

Ref No: 02/SE/CS/JULY/2026-27

Date: July 02, 2026



To,

Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400001	Listing & Compliance Department National Stock Exchange of India Limited Exchange Plaza, 5th Floor Plot No.C/1, “G” Block Bandra- Kurla Complex Bandra(E), Mumbai- 400051
BSE Scrip Code: 544020	NSE Symbol: ESAFSFB

Dear Sir / Madam,

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information with respect to the quarter ended June 30, 2026:

Deposits:

Particulars (₹ In Crore)	30-Jun-26 *	30-Jun-25	Y-o-Y	31-Mar-26	Q-o-Q
<i>Term Deposits</i>	20,627	17,071	20.83%	19,670	4.87%
CASA	6,298	5,628	11.90%	6,181	1.89%
CASA Ratio	23.39%	24.79%	-	23.91%	-
Total Deposits	26,925	22,699	18.62%	25,850	4.16%

Advances:

Particulars (₹ In Crore)	30-Jun-26 *	30-Jun-25	Y-o-Y	31-Mar-26	Q-o-Q
Micro Loans	8,733	7,522	16.10%	8,746	-0.16%
Retail and Other Loans	14,483	10,702	35.32%	13,679	5.87%
Gross Advances	23,216	18,224	27.39%	22,426	3.52%
Advances (Including IBPC)	24,216	18,224	32.87%	23,076	4.94%

**The information with reference to Quarter ended June 30, 2026 is provisional and subject to limited review by the statutory auditors of the Bank.*

ESAF SMALL FINANCE BANK LIMITED

RBI License No.: MUM 124, CIN: L65990KL2016PLC045669

Registered & Corporate Office: ESAF Small Finance Bank Limited, Building No. VII/83/8, ESAF Bhavan, Mannuthy, Thrissur - Palakkad National Highway, Thrissur - 680 651, Kerala.

24x7 Toll Free: 1800-103-3723 Email: customercare@esafbank.com www.esaf.bank.in

Management Commentary:**1. Deposits:**

- Total deposits increased by 18.62% YoY to ₹26,925 Crore as on June 30, 2026.
- CASA deposits witnessed a 11.90% YoY growth, reaching ₹6298 Crore as on June 30, 2026.
- The CASA ratio stood at 23.39% as on June 30, 2026 as against 24.79% as on June 30, 2025.

2. Advances:

- Gross advances increased by 27.39% YoY to ₹23,216 Crore as on June 30, 2026.
- Advances including IBPC increased by 32.87% YoY to 24,216 Crore as on June 30, 2026.
- MARG (MSME, Agri Retail & Gold Loan) - MARG advances grew by 35.32% and stood at ₹14,483 Crore as on June 30, 2026.
- Secured advances constitute 62.38% of the gross advances as on June 30, 2026 as against 58.73% as on June 30, 2025.
- Disbursements increased from ₹7,700 Crore in Q1 FY26 to ₹8,381 Crore in Q1 FY27, representing a YoY growth of approximately 9%
- CD Ratio computed as a percentage of gross advances to deposits stood at 86.22% as on June 30, 2026 as against 80.29% as on June 30, 2025

3. Total Business

- Total business of the Bank (including IBPC) stood at ₹51,141 Crore as on June 30, 2026 as against ₹40,923 Crore as on June 30, 2025.

4. Customer Base:

- The Bank's customer base stood at 1.04 Crore as on June 30, 2026, with 1.86 lakh new customers added during this Quarter.

5. Distribution Network:

- As on June 30, 2026, the Bank's distribution network comprised 821 branches, 721 ATMs and 1065 Customer Service Centres spanning across 24 states and 2 union territories.

We request you to bring the above to the notice of all concerned.

This intimation is also made available on the website of the Bank at <https://www.esaf.bank.in/investor-relation/?id=disclosure-to-stock-exchanges>.

Requesting you to take the same into your records.

Thanking you.

Yours faithfully,

For ESAF Small Finance Bank Limited

Ranjith Raj. P

Company Secretary and Compliance Officer

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