

May 07, 2026

Ref.: SSFB/CS/09/2026-27

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**

Dear Sir/Madam,

**Sub: Press Release on the Audited Financial Results of Suryoday Small Finance Bank Limited (the "Bank") for the Quarter (Q-4) and Financial Year ended March 31, 2026 - Regulation 30 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Ref: Bank's letter No. SSFB/CS/07/2026-27 dated May 07, 2026, intimating the Outcome of meeting of the Board of Directors (the "Board") of the Bank held on May 07, 2026 - Approval of the Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 2026, and other matters**

In continuation to the above-mentioned intimation dated May 07, 2026, pertaining to Outcome of the Board Meeting, please find attached herewith the Press Release on Audited Financial Results of the Bank for the Quarter (Q-4) and Financial Year ended March 31, 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**

**Krishna Kant Chaturvedi**  
**Company Secretary & Compliance Officer**

Encl: As above

**SURYODAY SMALL FINANCE BANK LIMITED**

**Suryoday Small Finance Bank Limited – Q4 & FY26 Results**

**Gross Advances Portfolio of Rs. 13,261 Cr, up 29.4% YoY**  
**Pre-provision Operating Profit of Rs 107 Cr, up 129.4% YoY**  
**Profit After Tax of Rs 50 Cr for**  
**ROA of 1.1%, ROE of 9.8%**  
**GNPA of 6.5%, NNPA of 4.2%**

**GNPA - INR 864 Cr, NNPA - INR 542 Cr, against which INR 508 Cr is receivable under CGMFU scheme**

**Navi Mumbai, 07<sup>th</sup> May, 2026:** Suryoday Small Finance Bank Limited has announced its audited financial results for the quarter and financial year ended 31<sup>st</sup> March 2026.

**Business Highlights: Q4 FY26**

- Gross Advances stood at **Rs. 13,261 Cr** as on Mar'26 as compared to **Rs. 10,251 Cr** as on Mar'25, an increase of **29.4%** year on year
- Disbursements stood at **Rs. 3,077 Cr** in Q4 FY26 as compared to **Rs. 2,101 Cr** in Q4 FY25, increase of **46.5%** year on year
  - The Vikas Loan disbursement showed an increase of 86% on a year-on-year basis
- Deposits stood at **Rs. 13,994 Cr** as on Mar'26 as compared to **Rs. 10,580 Cr** as on Mar'25, an increase of **32.3%** year on year
- Current bucket Collection Efficiency stood at 99.5%
- Collection Efficiency (1 EMI adjusted) stood at 90.9% in Q4 FY26 as compared to 87.7% in Q4 FY25

**Financial Highlights: Q4 FY26**

- Net total income increased by 33.5% YoY from Rs. 305 Cr to Rs. 407 Cr
- Net interest income (NII) increased by 29.4% YoY from Rs 245 Cr to Rs 317 Cr
- Pre-provision operating profit (PPOP) increased by 129.4% YoY from Rs. 47 Cr to Rs. 107 Cr
- Cost of Funds stood at 7.5% in Q4 FY26 as compared to 8.1% in Q4 FY25
- Cost to income stood at 73.7% in Q4 FY26 as compared to 84.7% in Q4 FY25
- Profit After Tax (PAT) stood at Rs. 50 Cr in Q4 FY26 as against Rs. -34 Cr in Q4 FY25

**Business Highlights: FY26**

- Gross Advances stood at Rs 13,261 Cr in FY26 as compared to Rs 10,251 Cr in FY25, an increase of 29.4% year on year
- Disbursements stood at Rs 10,466 Cr in FY26 as compared to Rs 6,990 Cr in FY25, an increase of 49.7% 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 3,954 Cr in FY26 as compared to Rs 2,000 Cr in FY25, an increase of 98% year on year
  - Deposits stood at Rs. 13,994 Cr in FY26 as compared to Rs. 10,580 Cr in FY25, an increase of 32.3% year on year
- Share of retail deposits stood at 86.0% in Mar'26, as compared to 81.1% in Mar'25
- CASA ratio stood at 22.6% as on Mar'26, compared to 20.9% in Mar'25
- Collection efficiency (1 EMI adjusted) stood at 90.9% in FY26 as compared to 87.7% in FY25
- The Bank has ~42 lakh customers as on Mar'26, as compared to 34 lakh customers in Mar'25, an increase of 23.3%

**Financial Highlights: FY26**

- Net total income increased by 10.2% YoY from Rs 1,323 Cr to Rs 1,458 Cr
- Net interest income (NII) decreases by -0.7% YoY from Rs 1,106 Cr to Rs 1,099 Cr
- Pre-provision operating profit (PPOP) decreases by 1.3% YoY from Rs 389 Cr to Rs 384 Cr
- Cost of Funds stood at 7.7% in FY26 as compared to 7.8% in FY25
- Cost to income stood at 73.7% in FY26 as compared to 70.6% in FY25
- Profit After Tax (PAT) increased by 32.2% YoY from Rs 115 Cr to Rs 152 Cr
- Gross NPA remains stable at 6.5% as on Mar'26, compared to 7.2% in Mar'25
- Net NPA stood at 4.2% as on Mar'26, compared to 4.6% in Mar'25
- Healthy capital position with a CRAR at 20.5%; Tier I capital of 19.6% and Tier II capital of 0.9%

### Key Metrics: Q4 & FY26

Particulars	Unit	Q4 FY26	Q4 FY25	Y-o-Y	Q3 FY26	Q-o-Q	FY26	FY25	Y-o-Y
Gross Advances	₹ Cr	13,261	10,251	29.4%	11,885	11.6%	13,261	10,251	29.4%
Disbursement	₹ Cr	3,077	2,101	46.5%	2,698	14.1%	10,466	6,990	49.7%
Deposits	₹ Cr	13,994	10,580	32.3%	12,865	8.8%	13,994	10,580	32.3%
Retail Deposit to Total Deposit	%	86.0%	81.1%	489 bps	87.0%	-94 bps	86.0%	81.1%	489 bps
CASA Ratio	%	22.6%	20.9%	169 bps	21.2%	136 bps	22.6%	20.9%	169 bps
Yield	%	17.3%	17.4%	-9 bps	16.8%	53 bps	16.8%	18.8%	-198 bps
NIM	%	7.9%	7.8%	11 bps	7.3%	59 bps	7.3%	9.0%	-162 bps
Cost of Deposits	%	7.6%	8.1%	-52 bps	7.6%	-7 bps	7.7%	8.0%	-29 bps
Cost of Borrowings	%	7.5%	8.0%	-52 bps	7.7%	-21 bps	7.7%	7.1%	66 bps
Cost of Funds	%	7.5%	8.1%	-52 bps	7.6%	-9 bps	7.7%	7.8%	-7 bps
Cost to income	%	73.7%	84.7%	-1099 bps	75.1%	-141 bps	73.7%	70.6%	308 bps
GNPA Ratio	%	6.5%	7.2%	-64 bps	6.6%	-13 bps	6.5%	7.2%	-64 bps
NNPA Ratio	%	4.2%	4.6%	-39 bps	4.3%	-13 bps	4.2%	4.6%	-39 bps
PCR (Excluding Technical Write offs)	%	37.3%	37.7%	-43 bps	36.6%	69 bps	37.3%	37.7%	-43 bps
Book Value Per Share (BVPS)	₹	195.5	181.3	7.8%	190.9	2.4%	195.5	181.3	7.8%

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

*During Q4 FY26 and FY26, the Bank delivered strong and resilient growth driven by business diversification, granular liabilities and improving profitability. Gross advances grew 29.4% YoY to ₹13,261 Cr, while deposits increased 32.3% YoY to ₹13,994 Cr, with retail deposits contributing 86.0% of total deposits.*

*The Bank continued to strengthen its diversified lending franchise with steady traction in secured retail and MSME segments, alongside continued scaling of the Vikas Loan portfolio through a calibrated focus on individually underwritten customers.*

*Asset quality improved with GNPA and NNPA declining to 6.5% and 4.2%, respectively, as of March'26 GNPA - INR 864 Cr, NNPA - INR 542 Cr, against which INR 508 Cr is receivable under CGMFU scheme, supported by disciplined underwriting, strong collections and controlled credit costs. Profitability also strengthened significantly, with Q4 FY26 PAT at ₹50 Cr and FY26 PAT growing 32.2% YoY to ₹152 Cr.*

*Digital sourcing remained a key growth driver, with digital deposits crossing ₹1,672 Cr during the year. Newly launched Credit on UPI showing huge traction with ~11 lakhs pre-qualified customers. We believe digital would be a key factor to build a long-term sustainable institution. Going forward, the Bank remains focused on expanding secured lending, strengthening its retail liability franchise, scaling digital products and maintaining a prudent, customer-centric growth strategy.*

### **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 717 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://suryoday.bank.in/>

#### **For more information, please contact:**



**Suryoday Small Finance Bank Limited**

**CIN: L65923MH2008PLC261472**

**Mr. Himadri Das**

[himadri.das@suryodaybank.com](mailto:himadri.das@suryodaybank.com)



**Adfactors PR – Investor Relations Team**

**Snighter Albuquerque:** [snighter.a@adfactorspr.com](mailto:snighter.a@adfactorspr.com)

**Pratik Adangle:** [pratik.adangle@adfactorspr.com](mailto:pratik.adangle@adfactorspr.com)