

July 02, 2026

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Mumbai - 400051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001
Symbol : EQUITASBNK	Scrip Code : 543243, 976218 and 976979

Dear Sir

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015-Business update for the quarter ended June 30, 2026

In accordance with applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to inform the following with respect to Bank's Deposits and Advances for the quarter ended June 30, 2026:

I. Quarterly Updates:

Particulars (In Rs. Crores unless specified otherwise)	June 30, 2025 (Unaudited)	March 31, 2026 (Audited)	June 30, 2026 (Provisional)	YoY %	QoQ %
Gross Advances*	37,610	46,165	^47,653	26.70	3.22
Micro Finance & Micro Loans [§]	3,537	5,756	6,019	70.19	4.57
Non- Micro Finance & Micro Loans	34,073	40,409	41,634	22.19	3.03
Total Deposits	44,345	46,533	48,976	10.44	5.25
CASA	@13,019	12,198	12,307	(5.47)	0.89
CASA Ratio (%)	29%	26%	25%		
Cost of Funds (%)	7.49%	6.94%	7.05%		

*Gross Advances includes IBPC/Securitized/Assigned portfolio of Rs. 2,126 Crore as on June 30, 2026 and Rs. 2,585 Crore as on March 31, 2026

§Micro Finance & Micro Loans Advances include purchase of Agri assets from other Regulated Entities under Direct Assignment (DA) in Q3FY26. As on June 30, 2026, DA outstanding is Rs. 837 Crore. Excluding this DA, Overall bank Advances grew by 24.48% YoY & 3.86% QoQ

^These figures are subject to change based on technical write off

@CA balance for June 30, 2025 includes high value ASBA accounts to the tune of Rs. 959 Crore. Excluding this, CASA grew by approximately 2% YoY

Advances: Gross Advances grew by 26.70% YoY & 3.22% QoQ in Jun'26 Quarter on the back of robust disbursements of ~**Rs. 6,804 Crore**, a growth of 93.77% YoY and a decline of 7.39% QoQ.

II. CD Ratio

Particulars	June-25 (Unaudited)	March-26 (Audited)	June-26 (Provisional)
CD Ratio (%)	79.91%	93.65%	92.96%
CD Ratio (%) (after reducing Refinance borrowings from advances)	76.48%	83.40%	81.28%

III. Advances mix as on June 30, 2026 (Provisional):

Particulars	Mix including DA	Mix excluding DA
Micro Finance & Micro Loans (Unsecured)	13%	11%
All Other Loans	87%	89%

Please note that the numbers mentioned above, as on June 30, 2026 are provisional numbers and are subject to review by the Joint Statutory Auditors of the Bank and approval by the Audit Committee and Board of Directors of the Bank.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary