

July 04, 2025

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| National Stock Exchange of India Limited Exchange Plaza Bandra Kurla Complex Bandra (East) Mumbai - 400051 | BSE Limited Phiroze Jeejeeboy Towers Dalal Street Mumbai - 400001 |
| Symbol: EQUITASBNK | Scrip Code No: 543243 and 976218 |

Dear Sir

**Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015-
Business Update for the quarter ended June 30, 2025**

In accordance with applicable clauses of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to intimate the following with respect to Bank's Deposits and Advances for the quarter ended June 30, 2025:

I. Quarterly Updates:

| Particulars <i>(In Rs. Crore unless specified otherwise)</i> | June 30, 2024 (Unaudited) | Mar 31, 2025 (Audited) | June 30, 2025 (Provisional) | YoY % | QoQ % |
|---|---------------------------------|---------------------------|-----------------------------------|----------|----------|
| Gross Advances* | 34,871 | 37,986 | ^38,034 | 9.07 | 0.13 |
| <i>Micro Finance & Micro Loans</i> | 5,973 | 4,527 | 3,916 | (34.44) | (13.49) |
| <i>Non- Micro Finance & Micro Loans</i> | 28,899 | 33,459 | 34,118 | 18.06% | 1.97% |
| Total Deposits | 37,524 | 43,107 | 44,379 | 18.27 | 2.95 |
| CASA | 11,724 | 12,410 | 13,053 | 11.33 | 5.18 |
| CASA Ratio (%) | 31% | 29% | 29% | | |
| Cost of Funds | 7.46% | 7.54% | 7.49% | | |

*Gross Advances includes IBPC/Securitized/Assigned portfolio of Rs. 2,174 Crore as on June 30, 2025 and Rs. 1,064 Crore as on March 31, 2025

^These are subject to change based on technical write off

II. Asset Quality Trends:

| Annualized Net Slippage (In %) | Q1 FY 25 (Unaudited) | Q2 FY 25 (Unaudited) | Q3 FY 25 (Unaudited) | Q4 FY 25 (Audited) | Q1 FY 26 (Provisional) |
|-----------------------------------|-------------------------|-------------------------|-------------------------|-----------------------|---------------------------|
| Micro Finance | 4.98% | 8.31% | 14.16% | 12.85% | 19.75% |
| Non Micro Finance | 1.81% | 2.28% | 1.11% | 1.54% | 2.27% |
| Overall Net Slippage % | 2.38% | 3.31% | 3.15% | 3.16% | 4.35% |



BEYOND BANKING

When you bank with us, you contribute towards a better society.

Equitas Small Finance Bank Limited
(Previously known as Equitas Finance Limited)

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

T: +91 44 4299 5000 | F: +91 44 4299 5050 | corporate@equitas.in | www.equitasbank.com | Toll Free: 1800 103 1222 | CIN No: L65191TN1993PLC025280

III. X Bucket Collection Efficiency in Microfinance & Micro Loans

a) Monthly Trend:

| Particulars | April'25 | May'25 | June'25 |
|--|----------|--------|---------|
| Overall | 97.40% | 97.91% | 98.69% |
| Tamilnadu (TN) | 97.69% | 98.08% | 98.70% |
| Karnataka (KA) | 92.52% | 94.54% | 97.44% |
| Rest of the Country (Excluding TN &KA) | 98.08% | 98.43% | 98.71% |

b) Quarterly Trend:

| Particulars | Q1FY25 | Q2FY25 | Q3FY25 | Q4FY25 | Q1FY26 |
|----------------|--------|--------|--------|--------|--------|
| Overall | 98.85% | 98.22% | 98.17% | 97.96% | 97.97% |
| Tamilnadu (TN) | 98.97% | 98.48% | 98.26% | 98.41% | 98.13% |
| Karnataka (KA) | 98.97% | 97.89% | 96.72% | 91.85% | 94.62% |

IV. Share of Unsecured Advances to Total Advances as on June 30, 2025 (Provisional):

| | |
|---|-----|
| Micro Finance & Micro Loans (Unsecured) | 10% |
| All Other Loans (Secured) | 90% |

Please note that the numbers mentioned above, as on June 30, 2025 are provisional numbers and is subject to approval by the Audit Committee and Board of Directors and are subject to review by the Joint Statutory Auditors of the Bank.

Kindly take the above information on record.

Thanking you,

Yours faithfully,

For Equitas Small Finance Bank Limited

N Ramanathan
Company Secretary



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