

CSFB 2025-26/304

October 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 &amp; 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Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby submit business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 half year ended September 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.capital.bank.in](http://www.capital.bank.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 September 30, 2025

₹ in crores, rounded off to nearest number

Particulars	September 30, 2025 (Provisional)	June 30, 2025	Q-o-Q Growth	September 30, 2024	Y-o-Y Growth	March 31, 2025
Gross Advances	7,907	7,437	6.3%	6,718	17.7%	7,184
Gross NPA (% of gross advances)	2.7%	2.7%	-	2.6%	-	2.6%
Total Deposits	9,317	9,110	2.3%	7,780	19.8%	8,323

## Management Commentary

### Loan Portfolio

As of September 30, 2025, the Bank's gross advances stood at ₹7,907 crores, reflecting a year-on-year (Y-o-Y) growth of 17.7%, quarter-on-quarter (Q-o-Q) growth of 6.3% and year to date (YTD-half year) growth of 10.1%.

The Disbursements during the quarter increased to ₹805 crores, as compared to ₹591 crores in Q2FY25 reflecting a growth of 36.2%. The loan book remains well-diversified, with 99.0% being secured, in line with the Bank's retail-centric lending approach.

### Asset Quality

The asset quality remained stable, with Gross NPAs stood at 2.7% as of September 30, 2025, slightly lower on a Q-o-Q basis and marginally higher compared to 2.6% in Q2FY25. 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 ₹9,317 crores registering a Y-o-Y growth of 19.8%, Q-o-Q growth of 2.3% and YTD (half year) growth of 12.0%. The CASA ratio stood at healthy levels of 33.9% as of September 30, 2025, against 35.9% as of June 30, 2025. Despite broader industry shift of customer to term deposits in a low-rate environment, the Bank continue to successfully preserve a robust CASA base, reflecting both the stickiness of its retail depositors and the strength of its franchise-led trust.

### Loan-to-Deposit & Liquidity Ratio

The average<sup>^</sup> CD ratio of the Bank for the quarter ended September 30, 2025 stood at 81.5% against 80.9% for the quarter ended June 30, 2025 and 82.4% for the quarter ended September 30, 2024. The LCR of the Bank stood at 234.9% for the quarter ended September 30, 2025. The same along with higher capital adequacy ratio, provides sufficient leg room for growth of the Bank.

<sup>^</sup> average is calculated basis daily outstanding balances

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## Capital Small Finance Bank Limited

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