Capital Small Finance Bank

CSFB No. 2026-2027/217

July 23, 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

Sub: Press Release on Unaudited Financial Results of Capital Small Finance Bank Limited for the period ended on June 30, 2026

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

Respected Sir/Madam,

In continuation to outcome of board meeting held on July 23, 2026 regarding Unaudited financial results of Capital Small Finance Bank Limited ("the Bank") for the period ended on June 30, 2026, we submit herewith the Press Release on the same.

The Press Release may also be accessed on the website of the Bank at the link:- https://www.capital.bank.in/investors/financial-results

This is for your information and records.

Thanking You,

For and on behalf of
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 15:58:10 +05'30'

Amit Sharma
Company Secretary and Compliance Officer
Membership No. F10888

Encl: as above

Press Release

Q1 FY27 Results

Steady Progress. Stronger Future.

Capital Small Finance Bank

Capital SFB opens FY27 with Q1 PAT Up 29% Y-o-Y to ₹41.3 Crore; Advances Grow 22% to ₹9,074 Crore

---

Q1 FY27

- Gross **Advances** grow 22.0% Y-o-Y to **₹9,074 crore,** with **Disbursements** up 16.5% Y-o-Y to **₹1,009 crore** in Q1
- Total **Deposits** rise 16.3% Y-o-Y to **₹10,596 crore; CASA ratio improves to 36.7% from 34.7% in Q4FY26**
- Q1 **PAT** at **₹41.3 crore**, up 29.0% Y-o-Y from ₹32.0 crore in Q1FY26
- Q1 Pre-Provision Operating Profit (**PPOP**) at **₹64.7 crore, up 23.1% Y-o-Y**
- Q1 **NIM** at 4.21%, up from 4.06% in Q1FY26
- Q1 **ROA** improves to **1.30%** Y-o-Y up from 1.18% in Q1FY26
- **GNPA/NNPA** improves to **2.47%/1.14%** from 2.54%/1.24% in Q4FY26 & 2.75%/1.39% in Q1FY26
- **Capital Adequacy** at **21.58%; Tier I at 19.17%**
- **216 branches** across 5 states and 2 Union Territories, deepening presence in the communities that need banking most

Mumbai/Jalandhar, 23 July 2026: Capital Small Finance Bank Limited declared its unaudited financial results for the quarter ended June 30, 2026 (Q1 FY27). The Bank started FY27 with all-round growth in lending and deposit franchise, improving profitability matrix and stronger asset quality.

During the quarter, Gross Advances increased to ₹9,074 crore, total Deposits rose to ₹10,596 crore and Profit After Tax stood at ₹41 crore. Net NPA improved to 1.14%, while the Bank maintained a strong capital position to support future growth.

Mr. Sarvjit Singh Samra, Managing Director & CEO

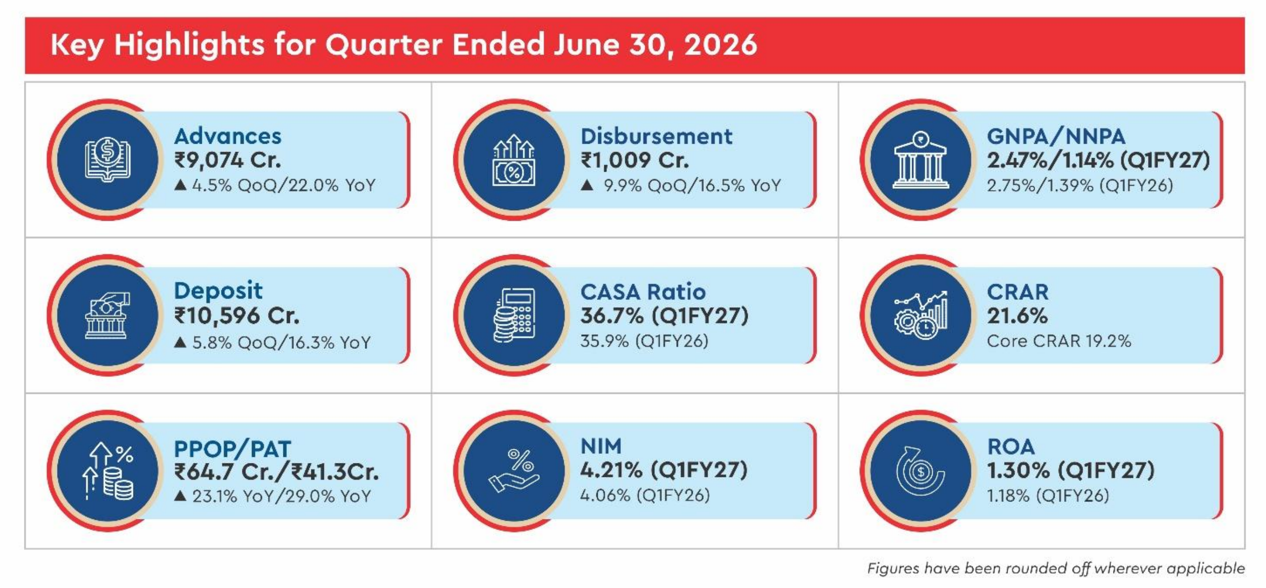
> *"The Bank commenced the financial year on strong footing, with healthy advance growth in Q1FY27. The gross advances stood at ₹9,074 crores as of June 30, 2026, reflecting a year-on-year growth of 22.0% and quarter-on-quarter growth of 4.5%. The disbursements during the quarter increased to ₹1,009 crores, as compared to ₹865 crores in Q1FY26 reflecting a growth of 16.5%.*
>
> *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*
>
> *Asset quality continued to improve, with Gross NPA reducing to 2.47% from 2.54% in the previous quarter and 2.75% a year ago, while Net NPA improved to 1.14% from 1.24% in the previous quarter and 1.39% a year ago. The Provision Coverage Ratio (PCR) increased to 54.5% against 51.9% during the previous quarter. The loan book remains well-diversified, with ~98% being secured, consistent with the Bank's prudent, retail-focused lending philosophy.*
>
> *Net Interest Margin improved to 4.21% against 4.06% in the previous quarter and 4.06% in a year ago. The same is supported by decline in deposit cost on repricing, coupled with acceleration in the CD ratio.*

Non-interest income remained at 0.82% of average total assets, reflecting the Bank's diversified earnings profile and continued contribution from fee-based businesses. Operating margins remained strong at 2.04% against 1.94% a year ago. Pre-Provision Operating Profit increased by 23.1% year-on-year to ₹64.7 crore and Profit After Tax increased by 29.0% year-on-year to ₹41.3 crore. Return on Assets stood at 1.30%, reflecting the overall improvement in operating performance.

We remain focused on expanding our presence across the middle-income segment, strengthening customer relationships, maintaining asset quality and delivering sustainable, profitable growth during FY27"

The momentum of the first quarter marks an important step towards Vision 2029 and making us well positioned to achieve the targeted FY29 loan book of ₹16,000++ crore. We remain committed for disciplined growth, improving margins, strengthening liability traction and maintaining strong Asset quality. As we deepen our presence across existing markets and enter newer areas, we remain committed to serve middle income group segment and maintaining retail-led secured lending franchise.

Highlights from Q1 FY27



For more details: https://www.capital.bank.in/investors/financial-results

---

About Capital Small Finance Bank

Capital Small Finance Bank (CAPITAL SFB) is headquartered at Jalandhar, Punjab. It commenced operations as India's first Small Finance Bank on April 24, 2016, following conversion from Capital Local Area Bank — which had been India's largest local area bank since January 14, 2000. With 216 branches across 5 states and 2 Union Territories, the Bank serves the middle-income group with a secured, diversified lending model with prime focus on rural and semi-urban market.

Contact

PR Team, Capital Small Finance Bank: publicrelations@capitalbank.co.in | www.capital.bank.in

Media – Adfactors PR: capital@adfactorspr.com

Raj Acharya: raj.acharya@adfactorspr.com | +91 7504153747

Siddhesh Jadhav: siddhesh.jadhav@adfactorspr.com | +91 93269 86544