

CSFB.2025-2026/180

July 24, 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

**Sub: Press Release on Un- audited Financial Results of Capital Small Finance Bank Limited for the Quarter ended on July 24, 2025**

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

In continuation to outcome of board meeting held on July 24, 2025 regarding un - audited financial results of Capital Small Finance Bank Limited ("the Bank") for the Quarter ended on June 30, 2025, 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.capitalbank.co.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  
Company Secretary and Compliance Officer  
Membership No. F10888**

**Capital Small Finance Bank Limited**

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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

Press Release

## ***Growth in Action, Trust in Motion***

### **CAPITAL SMALL FINANCE BANK LIMITED Q1 FY26 RESULTS**

- **Gross Advances rise by 16.4% Y-O-Y and 3.5% Q-O-Q to ₹7,437 crore**
- **Disbursements increases 15% Y-O-Y to ₹865 crore**
- **Deposits up 17.1% Y-O-Y and 9.5% Q-O-Q to ₹9,110 crore**
- **Profit After Tax increases 7% Y-O-Y to ₹32 crore**
- **Non-Interest Income and Operating profit rise by 38% and 24% Y-O-Y to ₹23 crores and ₹53 crores, respectively**
- **Net Interest Margin (NIM) stood at 4.1% against 4.1% in Q4FY25**
- **ROA stood at 1.2% against 1.3% in Q1FY25**
- **GNPA / NNPA maintained at 2.7% / 1.4% respectively, against 2.7% / 1.3% in Q1FY25**

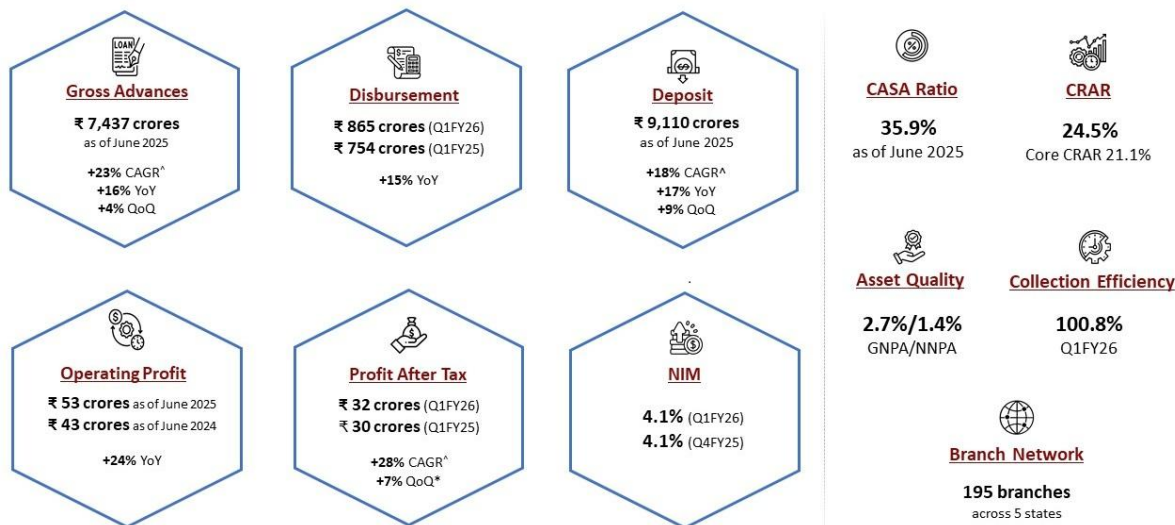
**Mumbai / Jalandhar, July 24, 2025: Capital Small Finance Bank Ltd**, Capital Small Finance Bank Limited announced its unaudited financial results for the quarter ended June 30, 2025 (Q1FY26), reporting continued growth across key business parameters and strengthening its position as a retail-focused banking institution.

**Mr. Sarvjit Singh Samra, Managing Directors & CEO of Capital Small Finance Bank**, said, “The quarter 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. Further, despite broader industry shift of customer to term deposits, the Bank continue to maintain a healthy CASA share, reflecting strong retail deposit franchise.”

“Total deposits increased to ₹9,110 crores, registering a Y-o-Y growth of 17.1% and a Q-o-Q growth of 9.5%. CASA stood healthy at 35.9% as of June 30, 2025. The gross advances of the Bank stood at ₹7,437 crores, reflecting Y-o-Y growth of 16.4% and Q-o-Q growth of 3.5%. The disbursements rose to ₹865 crores, up from ₹754 crores in Q1FY25, Y-o-Y growth of 15%. The loan book remains well-diversified, with 99.8% being secured with Zero direct MFI exposure, in line with the Bank’s retail-centric lending approach.

The Bank has maintained net interest margin (NIM) of 4.1% (4.1% in Q4 FY25), despite the declining interest rate regime. The operating profit (PPOP) has grown by 24%, supported by increase in non-interest income by 38% and reduction in cost-to-income ratio to 60.5% (62.6% for Q4FY25). The profit after tax rose to ₹32 crores, registering growth of 7% Y-o-Y.” he elaborated.

“The asset quality remained stable, with gross NPAs at 2.7% as of June 30, 2025, unchanged on a Y-o-Y basis and marginally higher than 2.6% in Q4 FY25. The net NPAs for the quarter ended June 30, 2025 at 1.4%. Overall asset quality remained strong.”



<sup>^</sup>CAGR (FY2016-25)  
Numbers have been rounded off wherever applicable

## About Capital Small Finance Bank ([publicrelations@capitalbank.co.in](mailto:publicrelations@capitalbank.co.in))

Capital Small Finance Bank (CAPITAL SFB), headquartered at Jalandhar, Punjab, India, started its operations as India's 1st Small Finance Bank on April 24, 2016 after conversion from Capital Local Area Bank. Prior to conversion into a Small Finance Bank, Capital Local Area Bank was operating as India's largest Local Area Bank since January 14, 2000.

The Bank offers a wide range of banking products both on the asset and liability side. Asset products primarily include Agriculture Loans, MSME & Trading Loans (working capital, machinery loans etc.) and Mortgage Loans (housing loans & LAP). The Bank targets to be the primary banker of its customers and endeavour to achieve this objective, through a mix of (i) suite of product offerings; (ii) customer service orientation; (iii) deeply entrenched physical branch network; and (iv) evolving digital channels of service delivery.

The Bank is presently having 195 branches spread over 5 States and 2 UTs. The core strategy of the Bank is to build a retail focused business model with emphasis on Middle Income Group, customer centric practices, diversified & secured lending portfolio and with focus on rural and semi urban areas.

### For more information: Adfactors PR

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