

CSFB No. 2026-27/221

July 24, 2026

To,

BSE Limited Listing Compliance Phiroze Jeejeebhoy Towers Dalal Street Mumbai 400 001 Maharashtra Scrip Code: 544120	National Stock Exchange of India Limited The Listing Department, Exchange Plaza, Bandra Kurla Complex, Mumbai - 400 051 Maharashtra Symbol: CAPITALSFB
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Dear Sir/Madam,

Sub: Presentation and Audio Recording of Earning Conference Call for the Un-Audited Financial Results of Capital Small Finance Bank Limited for the period ended June 30, 2026.

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation to our intimation for Earnings Conference Call to discuss financial and operational performance for Q1 FY27 of Capital Small Finance Bank Limited ("the Bank") vide letter dated July 13, 2026 we submit herewith the Investors Presentation on the Un-Audited Financial Results of the Bank for the period ended on June 30, 2026.

The audio recording of the conference call with analysts and investors held on July 24, 2026 at 11:00 a.m. and concluded at 12:08 p.m. has been made available on the website of the Bank and can be accessed at: <https://www.capital.bank.in/investors/financial-results>

Further, the Investors Presentation may also be accessed on the website of the Bank at the link: <https://www.capital.bank.in/investors/financial-results>

Further, the transcript of the Conference call shall also be made available at the above link within the prescribed timelines.

We request you to kindly take the same on record.

Thanking you,
Yours faithfully.

For Capital Small Finance Bank Limited

Amit Sharma
Company Secretary & Compliance Officer
Membership No. F10888

Encl: as above

Capital Small Finance Bank Limited

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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

**STEADY TODAY
STRONGER TOMORROW**

**Investor Presentation
Q1 FY27**

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This presentation contains certain forward-looking statements concerning the Company’s future business prospects and business profitability, which are subject to a number of risks and uncertainties, and the actual results could materially differ from those in such forward-looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, our ability to manage government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

Business at a Glance

Asset Profile	 Loan Book INR 9,074 Cr (ATS – INR 0.19 Cr)	 Loan Book Growth Q-o-Q ¹ : 4.5% Y-o-Y ² : 22.0%	 Asset Quality GNPA(%): 2.47 /2.75/2.54 NNPA(%): 1.14 /1.39/1.24 (Q1FY27 /Q1FY26/Q4FY26)	 Yield on Advances(%) 10.9 /11.1/10.8 (Q1FY27 /Q1FY26/Q4FY26)
Deposit Profile	 Deposits INR 10,596 Cr (ATS – INR 0.01 Cr)	 Deposits Growth Q-o-Q ¹ : 5.8% Y-o-Y ² : 16.3%	 CASA (% of Total Deposits) O/s CASA(%): 36.7 /35.9/34.7 Avg. CASA(%): 35.3 /36.0/34.8 (Q1FY27 /Q1FY26/Q4FY26)	 Cost of Deposits(%) 5.6 /5.9/5.7 (Q1FY27 /Q1FY26/Q4FY26)
Earning Profile	 Profitability PPOP: INR 65 Cr /53 Cr/62 Cr PAT: INR 41 Cr /32 Cr/40 Cr (Q1FY27 /Q1FY26/Q4FY26)	 Profitability PPOP: Y-o-Y ² : 23.1% PAT: Y-o-Y ² : 29.0%	 NIM³ 4.2% /4.1%/4.1% (Q1FY27 /Q1FY26/Q4FY26)	 ROA⁴(%) : 1.30 /1.18/1.33 ROE⁵(%) : 11.20 /9.43/11.44 (Q1FY27 /Q1FY26/Q4FY26)

1.Q-o-Q refers to June 2026 vs March 2026

2.Y-o-Y refers to June 2026 vs June 2025

3. NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

4. ROA is calculated as % of Avg Assets

5. ROE is calculated as % of Avg Equity;

Figures have been rounded off wherever applicable.

Differentiated Bank Serving the Middle Income Segment

Capital Small Finance Bank 



Advances

22% YoY Growth

Quarterly Update

- 4.5% QoQ growth; 22.0% YoY
- Disbursement: INR 1,009 Crores
- Growth Driver: MSME Segment expanded 11% QoQ & 49% YoY

Key Aspects

- ATS of Rs. 19.04 lacs/16.59 lacs (Q1FY27/Q1FY26)
- 97.4% secured exposure
- Zero direct microfinance exposure



Deposits

16% YoY Growth

Quarterly Update

- 5.8% QoQ growth, 16.3% YoY
- CASA ratio at 37%
- Deposit cost declined to 5.6%

Key Aspects

- Retail share exceeding ~90%+
- High rollover ratio (90%+)
- Retail led liability franchise



Profitability

29% YoY Growth

Quarterly Update

- NII growth of 22% YoY
- Non-Interest Income growth of 11% YoY
- CI Ratio: 59.5% (vs. 58.2% in Q4FY26)
- PPOP growth of 23% YoY

Key Aspects

- NIM¹ expanded to 4.21%
- Return metrics remain resilient, ROA² is 1.30%, ROE³ is 11.20%



Asset Quality

Best-in-Class Metrics

Quarterly Update

- GNPA: 2.47% (improved from 2.54% in Q4FY26)
- NNPA: 1.14% (improved from 1.24% in Q4FY26)
- Credit cost: 0.31%
- PCR improved to 54.51% (vs. 51.89% in Q4FY26)

Key Aspects

- SMA 1 & 2 reduced to 4.78%
- Robust underwriting & cash flow assessment
- Industry-low write-offs

INR 9,074 Crores

**Q1FY27 Advances – ~8x since
FY16**

INR 10,596 Crores

**Q1FY27 Deposits – ~6x since
FY16**

INR 41 Crores

**Q1FY27 PAT – ~12x* since
FY16**

2.47%/1.14%

**GNPA/NNPA – Stable asset
quality**

*Annualised Basis

1. NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

2. ROA is calculated as % of Avg Assets

3. ROE is calculated as % of Avg Equity

Data as of June 2026

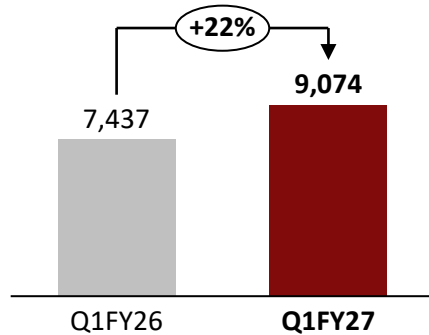
Numbers have been rounded off wherever applicable



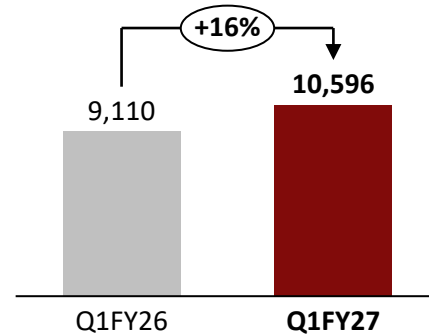
Performance Highlights Q1FY27

Key Financial Highlights – Q1FY27

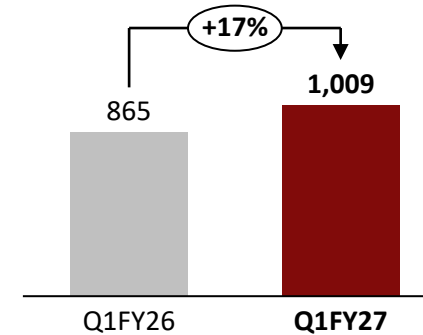
Gross Advances (INR Crores)



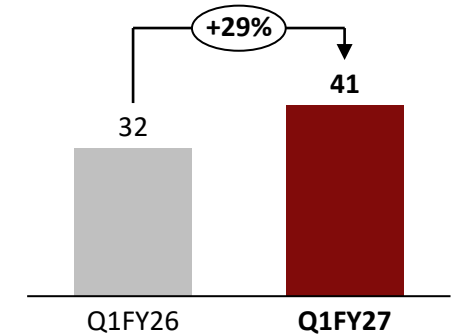
Deposits (INR Crores)



Disbursement (INR Crores)



Profit After Tax (INR Crores)



ROA (%)

1.30%

Vs

1.18%/1.33%
(Q1FY26/Q4FY26)

Collection Efficiency (%)

100.2%

Vs

100.8%/99.1%
(Q1FY26/Q4FY26)

GNPA (%)

2.47%

Vs

2.75%/2.54%
(30th June 2025/
31st March 2026)

NNPA (%)

1.14%

Vs

1.39%/1.24%
(30th June 2025/
31st March 2026)

NIM[^] (%)

4.21%

Vs

4.06%/4.06%
(Q1FY26/Q4FY26)

CASA (%)

36.7%

Avg. CASA 35.3%

Vs

34.7%
(31st March 2026)

CRAR (%)

21.6%

Vs

22.3%
(31st March 2026)

Branches (Nos.)

216 Branches

across 5 states
And 2 Union
Territories

[^]NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets
CASA calculated as total CASA divided by total deposits, ROA is calculated as % of Avg Assets



Asset Portfolio

Well-Diversified Credit Portfolio – Q1FY27

Capital Small Finance Bank

MSME, Trading & Other Business Loans

Agricultural Loans

Mortgage Loans

Corporate Loans

Consumption & Other Loans



- Working Capital loan
- Project Financing
- Machinery loan



- Kisan Credit Card
- Agricultural Term Loan



- Housing Loan
- Loan Against Property



- Term loan to NBFCs
- Term Loan to MFI'S



- Auto Loan
- Gold Loan
- Loan Against FDRs

INR 2,282 Crores

Housing Loan

LAP

INR 1,291 Crores

NBFCs (Non-MFI)

MFIs

Gross Advances

INR 2,452 Crores
INR 1,648 Cr / 2,209 Cr
(Q1FY26/Q4FY26)

INR 2,425 Crores
INR 2,246 Cr / 2,452 Cr
(Q1FY26/Q4FY26)

INR 977 Crores
INR 889 Cr/945 Cr
(Q1FY26/Q4FY26)

INR 1,304 Crores
INR 1,108 Cr/1,247 Cr
(Q1FY26/Q4FY26)

INR 1,260 Crores
INR 945 Cr / 1,162 Cr
(Q1FY26/Q4FY26)

INR 31 Crores
INR 72 Cr / 39 Cr
(Q1FY26/Q4FY26)

INR 624 Crores
INR 529 Cr / 633 Cr
(Q1FY26/Q4FY26)



ATS

INR 2.83 Mn
INR 2.32 Mn / 2.70 Mn
(Q1FY26/Q4FY26)

INR 1.32 Mn
INR 1.27 Mn / 1.31 Mn
(Q1FY26/Q4FY26)

INR 1.58 Mn
INR 1.49 Mn/1.55 Mn
(Q1FY26/Q4FY26)

INR 1.30 Mn
INR 1.15 Mn/1.26 Mn
(Q1FY26/Q4FY26)

INR 288.59 Mn
INR 262.05 Mn / 278.84 Mn
(Q1FY26/Q4FY26)

INR 217.50 Mn
INR 185.00 Mn / 217.50 Mn
(Q1FY26/Q4FY26)

INR 0.86 Mn
INR 0.81 Mn / INR. 0.87 Mn
(Q1FY26/Q4FY26)



NNPA

0.69%
1.58% / 0.82%
(Q1FY26/Q4FY26)

2.65%
2.18% / 2.76%
(Q1FY26/Q4FY26)

0.79%
0.97% / 0.73%
(Q1FY26/Q4FY26)

0.56%
0.71% / 0.55%
(Q1FY26/Q4FY26)

NIL
NIL / NIL
(Q1FY26/Q4FY26)

19.37%
14.35% / 17.30%
(Q1FY26/Q4FY26)

0.50%
0.43% / 0.48%
(Q1FY26/Q4FY26)



Interest Yield

10.50%
10.70% / 10.55%
(Q1FY26/Q4FY26)

12.48%
12.67% / 12.54%
(Q1FY26/Q4FY26)

9.87%
10.28% / 9.85%
(Q1FY26/Q4FY26)

12.27%
12.57% / 12.33%
(Q1FY26/Q4FY26)

10.74%
10.91% / 10.77%
(Q1FY26/Q4FY26)

9.68%
9.75% / 9.69%
(Q1FY26/Q4FY26)



Granular loan book portfolio
ATS of INR 1.90 Mn



Focus on middle-income customer segment

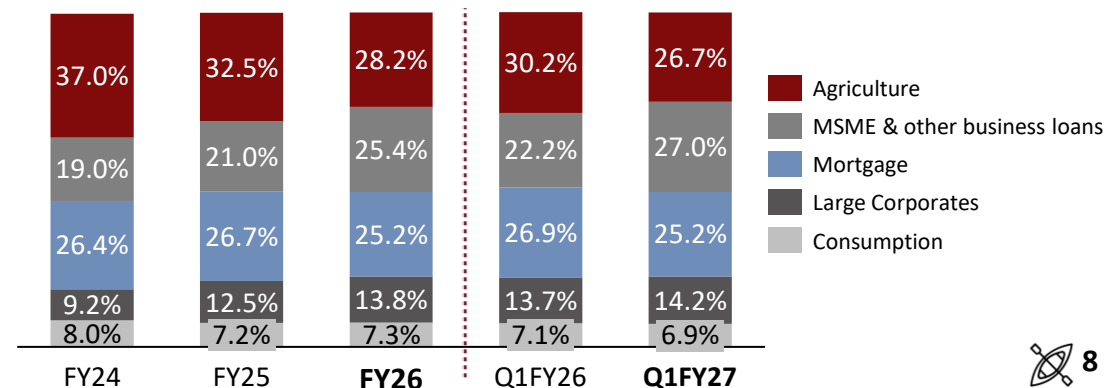


Emphasis on secured lending
with 97.4% secured



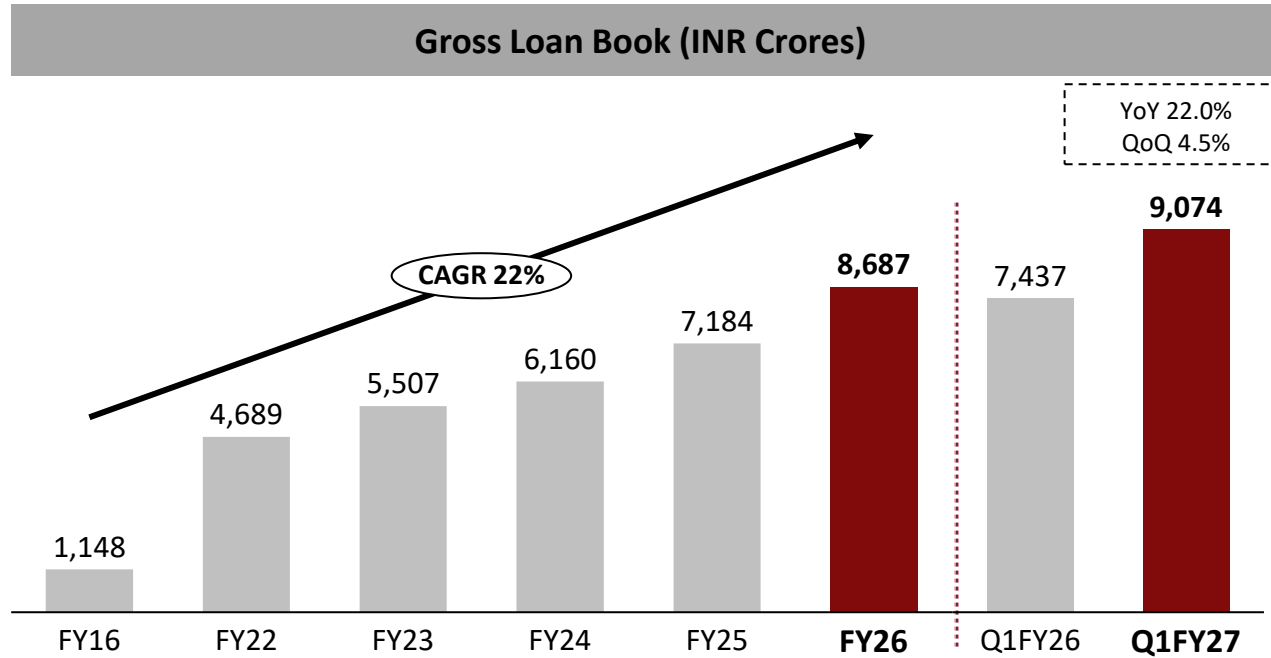
Endeavour to be a full suite banker for the customer

Diversified Portfolio & Non-Reliance on MFI Segment (%)

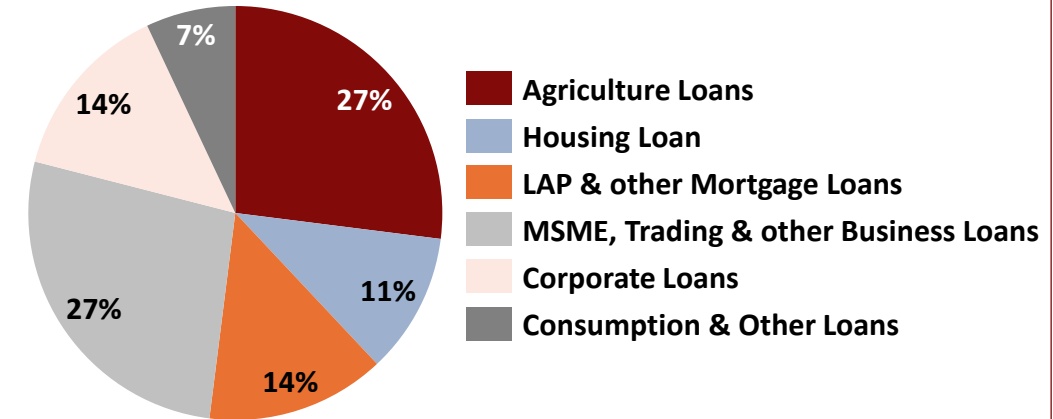


Diversified & Secured Advance Portfolio

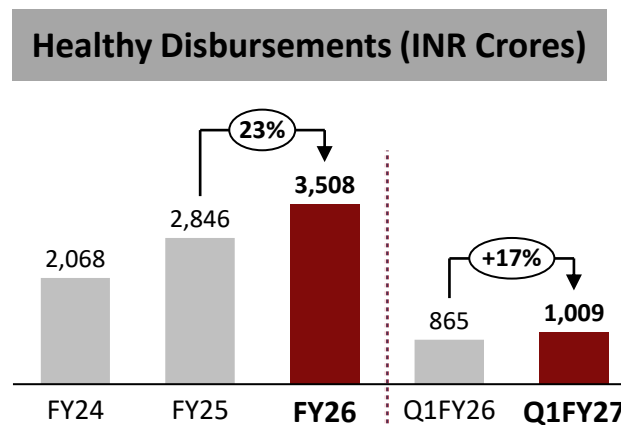
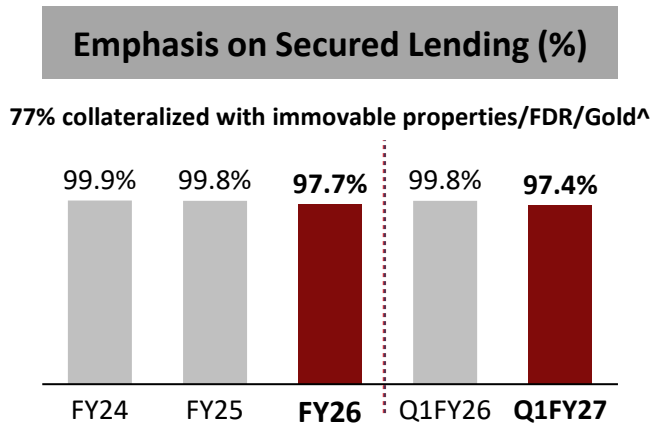
✓ *Diversified portfolio with each segment sustaining multiple cycles*



AUM of Rs. 9,073.92 Crores



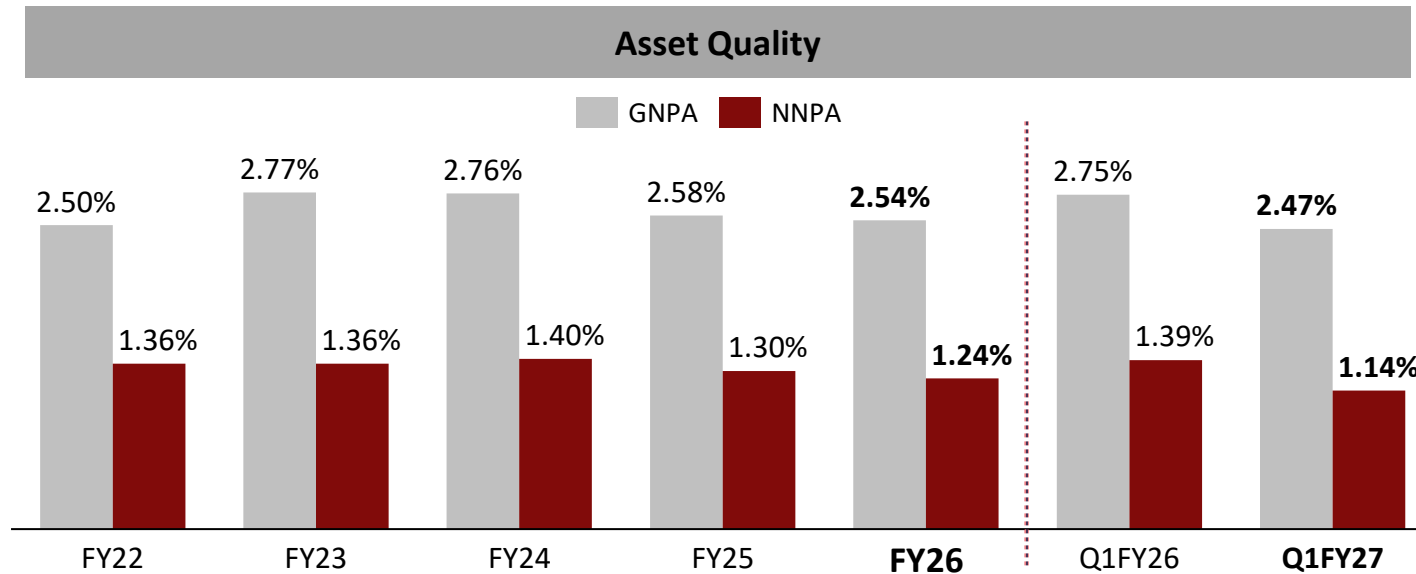
✓ *Continued focused on secured lending with 97.4% being secured*



- The growth driver for the quarter is MSME/ Business segment, grew by 11% on QoQ and 49% on YoY basis.
- Share of Advances from other than Home State increased to 25% (23% Q1FY26)

Industry Leading Asset Quality

✓ *Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs*



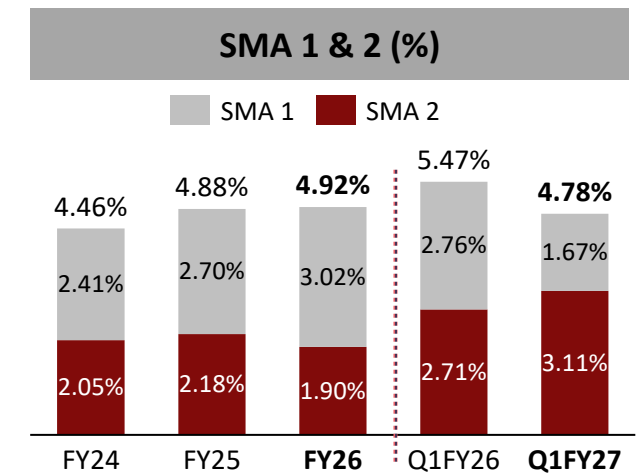
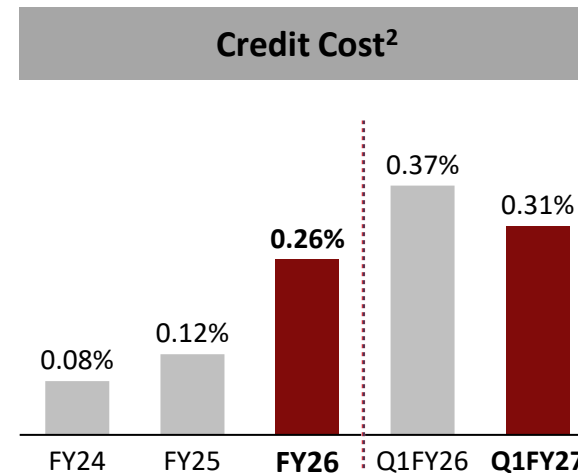
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- PCR has increased to 54.51% in Q1FY27 against 51.89% in Q4FY26.

✓ *Emphasis on collection and resolutions even for sticky loans-negligible write-offs and NIL NPA sell-off*

NPA Table (INR Crores)	FY24	FY25	FY26	Q1FY26	Q1FY27
Opening NPAs	152.6	170.2	185.3	185.3	220.4
Additions	128.4	84.4	112.8	33.1	24.8
Upgradations & Recovery	110.5	68.8	76.9	13.7	20.8
Write offs ¹	0.3	0.5	0.8	0.5	0.0
Closing NPAs	170.2	185.3	220.4	204.2	224.4

1. Write offs includes technical write offs

2. Credit cost includes write offs, provisions for expected loan losses on standard assets; and recoveries from non – performing assets (NPAs)



Our Robust Credit Assessment & Risk Management Practices

2.47%

GNPA as of June-26

1.14%

NNPA as of June-26

0.31%

Credit Cost Q1FY27

~Negligible write-offs

One of the most secured Asset Portfolio in the Lending Industry

Historic Asset Quality Trend

Year	Gross Slippage ¹	Net Slippage ²	Write-off Amt ³ (in cr)	Credit Cost ⁴	Remarks
FY16	0.77%	0.52%	NIL	0.07%	Deficit rainfall
FY17	1.06%	0.49%	0.15	0.06%	Demonetisation
FY18	1.41%	0.53%	NIL	0.10%	-
FY19	1.52%	0.70%	0.01	0.17%	-
FY20	1.64%	0.95%	0.01	0.36%	Delayed Monsoon
FY21	0.76%	0.60%	0.01	0.30%	Covid Impact
FY22	2.12%	1.06%	0.07	0.42%	Wide spread Heatwaves/ Post Covid Impact
FY23	3.38%	0.78%	0.12	0.32%	Deficit rainfall
FY24	2.40%	0.33%	0.33	0.08%	-
FY25	1.41%	0.25%	0.51	0.12%	-
FY26	1.61%	0.50%	0.78	0.26%	Above normal rainfall (flood conditions in some parts)
FY27 (YTD-Q1)	1.17%	0.19%	0.05	0.31%	Deficit rainfall

Risk Management framework developed over two decades of operational experience and customer engagement

Engagement	Dedicated customer relationship team to maintain healthy customer engagement
Assessment Matrix	Well-defined credit assessment matrix based on risk profile of the borrowers
Conservative LTV	Secured lending primarily for productive purposes with conservative LTV
Committee approach	Committee approach is followed to oversee larger exposures (Rs. 125 lakhs and above) in addition to a dedicated monitoring team
Independent reviews	By following the Principle of four eyes, robust credit assessment through multiple levels of independent review is conducted
Primary Banker	Better visibility of borrower cash flows by targeting to be the 'Primary Banker'

1. Total accretion to NPAs during the period/total standard advances.
3. Including technical write-offs & losses on ARC sell

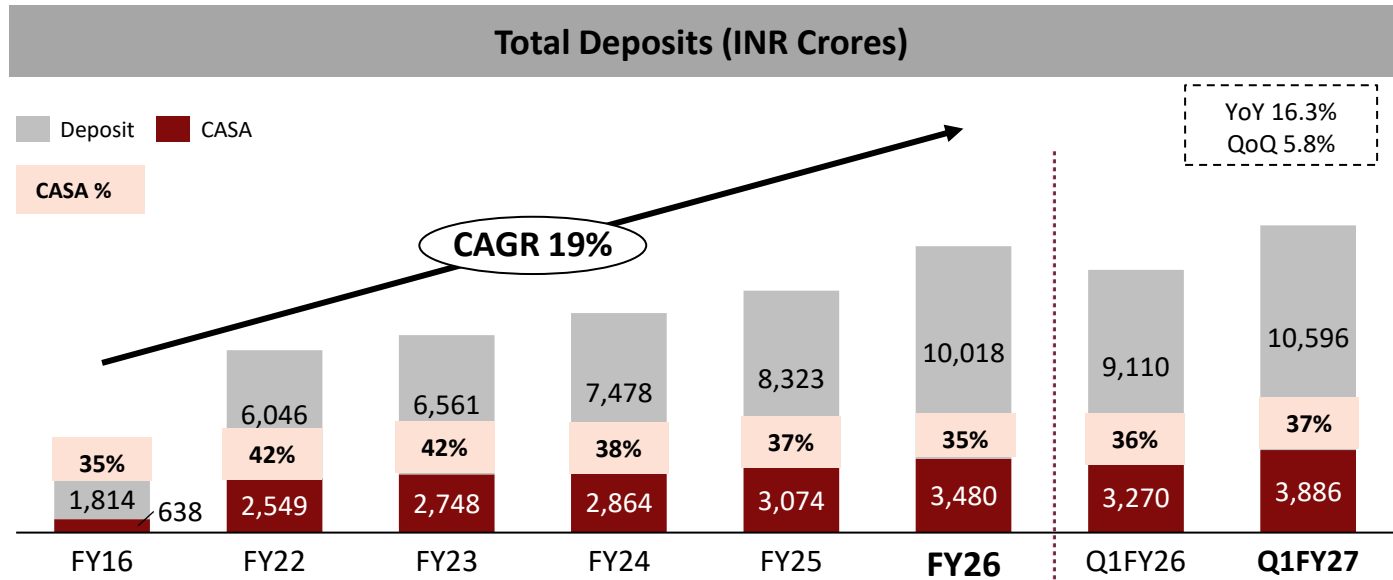
2. NPA accretion net of upgrades & recoveries during the period/total standard advances
4. Credit cost includes write offs, provisions for expected loan losses (including on standard advances)



Liability Portfolio

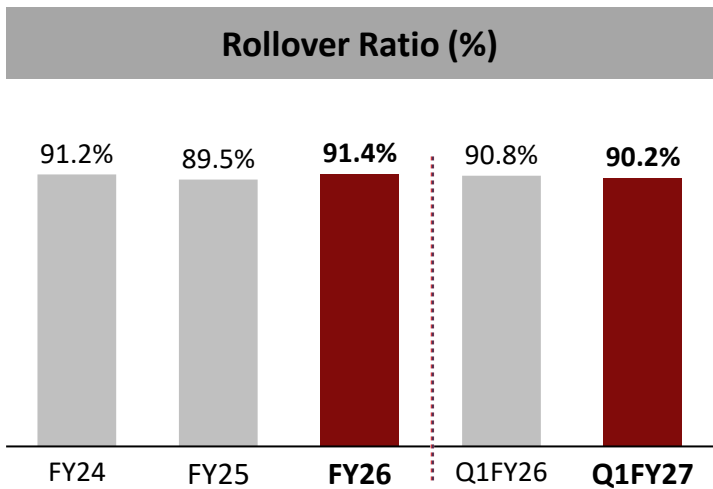
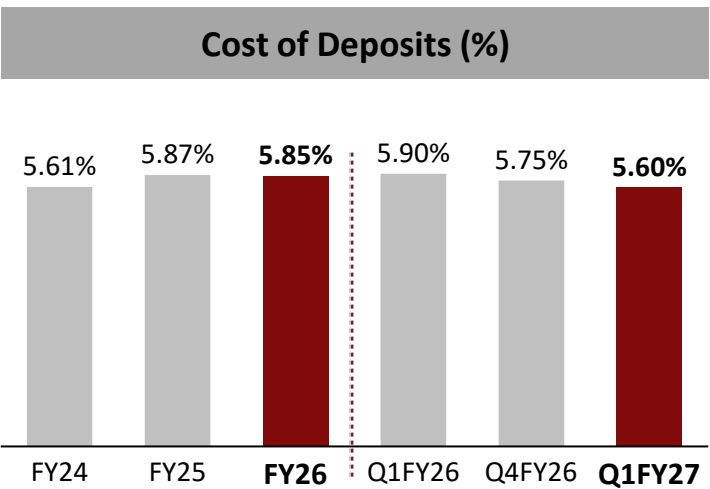
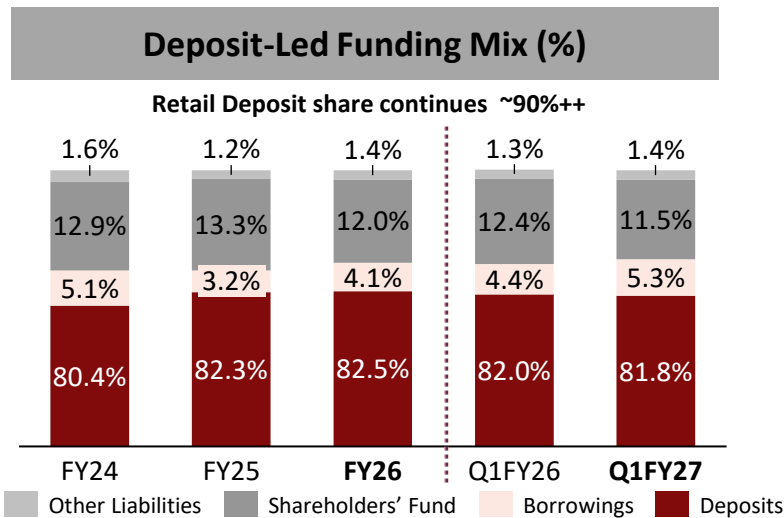
Retail Focused Liability Franchise with Consistently High Share of CASA

✓ Focus on Granular & Retail Centric Deposits, with negligible Bulk Deposits



- Deposit cost shows declining trend 5.60% in Q1FY27 (vs 5.75% in Q4FY26)
- CASA ratio remained healthy at 36.7% (average CASA 35.3% for Q1FY27).
- Interest on saving bank accounts is 3.10%

✓ Declining cost of Deposits



CASA calculated as total CASA divided by total deposits,

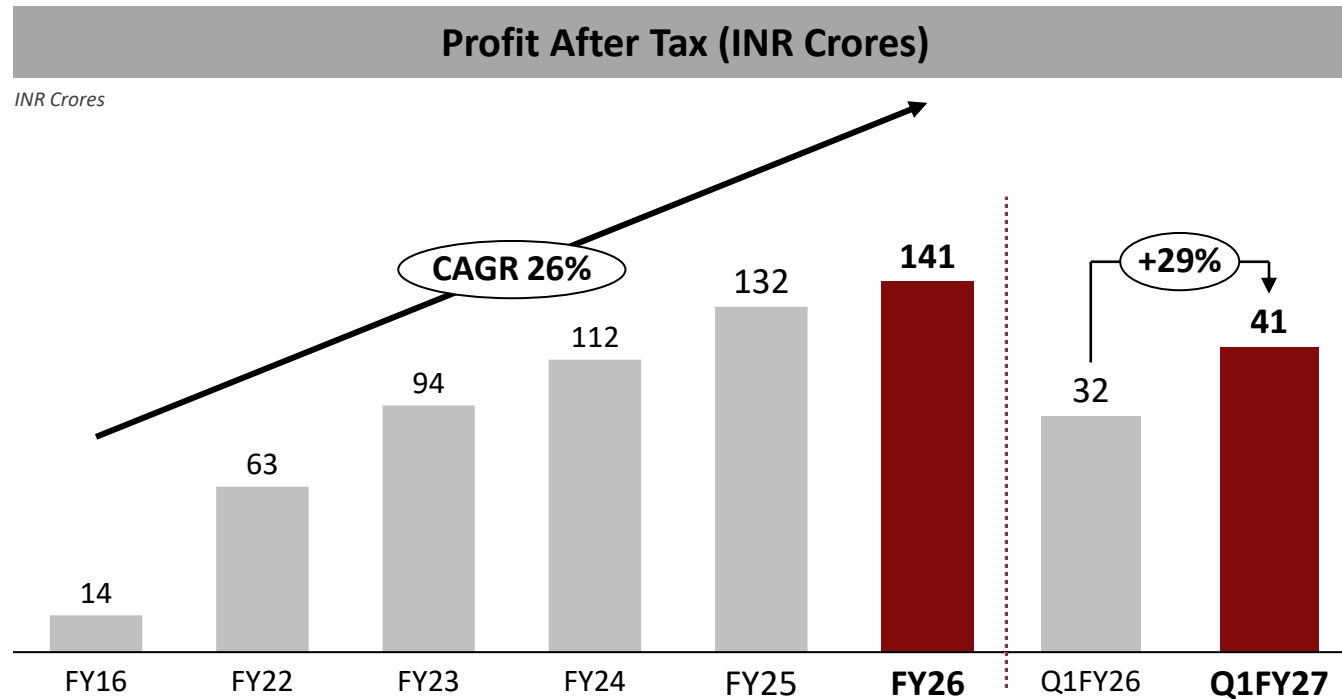
CAGR (FY2016-26)

Numbers have been rounded off wherever applicable

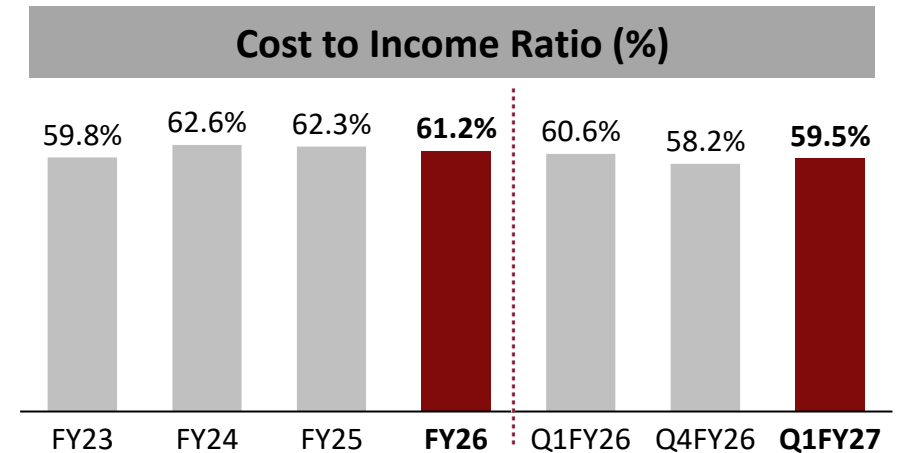
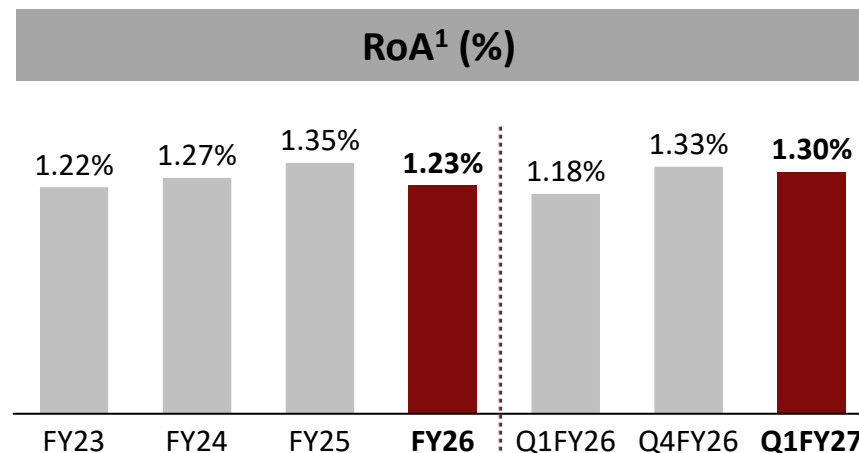


Financials & Key Ratios

Consistently Improving Profitability



- Net Interest Income grew by 22% YoY to INR 134 Crores (INR 110 Crores in Q1FY26) and Non Interest Income grew by 11% YoY to INR 26 Crores (INR 23 Crores in Q1FY26)
- PPOP (Q1FY27) growth 23% YoY basis & PAT growth of 29% YoY basis
- NIMs improvement; 4.21% in Q1FY27 (vs 4.06% in Q4FY26 & Q1FY26)
- Operating margin improved to 2.04% in Q1FY27 vs 1.94% in Q1FY26 (calculated as % to average assets)



1. ROA is calculated as % to Avg Assets
2. CAGR (FY2016-26)

Statement of Profit and Loss

Particulars (INR Crores)	Q1FY27	Q1FY26	YoY ¹ (%)	Q4FY26	FY26	FY25	FY24	FY23	FY22	CAGR ² %
Net Interest Income	134	110	22%	122	463	410	345	322	255	19%
Other Income	26	23	13%	26	99	86	68	50	54	
Operating expenses	95	81	17%	86	339	311	258	223	196	
Pre-Provision Operating Profit	65	53	23%	62	223	187	154	149	113	31%
Provisions & Contingencies	23	20	15%	22	77	55	43	55	51	
PAT (Before Exceptional Items)	41	32	29%	40	145	132	112	94	63	33%
Exceptional Items *	-	-	-	-	4	-	-	-	-	
Reported PAT	41	32	29%	40	141	132	112	94	63	33%
Earnings Per Equity Share (non annualized)										
Basic (Rs)	9.1	7.1		8.8	31.2	29.2	30.7	27.4	18.4	
Diluted (Rs)	9.1	7.0		8.8	31.1	29.1	30.5	27.2	18.2	

1. YoY (calculated Q1FY27 over Q1FY26)

2. CAGR (calculated from 2019-26)

*one time charge in FY26 related to past employee services, consequent to New Labour Code implementation (referred as exceptional item); 5.13 cr (net off tax impact ₹ 3.8 cr)

Return Ratios

Key Business Parameters	Q1FY27	Q1FY26	Q4FY26
CD ratio (Avg) (%)	83.0	80.9	82.3
CD ratio (Outstanding) (%)	85.6	81.6	86.7
Yield on Advances (%)	10.9	11.1	10.8
Cost of Deposits (%)	5.6	5.9	5.7
Cost to Income ratio (%)	59.5	60.6	58.2

Return Ratios %	Q1FY27	Q1FY26	Q4FY26
Net Interest Margin ¹	4.21	4.06	4.06
Non-Interest Income ²	0.82	0.87	0.86
Operating Margin	2.04	1.94	2.05
Credit Cost ³	0.31	0.37	0.26
RoA ⁴	1.30	1.18	1.33
RoRWA ⁵	2.27	2.12	2.31
RoE ⁶	11.20	9.43	11.44

Other Income (INR Crores)	Q1FY27	Q1FY26	Q4FY26
Advance Related Fee Income	7.8	7.2	9.7
Operations Related Fee Income	6.2	5.0	5.8
Banca Commission ⁷	10.2	9.5	9.5
Forex & Treasury Income	1.9	1.7	0.8
Total Other Income	26.1	23.4	25.8

FY26	FY25	FY24	FY23	FY22
81.3	81.4	79.0	78.0	70.6
86.7	86.3	82.4	83.9	77.5
11.0	11.2	11.1	10.8	10.9
5.9	5.9	5.6	4.9	5.0
61.2	62.3	62.5	60.0	63.4

FY26	FY25	FY24	FY23	FY22
4.04	4.20	3.94	4.19	3.78
0.87	0.88	0.77	0.66	0.79
1.90	1.92	1.76	1.95	1.66
0.26	0.12	0.08	0.32	0.42
1.23	1.35	1.27	1.22	0.93
2.17	2.38	2.41	2.38	1.88
10.10	10.38	14.6	16.62	12.95

- Effectively managed yields and interest spread across interest rate cycles;
- PCR has increased to 54.51% in Q1FY27 against 51.89% in Q4FY26.
- Operating margin improved to 2.04% in Q1FY27 vs 1.94% in Q1FY26 (calculated as % to average assets)

1. NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

3. Credit Cost is calculated as % of Avg Assets

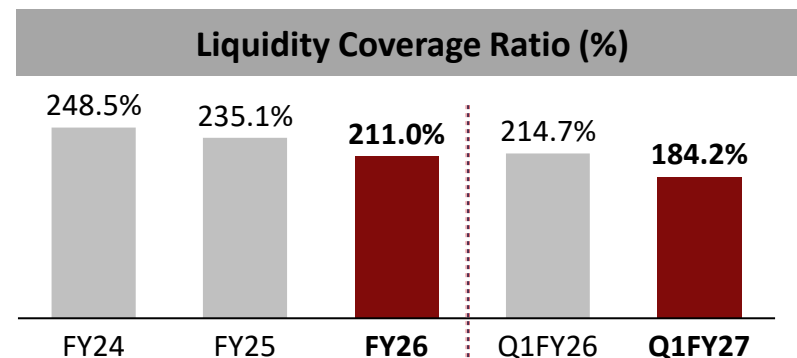
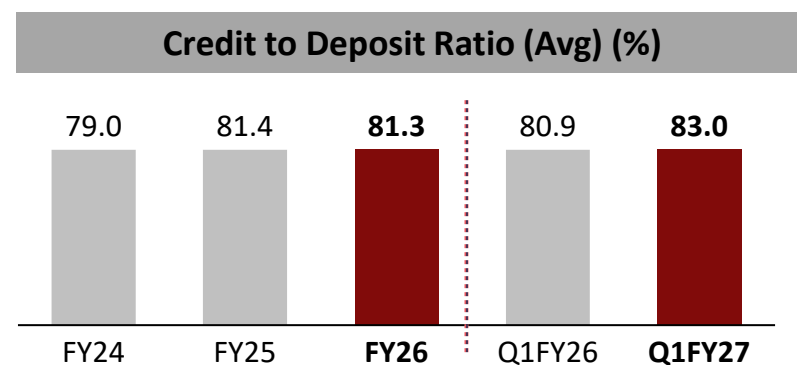
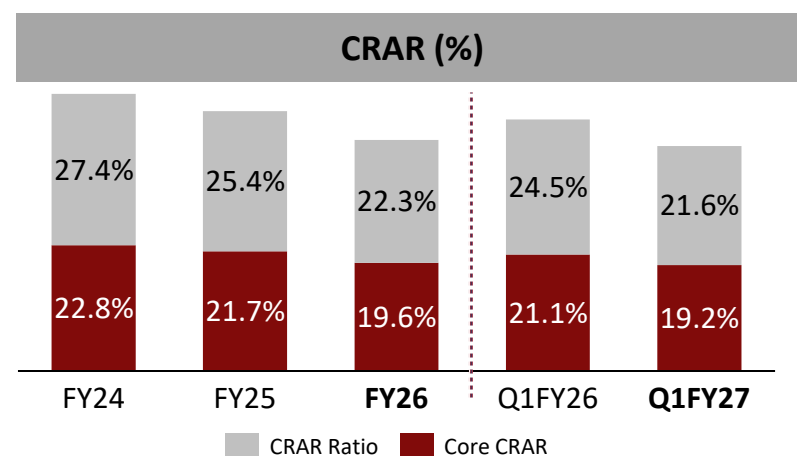
5. RoRWA is calculated as % of Avg Risk Weighted Assets

7. Banca including LI, GI, Health, MTSS, 3in1, TPP commission

2. Non-Interest Income = Total Income - Interest Earned

4. ROA is calculated as % of Avg Assets

6. ROE is calculated as % of Avg Equity



Statement of Assets and Liabilities

Particulars (INR Crores)	Q1FY27	Q1FY26	YoY ¹ (%)	Q4FY26	FY26	FY25	FY24	FY23	FY22
Capital & Liabilities									
Shareholder's Fund ²	1,488	1,376	8%	1,461	1,461	1,340	1,197	611	516
Deposits	10,596	9,110	16%	10,018	10,018	8,323	7,478	6,561	6,046
Borrowings	686	488		499	499	321	472	721	498
Other Liabilities and Provisions	179	139		166	166	124	148	98	93
Total	12,949	11,113	17%	12,144	12,144	10,108	9,295	7,991	7,154
Assets									
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,583	1,605		1,321	1,321	1,000	1,321	881	1,019
Investments	2,037	1,876	9%	1,973	1,973	1,819	1,706	1,489	1,357
Advances	8,952	7,334	22%	8,572	8,572	7,090	6,075	5,429	4,635
Fixed Assets	102	92		97	97	89	84	83	84
Other Assets	275	206		181	181	110	110	110	59
Total	12,949	11,113	17%	12,144	12,144	10,108	9,295	7,991	7,154
Book Value (per share)	327	304		322	322	296	266	178	152

1. YoY (calculated Q1FY27 over Q1FY26)
2. Capital + Reserves & surplus

Consistently improving Financial Strength

₹327.35

Book Value as of June-26

₹36.36³

EPS as of June-26

1.30%/2.27%

RoA/RoRWA Q1FY27

11.20%

RoE Q1FY27

Remains committed for Disciplined growth, improving margins, strengthening liability traction and maintaining strong asset quality

Year	Book Value ¹ (₹)	EPS ² (₹)	RoA (%)	RoRWA (%)	RoE (%)
FY20	₹120.32	₹8.18	0.52	0.98	7.72
FY21	₹132.93	₹12.04	0.69	1.43	9.51
FY22	₹151.50	₹18.41	0.92	1.88	12.95
FY23	₹178.27	₹27.35	1.22	2.31	16.62
FY24	₹265.84	₹30.65	1.27	2.41	14.64
FY25	₹296.18	₹29.18	1.35	2.38	10.38
FY26	₹321.68	₹31.20	1.23	2.17	10.10



Liability Profile

~6x since 2016

- Retail focused liability profile with 90%+ retail deposit and 36% ++ CASA
- Deposit CAGR of 19%+ (FY16-26)



Advance Profile

~8x since 2016

- Diversified and secured advances profile
- Advance CAGR of 22%+ (FY16-26)
- Business loan & Mortgage lending key growth drivers



Asset Quality Profile

- Strong, stable asset quality and sustained multiple cycles (economic, geo-political, natural etc)
- Negligible write-offs and controlled net slippages with rangebound credit cost



Earning Profile

~12x since 2016

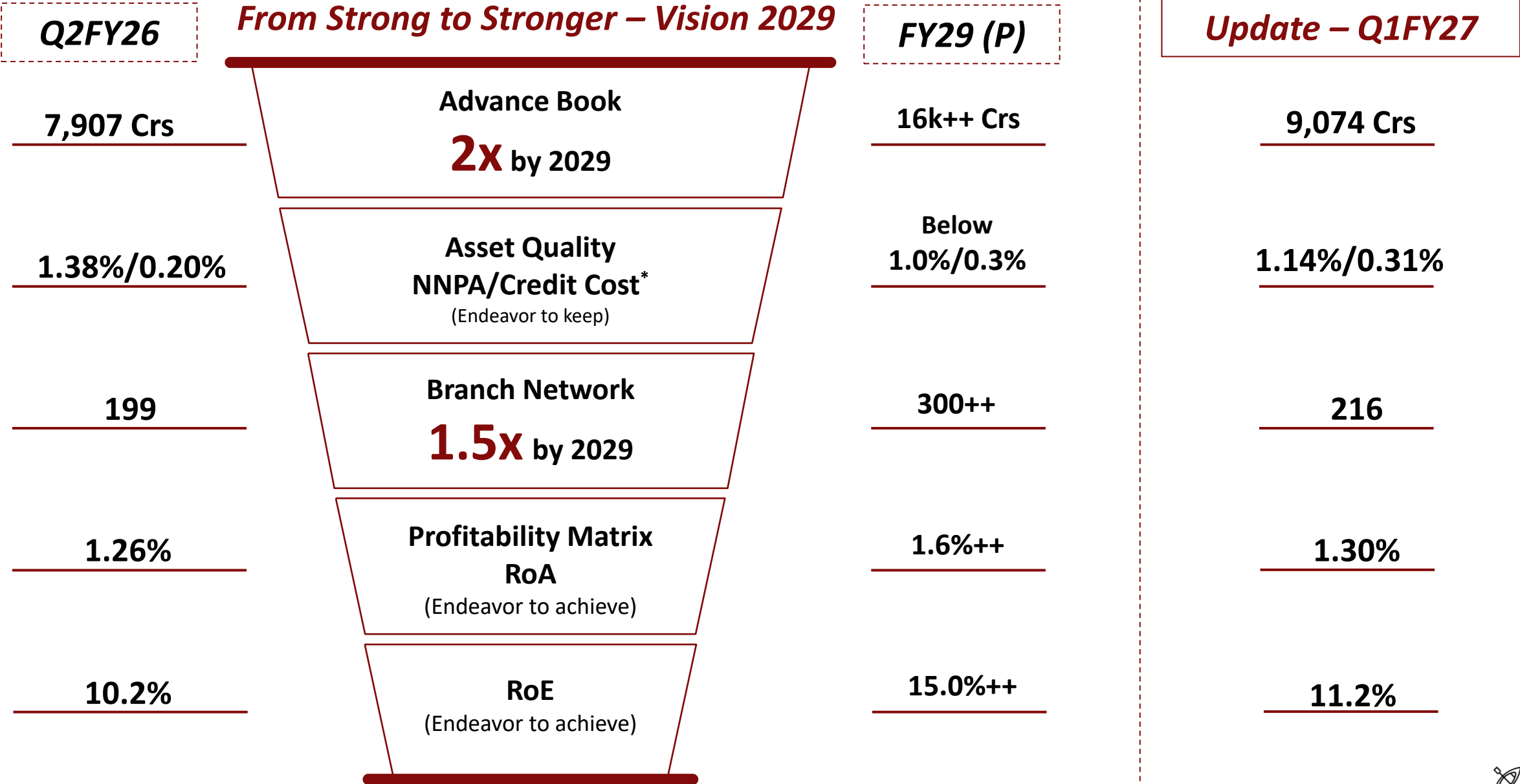
- Continuously improving Profitability in each year
- Scaling up efficiency ratios (RoA, RoE, RoRWA)
- PAT CAGR of 26%+ (FY16-26)

1. Shareholders' funds/outstanding number of shares during the period

2. Net profits/average number of shares during the period

3. Annualized basis

Capital SFB @ 2029 – Vision



Capital SFB 2029 – Key Focus Areas

01

Organic Loan Book Growth & Secured Lending

- Targeting segments – MSME, Mortgages and Agriculture.
- Expansion within the secured loan portfolio.
- Initiating partnership led Business, targeting high-yielding secured loan portfolio.

02

Elevating Liability Franchise

- Targeting growth in line, to support advances growth.
- Continue to focus on retail deposit with high share of CASA.

03

Expanding Our Brand Outreach

- Scaling up new branch opening by extending presence into contiguous states (targeting to enter in the state of UP & Gujarat)
- Intensifying penetration in current markets (Haryana, Punjab, Rajasthan & Delhi)
- Targeting 30%+ branches outside Punjab by 2029 (19.0% as on June 30, 2026)

04

Strengthening Operational & Profitability Metric

- Accelerating the credit-to-deposit ratio (average basis) to enhance Net Interest Margin (NIM)
- Improving operating efficiency through scaling & increasing proportion of matured branch mix to optimize operations

Key Outcomes

Growth in Advance



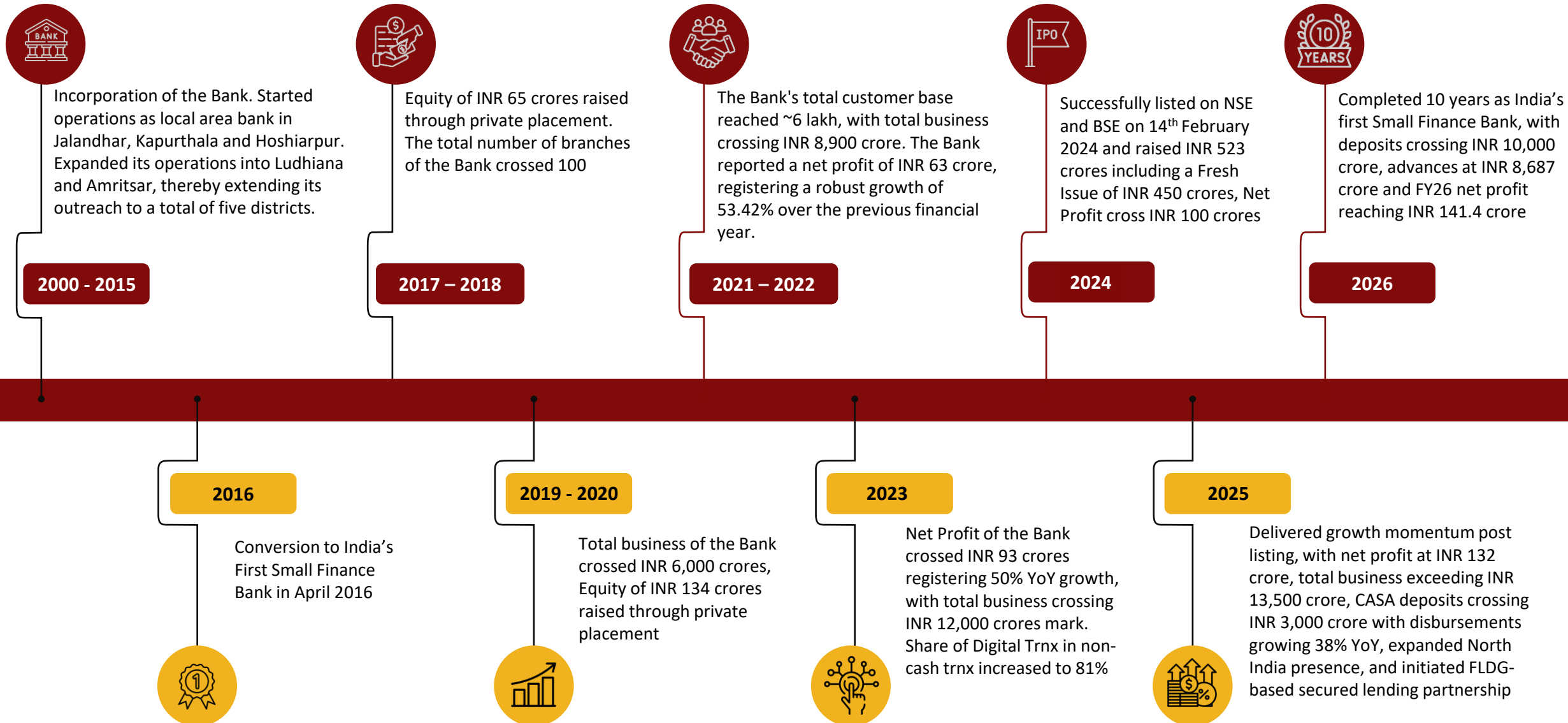
Improvement in profitability and ROA



About Capital Small Finance Bank

LAB to India's First SFB & Towards India's Most Trusted Bank

Capital Small Finance Bank



Providing a wide Range of Products and Services

01



Loan Portfolio

Agricultural

Kisan Credit Card
Agricultural Term Loan

MSME & Trading

CC/OD/WCTL
Project Loan
Machinery Loans

Mortgage

Housing, Loan-against-property

Others

Gold loans, Auto loans
Consumer durable loans,
Personal loans, Corporate loans

02



Deposit Portfolio

Savings Account

Capital Savings A/c
Capital Super Savings A/c

Current Account

Capital plus Current A/c
Capital flexi A/c

Term Deposits

Short-Term Deposit
Cumulative Deposit
Monthly Interest Deposit
Tax Saver Accounts

NRE/NRO Accounts

03



Fee-based Products

Insurance Products

Forex Services

Money Transfer Services

Safe Deposit Lockers

3-in-1 Demat & Trading Account

Banker to Issue

04



Other Services

Branches

ATMs

ATM cum Debit Cards

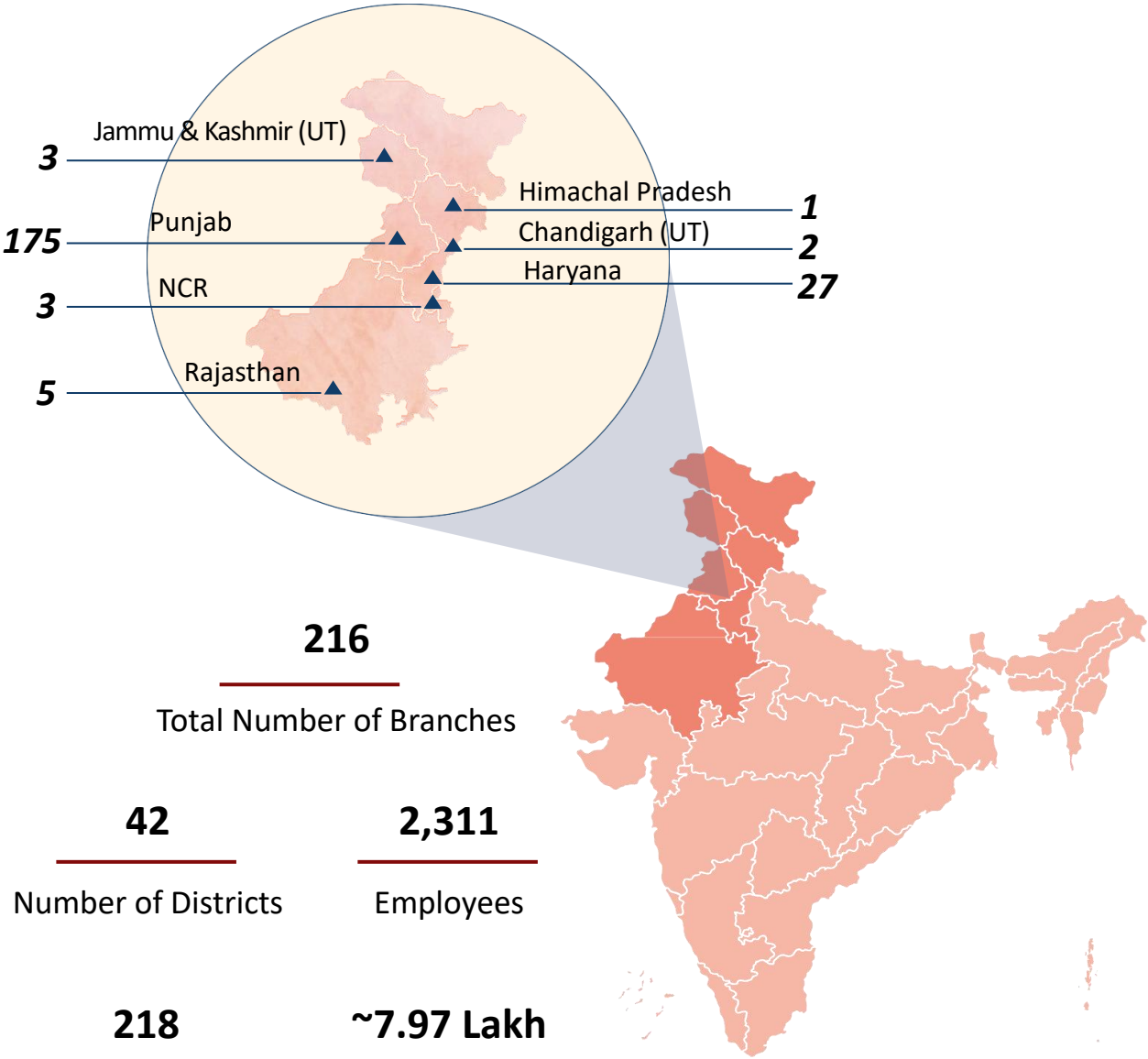
Internet Banking

Mobile Banking (Capital Mobile+)

Mobile Passbook (Capital Mobile Connect)

Deep-understanding of middle-income customer segment with more than 2 decades of experience

Increasing Presence to Enhance Accessibility



All data as of Q1FY27/June 30, 2026

Break Up of Branches, Deposits & Advances (in %)

Geographies	Branches			Deposits			Advances		
	Q1 FY27	Q1 FY26	Q4 FY26	Q1 FY27	Q1 FY26	Q4 FY26	Q1 FY27	Q1 FY26	Q4 FY26
Rural Areas	40%	41%	40%	36%	35%	35%	21%	22%	22%
Semi-Urban Areas	38%	36%	37%	39%	39%	38%	33%	33%	33%
Urban Areas (including Metro)	22%	23%	23%	25%	26%	26%	46%	45%	45%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

Expansion Plans



Enhanced branch outreach by scaling up new branch opening



Expanding outreach to the contiguous states



Transforming Haryana into our growth frontier



Deep penetration in existing markets

Numbers have been rounded off wherever applicable

Our 'Strengths' Built Over 20 Years by Focusing on Customers

Retail focused liability franchise with high CASA share

- High CASA¹ ratio 36.7% with 91.1% retail deposits
- Low Cost of deposits at 5.6% in Q1FY27



Consistent track record of growth with operational & profitability metrics

- ROAA² at 2.0%, ROA³ at 1.30% as of quarter
- CAGR FY16-FY26 for PAT 26%; Advances 22%; Deposits 19%



Streamlined credit assessment & risk management processes

- Well defined credit assessment matrix based on risk profile of the borrower
- Cash-flow based lending with conservative LTV
- Committee approach for large value exposures
- GNPA at 2.47% and NNPA at 1.14%



Professional and Experienced Leadership Team

- MD & CEO, Sarvjit Singh Samra brings over 38 years of experience
- Supported by seasoned executive team & diverse Board of Directors with industry experts
- Corporate Governance recognized through various awards
- Backed by marquee institutional investors



Customer centric approach and deep understanding of target customers

- Serving financial needs of middle-income segment with special emphasis on rural and semi-urban areas
- Deep customer engagement through Relationship Banking Approach
- Branch-led acquisition strategy



Secured and diversified advances portfolio

- Well-diversified loan portfolio with 27% towards Agricultural, 11% towards Housing, 14% towards LAP, 27% for MSME, Trading & other Business Loans, 7% for consumer lending and 14% for NBFC lending.
- One of the most diversified portfolio with book size in multiple asset classes as of FY26.

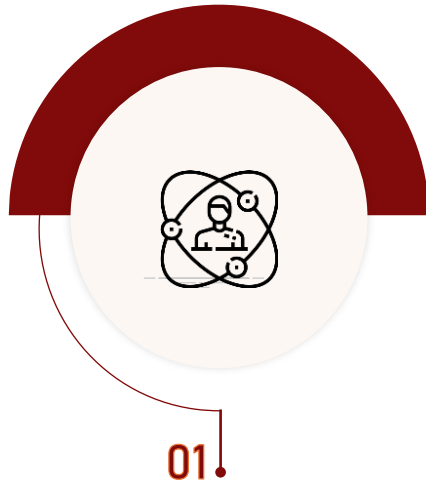


1. CASA calculated as total CASA divided by total deposits,

2. ROAA is calculated as % of Avg Advances,

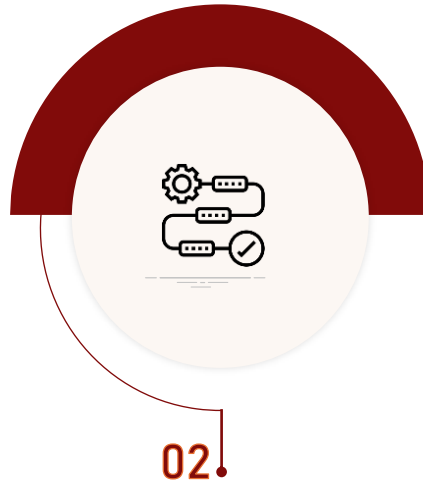
3. ROA is calculated as % of Avg Assets

Enabling Seamless Digital Experiences to Our Customers



Transforming Customer Experience

- Deepening customer engagement through digital channels
- Analysing data driven insights to offer customised solutions
- Developing alternate digital channels



Personalised Data-Driven Processes

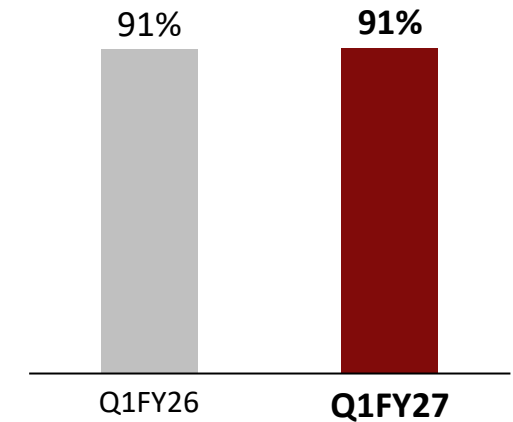
- Leverage technology and data analytics for scalability and profitable growth
- Improve collection efficiency through data driven early warning systems
- Cross selling opportunities and effective customer engagement through analytics



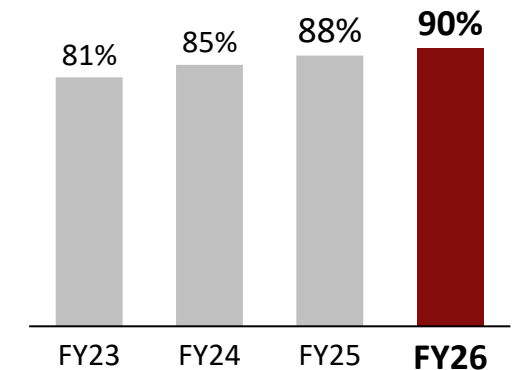
Empowering Ourselves with Technology

- Increasing cashless banking & Automating operation
- Improving collections through warning systems
- Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions

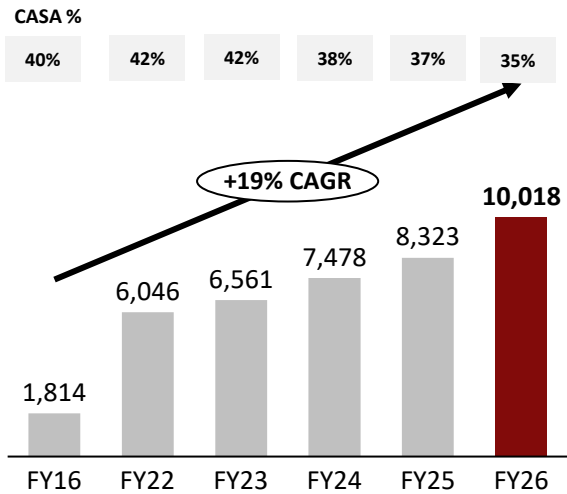


Year on Year (%)



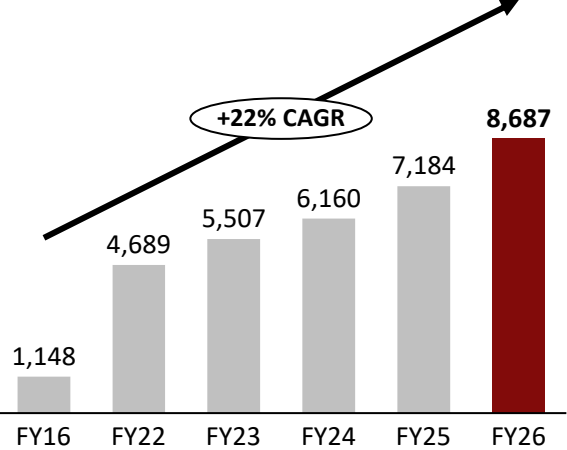
Historical Performance - Deposits & Advances

Total Deposits (INR Crores)



FY23				FY24				FY25				FY26				FY27
43%	42%	44%	42%	40%	38%	39%	38%	39%	37%	39%	37%	36%	34%	36%	35%	37%
6,162	6,185	6,700	6,561	7,064	7,000	7,482	7,478	7,778	7,780	8,384	8,323	9,110	9,317	9,931	10,018	10,596
Q1				Q1				Q1				Q1				Q1
FY23				FY24				FY25				FY26				FY27
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Q-o-Q	2%	0%	8%	-2%	8%	-1%	7%	0%	4%	0%	8%	-1%	9%	2%	7%	1%

Gross Loan Book (INR Crores)



FY23				FY24				FY25				FY26				FY27
4,725	5,193	5,089	5,507	5,519	5,866	5,718	6,160	6,391	6,718	6,816	7,184	7,437	7,907	8,164	8,687	9,074
Q1				Q1				Q1				Q1				Q1
FY23				FY24				FY25				FY26				FY27
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4
Q-o-Q	1%	10%	-2%	8%	0%	6%	-3%	8%	4%	5%	2%	6%	4%	6%	3%	6%

CASA calculated as total CASA divided by total deposits

Numbers have been rounded off wherever applicable



Leadership Team

Guided By Experience Steered by Prudence



Sarvjit Singh Samra
Managing Director & CEO

38+ years of experience across banking & financial industry across various roles. Associated with the Bank since inception Instrumental in the conversion of Bank to a Small Finance Bank.



Munish Jain
Executive Director

25+ years of experience in the banking sector across finance, compliance, treasury and strategic roles. Associated with the Bank since 2000. Member of ICAI & ICSI.



Aseem Mahajan
Chief Financial Officer

Associated with the Bank since 2012 across various domains including accounting, finance, treasury & fund management, budgeting & forecasting, capital raising and others. Member of ICAI.



Raghav Aggarwal
Chief Credit Officer – Branch Banking

Associated with the Bank since 2015 across various roles in credit sanctioning, monitoring and risk division. Earlier serving as Chief Risk Officer till 2026. Member of ICAI.



Richa Mahajan
Chief Compliance Officer

Associated with the Bank for 23+ years. Served as the Head of Audit & Internal control from 2011 to 2021 and presently serving as Chief Compliance Officer since 2021. Member of ICAI.



Sameer Mahawar
Chief Risk Officer

Associated with the Bank since 2017 across various roles in Finance and Treasury. Presently serving as Chief Risk Officer since 2026. Member of ICAI.

Seasoned Board of Directors



Mr. Navin Kumar Maini

Part-time chairman & Non-executive independent director

- 42+ years of experience in the banking industry
- Previously associated with SIDBI as Deputy Managing Director, IDBI Bank & United Commercial Bank



Mr. Sarvjit Singh Samra

Managing Director & CEO

- 38+ years of experience across banking & financial industry
- Associated with the Bank since inception
- Instrumental in the conversion of Bank to a Small Finance Bank



Mr. Munish Jain

Executive Director

- 25+ years of experience in the banking sector across finance, compliance, treasury and strategic roles
- Member of ICAI & ICSI



Mr. Balbir Singh

Non-executive Director

- Nominee Director of SIDBI on the Bank's board
- Served as the General Manager & Regional In-charge of SIDBI's Chandigarh Office
- Presently serving as CGM



Mr. Nageswara Rao Yalamanchili

Independent Director

- Served as Executive Director in Bank of Maharashtra and Vijaya Bank
- Also served as Officer on Special Duty and Whole-time Director at Syndicate Bank



Ms. Rachna Dikshit

Independent Director

- Served as Chief General Manager at the RBI
- Certified associate of the Indian Institute of Bankers



Mr. Gurpreet Singh Chug

Independent Director

- Serving as Managing Director of Pioneer Assurance Consultants Pvt Ltd.
- Holds Bachelor's Degree in Law & qualified practitioner from Insurance Institute of India



Mr. Kamaldeep Singh Sangha

Independent Director

- Retired IAS Officer
- Served as Managing Director of Punjab State Co-operative Bank, Punjab State Co-operative Milk Producer's Federation Ltd. as well as MILKFED



Mr. Sukhen Pal Babuta

Independent Director

- Practicing Chartered Accountant since 1987
- Associate Member of ICAI and registered professional with IBBI
- Has previously served as Director of Punjab & Sind Bank



Mr. Bhavdeep Sardana

Non Executive Director

- Serving as CEO of The Sukhjit Starch & Chemicals, The Sukhjit Agro Inds. & Sukhjit Mega Food Park & Infra Ltd.
- Member of Punjab State Planning Board, Punjab State Council for Agricultural Education and Food Processing Advisory Committee (Govt. of Punjab)



Company: Capital Small Finance Bank Limited

Capital Small Finance Bank 

CIN: L65110PB1999PLC022634

Mr. Sahil Vijay / Ms. Bharti Babutta

investorrelations@capitalbank.co.in

Website: www.capitalbank.co.in

**Investor Relation Advisors:
Strategic Growth Advisors Pvt. Ltd.**

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

Mr. Abhishek Shah / Ms. Neha Shroff

abhishek.shah@sgapl.net / neha.shroff@sgapl.net

Tel: +91 99306 51660 / +91 77380 73466