

Ref No: 01/SE/CS/OCT/2025-26

Date: October 3, 2025

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:

Deposits:

Particulars (₹ In Crore)	30-Sep-25 *	30-Sep-24	Y-o-Y	30-Jun-25	Q-o-Q
Total Deposits	22,894	21,613	5.93%	22,698	0.86%
<i>Term Deposits</i>	16,848	16,294	3.40%	17,070	-1.30%
CASA	6,046	5,319	13.67%	5,628	7.43%
CASA Ratio	26.41%	24.61%	-	24.80%	-

Advances:

Particulars (₹ In Crore)	30-Sep-25 *	30-Sep-24	Y-o-Y	30-Jun-25	Q-o-Q
Micro Loans	7,426	11,125	-33.25%	7,522	-1.28%
Retail and Other Loans	11,711	7,215	62.31%	10,702	9.43%
Gross Advances	19,137	18,340	4.35%	18,224	5.01%
Total Loan Book #	20,703	19,216	7.74%	19,808	4.52%

*The information with reference to Quarter ended September 30, 2025 is provisional and subject to Limited Review by the statutory auditors of the Bank.

#represents Gross advances plus advances originated and transferred under securitization, assignment and interbank participation certificates for which a bank continues to hold collection responsibilities

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 5.93% YoY to ₹22894 Crore as of September 30, 2025.
- CASA deposits witnessed a 13.67% YoY growth, reaching ₹6046 Crore as of September 30, 2025.
- The CASA ratio improved to 26.41% as on 30 September 2025 as against 24.61% as on 30 September 2024.

2. Advances:

- Gross advances increased by 4.35% YoY to ₹19137 Crore as of September 30, 2025.
- Secured advance grew by 62.31% and stands at Rs.11711 Crore as of September 30, 2025. Secured advance includes Gold loan, Mortgage, Mobility, MSME and Agriculture.
- Secured advances constitutes 61.20% of the gross advances as on September 30, 2025 as against 39.34% as on September 30, 2024.

3. Customer Base:

- The Bank's customer base stood at 97.76 lakh as on September 30, 2025, with 1.96 lakh new customers added during this Quarter.

4. Distribution Network:

- As on September 30, 2025, the Bank's distribution network comprised 788 branches, 718 ATMs and 1113 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 www.esaf.bank.in.

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