CSFB No. 2026-27/215 **July 23, 2026**

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

Subject: Outcome of Board Meeting of Capital Small Finance Bank Limited ("the Bank") held on July 23, 2026

Ref: Regulation 30 and 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Respected Sir/Madam,

In continuation to our letter dated July 13, 2026 intimating about the Board meeting, it is hereby informed that the Board of Directors of the Bank at its meeting held July 23, 2026 has inter-alia, considered and approved the following:

1. Approved the Un-audited Financial Results of the Bank for the Quarter ended June 30, 2026.

A copy of Unaudited financial results of the Bank for the quarter ended June 30, 2026 along with the Limited review report thereon issued by M/s GSA & Associates LLP, Chartered Accountants, Statutory Auditors of the Bank and the line items prescribed under the Listing Regulations is enclosed herewith as **Annexure – 1**. The Financial Results are being uploaded on the website of the Bank at the link https://www.capital.bank.in/investors/financial-results and will also be published in the newspapers.

Further, Investor Presentation of the above mentioned Results is enclosed herewith as **Annexure – 2** and the same may also be accessed on the website of the Bank at the link: https://www.capital.bank.in/investors/financial-results

The Board meeting commenced at 10:00 a.m and concluded at 03:50 p.m.

We request you to take note of the results in terms of the all applicable provisions of the Listing Regulations.

This is for your information and records.

Thanking You,

Yours faithfully,

For **Capital Small Finance Bank Limited**

Amit Sharma

Digitally signed by Amit Sharma
DN: c=IN, o=Personal, postalCode=141010, st=Punjab, serialNumber=714e67af2c56cb3a137a0e626667dd2dc0ee0473e2d5376e0d595999604af844, cn=Amit Sharma
Date: 2026.07.23 15:51:39 +05'30'

Amit Sharma

Company Secretary & Compliance Officer

Membership No.: F10888

Encl: as above

G S A & Associates LLP
Chartered Accountants

Independent Auditors' Limited Review Report on the Unaudited Financial Results of Capital Small Finance Bank Limited for the Quarter ended June 30, 2026, pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors,
Capital Small Finance Bank Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **Capital Small Finance Bank Limited ("the Bank")** for the quarter ended June 30, 2026 **("the Statement")**, attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended) **("Listing Regulations")**, except for the disclosures relating to Pillar 3 as at June 30, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 13 of the Statement and have not been reviewed by us.

2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "**Interim Financial Reporting**" **("AS 25")** as prescribed under section 133 of the Companies Act, 2013 **("the Act")**, as amended, read with the relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India **("RBI")** from time to time **("the RBI Guidelines")** and other accounting principles generally accepted in India and in compliance with the Listing Regulations, is the responsibility of the Bank's management and has been approved by the Board of Directors of the Bank. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "**Review of Interim Financial Information performed by the Independent Auditor of the Entity**" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, together with the notes thereon, prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under section 133 of the Act, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the Listing Regulations including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant applicable guidelines / prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 as at June 30, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio, as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 13 of the Statement and have not been reviewed by us.

GSA & ASSOCIATES LLP * CHARTERED ACCOUNTANTS * DELHI

5. **Other Matter**

a. The statement includes comparative financial figures of the Bank for the quarter ended June 30, 2025, which have been reviewed by the predecessor auditor vide their report dated July 24, 2025, in which the predecessor auditor has expressed unmodified conclusion.

b. The statement also includes comparative financial figures of the Bank for the quarter and year ended March 31, 2026, which have been audited by the predecessor auditor vide their report dated April 29, 2026, in which the predecessor auditor has expressed an unmodified opinion.

Our conclusion is not modified in respect of these matters.

For **GSA & Associates LLP**
Chartered Accountants
Firm Registration No.: 000257N/N500339

GSA & ASSOCIATES LLP * DELHI * CHARTERED ACCOUNTANTS

Tanuj Chugh
Partner
Membership No. 529619

Place: New Delhi
Date: July 23, 2026

UDIN – 26529619JWDDDB9804

Capital Small Finance Bank

CAPITAL SMALL FINANCE BANK LIMITED

Registered Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar – 144001, Punjab
Tel.:0181-5051111, 5052222| Fax: 0181-5053333|E-mail: investorrelations@capitalbank.co.in
CIN: L65110PB1999PLC022634

Statement of Unaudited Financial Results for the Quarter ended June 30, 2026

(₹ in lacs except otherwise stated)

S. No	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	**28,818**	**27,314**	**24,708**	**1,04,860**
	(a) Interest/discount earned on advances/bills	22,860	21,579	19,491	82,615
	(b) Income on Investments	3,468	3,335	3,166	13,095
	(c) Interest on balances with Reserve Bank of India and other interbank funds	2,411	2,325	2,004	8,914
	(d) Others	79	75	47	236
2	Other Income (refer note 9)	2,612	2,578	2,288	9,827
3	**Total Income (1)+(2)**	**31,430**	**29,892**	**26,996**	**1,14,687**
4	Interest Expended	15,467	15,246	13,729	58,718
5	**Operating Expenses (i)+(ii)**	**9,528**	**8,664**	**8,132**	**34,618**
	i. Employee cost	5,094	4,642	4,294	18,229
	ii. Other operating expenses	4,434	4,022	3,838	16,389
6	**Total Expenditure (4)+(5) (excluding provisions and contingencies)**	**24,995**	**23,910**	**21,861**	**93,336**
7	**Operating Profit before Provisions and Contingencies (3)-(6)**	**6,435**	**5,982**	5,135	**21,351**
8	Provisions other than tax and Contingencies	935	579	884	2,471
9	Exceptional Items	-	-	-	-
10	**Profit from Ordinary Activities before tax (7)-(8)-(9)**	**5,500**	**5,403**	**4,251**	**18,880**
11	Tax Expense	1,370	1,395	1,050	4,741
12	**Net Profit from Ordinary Activities after tax (10)-(11)**	**4,130**	**4,008**	**3,201**	**14,139**
13	Extraordinary items (net of tax expense)	-	-	-	-
14	**Net Profit for the period/year (12)-(13)**	**4,130**	**4,008**	**3,201**	**14,139**
15	Paid up equity share capital (Face Value of ₹10/- each)	4,547	4,542	4,525	4,542
16	Reserves excluding Revaluation Reserves				1,41,561
17	**Analytical Ratios and other disclosure**				
	i. Percentage of shares held by Government of India	-	-	-	-
	ii. Capital Adequacy Ratio (Refer Note 12)	21.58%	22.31%	24.50%	22.31%
	Tier-I Ratio	19.17%	19.58%	21.11%	19.58%
	iii. Earnings per share (before and after extraordinary items, net of tax expense)				
	Basic EPS (₹) (non-annualized)	9.09	8.82	7.08	31.20
	Diluted EPS (₹) (non-annualized)	9.06	8.79	7.05	31.09
	iv. NPA Ratios				
	(a) Gross NPAs	22,438	22,041	20,424	22,041
	(b) Net NPAs	10,206	10,604	10,178	10,604
	(c) % of Gross NPAs to Gross Advances	2.47%	2.54%	2.74%	2.54%
	(d) % of Net NPAs to Net Advances	1.14%	1.24%	1.39%	1.24%
	v. Return on Assets[1] (annualized)	1.30%	1.33%	1.18%	1.23%
	vi. Net worth[2]	1,48,041	1,44,938	1,37,306	1,44,938
	vii. Operating Margin[3]	20.47%	20.01%	19.02%	18.62%
	viii. Net Profit Margin[4]	13.14%	13.41%	11.86%	12.33%
	ix. Debt-Equity Ratio[5]	0.46	0.34	0.35	0.34
	x. Total Debt to Total Assets[6]	5.29%	4.11%	4.39%	4.11%
	xi. Outstanding redeemable preference shares[7]	-	-	-	-
	xii. Capital redemption reserve[8]	-	-	-	-
	xiii. Debenture redemption reserve[8]	-	-	-	-

[1]Return on Assets means the ratio of profit after tax to average monthly total assets.

[2]Net worth is computed as per the Reserve Bank of India ("RBI") Direction No. RBI/DOR/2025-26/189 DOR.CRE.REC.108/07-03-002/2025-26 on Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025.

[3]Operating Margin means Operating profit before provisions and contingencies to the total income.

[4]Net Profit Margin means Net Profit to total income.

[5]The Bank follows the guidelines issued by the Reserve Bank of India (RBI) from time to time with regard to the Capital Adequacy Ratio. Accordingly, debt-equity ratio is not applicable on the Bank. However, the Debt Equity Ratio is calculated as total borrowings to share capital plus reserves & surplus.

[6]Total Debts to Total assets means the ratio of total borrowings to total assets.

[7]The Bank has not issued any redeemable preference shares.

[8]As per the Companies Act, 2013, the Bank is not required to create capital/debenture redemption reserve.

*Being a Banking Company, the following ratio disclosure is not applicable as per SEBI (LODR), 2015 (as amended) & Indian Banks' Association (IBA) letter bearing reference no. COB/Cir/LoRD/2021-22/10718 dated December 22, 2021:

1. Debt Service Coverage Ratio
2. Interest Service Coverage Ratio
3. Current Ratio
4. Long term Debt to Working Capital
5. Bad Debts to Account Receivable Ratio
6. Current Liability Ratio
7. Debtors Turnover
8. Inventory Turnover

Capital Small Finance Bank

CAPITAL SMALL FINANCE BANK LIMITED

Registered Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar – 144001, Punjab

Tel.:0181-5051111, 5052222| Fax: 0181-5053333|E-mail: investorrelations@capitalbank.co.in

CIN: L65110PB1999PLC022634

Segment information in accordance with the RBI Guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segments of the Bank

(₹ in lacs)

S. No.	Particulars	Quarter ended			Year ended
		June 30, 2026 Unaudited	March 31, 2026 Audited	June 30, 2025 Unaudited	March 31, 2026 Audited
1	**Segment Revenue**				
a)	Treasury	5,977	5,660	5,262	22,166
b)	Retail Banking	26,335	25,089	22,932	96,157
c)	Wholesale Banking	3,816	3,487	2,826	12,760
d)	Other Banking Operations	1,111	1,034	1,027	4,325
e)	Unallocated	-	-	-	-
	Less: Inter Segment Revenue	(5,809)	(5,378)	(5,051)	(20,721)
	Income from Operations	**31,430**	**29,892**	**26,996**	**1,14,687**
2	**Segment Results**				
a)	Treasury	724	660	482	2,499
b)	Retail Banking	5,944	5,826	5,474	20,813
c)	Wholesale Banking	340	310	(467)	721
d)	Other Banking Operations	1,012	969	943	4,037
e)	Unallocated	-	-	-	-
	Total	**8,020**	**7,765**	**6,432**	**28,070**
	Less: (i) Interest	(485)	(618)	(631)	(2,513)
	(ii) Other Unallocable Expenditure net off Unallocable Income	(2,035)	(1,744)	(1,550)	(6,677)
	Total Profit Before Tax	**5,500**	**5,403**	**4,251**	**18,880**
3	**Segment Assets**				
a)	Treasury	3,28,223	2,91,442	3,05,321	2,91,442
b)	Retail Banking	8,08,348	7,76,660	6,83,213	7,76,660
c)	Wholesale Banking	1,51,013	1,39,397	1,16,040	1,39,397
d)	Other Banking Operations	890	729	942	729
e)	Unallocated	6,423	6,166	5,820	6,166
	Total Assets	**12,94,897**	**12,14,394**	**11,11,336**	**12,14,394**
4	**Segment Liabilities**				
a)	Treasury	-	-	-	-
b)	Retail Banking	10,24,497	9,45,441	8,48,191	9,45,441
c)	Wholesale Banking	96,656	98,370	97,116	98,370
d)	Other Banking Operations	6	4	0	4
e)	Unallocated	24,906	24,476	28,407	24,476
	Total Liabilities	**11,46,065**	**10,68,291**	**9,73,714**	**10,68,291**
5	Capital and Reserves	**1,48,832**	**1,46,103**	**1,37,622**	**1,46,103**
6	**Total (4+5)**	**12,94,897**	**12,14,394**	**11,11,336**	**12,14,394**

-The Bank is operating in domestic segment, so there is only one geographic segment.

-Inter Segment transactions are based on transfer pricing as determined by the management.

-The RBI vide its circular dated April 07, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank has not set up any DBU so far and hence DBU has not been disclosed as a separate segment.

Notes:

1. **Statement of Assets and Liabilities is as below:**

(₹ in lacs)

Particulars	As at June 30, 2026 Unaudited	As at March 31, 2026 Audited	As at June 30, 2025 Unaudited
CAPITAL AND LIABILITIES			
Capital	4,547	4,542	4,525
Reserves and Surplus	1,44,285	1,41,561	1,33,097
Deposits	10,59,557	10,01,765	9,11,000
Borrowings	68,559	49,943	48,818
Other Liabilities and Provisions	17,949	16,583	13,896
Total	**12,94,897**	**12,14,394**	**11,11,336**
ASSETS			
Cash and Balances with Reserve Bank of India	38,028	41,267	42,782
Balances with Banks and Money at call and short notice	1,20,260	90,798	1,17,770
Investments	2,03,663	1,97,314	1,87,622
Advances	8,95,160	8,57,241	7,33,420
Fixed Assets	10,190	9,682	9,165
Other Assets	27,596	18,092	20,577
Total	**12,94,897**	**12,14,394**	**11,11,336**
Contingent Liabilities	10,782	10,607	8,263
Bills for Collection	-	-	-

CAPITAL SMALL FINANCE BANK LIMITED
Registered Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar – 144001, Punjab
Tel.:0181-5051111, 5052222 | Fax: 0181-5053333 | E-mail: investorrelations@capitalbank.co.in
CIN: L65110PB1999PLC022634

2. The above financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee at its meeting held on July 22, 2026 and recommended to the Board of Directors for approval. The Board of Directors of the Bank have considered and approved the same at its meeting held on July 23, 2026. The results have been reviewed by the Statutory Auditors of the Bank and they have issued their unmodified Limited Review Report thereon.

3. These financial results of the Bank have been prepared in accordance with Banking Regulation Act 1949, generally accepted accounting principles in India, recognition and measurement principles laid down in Accounting Standard -25 'Interim Financial Reporting' ('AS-25'), as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, to the extent applicable to the Bank, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and are in compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

4. The Bank has applied its significant accounting policies in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2026.

5. Any application guidance /clarifications /circulars /directions issued by the RBI or other regulators are implemented prospectively as and when they become applicable, unless specifically required under those application guidance /clarifications /circulars /directions otherwise.

6. The figures of the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of full financial year and the unaudited published year to date figures upto the third quarter of the respective financial year.

7. During the quarter ended June 30, 2026, the Bank has not transferred/acquired any stressed loan or loan not in default under master directions of 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter.

8. Disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on project under implementation, for the quarter ended June 30, 2026 is given below:

(₹ in lacs)

Sl. No	Item Description	Number of accounts	Total outstanding*
1	Projects under implementation accounts at the beginning of the quarter.	35	11,184
2	Projects under implementation accounts sanctioned during the quarter.	4	924
3	Projects under implementation accounts where DCCO has been achieved during the quarter	6	1,294
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	33	10,814
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre- sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

**Represents gross advances as on June 30, 2026*

9. Other income relates to income from commission, exchange & brokerage, profit/fee earned on sale of third-party products, profit/loss on sale/revaluation on investments, profit on exchange transactions, etc.

10. During the quarter ended June 30, 2026, the Bank has allotted 46,414 equity shares respectively pursuant to the exercise of options under the approved employee stock option schemes.

11. Post approval of the members in the Annual General Meeting (held on June 25, 2026) during the quarter ended June 30, 2026, the Bank has paid the final dividend for the year ended March 31, 2026 of ₹5 per equity share having face value of ₹10 each.

12. Capital adequacy ratio ("CAR") of the Bank has been computed in accordance with the RBI Master Direction DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025 while the CAR for previous periods is computed on the basis of applicable RBI guideline on relevant reporting dates. The Bank has followed Standardized Approach for computing capital charge for credit risk. Capital charge for market risk and operation risk is not applicable on small finance banks.

Capital Small Finance Bank

CAPITAL SMALL FINANCE BANK LIMITED

Registered Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar – 144001, Punjab
Tel.:0181-5051111, 5052222| Fax: 0181-5053333|E-mail: investorrelations@capitalbank.co.in
CIN: L65110PB1999PLC022634

13. In accordance with the Reserve Bank of India guidelines, Pillar 3 disclosure, leverage ratio, liquidity coverage ratio, net stable funding ratio and main features of capital instruments are available at https://www.capital.bank.in/investors/regulatory-disclosures. The disclosure has not been subjected to limited review.

14. Preparation of consolidated financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture company (ies).

15. Figures of the previous periods/years have been regrouped/reclassified wherever necessary to conform to current period's classification.

For and on behalf of the Board of Directors of
Capital Small Finance Bank Limited

Sarvjit Singh Samra
Managing Director
DIN: 00477444

Date: July 23, 2026
Place: Jalandhar

Annexure - 2

Capital Small Finance Bank

STEADY TODAY
STRONGER TOMORROW

Investor Presentation
Q1 FY27

Safe Harbour

Capital Small Finance Bank

This presentation and the accompanying slides (the "Presentation"), which have been prepared by **Capital Small Finance Bank Limited (the "Company"),** have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

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

Capital Small Finance Bank

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%	**NIM[3]** 4.2%/4.1%/4.1% (Q1FY27/Q1FY26/Q4FY26)	ROA[4](%): 1.30/1.18/1.33 ROE[5](%): 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

INR 9,074 Crores

Q1FY27 Advances – ~8x since FY16

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

INR 10,596 Crores

Q1FY27 Deposits – ~6x since FY16

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

- NIM[1] expanded to 4.21%
- Return metrics remain resilient, ROA[2] is 1.30%, ROE[3] is 11.20%

INR 41 Crores

Q1FY27 PAT – ~12x* since FY16

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

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

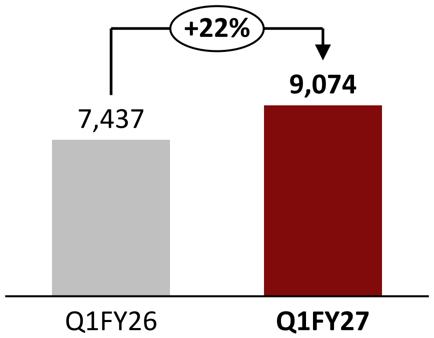
Numbers have been rounded off wherever applicable

Performance Highlights Q1FY27

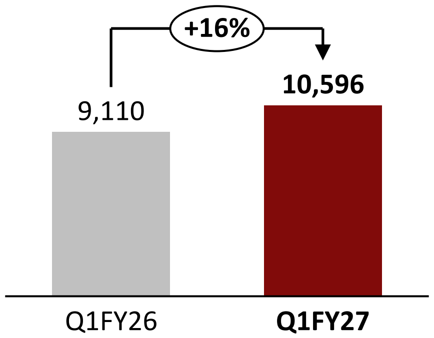
Key Financial Highlights – Q1FY27

Capital Small Finance Bank

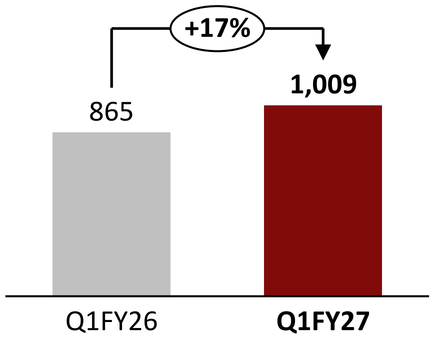
Gross Advances (INR Crores)



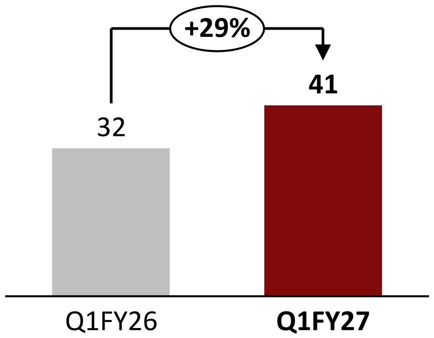
Deposits (INR Crores)



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

Numbers have been rounded off wherever applicable

Capital Small Finance Bank

Asset Portfolio

Well-Diversified Credit Portfolio – Q1FY27

	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		INR 1,291 Crores		
			Housing Loan	LAP	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)

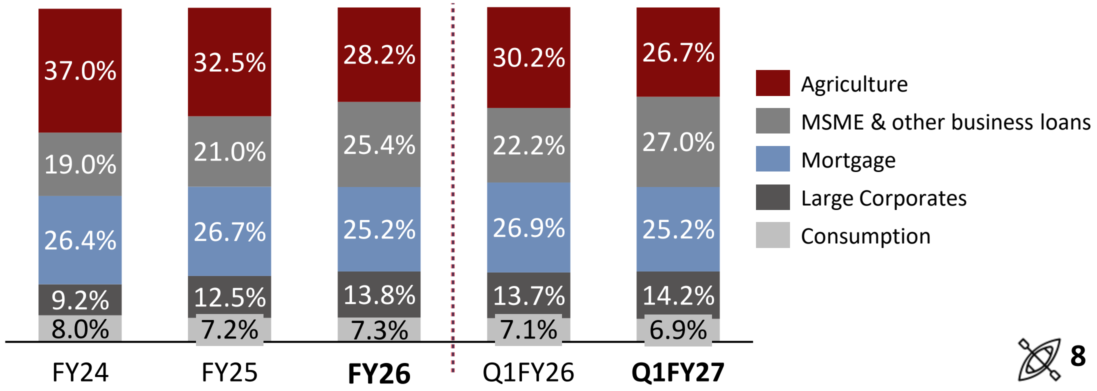
Granular loan book portfolio ATS of INR 1.90 Mn

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 (%)



Data as of June 2026

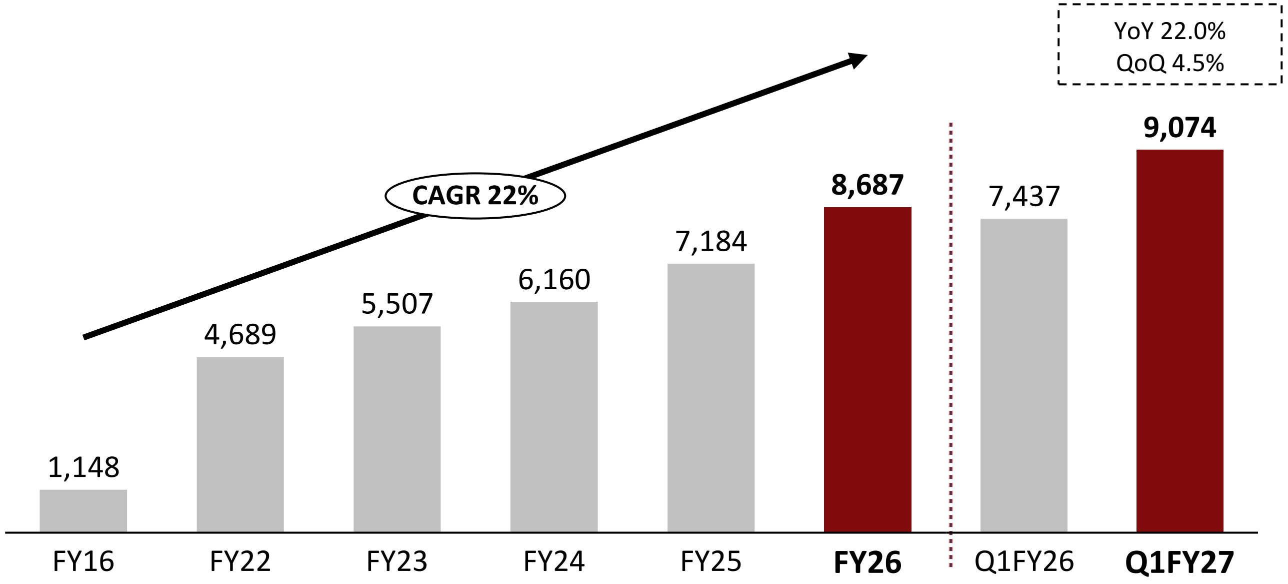
Numbers have been rounded off wherever applicable

Diversified & Secured Advance Portfolio

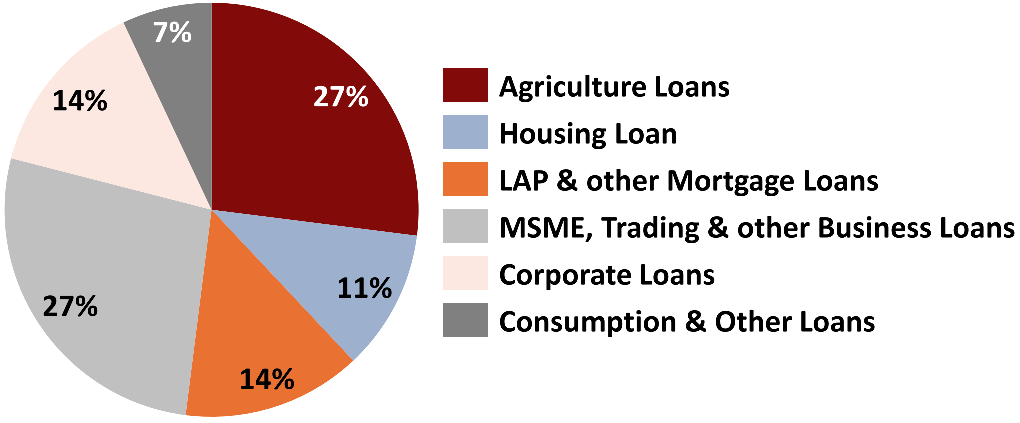
Capital Small Finance Bank

✓ *Diversified portfolio with each segment sustaining multiple cycles*

Gross Loan Book (INR Crores)



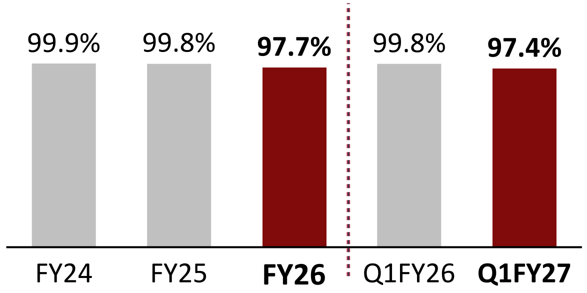
AUM of Rs. 9,073.92 Crores



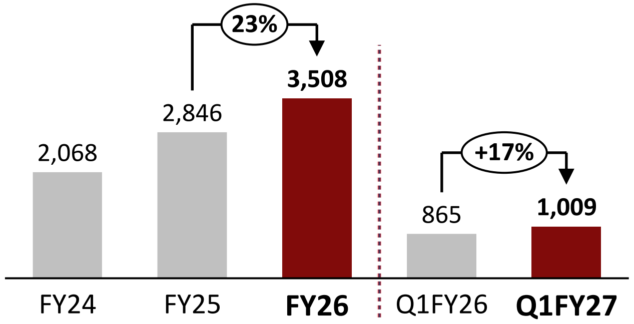
✓ *Continued focused on secured lending with 97.4% being secured*

Emphasis on Secured Lending (%)

77% collateralized with immovable properties/FDR/Gold^



Healthy Disbursements (INR Crores)



- 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)

CAGR (FY2016-26) *^Data as of June 2026*

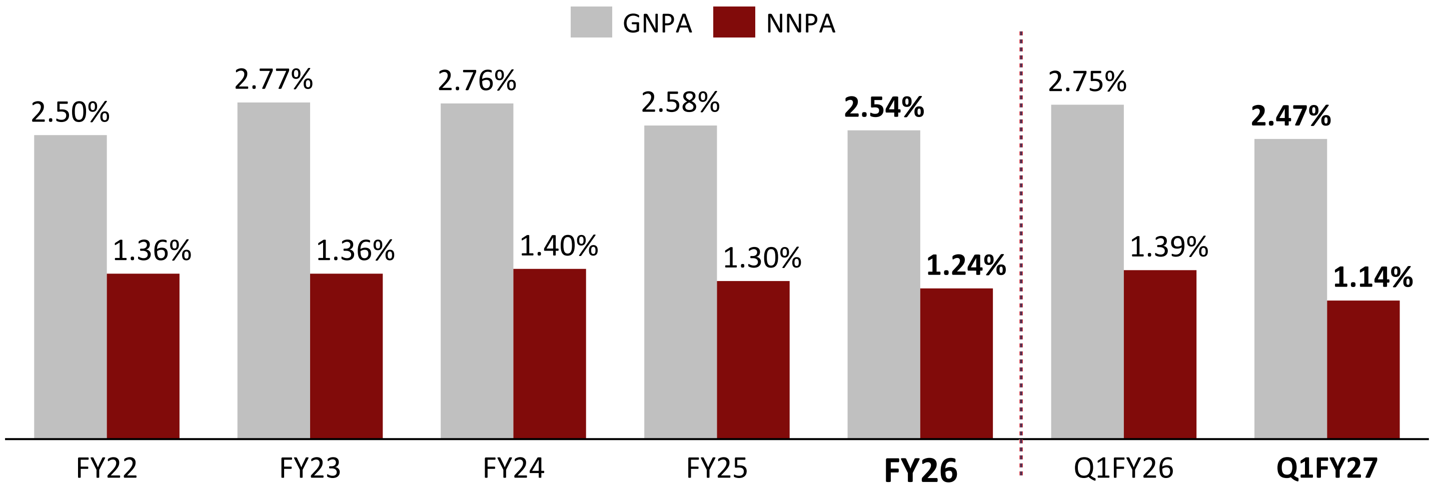
Numbers have been rounded off wherever applicable

Industry Leading Asset Quality

Capital Small Finance Bank

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

Asset Quality

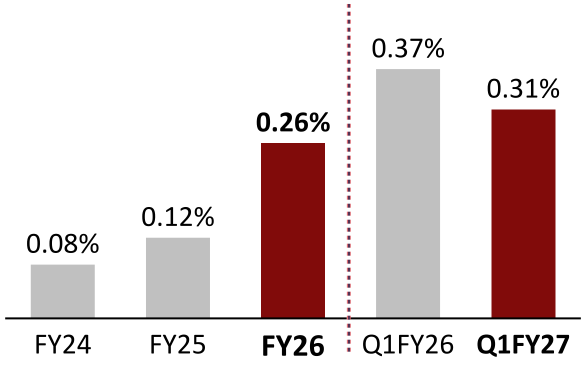


- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- PCR has increased to 54.51% in Q1FY27 against 51.89% in Q4FY26.

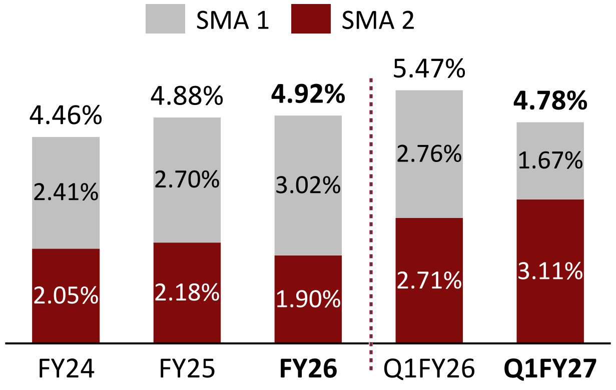
✓ *Emphasis on collection and resolutions even for sticky loans-negligible write-offs and NIL NPA sell-off*

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

Credit Cost[2]



SMA 1 & 2 (%)



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)*

Numbers have been rounded off wherever applicable

Our Robust Credit Assessment & Risk Management Practices

Capital Small Finance Bank

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

Numbers have been rounded off wherever applicable

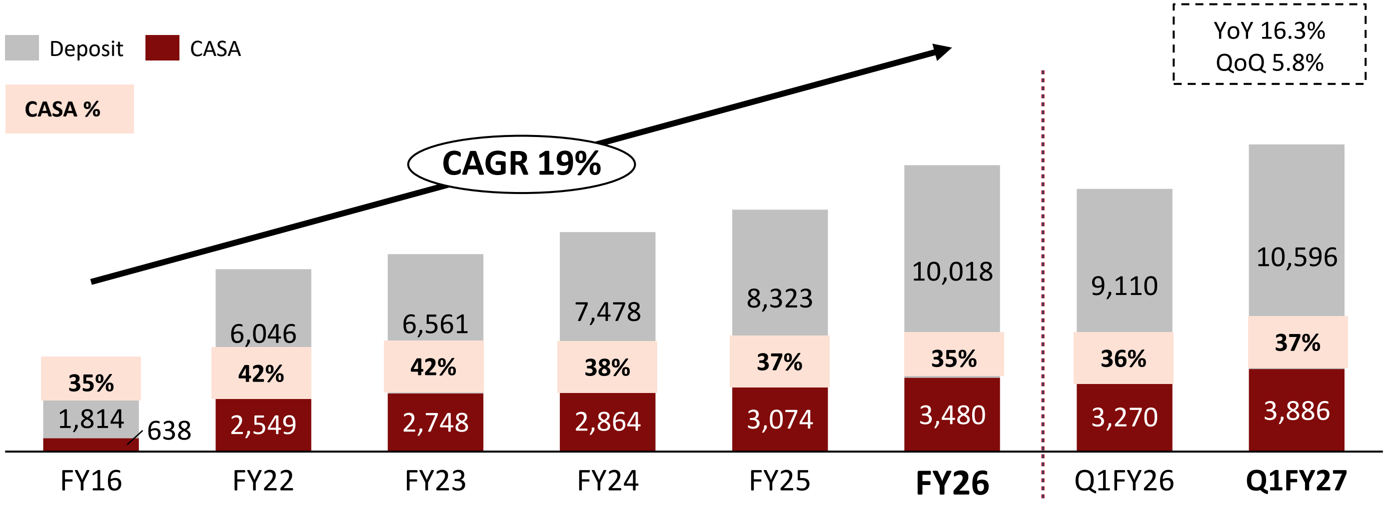
Liability Portfolio

Retail Focused Liability Franchise with Consistently High Share of CASA

Capital Small Finance Bank

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

Total Deposits (INR Crores)

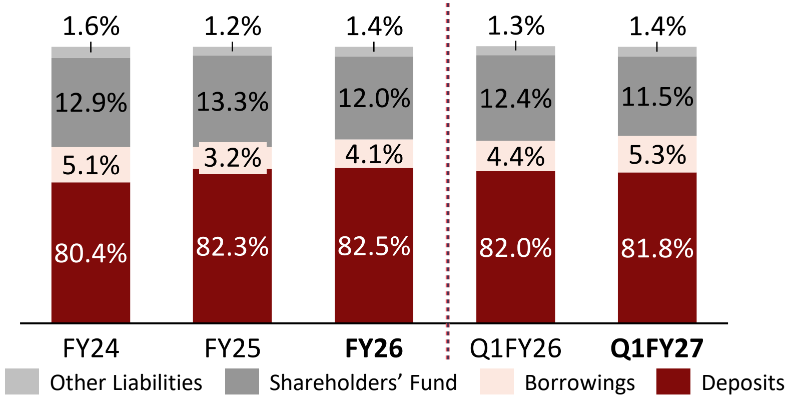


- Deposit cost shows declining trend 5.60% in Q1FY27 (vs 5.75% in Q4FY26)
- CASA ratio remained healthy at 36.7% (average CASA 35.3% for Q1FY27).
- Interest on saving bank accounts is 3.10%

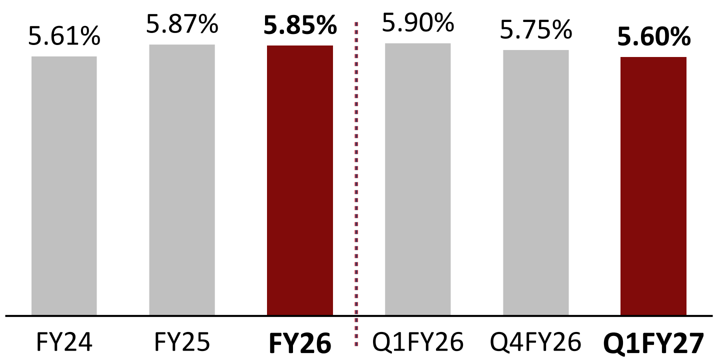
✓ *Declining cost of Deposits*

Deposit-Led Funding Mix (%)

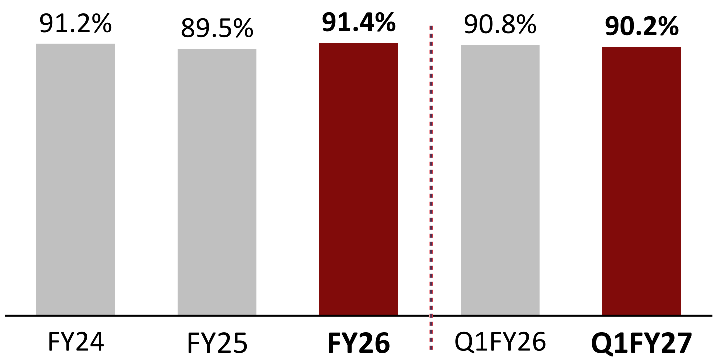
Retail Deposit share continues ~90%++



Cost of Deposits (%)



Rollover Ratio (%)



CASA calculated as total CASA divided by total deposits, CAGR (FY2016-26)

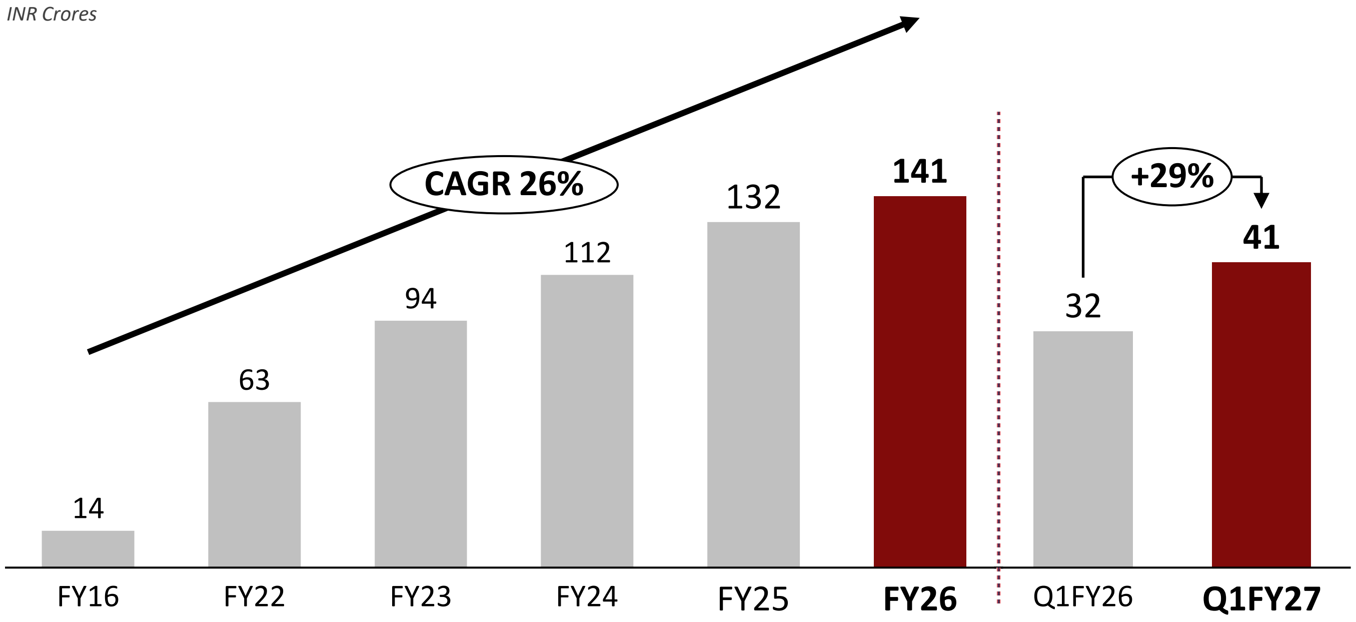
Numbers have been rounded off wherever applicable

Financials & Key Ratios

Consistently Improving Profitability

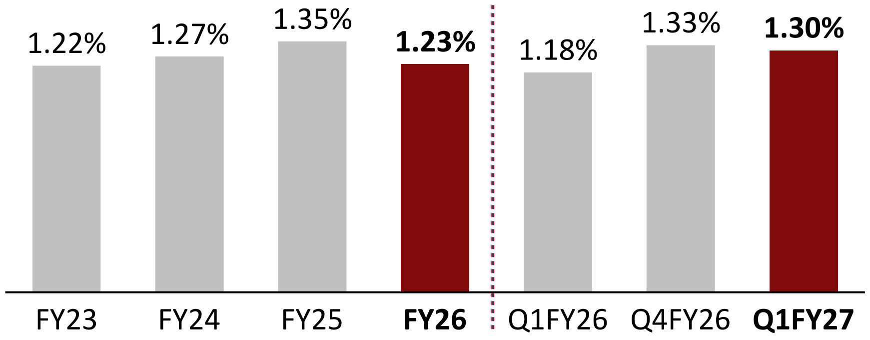
Capital Small Finance Bank

Profit After Tax (INR Crores)

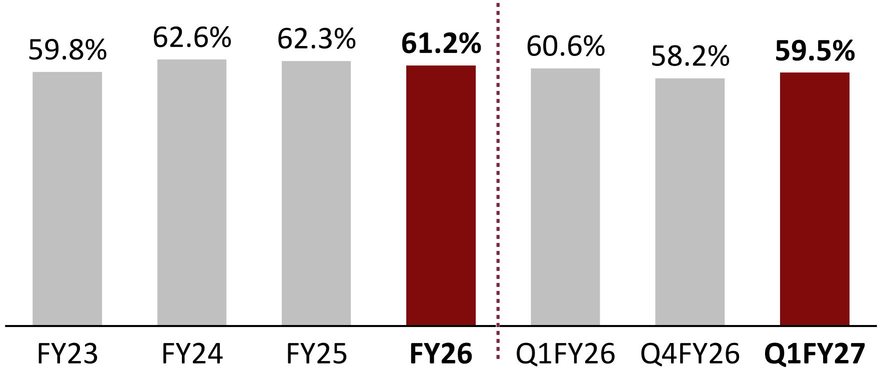


- Net Interest Income grew by 22% YoY to INR 134 Crores (INR 110 Crores in Q1FY26) and Non Interest Income grew by 11% YoY to INR 26 Crores (INR 23 Crores in Q1FY26)
- PPOP (Q1FY27) growth 23% YoY basis & PAT growth of 29% YoY basis
- NIMs improvement; 4.21% in Q1FY27 (vs 4.06% in Q4FY26 & Q1FY26)
-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

RoA[1] (%)



Cost to Income Ratio (%)



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

Numbers have been rounded off wherever applicable

Statement of Profit and Loss

Capital Small Finance Bank

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)*

Numbers have been rounded off wherever applicable

Return Ratios

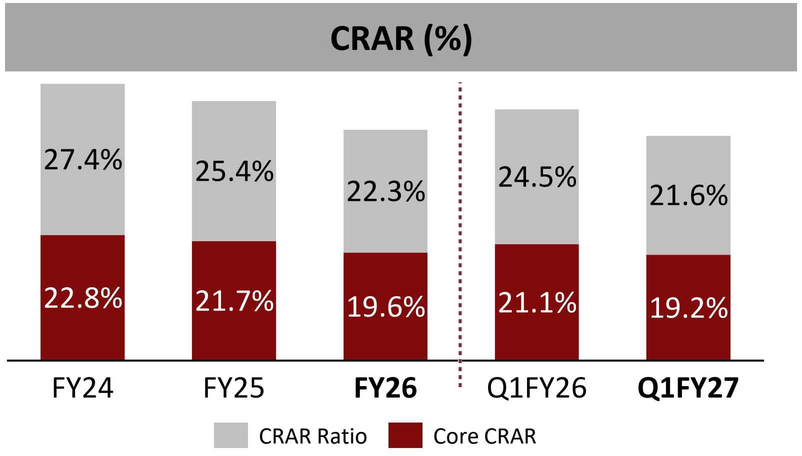
Capital Small Finance Bank

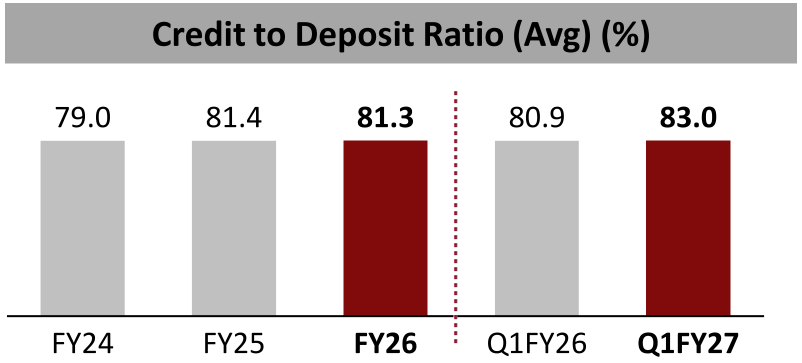
Key Business Parameters	Q1FY27	Q1FY26	Q4FY26	FY26	FY25	FY24	FY23	FY22
CD ratio (Avg) (%)	83.0	80.9	82.3	81.3	81.4	79.0	78.0	70.6
CD ratio (Outstanding) (%)	85.6	81.6	86.7	86.7	86.3	82.4	83.9	77.5
Yield on Advances (%)	10.9	11.1	10.8	11.0	11.2	11.1	10.8	10.9
Cost of Deposits (%)	5.6	5.9	5.7	5.9	5.9	5.6	4.9	5.0
Cost to Income ratio (%)	59.5	60.6	58.2	61.2	62.3	62.5	60.0	63.4

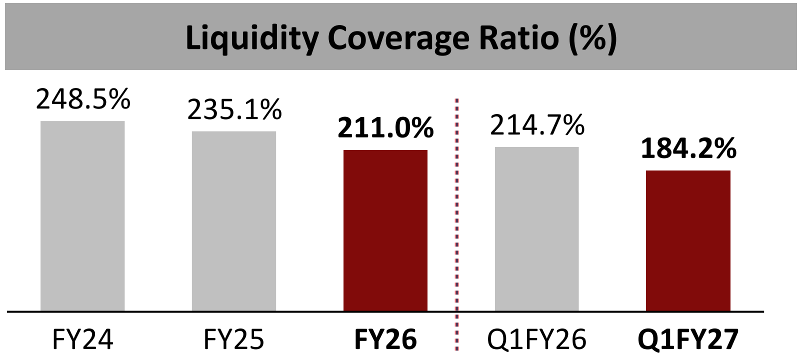
Return Ratios %	Q1FY27	Q1FY26	Q4FY26	FY26	FY25	FY24	FY23	FY22
Net Interest Margin[1]	4.21	4.06	4.06	4.04	4.20	3.94	4.19	3.78
Non-Interest Income[2]	0.82	0.87	0.86	0.87	0.88	0.77	0.66	0.79
Operating Margin	2.04	1.94	2.05	1.90	1.92	1.76	1.95	1.66
Credit Cost[3]	0.31	0.37	0.26	0.26	0.12	0.08	0.32	0.42
RoA[4]	1.30	1.18	1.33	1.23	1.35	1.27	1.22	0.93
RoRWA[5]	2.27	2.12	2.31	2.17	2.38	2.41	2.38	1.88
RoE[6]	11.20	9.43	11.44	10.10	10.38	14.6	16.62	12.95

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**

- 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
2. Non-Interest Income = Total Income - Interest Earned
3. Credit Cost is calculated as % of Avg Assets
4. ROA is calculated as % of Avg Assets
5. RoRWA is calculated as % of Avg Risk Weighted Assets
6. ROE is calculated as % of Avg Equity
7. Banca including LI, GI, Health, MTSS, 3in1, TPP commission

Numbers have been rounded off wherever applicable

Statement of Assets and Liabilities

Capital Small Finance Bank

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*

Numbers have been rounded off wherever applicable

Consistently improving Financial Strength

Capital Small Finance Bank

₹327.35	₹36.36[3]	1.30%/2.27%	11.20%
Book Value as of June-26	**EPS** as of June-26	**RoA/RoRWA** Q1FY27	**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

Numbers have been rounded off wherever applicable

Capital SFB @ 2029 – Vision

Capital Small Finance Bank

From Strong to Stronger – Vision 2029

Q2FY26	Metric	FY29 (P)	Update – Q1FY27
7,907 Crs	Advance Book **2x** by 2029	16k++ Crs	9,074 Crs
1.38%/0.20%	Asset Quality NNPA/Credit Cost* (Endeavor to keep)	Below 1.0%/0.3%	1.14%/0.31%
199	Branch Network **1.5x** by 2029	300++	216
1.26%	Profitability Matrix RoA (Endeavor to achieve)	1.6%++	1.30%
10.2%	RoE (Endeavor to achieve)	15.0%++	11.2%

Numbers have been rounded off wherever applicable

Capital SFB 2029 – Key Focus Areas

Capital Small Finance Bank

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**

Capital Small Finance Bank

About Capital Small Finance Bank

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

Capital Small Finance Bank

2000 - 2015

Incorporation of the Bank. Started operations as local area bank in Jalandhar, Kapurthala and Hoshiarpur. Expanded its operations into Ludhiana and Amritsar, thereby extending its outreach to a total of five districts.

2016

Conversion to India's First Small Finance Bank in April 2016

2017 – 2018

Equity of INR 65 crores raised through private placement. The total number of branches of the Bank crossed 100

2019 - 2020

Total business of the Bank crossed INR 6,000 crores, Equity of INR 134 crores raised through private placement

2021 – 2022

The Bank's total customer base reached ~6 lakh, with total business crossing INR 8,900 crore. The Bank reported a net profit of INR 63 crore, registering a robust growth of 53.42% over the previous financial year.

2023

Net Profit of the Bank crossed INR 93 crores registering 50% YoY growth, with total business crossing INR 12,000 crores mark. Share of Digital Trnx in non-cash trnx increased to 81%

2024

Successfully listed on NSE and BSE on 14th February 2024 and raised INR 523 crores including a Fresh Issue of INR 450 crores, Net Profit cross INR 100 crores

2025

Delivered growth momentum post listing, with net profit at INR 132 crore, total business exceeding INR 13,500 crore, CASA deposits crossing INR 3,000 crore with disbursements growing 38% YoY, expanded North India presence, and initiated FLDG-based secured lending partnership

2026

Completed 10 years as India's first Small Finance Bank, with deposits crossing INR 10,000 crore, advances at INR 8,687 crore and FY26 net profit reaching INR 141.4 crore

Providing a wide Range of Products and Services

Capital Small Finance Bank

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

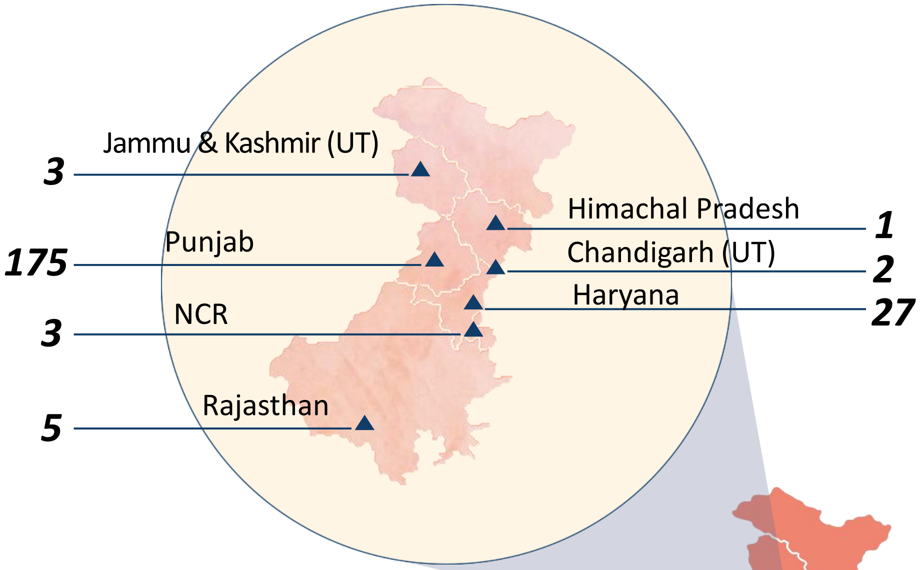
Mobile Banking (Capital Mobile+)

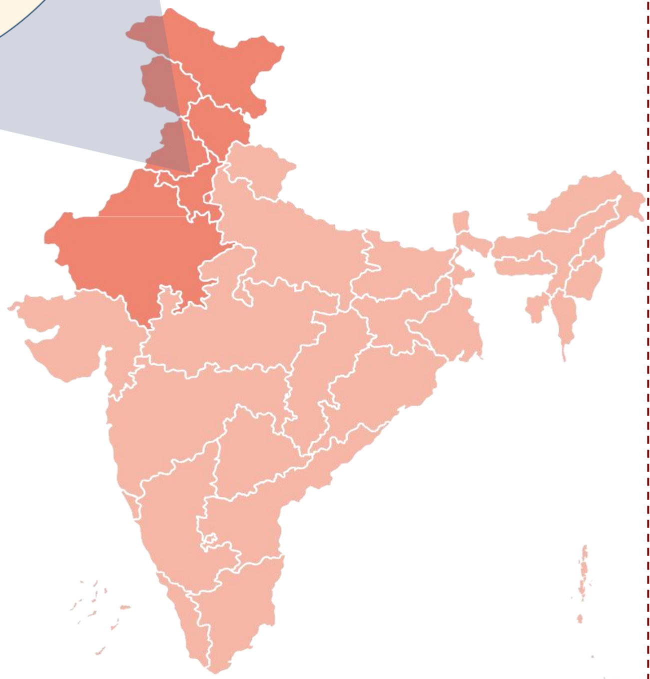
Mobile Passbook (Capital Mobile Connect)

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

Increasing Presence to Enhance Accessibility

Capital Small Finance Bank





216

Total Number of Branches

42

Number of Districts

2,311

Employees

218

ATMs

~7.97 Lakh

Customers

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

Capital Small Finance Bank

Retail focused liability franchise with high CASA share

- High CASA[1] 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

- ROAA[2] at 2.0%, ROA[3] 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

Numbers have been rounded off wherever applicable

Enabling Seamless Digital Experiences to Our Customers

Capital Small Finance Bank

01 Transforming Customer Experience

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

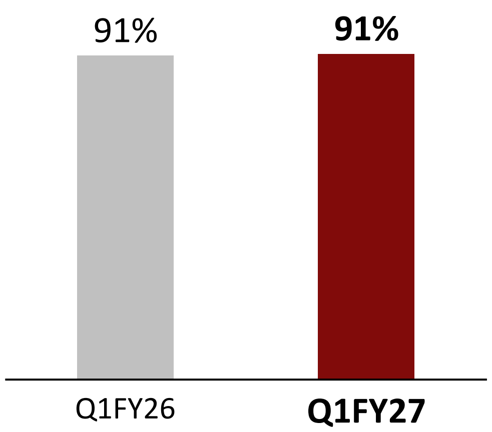
02 Personalised Data-Driven Processes

- 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

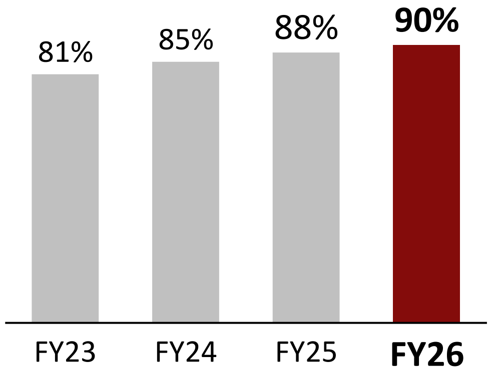
03 Empowering Ourselves with Technology

- 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 (%)

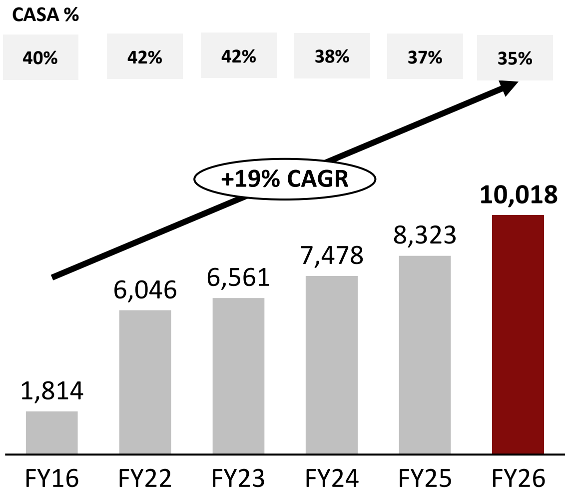


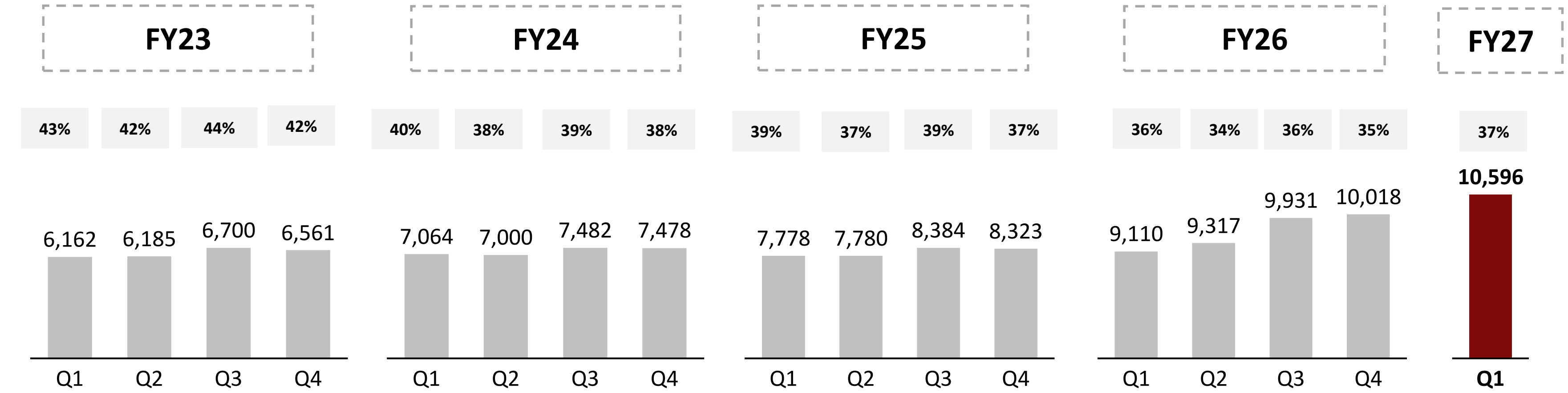
Numbers have been rounded off wherever applicable

Historical Performance - Deposits & Advances

Capital Small Finance Bank

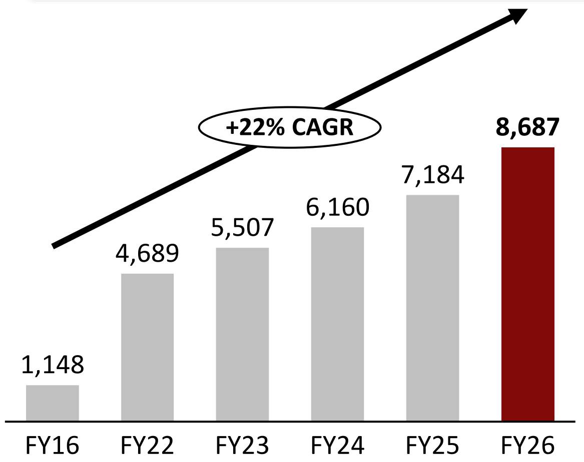
Total Deposits (INR Crores)

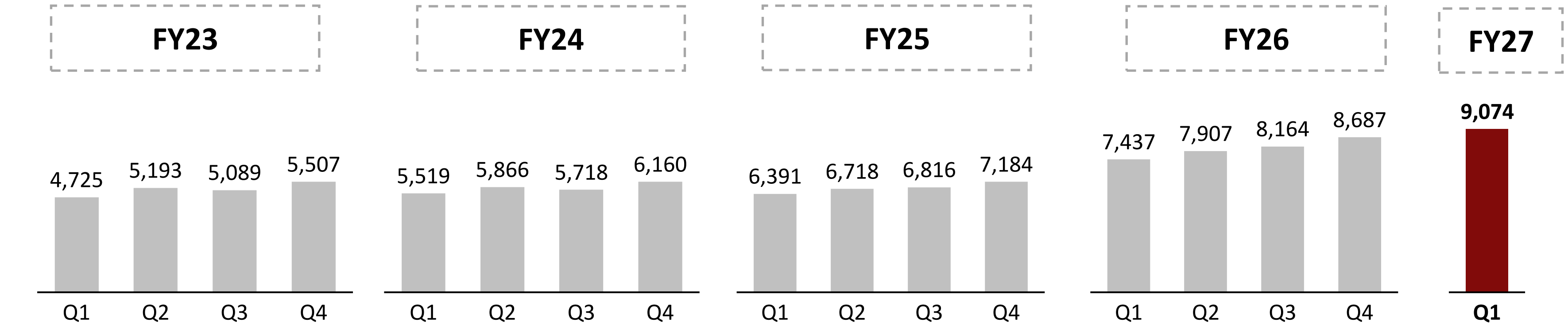




	FY23				FY24				FY25				FY26				FY27
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Q-o-Q	2%	0%	8%	-2%	8%	-1%	7%	0%	4%	0%	8%	-1%	9%	2%	7%	1%	6%

Gross Loan Book (INR Crores)





	FY23				FY24				FY25				FY26				FY27
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Q-o-Q	1%	10%	-2%	8%	0%	6%	-3%	8%	4%	5%	2%	6%	4%	6%	3%	6%	4.5%

CASA calculated as total CASA divided by total deposits

Numbers have been rounded off wherever applicable

Capital Small Finance Bank

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

Capital Small Finance Bank

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