

CSFB 2026-27/07

April 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, 951995 & 953739

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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby submit business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 and year ended March 31, 2026 as **ANNEXURE** appended herewith.

The information presented herein is provisional, subject to audit 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 Highlights for the quarter and year ended March 31, 2026

₹ in crores, rounded off to nearest number

Particulars	March 31, 2026 (Provisional)	Dec 31, 2025	Q-o-Q Growth	March 31, 2025	Y-o-Y Growth
Gross Advances	8,687	8,164	6.4%	7,184	20.9%
Gross NPA (% of gross advances)	2.54%	2.68%	-	2.58%	-
Total Deposits	10,018	9,931	0.9%	8,323	20.4%

Management Commentary

Loan Portfolio

The Bank closed FY2026 on a strong note, with gross advances reaching ₹8,687 crores as of March 31, 2026 — reflecting a robust year-on-year (Y-o-Y) growth of 20.9% and quarter-on-quarter (Q-o-Q) growth of 6.4%, underscoring the sustained momentum in loan book expansion.

The Disbursements during the quarter increased to ₹919 crore, as compared to ₹765 crore in Q4FY25 reflecting a growth of 20.1%. 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 meaningfully during the quarter, with Gross NPAs at 2.54% as of March 31, 2026, as compared to 2.68% in Q3FY26 and 2.58% in Q4FY25. 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 crossed ₹10K crores mark and stood at ₹10,018 crores as of March 31, 2026 — a Y-o-Y growth of 20.4% — underscoring the Bank's growing deposit franchise. The CASA ratio remains healthy and stood at 34.7% as of March 31, 2026, backed by the Bank's continued emphasis on expanding its retail customer base and deepening engagement across its branch network (35.9% as of December 31, 2025). 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 March 31, 2026 stood at 82.3% which was 80.4% for the quarter ended December 31, 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
