

CSFB 2025-26/150

July 03, 2025

**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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby submit business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 ended June 30, 2025 as **ANNEXURE** appended herewith.

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

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

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

Company Secretary and Compliance Officer
Membership No. F10888

ANNEXURE
Key Business Highlights for the quarter ended June 30, 2025
₹ in crores, rounded off to nearest number

Particulars	June 30, 2025	June 30, 2024	Y-o-Y Growth	March 31, 2025	Q-o-Q Growth
Gross Advances	7,437	6,391	16.4%	7,184	3.5%
Gross NPA (% of gross advances)	2.7%	2.7%	-	2.6%	-
Total Deposits	9,110	7,778	17.1%	8,323	9.5%

Management Commentary
Loan Portfolio

As of June 30, 2025, the Bank's gross advances stood at ₹7,437 crores, reflecting a year-on-year (Y-o-Y) growth of 16.4% and quarter-on-quarter (Q-o-Q) growth of ~4%. The Disbursements during the quarter rose to ₹865 crores, up from ₹754 crores in Q1FY25 (i.e. growth of ~15%). The loan book remains well-diversified, with 99.8% being secured, in line with the Bank's retail-centric lending approach.

The period was marked by declining interest rate, accommodating monetary policy and elevated asset quality concerns in certain segments. The Bank remained focused on building a granular, high-quality loan book—prioritising segments with stable repayment behaviour and long-term value, rather than pursuing volume in riskier or unsecured asset classes.

Asset Quality

The asset quality remained stable, with Gross NPAs stood at 2.7% as of June 30, 2025, unchanged on a Y-o-Y basis and marginally higher than 2.6% in Q4 FY25. This reflects the Bank's consistent emphasis on prudent underwriting, robust recovery mechanism, and a well-secured, diversified & granular loan book that continues to demonstrate strong repayment behaviour.

Deposits

The total deposits of the Bank aggregated to ₹9,110 crores registering a Y-o-Y growth of 17.1% and a Q-o-Q growth of 9.5%. The CASA ratio stood at healthy levels of 35.9% as of June 30, 2025, against 36.9% as of March 31, 2025. Despite broader industry shift of customer to term deposits, the Bank continue to maintain healthy CASA share, reflecting strong retail deposit franchise.

Loan-to-Deposit & Liquidity Ratio

The average[^] CD ratio of the Bank for the quarter ended June 30, 2025 stood at 80.9% against 82.5% for the quarter ended March 31, 2025 and 79.6% for the quarter ended June 30, 2024. The LCR of the Bank stood at 214.7% for the quarter ended June 30, 2025. The same along with higher capital adequacy ratio, provides sufficient leg room for growth of the Bank.

[^] average is calculated basis daily outstanding balances

Capital Small Finance Bank Limited