.2%	581 bps
CASA Ratio	%	20.7%	17.9%	280 bps	17.7%	293 bps	20.7%	17.9%	280 bps
Yield	%	16.4%	19.6%	-327 bps	16.8%	-40 bps	16.5%	19.8%	-329 bps
NIM	%	6.9%	9.7%	-276 bps	7.2%	-26 bps	7.1%	9.8%	-279 bps
Cost of Deposits	%	7.7%	7.9%	-19 bps	7.9%	-19 bps	7.8%	7.9%	-13 bps
Cost of Borrowings	%	7.7%	6.8%	92 bps	8.1%	-38 bps	7.9%	6.8%	108 bps
Cost of Funds	%	7.7%	7.6%	10 bps	7.9%	-23 bps	7.8%	7.6%	19 bps
Cost to income	%	76.6%	63.5%	1312 bps	69.4%	720 bps	72.9%	61.8%	1105 bps
GNPA Ratio	%	5.9%	2.9%	297 bps	8.5%	-257 bps	5.9%	2.9%	297 bps
NNPA Ratio	%	3.8%	0.8%	303 bps	5.6%	-184 bps	3.8%	0.8%	303 bps
PCR (Excluding Technical Write offs)	%	37.3%	74.3%	-3699 bps	35.4%	194 bps	37.3%	74.3%	-3699 bps
Book Value Per Share (BVPS)	₹	187.4	181.2	3.4%	184.5	1.6%	187.4	181.2	3.4%

Commenting on the performance, Mr. Baskar Babu Ramachandran, MD & CEO, Suryoday Small Finance Bank, said:

During the first half of FY26, deposits stood at Rs. 11,991 Cr with gross advances at Rs. 11,124 Cr. Non-IF book now constitutes ~ 55% of the total advances. This reflects our continued growth momentum and franchise strength.

Within the Inclusive Finance portfolio, we continue to maintain full coverage of eligible loans under the CGFMU scheme, which remains an important component of our risk mitigation framework. The broader microfinance environment continues to show signs of improvement, however some impact is seen on asset quality and profitability during the period. Our GNPA increased from 2.9% in Sep'24 to 5.9% in Sep'25. Of the gross NPA of Rs. 655 Cr, the bank is carrying a provision of Rs. 244 Cr including floating provision. The unprovided portion of GNPA stands at Rs. 411 Cr against which expected CGFMU receivable is Rs. 378 Cr. Vikas Loan now constitutes 70% of the IF book and digital deposits are at ~1,300 Cr, which is over 10% of our overall deposit book.

In FY2025–26, the Bank will focus on deepening MSME engagement, expanding secured lending, strengthening the Vikas Loan franchise and Scaling newly launched digital products like – secured credit card and Credit on UPI, while driving CASA and FD growth through digital initiatives. We remain committed to responsible, customer-centric growth built on trust, innovation, and inclusion.

About Suryoday Small Finance Bank Limited:

Suryoday Small Finance Bank Limited is a scheduled commercial bank. Commencing its operations as an NBFC and for over a decade with a clear focus on serving customers in the unbanked and underbanked segments and promoting financial inclusion. Pursuant to receipt of the RBI Final Approval, Suryoday started its operations as an SFB on January 23, 2017. Suryoday is among the leading SFBs in India in terms of net interest margins, return on assets, yields and deposit growth and had the lowest cost-to-income ratio among SFBs in India in Fiscal 2020. The bank has a wide presence across 16 states and UTs across India through its 712 banking outlets, with a strong presence in Maharashtra, Tamil Nadu and Odisha. We offer a wide array of services to our customers, through our array of asset and liability products, via our multiple delivery channels. Suryoday SFB is listed on NSE and BSE.

For more details, please visit www.suryodaybank.com

For more information, please contact:



Suryoday Small Finance Bank Limited

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