

January 22, 2026

Ref.: SSFB/CS/93/2025-26

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: Investor Presentation on the Unaudited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-3) and Nine months ended on December 31, 2025 - Intimation under Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Bank's letter No. SSFB/CS/88/2025-26 dated January 17, 2026, intimating about the Conference Call and letter No. SSFB/CS/90/2025-26 dated January 22, 2026, intimating about the Outcome of the Board meeting on approval of the Unaudited Financial Results of the Bank for the Quarter (Q-3) and Nine months ended on December 31, 2025

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 Bank for the Quarter (Q-3) and Nine months ended on December 31, 2025.

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
Company Secretary & Compliance Officer

Encl: As above

SURYODAY SMALL FINANCE BANK LIMITED

Registered Office: 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai – 400614, Maharashtra Tel: 022-40435800

Corporate Office: 7th Floor, Seawoods Grand Central, Tower No. 1, Plot No. R-1, Sector 40, Seawoods, Navi Mumbai – 400 706

E Mail: info@suryodaybank.com / **Web:** <https://suryoday.bank.in/> **CIN:** L65923MH2008PLC261472 / **GSTIN NO:** 27AAMCS5499J1ZG

Investor Presentation

Q3 & 9M FY26 December 2025



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01

Performance Highlights & Way Forward Q3 & 9M FY26



PERFORMANCE HIGHLIGHTS – Q3 FY26

ADVANCES

~ INR 12,000 Cr (+24.3% YoY)
 Non-NPA book ~ INR 11,000 Cr
 vs ~ INR 10,500 Cr in Q2 FY26

ASSET MIX

IF mix stands at 45%
 (53% in Q3 FY25)

ASSET QUALITY

GNPA/NNPA : INR 790 Cr/ INR 501 Cr
 GNPA 6.6% / NNPA 4.3%
 (+112 bps YoY / +119 bps YoY)

DEPOSITS

~ INR 13,000 Cr / CASA 21.2%
 (+32.5% YoY / +174 bps YoY)

OTHER INITIATIVES

MSME INR 115+ Cr
 Secured Credit Card ~ #20,000+
 Digital Deposit INR 1400 Cr +
 Scaling Credit line on UPI

IF Disbursement back to normalcy

- Inclusive Finance (JLG & Individual Loans) disbursements recovered to **₹1,246 Cr.** in Q3 FY26 vs **₹707 Cr.** in Q3 FY25 (+ ~76% YoY)
- Strong momentum in Vikas Loan which is **72%** of IF book → Disbursement **₹952 Cr.** In Q3 FY26 vs **₹398 Cr.** Y-o-Y (+~139% YoY) → **₹176 Cr.** in NTB Vikas Loan

CV mortgage Disbursement Growing Strong

- CV, Mortgage, and MHL disbursements → **₹651 Cr.** Vs **₹478 Cr.** Y-o-Y (+~36% YoY)

Asset Quality Improves

- IF X-Bucket CE inching towards **99.5%** & new IF book CE after Nov'24 is at **~99.7%**
- ₹467 Cr** receivable out of NNPA of **₹501 Cr**, under various CGFMU cohorts as of Dec'25
- Slippages reduced sharply from **₹206 Cr** to **₹155 Cr**

Digital Deposits continues at faster pace, Credit on UPI showing traction

Digital liability book contributes **11%+** of liability book, crossed **1 Lakh FD customers**, with daily run rate of **₹6 Cr**; acquisition cost is substantially low

Yield & NIM substantial improvement sequentially

- Profit increased Vs Q2FY26, driven by growth in the paying book and stable credit costs despite low PSLC income
- Yield & NIM improved substantially due to increase in paying book
- Cost leverage : Man power cost flat & cost as % of asset dropped from 9MFY25 to 9M FY26

PERFORMANCE HIGHLIGHTS – Q3 FY26

Parameter	Q3 FY26	Q2 FY26	Q-o-Q Growth	Q3 FY25	Y-o-Y Growth
Gross Advances	₹11,885	₹11,124	6.8%	₹9,563	24.3%
Deposits	₹12,865	₹11,991	7.3%	₹9,708	32.5%
Disbursements*	₹2,257	₹2,053	9.9%	₹1,420	58.9%
Retail : Bulk Deposit	87.0% : 13.0%	86.0% : 14.0%	93 bps	81.2% : 18.8%	580 bps
CASA	21.2%	20.7%	58 bps	19.5%	174 bps
Cost of Funds	7.6%	7.7%	-5 bps	7.7%	-12 bps
CE (Current Bucket)#	99.0%	98.6%	4 bps	90.6%	84 bps
Pre-POP	₹89.0	₹79.1	12.5%	₹71.4	24.7%
Customers	3.8 Mn	3.6 Mn	3.9%	3.3 Mn	13.6%
Branch Network	# 712	# 712	Stable	# 708	0.6%
Employee Count	# 8,759	# 8,828	-0.8%	# 8,214	6.6%
Asset Mix (IF : RA)	45.1% : 54.9%	45.1% : 54.9%	7 bps : -7 bps	53.3% : 46.7%	-817 bps : 817 bps
GNPA / NNPA@	6.6% / 4.3%	5.9% / 3.8%	81 bps / 50 bps	5.5% / 3.1%	112 bps / 119 bps
RoA / RoE	0.9% / 7.3%	0.8% / 6.2%	11 bps / 96 bps	1.0% / 6.8%	-10 bps / 51 bps
NII	₹276.8	₹258.2	7.2%	₹268.3	3.2%
CTI Ratio	75.1%	76.6%	-147 bps	76.8%	-170 bps

All numbers in Cr. except otherwise stated # IF Current Bucker CE is at 99.3% as of Dec'25 & New IF Book built after Guardrail implementation in Nov'24 is at 99.7%

*Out of NNPA ₹501 Cr, ₹467 Cr receivable under various cohorts as of Dec'25 *Excludes SCF

KEY STRATEGIES PLAYING OUT & PLAN AHEAD



Digital – Focused Banking

Digital deposits - 11%+ of total book (~1500 Cr) with ₹6 crore/day run rate with substantially low CAC

Investment in middleware & In-house APIS with strong infra support.

Lending: End-to-end digital underwriting for IF MSME: 1-min pre-approval

Driving innovation & leveraging partnership to drive granular growth

3-year tech roadmap → tech-led, build for super-scale, customer-first bank

Traction on Secured Credit on UPI & Secured Credit Card



Risk Resilience

Core focus continues on Vikas Loan (comprises 72% of portfolio), with growing attention to NTB VL

~98% CGFMU coverage of unsecured loans since FY23

Vikas Loan : 75% customers pay digitally/SI; ~ 1M pre-qualified customers offer ₹9k Cr opportunity.

Maintaining robust capital adequacy to safeguard against unforeseen contingencies.

Deepening existing IF customer base to service in holistic manner

Continue to cover ~100% of eligible portfolio under CGFMU scheme.



Granular Retail Focus

Focus on LAP - 80% disbursements & comprising ~ 65% Mortgage book

CV: 90%+ retail; expanding into car, 2W, small CV

80% deposits are retail & granular, focus continues on retail granular book & CASA mobilization

Micro- market expansion – SBOs along with stable portfolio mix

Expansion, deepening in micro-market along with product led approach will be the key focus for secured asset growth

Strengthening deposits via lean & full-fledged branches & product led approach like DJDs (Double Joy Deposits)

DIGITAL BANKING



Product Led Approach

Digital FD with frictionless closure
Corporate CA solutions, MSME instant approval
-Leveraging on credit on UPI & secured CC



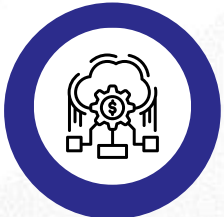
Leveraging Partnership

Digital capabilities to scale-up products like Secured CC and Credit on UPI with partners such as PayTm & Stable Money



Shifting Customer Behavior

Driving digital-first strategies, offering personalized, on-demand services across digital channels



Strong Middleware & Infra

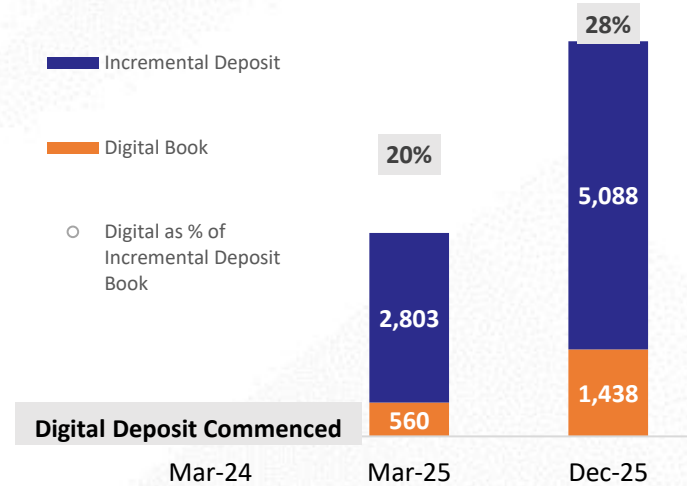
Enabling scalable, agile digital services through seamless integration and real-time data flow using cloud and API-driven architectures.



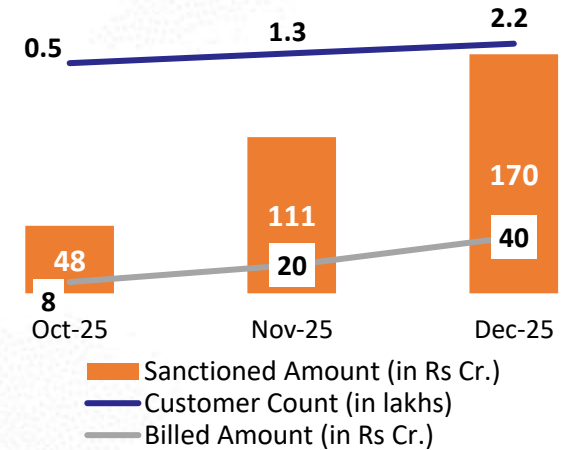
Data-Driven Decision Making

Empowers us to enhance digital offerings by leveraging analytics and AI for personalized services, risk management, and strategic insights

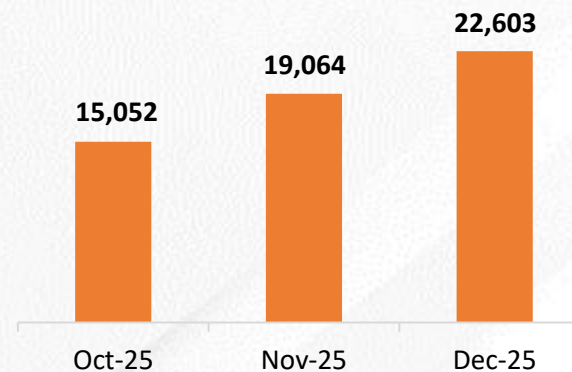
Digital Deposit Rapid Growth



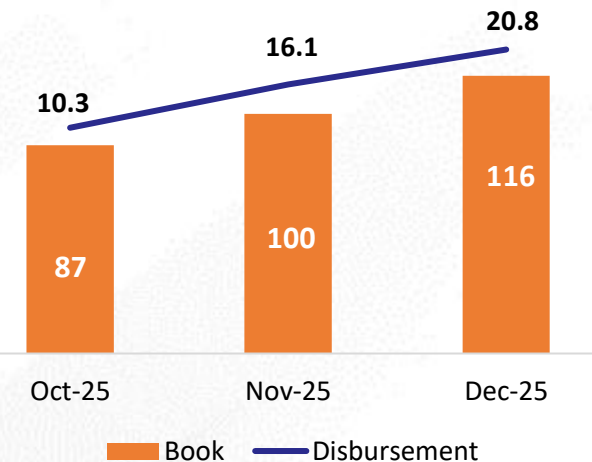
Exponential growth-Credit-line on UPI



Steady Growth Secured Credit Card Customer Base

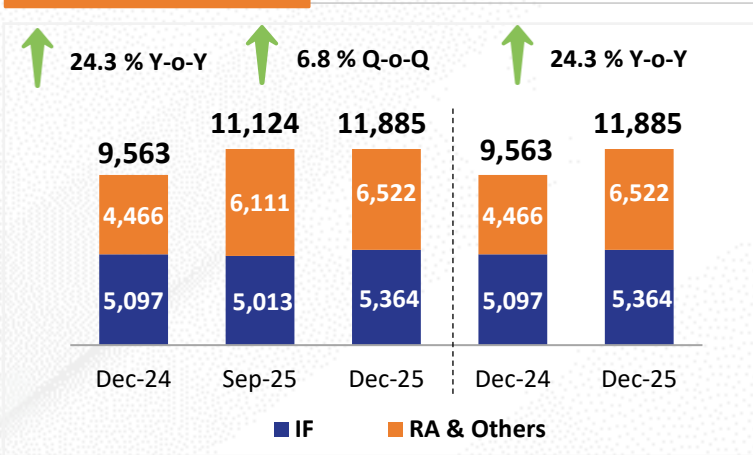


Digital MSME Loan Disbursement Picking Up

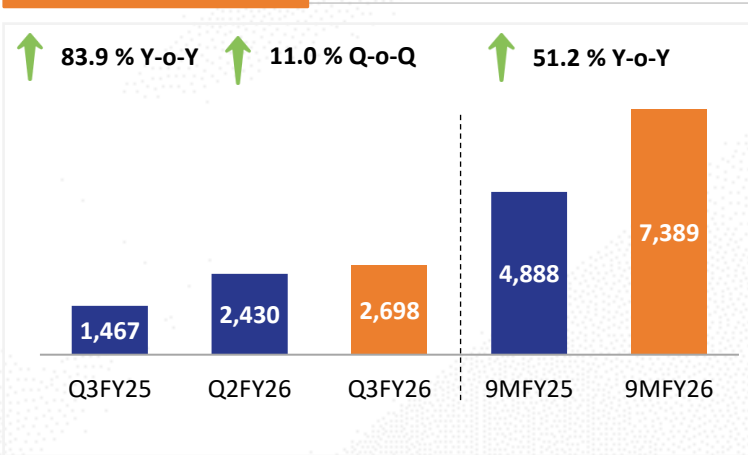


KEY METRICS – Q3 & 9M FY26

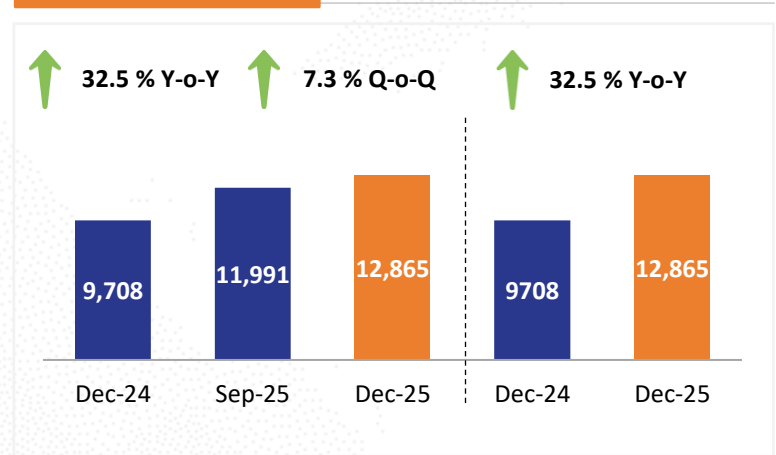
Gross Advances (₹Cr)



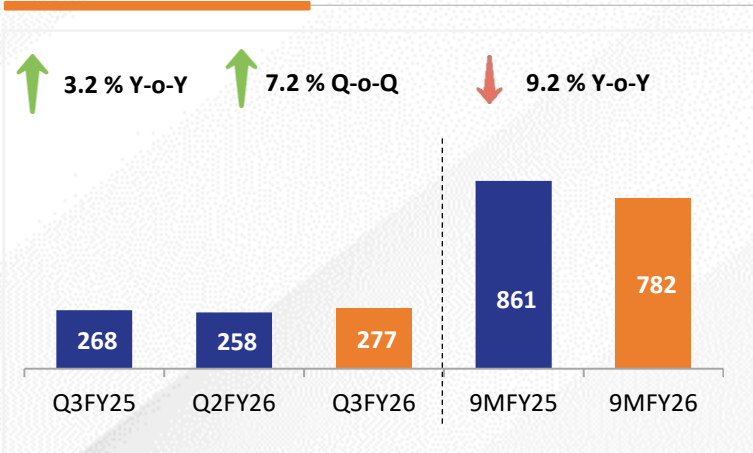
Disbursements (₹Cr)



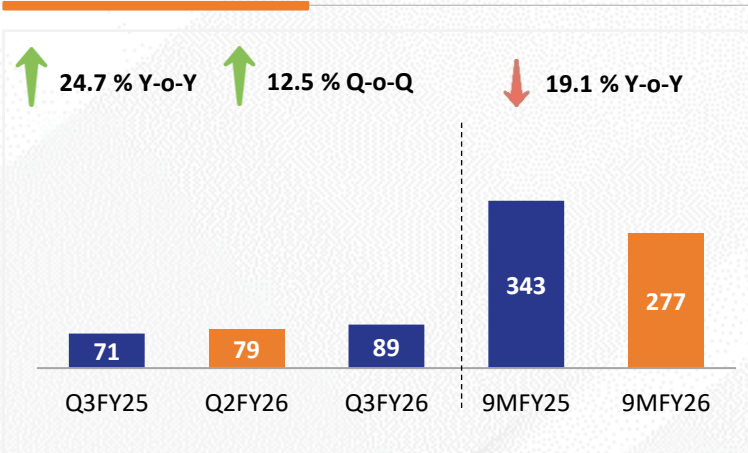
Deposits (₹Cr)



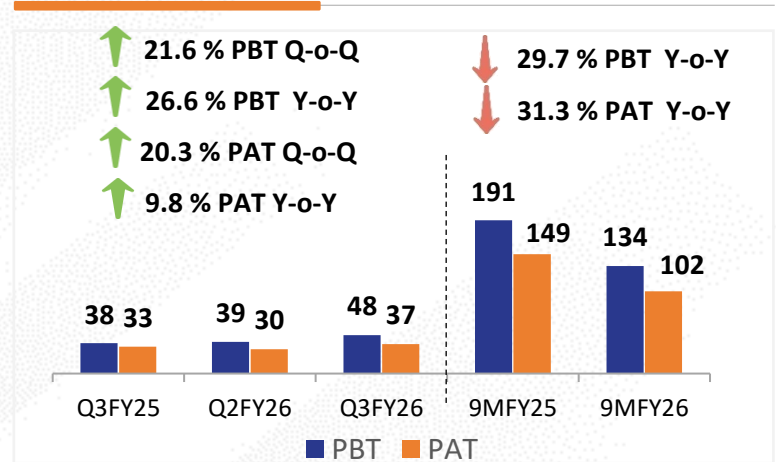
Net Interest Income (₹Cr)



Pre-POP (₹Cr)



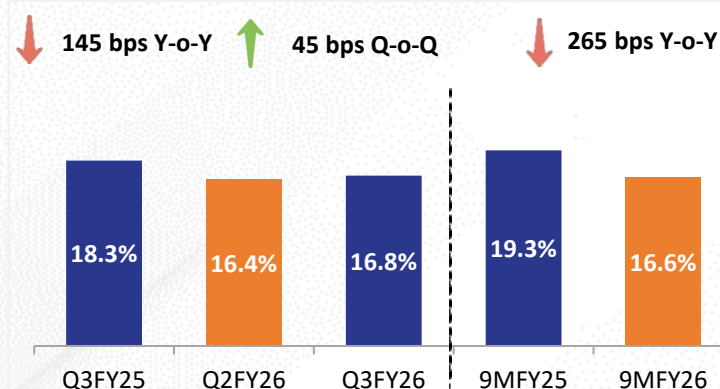
PBT & PAT (₹Cr)



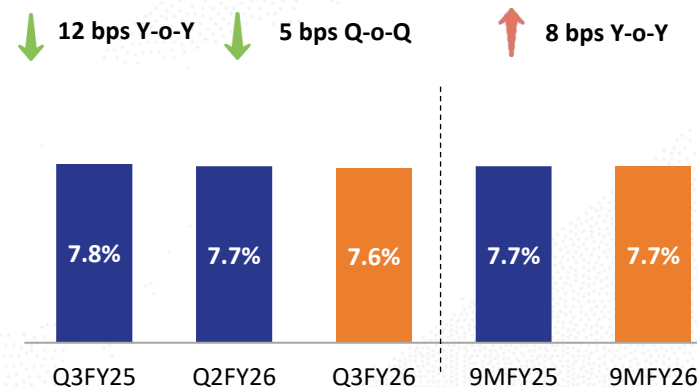
Excluding SCF, disbursements for Q3 FY26 is ₹2,257 Cr vs ₹2,053 Cr in Q2 FY26
 Figures may not add up due to rounding off

KEY METRICS – Q3 & 9M FY26

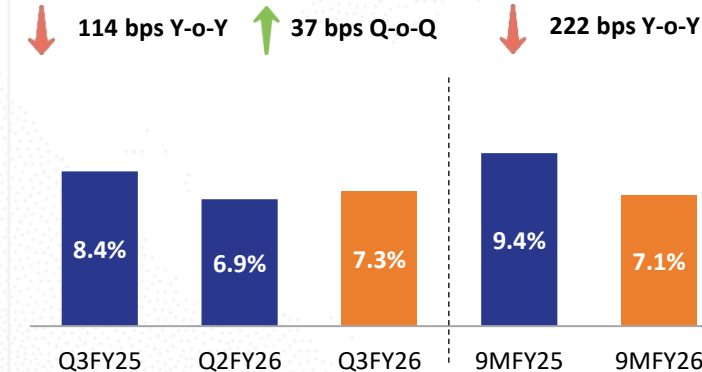
Effective Yield on Advances (%)



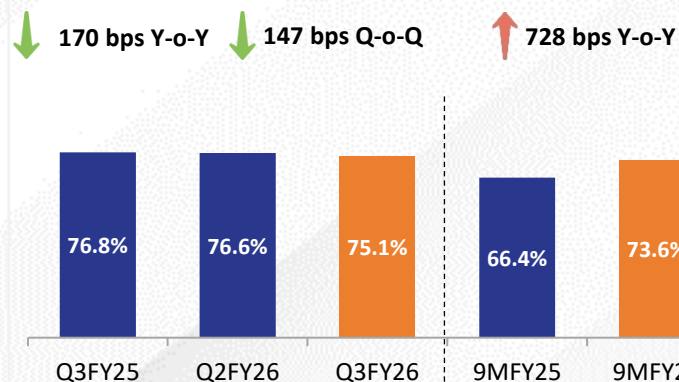
Cost of Funds (%)



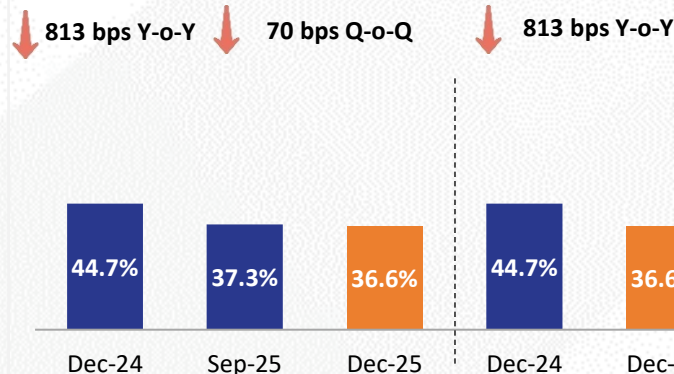
NIM (%)



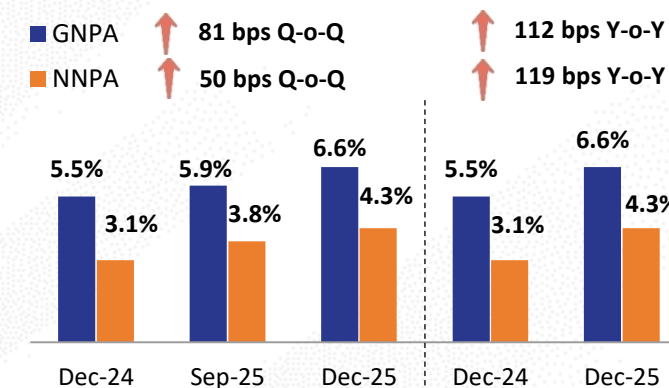
Cost / Income Ratio (%)



PCR* (%)



Asset Quality (%)



Figures may not add up due to rounding off

*Out of NNPA ₹501 Cr, ₹467 Cr receivable under various cohorts as of Dec'25

02

Company Overview



KEY MILESTONES

Suryoday 2.0

As on December 2025

Gross Advances crosses ₹11,800 Cr & Deposits ₹12,865 Cr

Vikas Loan is now 72% of the IF Book

Customer Base → 3.8 Mn / Branch Network → 712

New Initiatives scaling steadily : MSME, Secured Credit Card and Credit line on UPI

Launched Machinery & Equipment Finance

2024 & Beyond

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

2018 - 2022

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

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

2013 - 2017

Commencement

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

EMPOWERING SOLUTIONS: BEYOND MICRO LENDING

Asset Portfolio

Inclusive Finance (45%)

JLG
(28%)

Vikas Loans
(72%)

Expanding Beyond Micro Lending

Customer profile - Good credit score
with retail bureau track

Vikas loans –
Transitioning from JLG to Retail;

Launched MSME

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

Retail Assets (55%)

Mortgage

Housing Loans

LAP

Micro mortgage

Vehicle Financing

CV

Used CV

Construction Equipment

Others

FIG

Partnerships /
MSME UBL

SCF /
Machinery &
Equipment

Liabilities Portfolio

TD, RD & Long-Term
Deposit

CASA

Bulk Deposits

Digital FD

Other Products/ Services

OD

Secured Credit Card

Payment Solutions

Credit on UPI

Q3 FY26



Total no of customers
3.8 Mn



Effective Yield
on Advances
16.8%

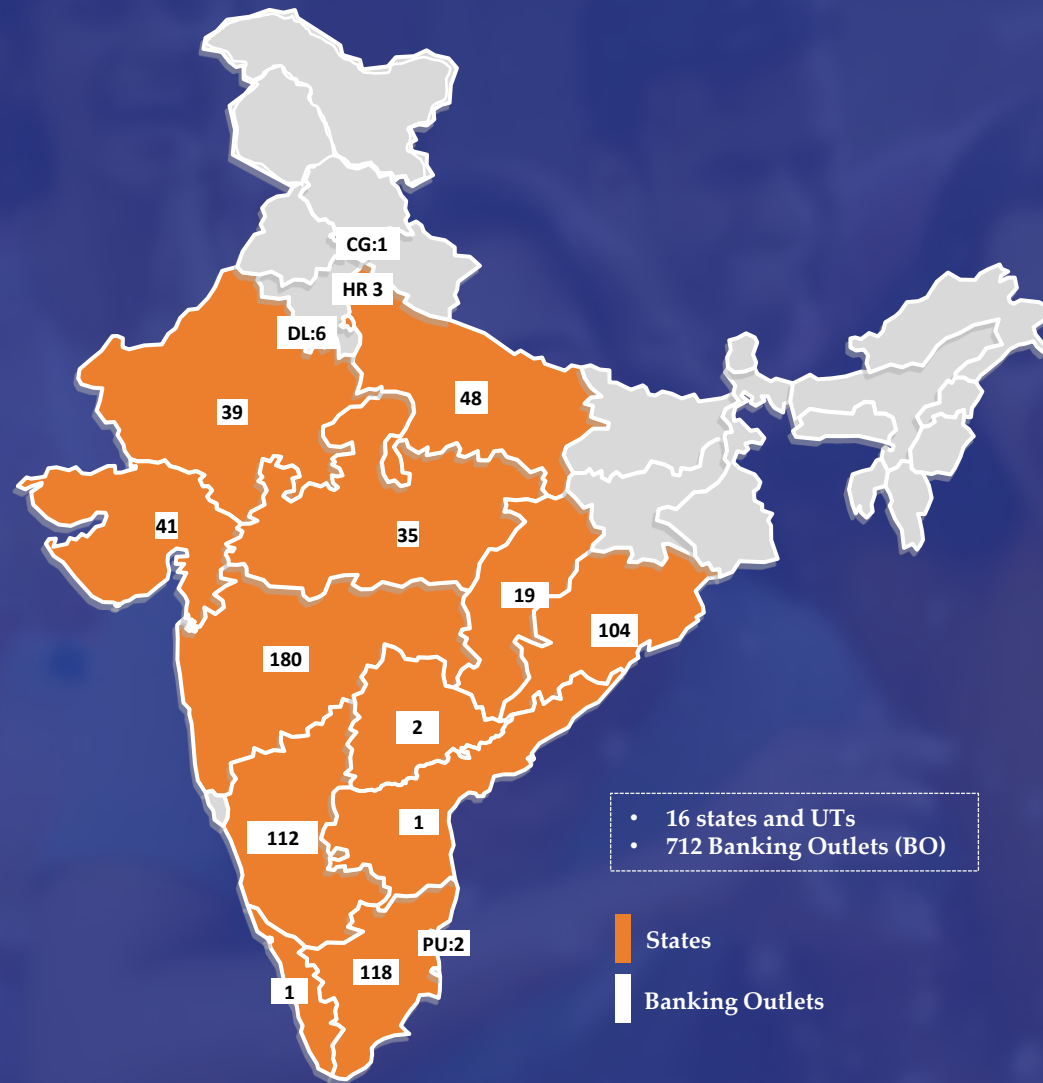


Cost of Funds
7.6%

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

Secured Book (55%)

STRONG FOOTHOLD: COVERING 2/3RD OF INDIA



Branch Distribution

Particulars	Dec'25	Dec'24
Asset focused outlets	383	387
Liability focused outlets*	132	126
Rural Centers	197	195
Total	712	708

Note: *Includes Composite Branches

Geographical Mix of the Branches

Outlets	Asset Focused	Liability Focused	Rural Centers	Total
Maharashtra	74	48	58	180
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	0	41
Rajasthan	37	1	1	39
Madhya Pradesh	25	5	5	35
Others	15	18	2	35
Total	383	132	197	712

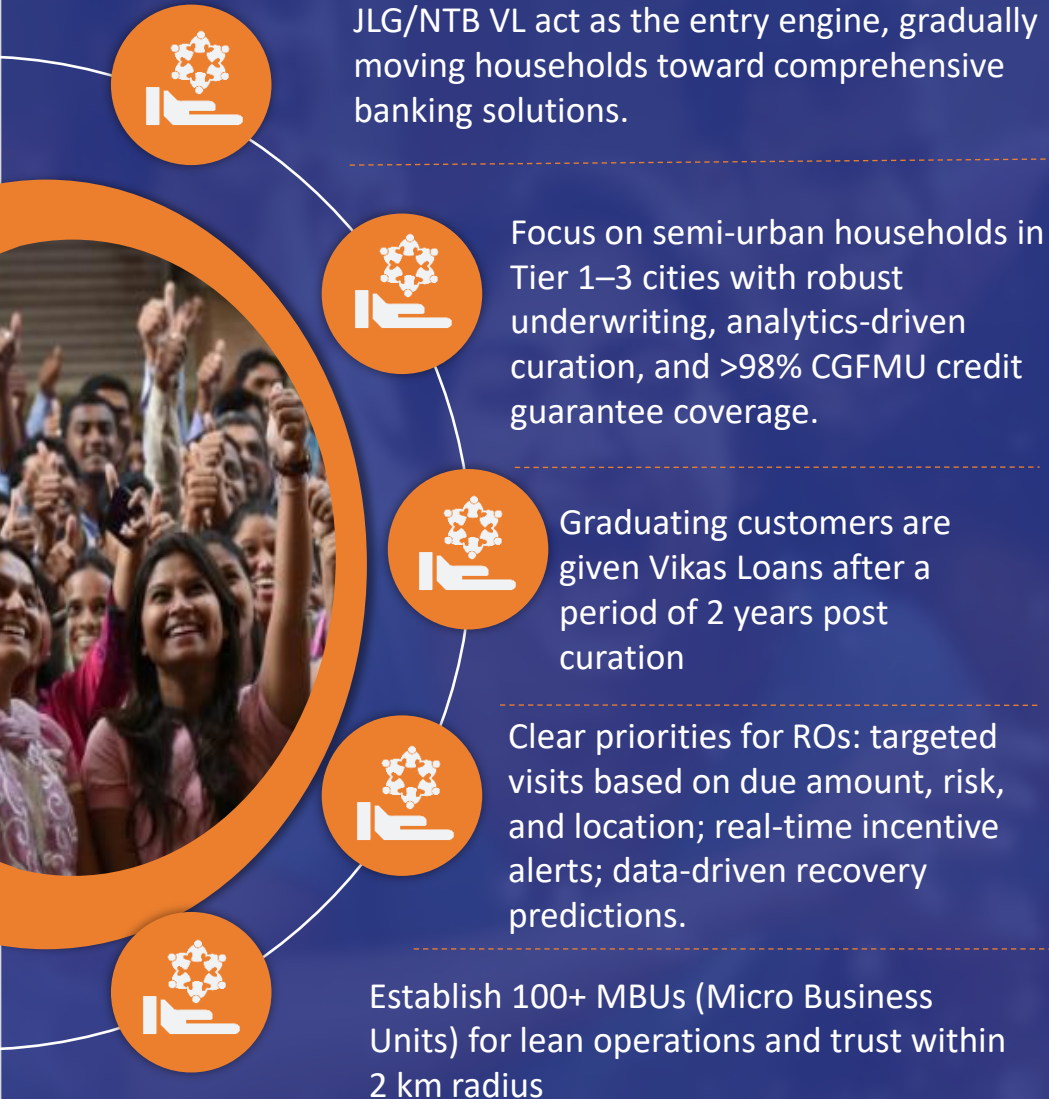
Note: Some of the rural centers branches are full fledged asset branches

03

Asset Products



INCLUSIVE FINANCE: BEYOND MICRO-LENDING



Vikas Loan Share

72%

of IF Gross Advances

Average Ticket Size

**₹51,500 /
₹65,000**

JLG/ NTB VL

Average Ticket Size

₹94,000

VL

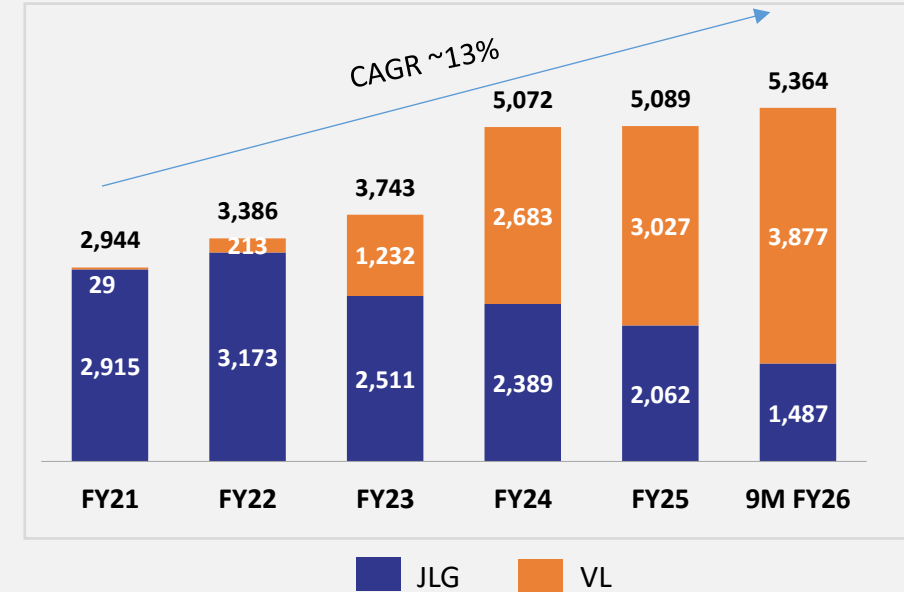
VL UPI Collections

40%

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	₹51,500 / ₹65,000	₹94,000

Gross Advances (₹Cr)



Over 98% of IF portfolio (JLG & Vikas) is covered under CGFMU scheme as on Dec'25
As of Dec'25, against NNPA of ₹432 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	1,486.5	360.9	126.9	234.0	464.9	24.3%	17.2%	35.2%
VL	3,877.0	335.1	137.2	198.0		8.6%	5.3%	40.9%
Total IF	5,363.5	696.0	264.0	432.0		13.0%	8.1%	37.9%

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.



Gross Advances

₹2,800Cr+

Disbursements

₹330Cr+

Team Strength

750+
Employees

Touchpoints

100+
locations

Micro
Mortgage

Loan
Against
Property

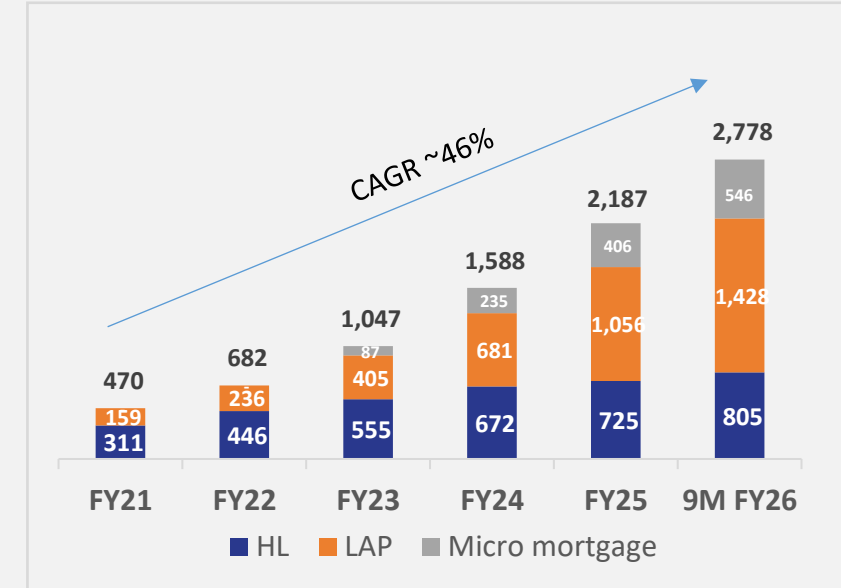
Housing
Loans

SSFB's Focus Areas

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	804.7	15.3	3.8	11.5	1.9%	1.43%	25.0%
LAP	1,427.5	21.0	3.9	17.1	1.5%	1.2%	18.6%
Micro-Mortgages	545.5	21.9	3.3	18.6	4.0%	3.4%	15.0%
Mortgage (Total)	2,777.7	58.1	11.0	47.1	2.1%	1.7%	18.9%

Figures may not add up due to rounding off

VEHICLE FINANCING: MONETIZING ON LARGE OPPORTUNITY

1

SSFB is diversifying business through various products under Vehicle Financing Portfolio – CV, TW, Used CV, Car loans & Construction Equipment

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

~17,000

Active Clients

Disbursements

₹317 Cr +

Team Strength

500+

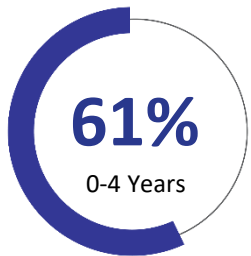
Employees

Touchpoints

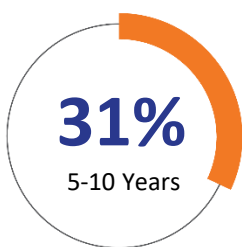
125+



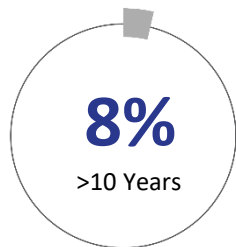
Large CV Market ₹5.6 Lakh Cr.



Future Opportunity
(61% - 3.5 Lakh Cr)



Suryoday Focus Area (39% - 2.1 Lakh Cr)

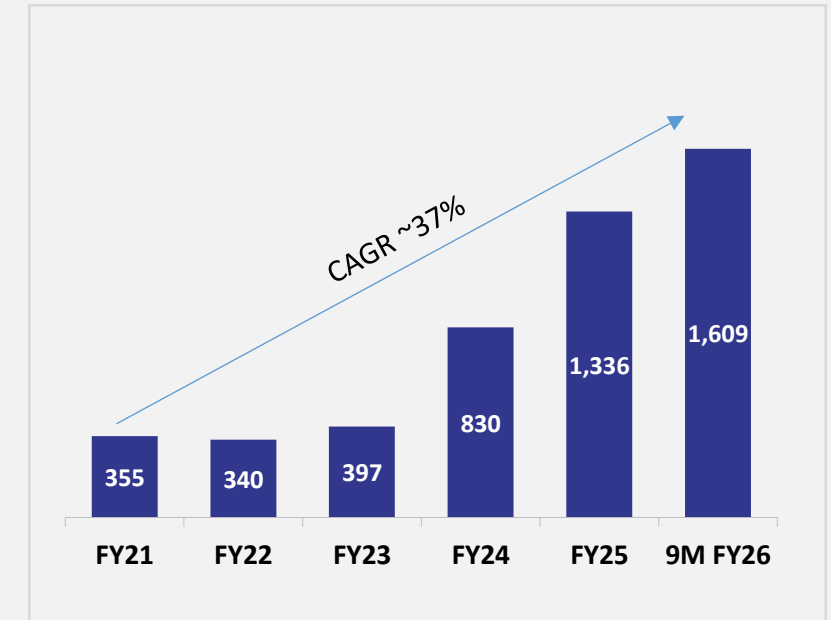


Source: SIAM; Internal Estimates

VEHICLE: ACCELERATED GROWTH OVER LAST 3 YEARS

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)



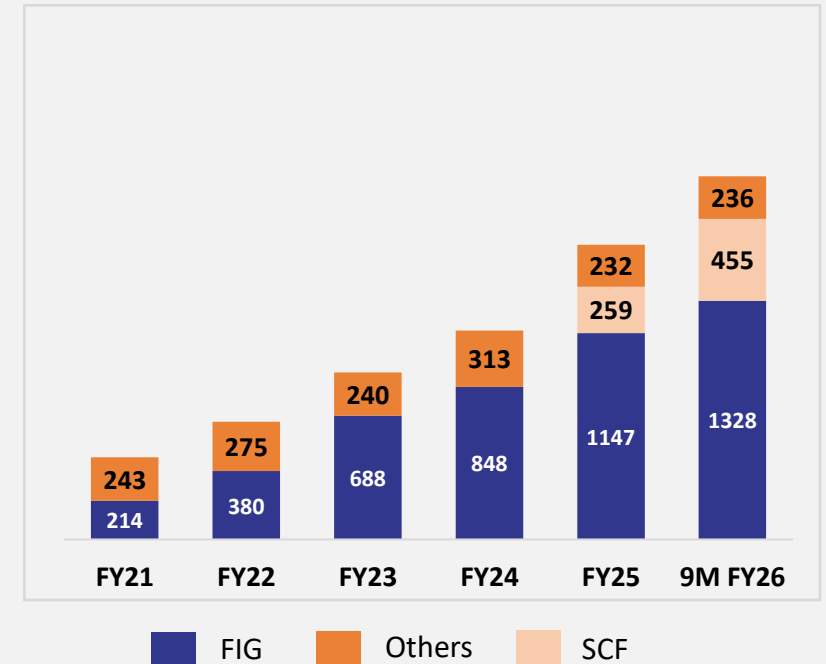
Gross Advances Includes CV, Two-wheeler, Car loans

Product	Gross Advances (₹Cr)	GNPA (₹Cr)	Total Provision (₹Cr)	NNPA (₹Cr)	GNPA	NNPA	PCR
Vehicles	1,608.8	19.9	7.6	12.3	1.2%	0.8%	38.2%

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	1,327.6	0.0	0.0	0.0	0.0%	0.0%	0.0%
Supply Chain Finance	455.2	0.0	0.0	0.0	0.0%	0.0%	0.0%
MSME	116.3	1.8	0.5	1.3	1.5%	1.1%	26.5%
Others	235.8	14.6	6.2	8.4	6.2%	3.6%	42.5%

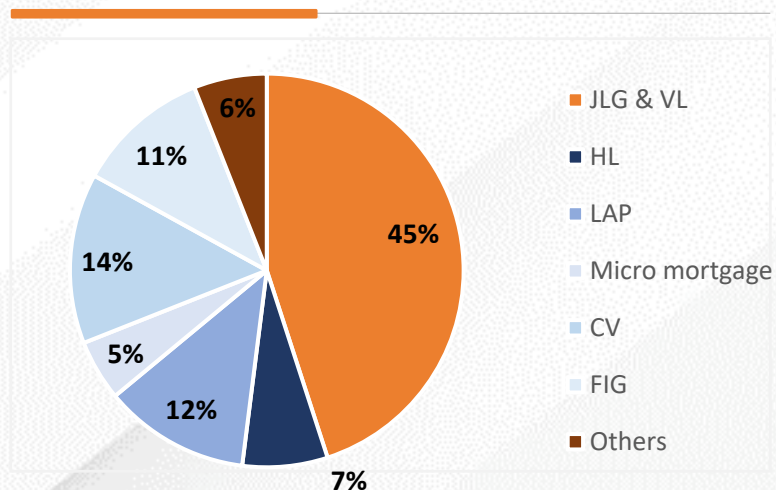
Figures may not add up due to rounding off

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

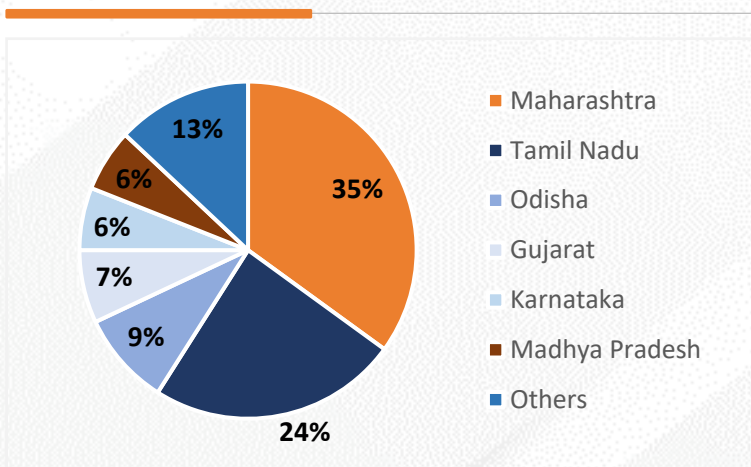
ASSET BUSINESS UPDATE – Q3 FY26

Particulars (₹Cr)	JLG	VL	HL	LAP	Micro Mortgage	Vehicles	FIG	SCF	MSME	Others*	Total
Gross Advances – (₹Cr)	1,486.5	3,877.0	804.7	1,427.5	545.5	1,608.8	1,327.6	455.2	116.3	235.8	11,885.0
Disbursement (₹Cr)	294.8	951.6	63.1	197.4	73.6	317.1	297.5	440.8	45.4	16.3	2,697.6
CE % (Current Bucket)	99.1%	99.3%	99.4%	97.5%	98.8%	97.6%	100%	100%	99.0%	97.2%	99.2%
CE % Overall (1 EMI Adjusted)	77.3%	88.1%	96.1%	95.7%	94.4%	94.6%	99.6%	100%	95.6%	89.3%	88.7%

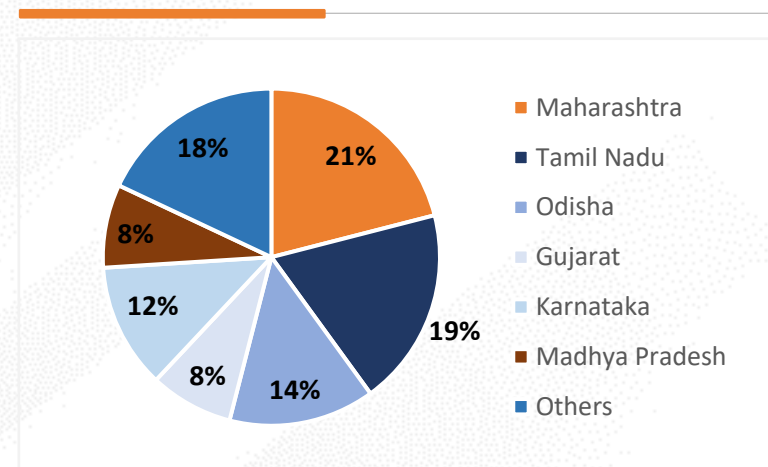
Portfolio Mix – Product Wise



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

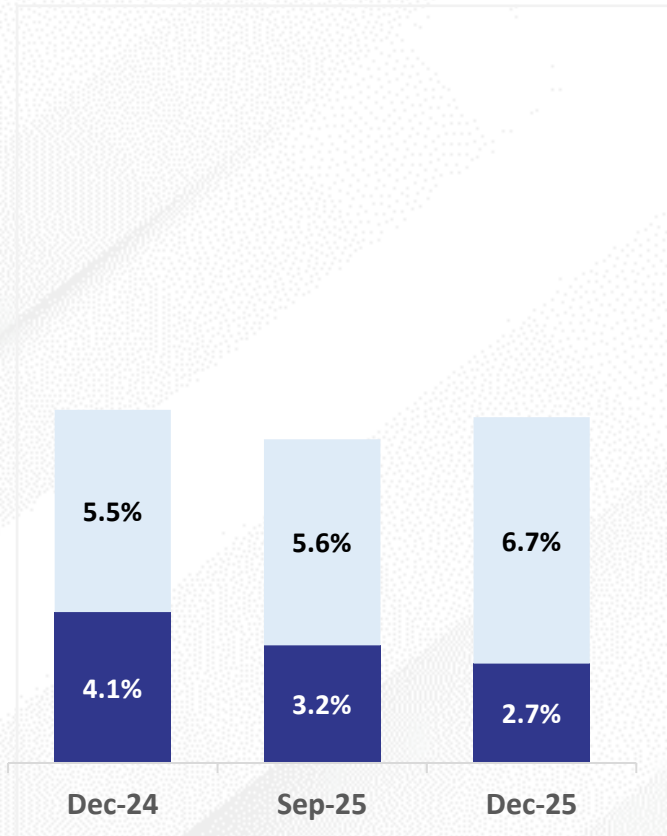
04

Asset Portfolio Quality

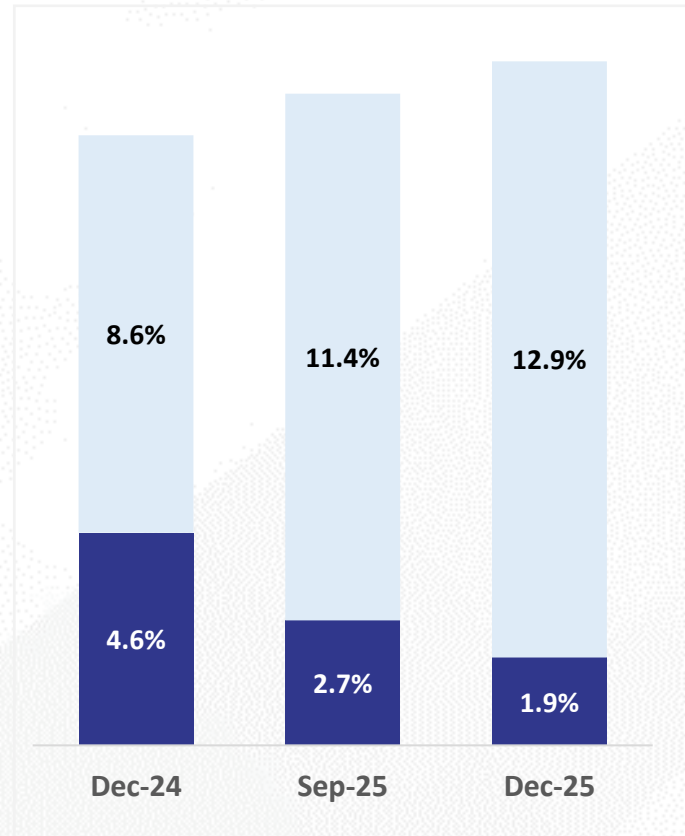


PORTFOLIO PERFORMANCE

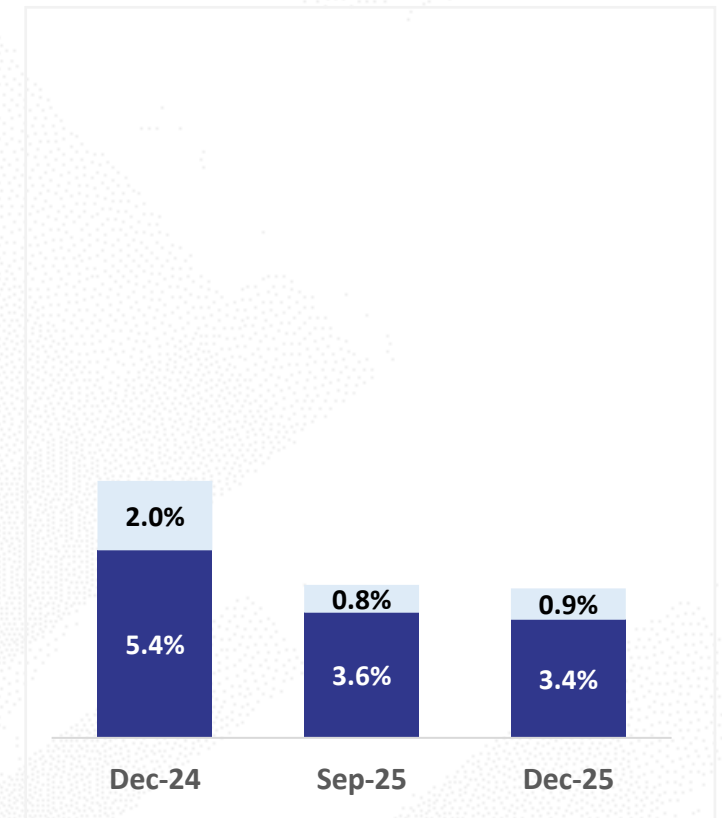
SSFB – PAR 30+



IF – PAR 30+



Retail Assets – PAR 30+[#]

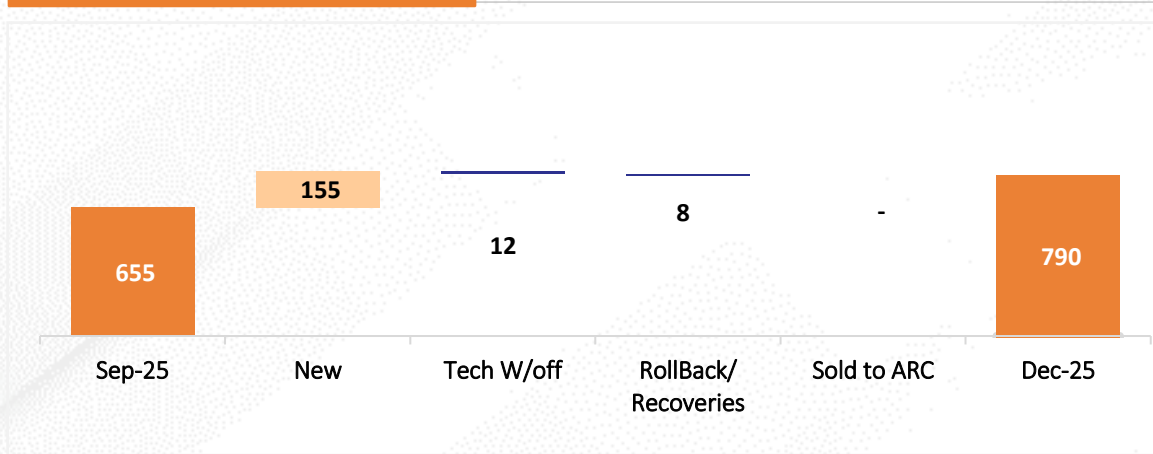


■ PAR 30-90 ■ PAR 90+

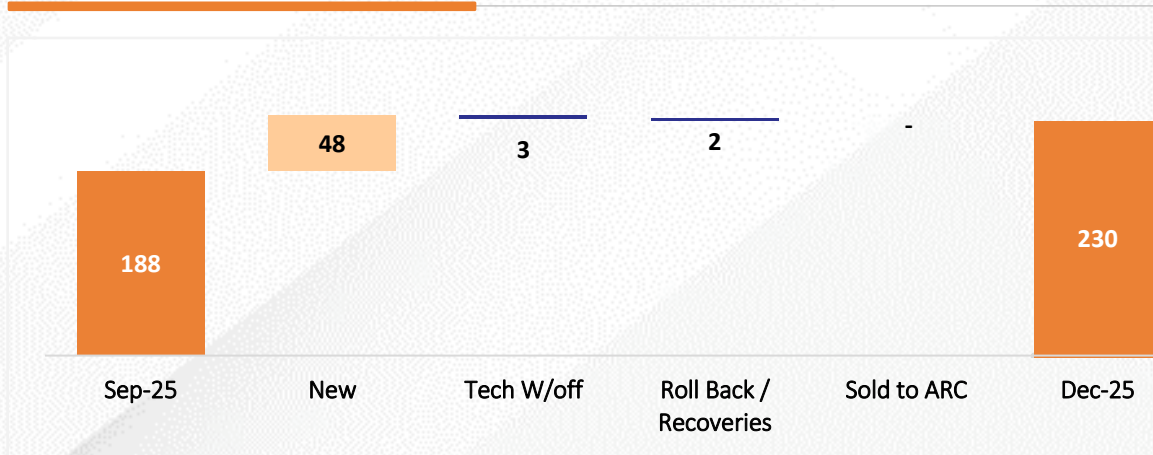
GNPA ASSET QUALITY & CREDIT COST

All numbers in ₹Cr.s, unless otherwise indicated

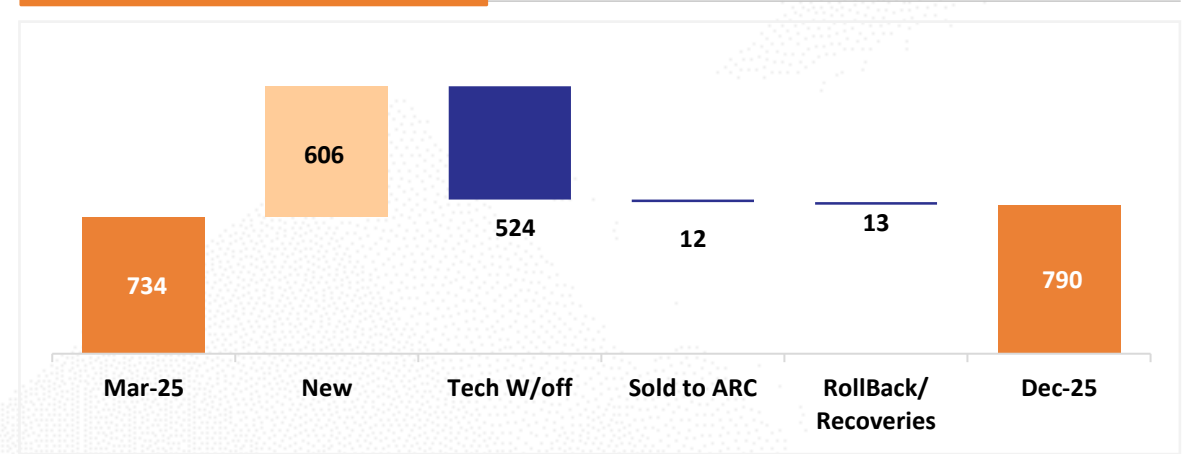
GNPA Q3 FY26 Movement



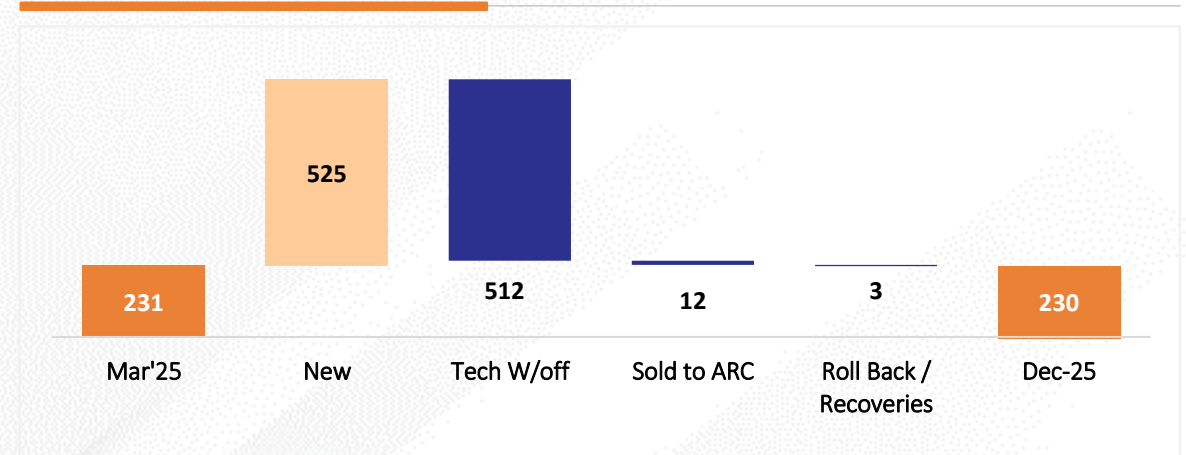
Provisions Q3 FY26 Movement*



GNPA 9M FY26 Movement



Provisions 9M FY26 Movement*



*Excludes Floating Provision of ₹50.5 Cr
 Figures may not add up due to rounding off

05

Liability Portfolio



DEPOSIT LANDSCAPE



Key Highlights



Deposits
₹12,865 Cr



Customers
2 Mn+



Team Strength
850+



Deposit Focused Branches
130+



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

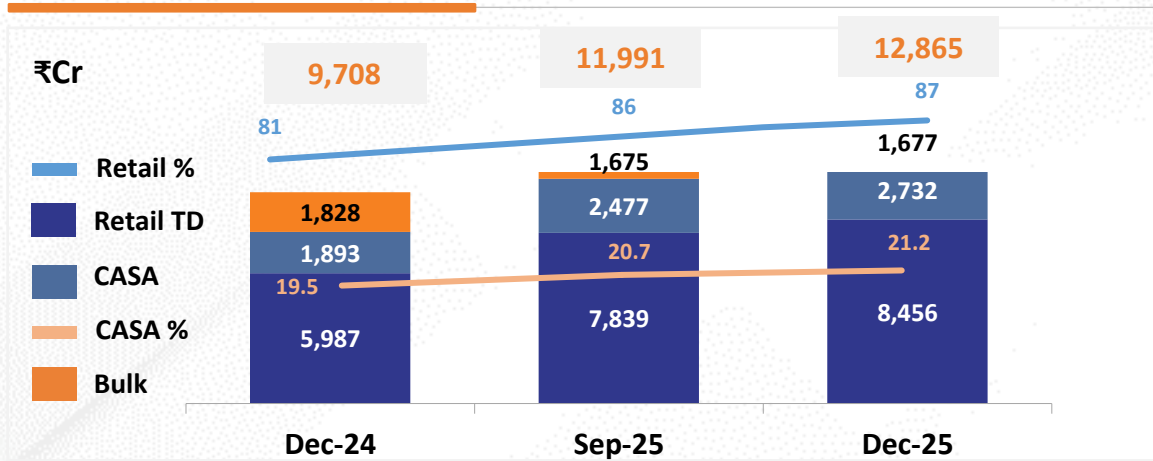
Exclusive lifestyle and wellness benefits, faster query resolution and priority services at branches/doorstep

TASC

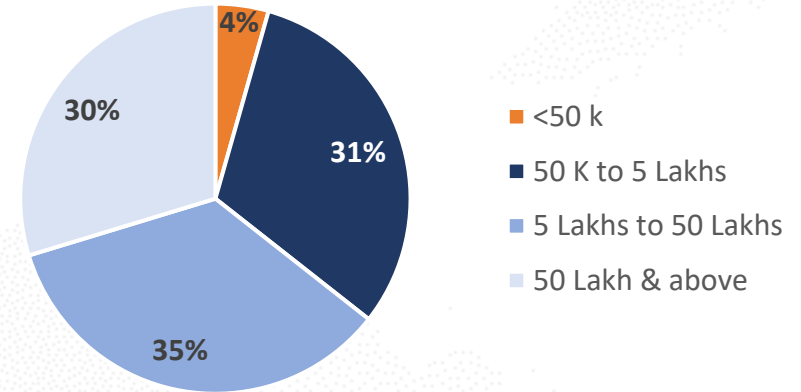
Higher Interest rates and CMS

DEPOSIT UPDATE

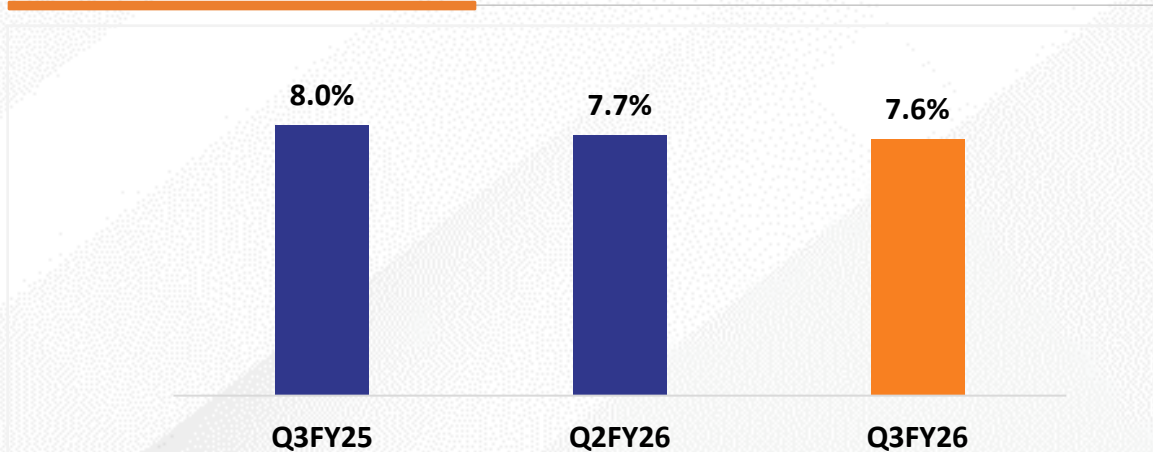
Deposits



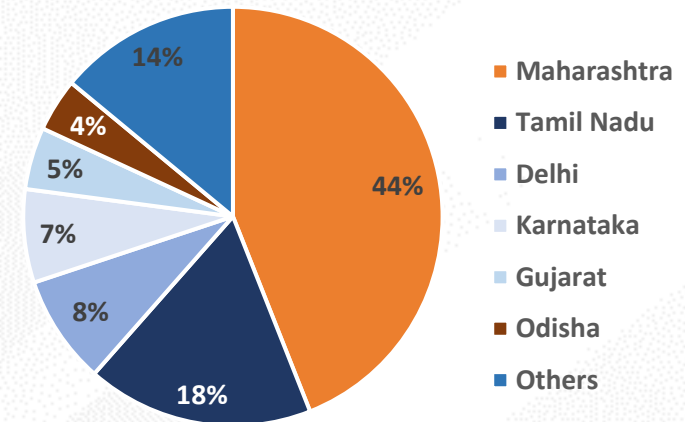
Retail Deposit (Incl CASA) Average Ticket Size



Cost of Deposits

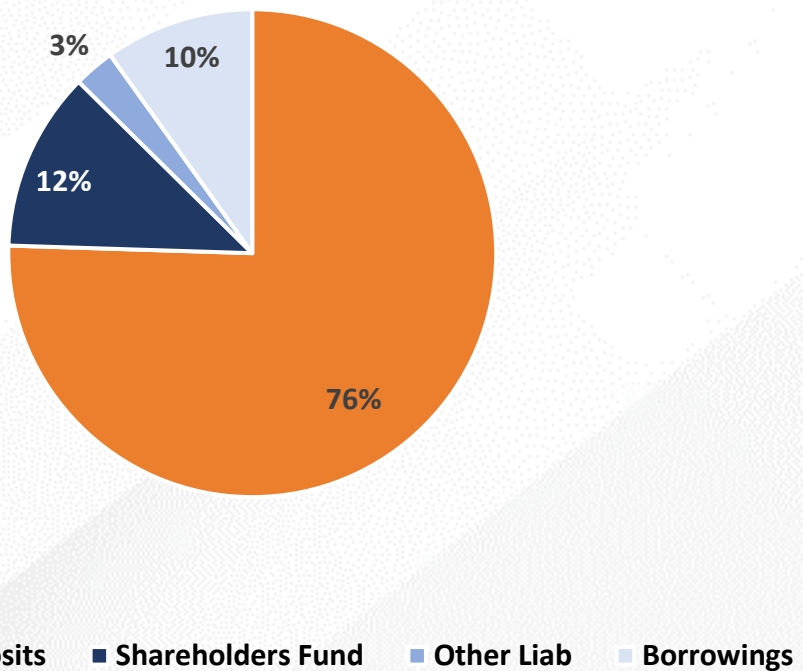


Geographic diversification of Deposits

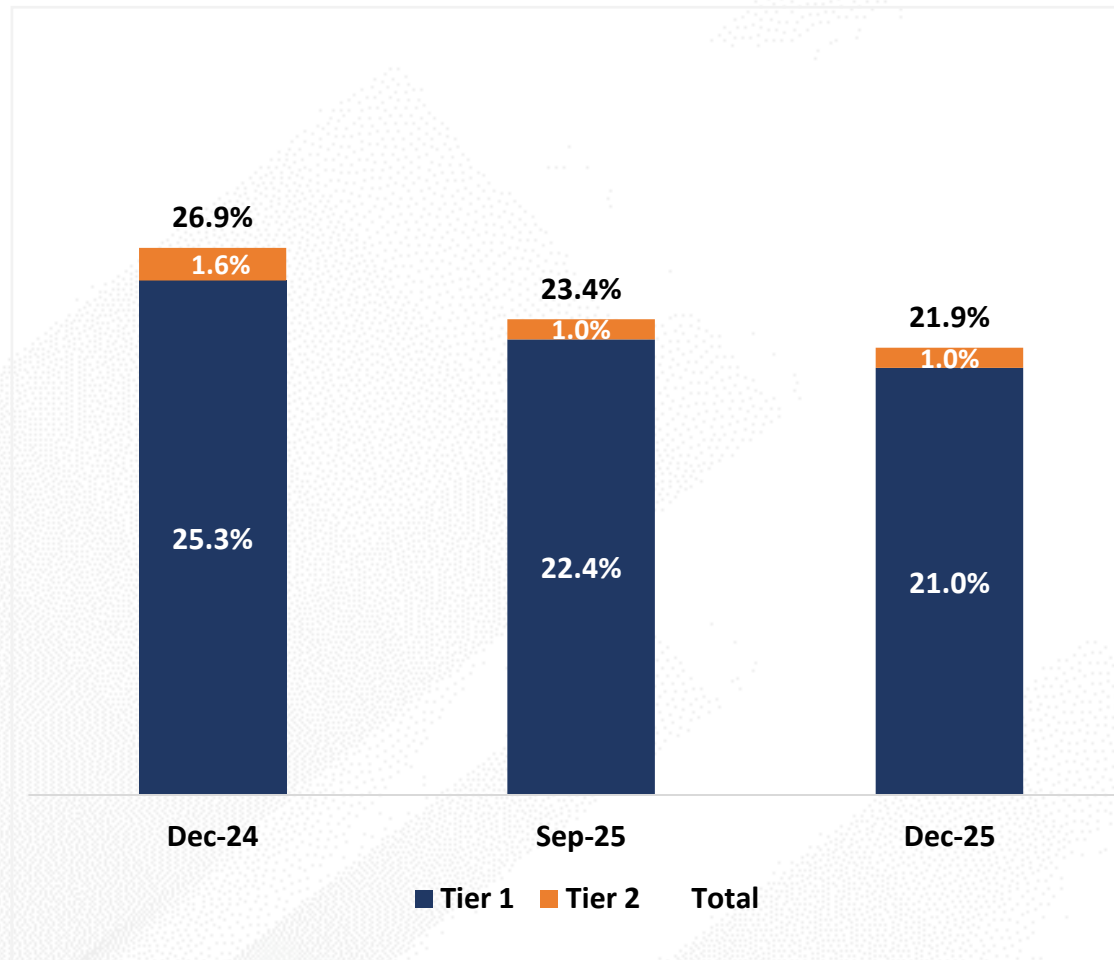


Continue to mobilize CASA and Focus on driving digital sourcing of deposits to further enhance retail granular deposit base
As on Dec 2025, deposits garnered through digital channels stood at ~ ₹1,500 Cr, Daily deposit sourcing run rate ~₹6 Cr

Balance Sheet Mix



Capital Adequacy Ratio % (CRAR)



06

Financial & Key Ratios Q3 & 9M FY26



FINANCIALS – BALANCE SHEET

Particulars (₹Cr)	Dec-25	Dec-24	Y-o-Y	Sep-25	Q-o-Q
Capital and Liabilities					
Capital	106.3	106.3	0.0%	106.3	0.0%
Reserves and Surplus	1,922.9	1,854.0	3.7%	1,885.2	2.0%
Deposits	12,864.9	9,707.6	32.5%	11,991.3	7.3%
Borrowings	1,680.2	1,956.0	-14.1%	2,164.9	-22.4%
Other Liabilities and Provisions	465.0	302.6	53.6%	457.0	1.7%
Total	17,039.2	13,926.5	22.4%	16,604.6	2.6%
Assets					
Fixed Assets	291.9	287.1	1.7%	290.2	0.6%
Cash and Bank	1,279.3	852.3	50.1%	1,511.6	-15.4%
Investments	3,388.1	3,067.7	10.4%	3,413.8	-0.8%
Advances	11,520.8	9,326.6	23.5%	10,805.1	6.6%
Other Assets	559.2	392.9	42.3%	584.0	-4.2%
Total Assets	17,039.2	13,926.5	22.4%	16,604.6	2.6%

Figures may not add up due to rounding off

FINANCIALS – P&L ACCOUNT

Particulars (₹Cr)	Q3 FY26	Q3 FY25	Y-o-Y
Interest Earned	543.9	487.8	11.5%
Interest Expended	267.1	219.6	21.6%
Net Interest Income	276.8	268.3	3.2%
Other Income	80.9	39.6	104.5%
Net Total Income	357.7	307.8	16.2%
Operating Expenses	248.2	217.7	14.0%
Employee Expense	127.9	105.1	21.7%
Other Expense	120.3	112.7	6.8%
Operating Profit	109.5	90.1	21.5%
CGFMU Expense	20.5	18.7	9.4%
Operating Profit After CGFMU	89.0	71.4	24.7%
Provisions and Contingencies	41.2	33.6	22.6%
Net Profit Before Tax	47.8	37.7	26.6%
Tax	11.2	4.4	152.5%
Profit After Tax	36.6	33.3	9.8%

Q2 FY26	Q-o-Q
519.7	4.7%
261.4	2.1%
258.2	7.2%
79.8	1.3%
338.1	5.8%
242.1	2.5%
126.4	1.1%
115.6	4.1%
96.0	14.1%
16.8	21.5%
79.1	12.5%
39.9	3.4%
39.3	21.6%
8.9	26.4%
30.4	20.3%

9M FY26	9M FY25	Y-o-Y
1,558.7	1,483.2	5.1%
776.5	621.7	24.9%
782.2	861.5	-9.2%
269.4	157.2	71.4%
1,051.5	1,018.6	3.2%
720.7	623.6	15.6%
369.7	328.5	12.5%
351.0	295.1	19.0%
330.8	395.1	-16.3%
53.7	52.5	2.4%
277.1	342.6	-19.1%
143.2	152.0	-5.8%
133.9	190.6	-29.7%
31.7	41.9	-24.4%
102.2	148.7	-31.3%

FINANCIALS – KEY METRICS

Particulars (₹Cr)	Unit	Q3 FY26	Q3 FY25	Y-o-Y	Q2 FY26	Q-o-Q	9M FY26	9M FY25	Y-o-Y
Gross Advances	₹Cr	11,885	9,563	24.3%	11,124	6.8%	11,885	9,563	24.3%
Disbursement	₹Cr	2,698	1,467	83.9%	2,430	11.0%	7,389	4,888	51.1%
Deposits	₹Cr	12,865	9,708	32.5%	11,991	7.3%	12,865	9,708	32.5%
Retail Deposit to Total Deposit	%	87.0%	81.2%	580 bps	86.0%	93 bps	87.0%	81.2%	580 bps
CASA Ratio	%	21.2%	19.5%	174 bps	20.7%	58 bps	21.2%	19.5%	174 bps
Yield	%	16.8%	18.3%	-145 bps	16.4%	45 bps	16.6%	19.3%	-265 bps
NIM	%	7.3%	8.4%	-114 bps	6.9%	37 bps	7.1%	9.4%	-222 bps
Cost of Deposits	%	7.6%	8.0%	-33 bps	7.7%	-7 bps	7.7%	7.9%	-20 bps
Cost of Borrowings	%	7.7%	7.0%	69 bps	7.7%	1 bps	7.8%	6.8%	97 bps
Cost of Funds	%	7.6%	7.8%	-12 bps	7.7%	-5 bps	7.7%	7.7%	8 bps
Cost to income	%	75.1%	76.8%	-170 bps	76.6%	-147 bps	73.6%	66.4%	728 bps
GNPA Ratio	%	6.6%	5.5%	112 bps	5.9%	81 bps	6.6%	5.5%	112 bps
NNPA Ratio	%	4.3%	3.1%	119 bps	3.8%	50 bps	4.3%	3.1%	119 bps
PCR (Excluding Technical Write offs)	%	36.6%	44.7%	-814 bps	37.3%	-70 bps	36.6%	44.7%	-814 bps
Book Value Per Share (BVPS)	₹	190.9	184.4	3.5%	187.4	1.9%	190.9	184.4	3.5%

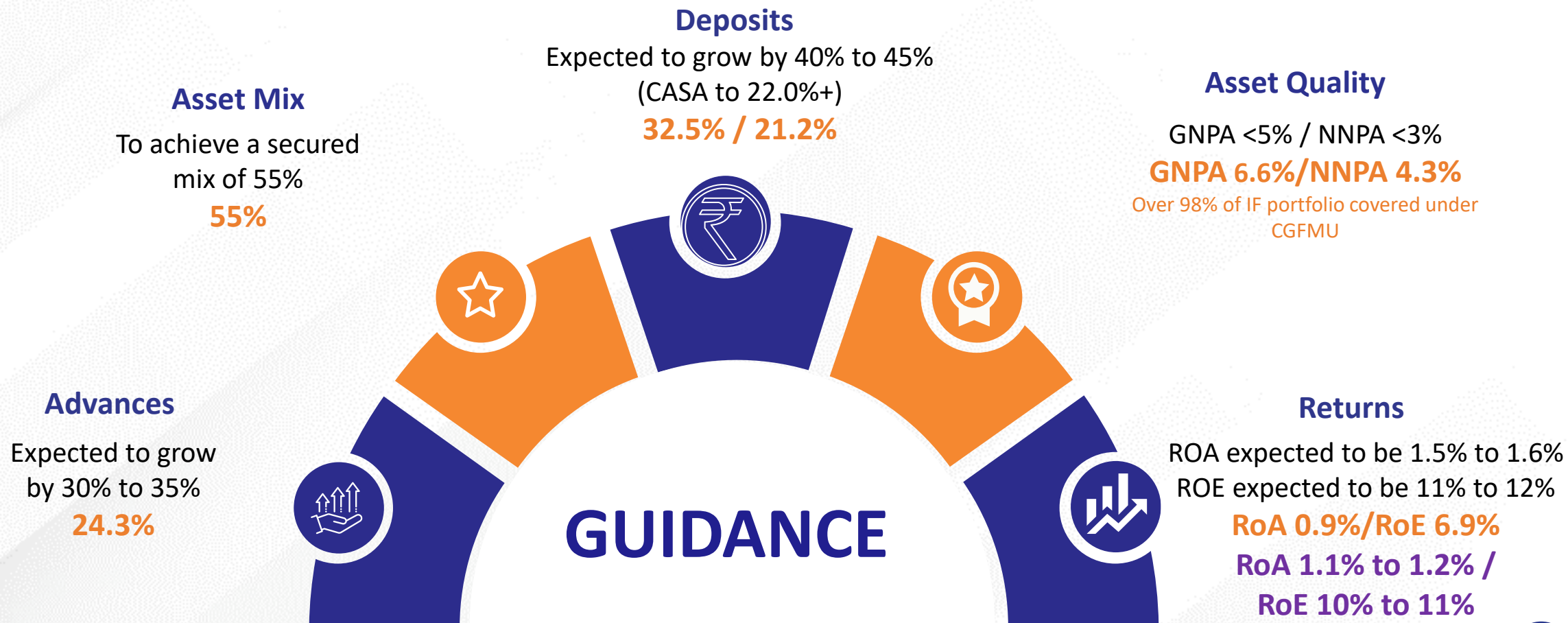
Figures may not add up due to rounding off

07

Guidance



- Represents YTD achieved
- Revised Guidance for Q4FY26



As of Dec'25 GNPA (₹790 Cr), NNPA (₹501 Cr), against which ₹467 Cr is receivable under CGFMU scheme

08

CSR Initiatives



BEYOND BANKING



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

Location: Maharashtra

Beneficiaries till date: 14,161



Ujjwal: Financial Literacy for Students

Financial and banking literacy for youth (14-20 years) to foster informed decisions and future planning

Location: Maharashtra, Tamil Nadu, Odisha

Beneficiaries till date: 21,821

Swayamshree: Financial Capability for Parents

Engaging parents in financial education, promoting digital literacy, and access to social security benefits.

Location: Maharashtra, Tamil Nadu, Odisha

Beneficiaries till date: 14,998



BEYOND BANKING

Spandan: Health Interventions for Women and Adolescent Girls

Preventive health programs for women and children, linking financial health with physical well-being.

Location: Maharashtra, Tamil Nadu, Odisha

Beneficiaries till date: 4,177

Udyojika: Supplementary Livelihoods

Supporting 143 women from low-income families with supplementary livelihoods. The bags stitched by Domestic workers received momentum and multiple exhibitions were held by setting up stall at Suryoday Small Finance Bank, HSBC Bank, Standard Chartered Bank and SBI Capital

Beneficiaries till date: 143

Location: Maharashtra, Tamil Nadu, Odisha



Vidya: Quality Education for All Children

Counselling and other supportive services for students and schools.

Location: Maharashtra, Tamil Nadu, Odisha

Beneficiaries till date: 895



The Rotary Club of Madras Charitable Trust, in collaboration with the Greater Chennai Corporation and with the continued CSR support of Suryoday Small Finance Bank, launched the Mobile Dental Clinic Project to provide accessible dental care to school children and urban communities in Chennai. The project aims to promote oral health awareness, detect early dental problems, and provide timely treatment. Through this initiative, quality dental services were delivered directly to the community, ensuring that underserved populations received essential oral healthcare

Beneficiaries from April'25 to September'25 : 10,266



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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