July 23, 2026

Ref.: SSFB/CS/36/2026-27

To,

National Stock Exchange of India Limited	**BSE Limited**
The Listing Department	**The Corporate Relationship Department**
Exchange Plaza, C-1, Block G,	Phiroze Jeejeebhoy Towers,
Bandra Kurla Complex,	Dalal Street, Fort,
Bandra (East), Mumbai-400051	Mumbai-400 001
Symbol: SURYODAY	**Scrip Code: 543279, 960033**

Dear Sir / Madam,

Sub: Outcome of the meeting of the Board of Directors (the "Board") of Suryoday Small Finance Bank Limited (the "Bank") held on July 23, 2026 - Approval of the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2026

Ref: Bank's intimation vide letter No. Ref.: SSFB/CS/28/2026-27 dated July 06, 2026, regarding the Board meeting of the Bank on July 23, 2026, for approval of the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2026

Pursuant to the Regulations 30, 33, 52, 54 and other applicable provisions, if any, read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**"), we hereby inform that further to the review and recommendation of the Audit Committee of Board, the Board of Directors of the Bank at their meeting held on July 23, 2026, have *inter-alia*, considered and approved the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2026, and taken on record the Limited Review Report thereon, issued by the Joint Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co., Chartered Accountants (Firm Registration Number 106655W) and M/s. Gokhale & Sathe, Chartered Accountants (Firm Registration Number 103264W).

Accordingly, we hereby submit the following documents:

i) Limited Review Report, issued by the Joint Statutory Auditors of the Bank, M/s. Mukund M. Chitale & Co., and M/s. Gokhale & Sathe on the Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2026;

ii) Unaudited Financial Results of the Bank for the Quarter (Q-1) ended June 30, 2026, as aforesaid, including the line items, as specified under Regulation 52(4) of the SEBI Listing Regulations;

iii) Disclosure under Part B to E of the Integrated Filing (Financial) for the Quarter (Q-1) ended June 30, 2026, pursuant to the SEBI Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-2/CIR/P/2024/185 dated December 31, 2024.

The copy of the Press Release and the Investor Presentation relating to the Conference call on the abovementioned Unaudited Financial Results of the Bank would be submitted separately.

Pursuant to Regulation 32 and other applicable Regulations, if any, of the SEBI Listing Regulations, we wish to further inform that the Bank has not made any public issue, rights issue, preferential issue during the quarter under review; therefore, reporting of the deviations in the use of the issue proceeds is not applicable.

Pursuant to the Regulation 52(7) of the SEBI Listing Regulations, we confirm that during the Quarter (Q-1) ended June 30, 2026, the Bank has not issued any non-convertible debt securities and further confirm that the issue proceeds of the non-convertible debt securities issued earlier had been fully utilized and that there were no deviations in the use of the said proceeds from the objects stated in the Information Memorandum(s) / Disclosure Document(s).

Further, the Bank does not have any outstanding secured listed non-convertible debt securities as on June 30, 2026 , and accordingly, the disclosure requirement in terms of Regulation 54 of the SEBI Listing Regulations is not applicable with respect to the extent and nature of security created & maintained and cover available.

The meeting of the Board of Directors commenced at 02:30 p.m. and concluded at 05:10 p.m.

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 in terms of Regulation 30, 46 and 62 of the SEBI Listing Regulations.

The above is submitted for your kind information and appropriate dissemination.

Thanking you,

Yours truly,
For **Suryoday Small Finance Bank Limited**

KRISHNA KANT CHATURVEDI
Digitally signed by KRISHNA KANT CHATURVEDI
Date: 2026.07.23 17:16:12 +05'30'

Krishna Kant Chaturvedi
Company Secretary & Compliance Officer

Encl: As above

Mukund M Chitale & Co
Chartered Accountants

Second Floor, Kapur House,
Paranjape B Scheme Road No 1,
Vile Parle East
Mumbai – 400 057

Gokhale & Sathe
Chartered Accountants

304/308/309/311,
Udyog Mandir No.1, 7-c
Bhagoji Keer Marg, Mahim
Mumbai – 400 016

Independent Auditor's Review Report on Unaudited Interim Financial Results for the Quarter ended June 30, 2026, of the Suryoday Small Finance Bank Limited pursuant to Regulation 33 and Regulation 52 read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To,
The Board of Directors
Suryoday Small Finance Bank Limited
Navi Mumbai.

1. We have reviewed the accompanying statement of unaudited financial results ("the Statement") of **Suryoday Small Finance Bank Limited** ("the Bank") for the quarter ended June 30, 2026, being submitted by the Bank pursuant to the requirement of Regulation 33 and Regulation 52 read with the Regulation 63 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended (the SEBI LODR Regulations).

2. This Statement, which is the responsibility of the Bank's management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Accounting Standard 25 "Interim Financial Reporting" ("AS 25") prescribed under section 133 of Companies Act, 2013, as amended ("the Act") read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (the 'RBI Guidelines'), other recognized accounting principles generally accepted in India and in compliance with the SEBI Regulation. Our responsibility is to express a conclusion on the statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of Interim Financial Information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards of Auditing specified under section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement of unaudited financial results has not been prepared in accordance with applicable accounting standards i.e. Accounting Standards prescribed under Section 133 of the Act, and read with relevant rules issued there under, RBI guidelines and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the SEBI LODR Regulations, as amended including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification and provisioning and other related matters

MUKUND M CHITALE & CO MUMBAI CHARTERED ACCOUNTANTS

GOKHALE & SATHE MUMBAI FIRM No. 103264W CHARTERED ACCOUNTANTS

Mukund M Chitale & Co
Chartered Accountants

Second Floor, Kapur House,
Paranjape B, Scheme Road No 1,
Vile Parle East
Mumbai – 400 057

Gokhale & Sathe
Chartered Accountants

304/308/309/311,
Udyog Mandir No.1, 7-c
Bhagoji Keer Marg, Mahim
Mumbai – 400 016

5. **Other Matter**

The Statement includes comparative figures for the corresponding quarter ended June 30, 2025, which were reviewed by one of the Joint Statutory Auditors (Mukund M. Chitale & Co.), who have expressed unmodified opinion / conclusion vide their report dated July 24, 2025.

A copy of the unaudited quarter ended June 30, 2026, financial results of the Bank for the period under review, which formed the basis of our limited review, duly initiated by us for the purpose of identification is enclosed to this report.

For Mukund M. Chitale & Co
Chartered Accountants
Firm Registration No: 106655W

MUKUND M CHITALE & CO MUMBAI CHARTERED ACCOUNTANTS

Nilesh Joshi
Partner
Membership No. 114749
UDIN: 26114749TWZKOB7821

Place: Navi Mumbai
Date: 23-07-2026

For Gokhale & Sathe
Chartered Accountants
Firm Registration No: 103264W

Joglekar

GOKHALE & SATHE MUMBAI FIRM No. 103264W CHARTERED ACCOUNTANTS

Rahul Joglekar
Partner
Membership No. 129389
UDIN: 26129389HENSGK9498

Place: Navi Mumbai
Date: 23-07-2026

Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: https://www.suryoday.bank.in, Tel.: (022)409 41556

UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

₹ In Lakhs

Sr. No	Particulars	Quarter ended			Year ended
		30.06.2026	31.03.2026	30.06.2025	31.03.2026
		Unaudited	Audited (Refer Note 12)	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	62,236	60,159	49,517	2,16,029
	(a) Interest / discount on advances / bills	54,316	52,721	43,385	1,89,361
	(b) Income on investments	6,319	5,757	5,112	21,427
	(c) Interest on balances with Reserve Bank of India and other inter bank funds	1,496	1,503	1,020	4,771
	(d) Others	105	178	-	470
2	Other Income (Refer note 7)	14,786	9,030	10,865	35,967
3	**Total Income (1)+(2)**	**77,022**	**69,189**	**60,382**	**2,51,996**
4	Interest Expended	30,663	28,504	24,803	1,06,158
5	Operating Expenses (i)+(ii)	32,503	29,988	24,687	1,07,433
	(i) Employees cost	13,676	14,282	11,534	51,249
	(ii) Other operating expenses	18,827	15,706	13,153	56,184
6	**Total Expenditure (4)+(5) (excluding Provisions and Contingencies)**	**63,166**	**58,492**	**49,490**	**2,13,591**
7	**Operating Profit before Provisions and Contingencies (3)-(6)**	**13,856**	**10,697**	**10,892**	**38,405**
8	Provisions (other than tax) and Contingencies	3,666	4,132	6,209	18,448
9	Exceptional Items	-	-	-	-
10	**Profit from Ordinary Activities before tax (7)-(8)-(9)**	**10,190**	**6,565**	**4,683**	**19,957**
11	Tax Expense	2,672	1,593	1,155	4,760
12	**Net Profit from Ordinary Activities after tax (10)-(11)**	**7,518**	**4,972**	**3,528**	**15,197**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net Profit for the period (12)-(13)**	**7,518**	**4,972**	**3,528**	**15,197**
15	Paid up equity share capital (Face Value of ₹ 10/- each)	10,629	10,629	10,628	10,629
16	Reserves excluding revaluation reserves	-	-	-	1,97,203
17	**Analytical Ratios**				
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio (Refer note 8)	20.03%	20.45%	24.61%	20.45%
	(iii) Earnings per share (EPS) (Face Value of ₹ 10/- each)*				
	(a) Basic EPS before & after extraordinary items (net of tax expense)-(₹)	7.07	4.68	3.32	14.30
	(b) Diluted EPS before & after extraordinary items (net of tax expense)-(₹)	7.07	4.68	3.32	14.29
	(iv) NPA Ratios				
	(a) Gross NPAs	93,115	86,418	91,752	86,418
	(b) Net NPAs	16,955	54,188	59,304	54,188
	(c) % of Gross NPAs to Gross Advances	6.60%	6.55%	8.46%	6.55%
	(d) % of Net NPAs to Net Advances	1.27%	4.21%	5.64%	4.21%
	(v) Return on assets (average) *	0.38%	0.27%	0.22%	0.89%
	(vi) Net worth (Refer note 10)	2,13,729	2,05,473	1,93,496	2,05,473
	(vii) Outstanding redeemable preference shares	-	-	-	-
	(viii) Capital redemption reserve	-	-	-	-
	(ix) Debt equity ratio	1.22	1.50	1.17	1.50
	(x) Total debts to total assets	13.07%	15.70%	14.23%	15.70%

*Figures for the respective quarter ended are not annualized.

MUKUND M CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

GOKHALE & SATHE MUMBAI FIRM No. 103264W CHARTERED ACCOUNTANTS

SURYODAY SMALL FINANCE BANK LTD. NAVI MUMBAI

Suryoday Small Finance Bank Limited
CIN: L65923MH2008PLC261472
Sharda Terraces, Plot No. 65, Sector-11, CBD Belapur, Navi Mumbai-400 614.
Website: https://www.suryoday.bank.in, Tel.: (022)409 41556

Segment information in accordance with the RBI Guidelines & Accounting Standard 17 - Segment Reporting for the operating segments of the Bank is as under:

₹ In Lakhs

Particulars	Quarter ended			Year ended
	30.06.2026	31.03.2026	30.06.2025	31.03.2026
	Unaudited	Audited	Unaudited	Audited
1. **Segment Revenue**				
(a) Treasury	8,734	7,964	8,084	30,275
(b) Retail Banking	72,294	64,679	55,074	2,34,263
(c) Corporate	4,615	4,543	3,979	16,244
(d) Other Banking Operations	1,254	1,350	1,226	5,216
(e) Unallocated	-	-	-	-
Total	**86,897**	**78,536**	**68,363**	**2,85,998**
Less: Inter Segment Revenue	(9,875)	(9,346)	(7,981)	(34,001)
Income from Operations	**77,022**	**69,190**	**60,382**	**2,51,997**
2. **Segment Results**				
(a) Treasury	1,178	756	2,369	5,307
(b) Retail Banking	10,827	6,894	3,832	20,082
(c) Corporate	(1,419)	(732)	(1,342)	(4,391)
(d) Other Banking Operations	-	-	-	-
(e) Unallocated	(396)	(353)	(176)	(1,041)
Total Profit Before Tax	**10,190**	**6,565**	**4,683**	**19,957**
3. **Segment Assets**				
(a) Treasury	5,51,033	5,84,316	4,74,678	5,84,316
(b) Retail Banking	12,08,015	11,68,302	9,34,930	11,68,302
(c) Corporate	2,52,336	2,32,675	1,88,361	2,32,675
(d) Other Banking Operations	873	661	866	661
(e) Unallocated	8,132	2,442	7,020	2,442
Total	**20,20,389**	**19,88,396**	**16,05,855**	**19,88,396**
4. **Segment Liabilities**				
(a) Treasury	2,66,946	3,15,346	2,31,801	3,15,346
(b) Retail Banking	11,27,978	10,82,081	8,24,569	10,82,081
(c) Corporate	4,09,318	3,82,642	3,52,566	3,82,642
(d) Other Banking Operations	537	411	806	411
(e) Unallocated	42	84	29	84
Total	**18,04,821**	**17,80,564**	**14,09,771**	**17,80,564**
5. **Capital Employed**				
(Segment Assets - Segment Liabilities)				
(a) Treasury	2,84,087	2,68,970	2,42,877	2,68,970
(b) Retail Banking	80,037	86,221	1,10,361	86,221
(c) Corporate	(1,56,982)	(1,49,967)	(1,64,205)	(1,49,967)
(d) Other Banking Operations	336	250	60	250
(e) Unallocated	8,090	2,358	6,991	2,358
Total	**2,15,568**	**2,07,832**	**1,96,084**	**2,07,832**

1 Inter-segment revenue is based on internally approved yield curve or at an agreed transfer rate on the funding provided by one business segment to another. Transaction cost is levied between segments on cost plus basis.

2 The RBI vide its circular No.RBI/DOR/2025-26/178 DOR.LIC.REC.No.97/22.01.001/2025-26 dated November 28, 2025 (Reserve Bank of India (Small Finance Banks - Branch Authorisation) Directions, 2025) on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. At present, the Bank does not have DBUs and hence no Digital Banking Segment disclosure have been made.

MUKUND M CHITALE & CO. MUMBAI CHARTERED ACCOUNTANTS

GOKHALE & SATHE MUMBAI CHARTERED ACCOUNTANTS FIRM No. 103264W

SURYODAY SMALL FINANCE BANK LTD. NAVI MUMBAI

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Notes :

1. The above financial results have been recommended by the Audit Committee of the Board and approved by the Board of Directors at its meeting held on July 23, 2026. The financial results for the Quarter ended June 30, 2026 have been subjected to Limited review by the joint statutory auditors of the Bank, Mukund M Chitale & Co and Gokhale & Sathe, Chartered Accountants. An unmodified limited review report has been issued by them thereon.

2. The above financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in the applicable Accounting Standards as prescribed under section 133 of the Companies Act, 2013 read with the relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India and other accounting principles generally accepted in India, including Regulation 33 and Regulation 52 read with Regulation 63 (2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended including relevant circulars issued by the SEBI from time to time.

3. The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2026. Any circular/direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular/direction.

4. Details of loans transferred/acquired during the quarter ended June 30, 2026 under the Reserve Bank of India (Small Finance Banks – Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025 are given below :

i) The Bank has not transferred /acquired loans, not in default through assignment of loans
ii) The Bank has not transferred/ acquired any stressed loans (Non performing asset and Special mentioned account).
iii) Details of the recovery ratings assigned to Security Receipts outstanding as at June 30, 2026:

₹ In Lakhs

Rating Agency	Recovery Rating	Trust	Value of Outstanding SRs (net of provisions)
India Ratings & Research	RR2-(75% - 100%)	EARC TRUST SC - 478	-
Crisil	RR1-(100% - 150%)	EARC TRUST SC - 496	1052.65

5. The Bank carries a floating provision of ₹6,427 lakhs as on June 30, 2026, of which Rs. 510 lakhs has been created during the quarter ended June 30, 2026, as per Board approved policy and is used for calculation of net NPA and provision coverage ratio. Floating provision of Rs. 1,042 lakhs was created during the quarter ended June 30, 2025 (Floating provision as on March 31, 2026 : Rs. 5,917 Lakhs and June 30, 2025 : Rs. 4,749 Lakhs)

6. The Bank had lodged interim claims of Rs. 387.45 Crores [net off recovery] with NCGTC under the CGFMU Scheme. Although the claim amount was received on July 1, 2026, subsequent to the reporting date, the receipt was considered virtually certain as on June 30, 2026. Accordingly, the Bank recognized the claim receivable and the corresponding claim of Rs. 387.45 Crores in the financial statements for the quarter ended June 30, 2026. The claim was subsequently realized in full on July 1, 2026.

7. Other income includes processing fees, profit on sale of investments(including provision for depreciation), income on dealing in priority sector lending certificate, etc.

8. The Capital adequacy ratio (CRAR) has been computed as per Reserve Bank of India (Small Finance Banks – Prudential Norms on Capital Adequacy) Directions, 2025 in accordance with RBI Circular No. RBI/DOR/2025-26/182 - DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025. The said circular provide for standardized approach for credit risk and an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.

9. The Bank does not have any exposure to Project Finance, hence the disclosure as per 'Reserve Bank of India (Small Finance Banks Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28,2025 and as amended thereafter, on Project Finance is not applicable for the quarter ended June 30,2026.

10. Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:
a. Methodology for computation of the ratios is as follows:
b. Basis nature of Bank's business, the ratio's considered to be not applicable are Current Ratio, Long term debt to working capital, Bad Debts to Account receivable ratio, Current liability ratio, Debt turnover, Inventory turnover, Operating margin% and Net profit margin%.

11. Consolidation of financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture Bank(s) as on June 30, 2026.

12. The figures for the quarter ended March 31,2026 are the balancing figures between the audited figures in repect of full financial year and the unaudited published year to date figures upto the end of the third quarter of respective financial year which were subject to limited review.

13. Figures of the previous periods have been regrouped / reclassified wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors

Baskar Babu Ramachandran
Managing Director and CEO
DIN : 02303132

Place: Navi Mumbai
Date : July 23,2026

SURYODAY SMALL FINANCE BANK LTD. ★ NAVI MUMBAI

MUKUND M CHITALE & CO ★ MUMBAI ★ CHARTERED ACCOUNTANTS

GOKHALE & SATHE ★ MUMBAI ★ FIRM No. 103264W ★ CHARTERED ACCOUNTANTS

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Website: https://www.suryoday.bank.in, Tel.: (022)4043 5800

B. Statement on deviation or variation for proceeds of public issue, rights issue, preferential issue, qualified institutions placement etc. — Not Applicable

C. Disclosing outstanding default on loans and debt securities:

₹ in lakhs

Sr. No.	Particulars	Amount
1	Loans / revolving facilities like cash credit from banks / financial institutions	
A	Total amount outstanding as on date (refer note 1)	2,54,045
B	Of the total amount outstanding, amount of default as on date	-
2	Unlisted debt securities i.e. NCDs and NCRPS	Not Applicable
A	Total amount outstanding as on date	-
B	Of the total amount outstanding, amount of default as on date	-
3	Total financial indebtedness of the listed entity including short-term and long-term debt (refer note 2)	2,64,045

Note 1: Represents borrowings from other banks and financial institutions
Note 2: Represents total borrowings

D. Disclosure of related party transactions — Not Applicable

E. Statement on impact of audit qualifications (for audit report with modified opinion) submitted along-with annual audited financial results — Not Applicable

For and on behalf of the Board of Directors

SURYODAY SMALL FINANCE BANK LTD. NAVI MUMBAI

Baskar Babu Ramachandran
Managing Director and CEO
DIN : 02303132

Place: Navi Mumbai
Date : July 23,2026