

October 29, 2026

Ref.: SSFB/CS/67/2026-27

To,

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

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

Symbol: **SURYODAY**

Scrip Code: **543279, 960033, 978308**

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, 2026 - Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Ref: Bank's letter No. SSFB/CS/66/2026-27 dated October 29, 2026, intimating the Outcome of meeting of the Board of Directors (the "Board") of the Bank held on October 29, 2026 - Approval of the Unaudited Financial Results of the Bank for the Quarter (Q-2) and Half year ended on September 30, 2026, and other matters

In continuation to the above mentioned intimation dated October 29, 2026, pertaining to Outcome of the Board Meeting, please find attached herewith the Press Release on Unaudited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-2) and Half year ended on September 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> 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

GEETA
KRISHNAN
Digitally signed by GEETA
KRISHNAN
Date: 2026.10.29 20:12:06
+05'30'

Geeta Krishnan
Interim 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: 022-41856700

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

Suryoday Small Finance Bank Limited

Q2 & H1FY27

H1FY27 Highlights

Gross Advances Portfolio of Rs. 14,972 Cr, up 34.6% Year-on-year
Pre-provision Operating Profit of Rs 284.1 Cr, up 51.0% Year-on-year
Profit After Tax of Rs 151.7 Cr, up 131.0% Year-on-year
ROA of 1.5%, ROE of 14.2%
GNPA of 2.9%, NNPA of 1.5%**

*Calculated on gross advances incl IBPC

Navi Mumbai, 29th October 2026: Suryoday Small Finance Bank Limited has announced its unaudited financial results for the quarter and half year ended 30th September 2026.

Business Highlights: Q2 FY27

- Gross Advances stood at **Rs. 14,972 Cr** as on Sep'26 as compared to **Rs. 11,124 Cr** as on Sep'25, an increase of **34.6%** year-on-year
- Disbursements stood at **Rs. 3,096 Cr** in Q2 FY27 as compared to **Rs. 2,430 Cr** in Q2 FY26, increase of **27.4%** year-on-year
 - The Vikas Loan disbursement showed an increase of **17.8%** year-on-year
- Deposits stood at **Rs. 16,184 Cr** as on Sep'26 as compared to **Rs. 11,991 Cr** as on Sep'25, an increase of **35.0%** year-on-year
- IF Current bucket Collection Efficiency stood at **99.3%**
- Collection Efficiency (1 EMI adjusted) stood at **93.6%** in Q2 FY27 as compared to **85.3%** in Q2 FY26

Financial Highlights: Q2 FY27

- Net total income increased by **46.5%** year-on-year from **Rs. 338.1 Cr** to **Rs. 495.3 Cr**
- Net interest income (NII) increased by **42.8%** year-on-year from **Rs 258.2 Cr** to **Rs 368.8 Cr**
- Pre-provision operating profit (PPOP) increased by **83.8%** year-on-year from **Rs. 79.1 Cr** to **Rs. 145.5 Cr**
- Cost of Funds stood at **7.4%** in Q2 FY27 as compared to **7.7%** in Q2 FY26
- Cost to income stood at **70.6%** in Q2 FY27 as compared to **76.6%** in Q2 FY26
- Profit After Tax (PAT) increased from **Rs. 30.4 Cr** in Q2 FY26 to **Rs. 76.5 Cr** in Q2 FY27

Business Highlights: H1 FY27

- Gross Advances stood at **Rs. 14,972 Cr** as on Sep'26 as compared to **Rs. 11,124 Cr** as on Sep'25, an increase of **34.6%** year-on-year
- Disbursements stood at **Rs. 6,050 Cr** in H1 FY27 as compared to **Rs. 4,691 Cr** in H1 FY26, increase of **29.0%** year-on-year
 - The Vikas Loan disbursement showed an increase of **18.9%** year-on-year
- Deposits stood at **Rs. 16,184 Cr** as on Sep'26 as compared to **Rs. 11,991 Cr** as on Sep'25, an increase of **35.0%** year-on-year
- Share of retail deposits stood at **84.5%** in Sept'26, as compared to **86.0%** in Sept'25
- CASA ratio stood at **19.4%** as on Sept'26, compared to **20.7%** in Sept'25
- Collection Efficiency (1 EMI adjusted) stood at **91.9%** in H1 FY27 as compared to **85.6%** in H1 FY26
- Current bucket Collection Efficiency stood at **99.1%** in H1 FY27 as compared to **98.5%** in H1 FY26
- The Bank has **~7 million** customers as on Sept'26, as compared to **~3.6 million** customers in Sept'25, an increase of **92.0%**

Financial Highlights: H1 FY27

- Net total income increased by **38.2%** year-on-year from **Rs. 693.8 Cr** to **Rs. 958.9 Cr**
- Net interest income (NII) increased by **35.5%** year-on-year from **Rs 505.4 Cr** to **Rs 684.5 Cr**
- Pre-provision operating profit (PPOP) increased by **51.0%** year-on-year from **Rs. 188.1 Cr** to **Rs. 284.1 Cr**
- Cost of Funds stood at **7.4%** in H1 FY27 as compared to **7.8%** in H1 FY26
- Cost to income stood at **70.4%** in H1 FY27 as compared to **72.9%** in H1 FY26
- Profit After Tax (PAT) increased from **Rs. 65.7 Cr** in H1 FY26 to **Rs. 151.7 Cr** in H1 FY27
- Gross NPA* stood at **2.9%** as on Sept'26, compared to **5.9%** in Sept'25
- Net NPA* stood at **1.5%** as on Sept'26, compared to **3.8%** in Sept'25
- The Bank has a healthy capital position with a CRAR at **19.4%** comprising Tier I capital of **18.7%** and Tier II capital of **0.7%**

**Calculated on gross advances incl IBPC*

Key Metrics: Q2 & H1FY27

Particulars	Unit	Q2 FY27	Q2 FY26	Y-o-Y	Q1 FY27	Q-o-Q	H1 FY27	H1 FY26	Y-o-Y
Gross Advances*	Rs. Cr.	14,972	11,124	34.6%	14,376	4.2%	14,972	11,124	34.6%
Disbursement^	Rs. Cr.	3,096	2,430	27.4%	2,954	4.8%	6,050	4,691	29.0%
Deposits	Rs. Cr.	16,184	11,991	35.0%	14,634	10.6%	16,184	11,991	35.0%
Retail Deposit to Total Deposit	%	84.5%	86.0%	-153 bps	87.3%	-284 bps	84.5%	86.0%	-153 bps
CASA Ratio	%	19.4%	20.7%	-125 bps	21.0%	-158 bps	19.4%	20.7%	-125 bps
Yield	%	16.8%	16.4%	46 bps	16.2%	65 bps	16.6%	16.5%	5 bps
NIM	%	7.2%	6.9%	28 bps	7.2%	2 bps	7.2%	7.1%	10 bps
Cost of Deposits	%	7.3%	7.7%	-36 bps	7.4%	-5 bps	7.4%	7.8%	-43 bps
Cost of Borrowings	%	7.7%	7.7%	5 bps	7.8%	-5 bps	7.8%	7.9%	-12 bps
Cost of Funds	%	7.4%	7.7%	-29 bps	7.5%	-6 bps	7.4%	7.8%	-37 bps
Cost to income	%	70.6%	76.6%	-596 bps	70.1%	51 bps	70.4%	72.9%	-252 bps
GNPA Ratio**	%	2.9%	5.9%	-296 bps	6.5%	-355 bps	2.9%	5.9%	-296 bps
NNPA Ratio**	%	1.5%	3.8%	-225 bps	1.2%	28 bps	1.5%	3.8%	-225 bps
PCR (Excluding Technical Write offs)	%	48.8%	37.3%	1147 bps	81.8%	-3301 bps	48.8%	37.3%	1147 bps
Book Value Per Share (BVPS)	Rs.	208.6	187.4	11.3%	202.8	2.9%	208.6	187.4	11.3%

*Includes IBPC; ** As of Sept'26, GNPA Rs.438 Cr, NNPA Rs.224 Cr, against which Rs.181 Cr is receivable under CGFMU scheme.

^Excluding SCF, disbursements for Q2FY27 is ₹ 2,625 Cr. vs ₹ 2,053 Cr. in Q2FY26; Excluding SCF, disbursements for H1FY27 is ₹ 5,177 Cr. vs ₹ 3,973 Cr. in H1FY26

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

“During the second quarter, we continued to deliver healthy business growth, supported by sustained momentum in advances, disbursements and deposits. Gross Advances stood at Rs. 14,972 Cr as of September 2026, registering year-on-year growth of 34.6%, while disbursements during the quarter grew by 27.4% Year-on-year to Rs. 3,096 Cr. Total Deposits increased by 35.0% Year-on-year to Rs. 16,184 Cr, supported by continued growth in the Bank’s retail deposit franchise. CASA grew by 26.8% Year-on-year to Rs. 3,142 Cr, reflecting continued efforts to strengthen the Bank’s granular liability franchise.

We continue to focus on our Vikas Loan portfolio in the Inclusive Finance segment while expanding our secured lending businesses across Mortgages, Wheels and MSME. Going forward, the Bank shall prioritise disciplined growth, robust underwriting, strong collection efforts and enhancing operating efficiency.

The Bank intends to grow its digital Banking division not only as a means to acquire quality customers, but also to be a meaningful contributor to the franchise across deposits, assets and earnings. I am excited about our growth prospects in Digital Banking, and we shall continue to update on our progress with respect to this initiative.

We have witnessed a further improvement in asset quality during the quarter, with GNPA declining to 2.9% as

of September 2026, compared with 6.5% in June 2026 and 5.9% in September 2025, after giving effect to the claims received from CGFMU. As of Sept'26, GNPA stood at Rs. 438 Cr, NNPA at Rs. 224 Cr of which Rs. 181 Cr is receivable under CGFMU scheme. The PCR (excluding technical write offs) stands at 48.8%.

The Bank reported a Profit After Tax of Rs. 76.5 Cr during the quarter and Rs. 151.7 Cr during the half year ended September 30, 2026, which is higher than the profits during the full year ended March 31, 2026.

The Bank shall maintain a prudent approach with a sharp focus on asset quality, credit costs and sustainable profitability, while building a more diversified and resilient institution and creating long-term value for all stakeholders."

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 17 states and UTs across India through its 726 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, <https://www.suryoday.bank.in/>

Safe Harbour:

Some of the statements in this document that are not historical facts; are forward-looking statements. These forward-looking statements include our financial and growth projections as well as statements concerning our plans, strategies, intentions and beliefs concerning our business and the markets in which we operate. These statements are based on information currently available to us, and we assume no obligation to update these statements as circumstances change. There are risks and uncertainties that could cause actual events to differ materially from these forward-looking statements. These risks include, but are not limited to, the level of market demand for our services, the highly-competitive market for the types of services that we offer, market conditions that could cause our customers to reduce their spending for our services, our ability to create, acquire and build new businesses and to grow our existing businesses, our ability to attract and retain qualified personnel, currency fluctuations and market conditions in India and elsewhere around the world, and other risks not specifically mentioned herein but those that are common to industry.

For more information, please contact:



Suryoday Small Finance Bank Limited

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