

January 03, 2026

Ref.: SSFB/CS/85/2025-26

To,
National Stock Exchange of India Limited
The Listing Department
 Exchange Plaza, C-1,
 Block G, Bandra Kurla Complex,
 Bandra (E), Mumbai - 400051

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

Symbol: **SURYODAY**

Scrip Code: **543279**

Dear Sir/Madam,

Sub: Disclosure under Regulation 30 read with Schedule III of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Regulation 8 read with Schedule A of the SEBI (Prohibition of Insider Trading) 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 the SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby share the following information as on December 31, 2025:

All figures in ₹ Crore, unless otherwise indicated

Particulars	Q3 FY26	Q2 FY26	Q-o-Q	Q3 FY25	Y-o-Y
Gross Advances*	11,810	11,124	6%	9,563	23%
Disbursement	2,698	2,430	11%	1,467	84%
Disbursement (excluding SCF)	2,257	2,054	10%	1,420	59%
Total Deposit	12,865	11,991	7%	9,708	33%
- Retail	11,188	10,316	8%	7,879	42%
- Bulk	1,677	1,675	0%	1,829	-8%
CASA	2,731	2,477	10%	1,893	44%
CASA [%]	21.2%	20.7%		19.5%	
CE - 1 EMI [%]#	96.50%	95.5%		92.4%	
CE - Overall [%]@	99.4%	98.9%		94.8%	
GNPA [%] ⁴	6.7%	5.9%		5.5%	

*Gross Advances includes IBPC

#Includes total collection (capped at 1 EMI) from non-NPA accounts made during the period

@Includes total collection from non-NPA accounts made during the period

SURYODAY SMALL FINANCE BANK LIMITED

Registered Office: 1101, Sharda Terraces, Plot. 65, Sector 11, CBD Belapur, Navi Mumbai – 400614, Maharashtra Tel: 022-40435800

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

Management Commentary

- 1) Gross Advances now stands at ₹11,810 crore, reflecting 23% Y-o-Y growth, while disbursements for the quarter grew by 84% Y-o-Y to ₹2,698 crore. The Bank's Deposits registered a 33% Y-o-Y growth, with CASA growing 44% Y-o-Y.
- 2) The Bank continues to cover its eligible portfolio under Credit Guarantee Scheme as a prudent risk management practice.
- 3) As of December 2025, ~98% of the Bank's Inclusive Finance portfolio is covered under the CGFMU Scheme.
- 4) The breakup of GNPA, NNPA & CGFMU claimable as of December 31, 2025, is provided below:

All figures in ₹ Crore

Description	Amount
GNPA	790
Provision	285
NNPA	506
Claimable under CGFMU	467

Please note that the numbers mentioned above as on quarter ended December 31, 2025, are provisional unaudited numbers and are subject to review / approval by the Audit Committee and Board of Directors. It is also subject to limited review by the Statutory Auditors of the Bank.

This intimation shall be available on the Bank's website at: <https://suryoday.bank.in/investor-corner/#disclosure-to-stock-exchanges> .

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

Thanking You,

For Suryoday Small Finance Bank Limited

Krishna Kant Chaturvedi
Company Secretary and Compliance Officer

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