

CSFB 2026-27/185

July 02, 2026

**BSE Limited
Listing Compliance
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001
Maharashtra**

**National Stock Exchange of India Limited
The Listing Department,
Exchange Plaza,
Bandra Kurla Complex,
Mumbai - 400 051
Maharashtra**

Scrip Code: 544120

Symbol: CAPITALSFB

Dear Sir/Madam

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby submit business highlights for the quarter ended June 30, 2026 as **ANNEXURE** appended herewith.

The information presented herein is provisional, subject to limited review by the statutory auditors of the Bank and approval from the Audit Committee & Board of Directors.

A copy of this letter is being uploaded on the website of the Bank at www.capital.bank.in.

For Capital Small Finance Bank Limited**Amit Sharma**

Company Secretary and Compliance Officer

Membership No. F10888

Key Business Update for the quarter ended June 30, 2026

₹ in crores, rounded off to nearest number

Particulars	June 30, 2026 (Provisional)	March 31, 2026	Q-o-Q Growth	June 30, 2025	Y-o-Y Growth
Gross Advances	9,074	8,687	4.5%	7,437	22.0%
Gross NPA (% of gross advances)	2.47%	2.54%	-	2.75%	-
Total Deposits	10,596	10,018	5.8%	9,110	16.3%

Management Commentary

Loan Portfolio

The Bank commenced the financial year on strong footing, with healthy advance growth in Q1FY27. The gross advances stood at ₹9,074 crores as of June 30, 2026, reflecting a year-on-year growth of 22.0% and quarter-on-quarter growth of 4.5%.

The disbursements during the quarter increased to ₹1,009 crores, as compared to ₹865 crores in Q1FY26 reflecting a growth of 16.5%. The loan book remains well-diversified, with ~98% being secured, consistent with the Bank's prudent, retail-focused lending philosophy.

Asset Quality

Asset quality strengthened further during the quarter, with Gross NPAs at 2.47% as of June 30, 2026, as compared to 2.54% in Q4FY26 and 2.75% in Q1FY26. The improvement reflects the Bank's disciplined underwriting standards, proactive recovery mechanisms and the inherent resilience of its well-secured, granular and diversified loan portfolio.

Deposits

Total deposits increased to ₹10,596 crores as of June 30, 2026 registering a year-on-year growth of 16.3% and quarter-on-quarter growth of 5.8%. The CASA ratio remained healthy and stood at 36.7% as of June 30, 2026, as compared to 34.7% as of March 31, 2026 and 35.9% as of June 30, 2025, reflecting continued strengthening of the Bank's retail deposit franchise and deeper customer engagement across its branch network. The Bank continues to build a stable, diversified and cost-efficient liability franchise to support long-term growth.

Loan-to-Deposit & Liquidity Ratio

The average[^] CD ratio of the Bank for the quarter ended June 30, 2026 stood at 83.1% which was 82.3% for the quarter ended March 31, 2026 and 80.9% for the quarter ended June 30, 2025. The Bank's liquidity position remains comfortable, supported by a well-capitalised balance sheet that provides adequate headroom to sustain and accelerate growth going forward.

[^] average is calculated basis daily outstanding balances
