

January 29, 2026

National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Mumbai - 400 051	BSE Limited Phiroze Jeejeebhoy Towers Dalal Street Mumbai - 400 001
Symbol : EQUITASBNK	Scrip Code : 543243, 976218 & 976979

Dear Sir

**Sub: Press Release on Unaudited Financial Results of Equitas Small Finance Bank Limited ("the Bank") for the quarter and nine months ended December 31, 2025**

In continuation to our intimation dated January 29, 2026, inter-alia, informing about the approval of the Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 2025 and pursuant to applicable Regulations of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby enclose the Press Release on Unaudited Financial Results of the Bank for the quarter and nine months ended December 31, 2025.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

**N Ramanathan**  
Company Secretary  
Encl: a/a



# EQUITAS SMALL FINANCE BANK LIMITED

FOR IMMEDIATE PUBLICATION

PRESS RELEASE

January 29, 2026

Chennai, January 29, 2026: The Board of Directors of Equitas Small Finance Bank Limited at its meeting held today, approved the unaudited financial results for quarter and nine months' period ended December 31, 2025

**Gross Advances grew by 16% YoY and 11% QoQ**

**Disbursements grew by 28% YoY & 22% QoQ**

**Deposits grew by 7% YoY, CASA stable at 30%**

**Quarterly PAT of Rs. 90 Crs, a growth of 36% YoY & 273% QoQ**

## 1. Key Highlights for Q3FY26:

- Gross Advances grew by 16% YoY and 11% QoQ. Non Microfinance book grew 19% YoY, led by 17% growth in HF, 35% in MSE and 110% in Gold over previous year, respectively.
- Overall deposits registered a growth of 7% YoY

## 2. Business Highlights:

- Highest ever overall Disbursements at Rs. 6557 crs in Q3FY26, a growth of 28% YoY & 22% QoQ
- Our Flagship product SBL book grew by 14% YoY. Secured BL, a part of SBL (Small Business Loans), has grown 22% YoY contributing 32% of the overall SBL portfolio.
- Used Car and Used CV Advances have registered a growth of 36% YoY and 23% YoY respectively.
- CASA ratio stable at 30%
- Cost of Funds reduced to 7.13% in Q3FY26 as compared to 7.35% in Q2FY26

### Key Ratios:

- NIM for the quarter stood at 6.72%, significantly improved by ~43 bps QoQ
- Cost to Income stood at 72.96% in Q3FY26 as compared to 75.89% in Q2FY26 and 68.30% in Q3FY25

### Capital:

- Networth of the Bank stands at Rs. 5,946 Crs
- As of December 31, 2025, Total CRAR at 20.47% | Tier I at 16.63% and Tier II at 3.84%

### **Treasury & Liquidity:**

- The Bank's Certificate of Deposit (CD) programme has highest rating at A1+ from India Ratings, CareEdge Ratings & CRISIL
- Liquidity Coverage Ratio (LCR) as on 31.12.2025 is 148.84%
- Income from Investments (including MTM & dividend) for the quarter is Rs. 34 Crore

### **3. Profit & Loss:**

- Net Income grew by 8% YoY and 14% QoQ and Total Opex grew by 16% YoY and 9% QoQ
- The bank reported a PAT of Rs.90 crs, a growth of 36% YoY & 273% QoQ. This is after making a one-time incremental provision of Rs. 29.52 crs due to the implementation of new Labour Code in Q3FY26

### **4. Asset Quality & Provisions:**

- GNPA reduced by 20 bps QoQ at 2.62% in Q3FY26 as compared to 2.82% in Q2FY26
- NNPA reduced by 7 bps QoQ to 0.88% in Q3FY26 as compared to 0.95% in Q2FY26
- Credit Cost has reduced to 1.88% in Q3FY26 as compared to 2.16% in Q2FY26 and 2.65% in Q3FY25
- Net Slippages reduced by 126 bps QoQ to 2.52% in Q3FY26 as compared to 3.78% in Q2FY26

### **About Equitas Small Finance Bank Limited [ESFB]**

Equitas Small Finance Bank is one of the largest small finance banks in India. As a new-age bank, we offer a bouquet of products and services tailored to meet the needs of our customers – individuals with limited access to formal financing channels, as well as affluent and mass affluent, Small & Medium Enterprises (SMEs) and corporates. Our firmly entrenched strategy focuses on providing credit to the unbanked and underbanked micro and small entrepreneurs, developing products to address the growing aspirations at the 'bottom of the pyramid', fuelled by granular deposits and 'value for money' banking relationships.

For further details, contact:

#### **Investor Relations Team**

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