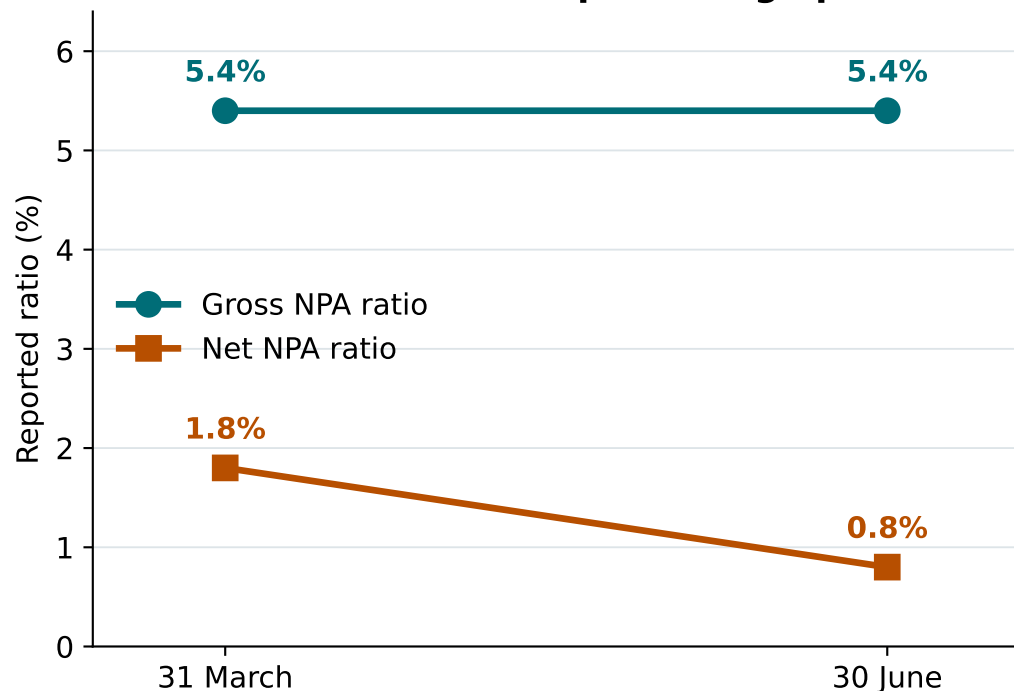
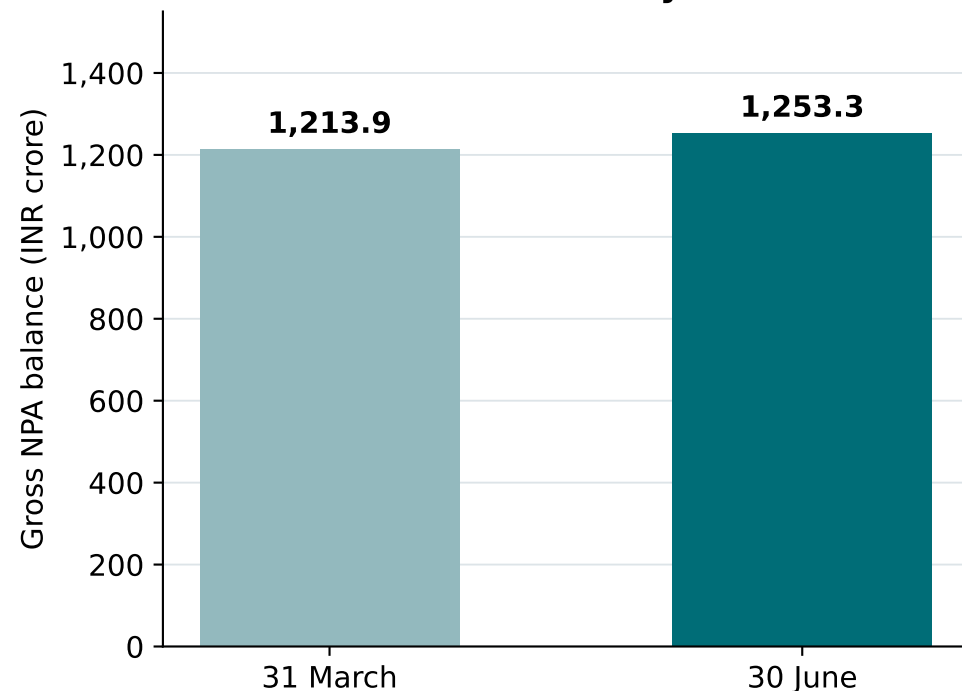


ESAF Small Finance Bank | March to June 2026

Net ratio down 1.0 percentage point



Gross NPA balance rose by INR 39.4 crore



Gross advances also rose: INR 22,426 crore → INR 23,216 crore. Ratios and balances answer different questions.

Source: ESAF Q1 FY2027 investor presentation, dated 31 July 2026, PDF pages 9 and 18. Chart: LiquiLens, 11 October 2026.

Quarter-end disclosures; not current deposit liquidity, a credit rating or a peer ranking. Gross and net NPA ratios use different denominators.