

CSFB.2025-2026/487

January 29, 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 &amp; 953739

Symbol: CAPITALSFB

**Sub: Investor Presentation on Un- audited Financial Results of Capital Small Finance Bank Limited for the Quarter ended on December 31, 2025**

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

In continuation to outcome of board meeting held on January 29, 2026 regarding un - audited financial results of Capital Small Finance Bank Limited ("the Bank") for the period ended on December 31, 2025, we submit herewith the Investor Presentation on the same.

The Investor Presentation 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  
Company Secretary and Compliance Officer  
Membership No. F10888**

**Capital Small Finance Bank Limited**

Regd. & Head Off.: 'MIDAS Corporate Park', 3rd Floor, 37, G.T. Road, Jalandhar-144 001, INDIA  
Tel.: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in  
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

*Seeds of Growth.  
Roots of Trust.*

**Capital Small Finance Bank Limited**

Investor Presentation – Q3 & 9M FY26

This presentation and the accompanying slides (the “Presentation”), which have been prepared by **Capital Small Finance Bank Limited (the “Company”)**, have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

This presentation contains certain forward-looking statements concerning the Company’s future business prospects and business profitability, which are subject to a number of risks and uncertainties and the actual results could materially differ from those in such forward looking statements. The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and abroad, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, our ability to manage government policies and actions regulations, interest and other fiscal costs generally prevailing in the economy. The Company does not undertake to make any announcement in case any of these forward-looking statements become materially incorrect in future or update any forward-looking statements made from time to time by or on behalf of the Company.

# Differentiated Bank Focused on Middle Income Segment | Quarter Update

## Advances

YoY<sup>^</sup> 19.8%

### Quarterly Update

- Growth of 20% YoY basis and 3% QoQ basis
- 25% growth in disbursement ₹919 cr (₹737 cr in Q3FY25)
- The disbursement spread across the sectors & growth driver for the quarter is MSME/business segment (QoQ 10%) and LAP (QoQ 3%)
- Yield on advances remained stable during quarter at 11.0% during Q3FY26 & Q2FY26

### Key Aspects

- Focus on middle income customer segment and emphasis on primary banking relationship (ATS of ₹17.8 lacs)
- Diversified loan book (mix across Agriculture, Mortgage, Business Loans/MSME, Corporate loans and Consumption loans) with ZERO direct micro finance exposure (99% being secured loans)

₹1,148 FY16  CAGR 23%   
 7.1x   
 ₹8,164 9MFY26

## Asset Quality (%)

### Quarterly Update

- Gross NPA and Net NPA improved to 2.68% and 1.35% (2.70% and 1.38% in Q2FY26) respectively
- Credit cost continued to remain stable at 0.20% during Q3FY26 & Q2FY26 (calculated as % to avg assets)

### Key Aspects

- Strong underwriting capabilities, visibility of borrower cash-flow, primary banking approach; key contributor to low credit cost
- One of the lowest write-offs in the Banking industry with Zero NPA sell-off

GNPA - 2.68%   
 NNPA - 1.35%

## Deposit

YoY<sup>^</sup> 18.5%

### Quarterly Update

- Growth of 18% YoY basis and 7% QoQ basis
- CASA increased to 36% (34% Q2FY26)
- Deposit cost has started showing decline trend, 5.86% Q3FY26 against 5.92% in Q2FY26

### Key Aspects

- Retail focused liability franchise (retail deposit share of 90%+)
- High Rollover ratio of 90%+ depicting a stable deposit base
- Optimized saving bank rate w.e.f. Nov 01, 2025.

₹1,814 FY16  CAGR 19%   
 5.5x   
 ₹9,931 9MFY26

## Profitability

YoY<sup>^</sup> 12.6%\*

### Quarterly Update

- PPOP growth of 20%\* YoY basis and PAT growth of 13%\* YoY basis
- NII growth of 11% and Non-Interest Income growth of 46%, on YoY basis
- CI ratio reduced to 60.9%\* Q3FY26 (vs 61.7% Q2FY26)

With exceptional item, PPOP and PAT growth of 9% and 1% respectively, on YoY basis

### Key Aspects

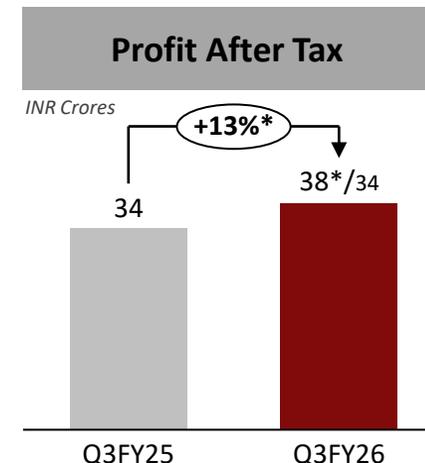
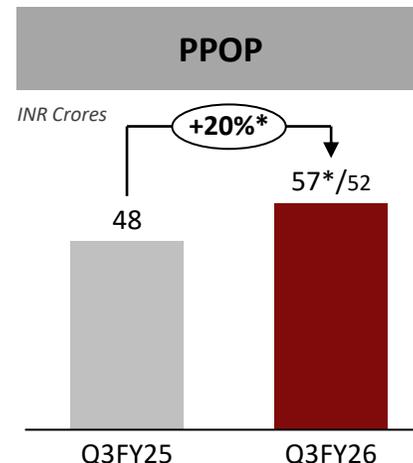
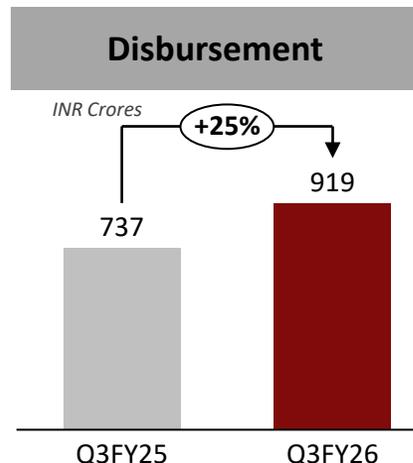
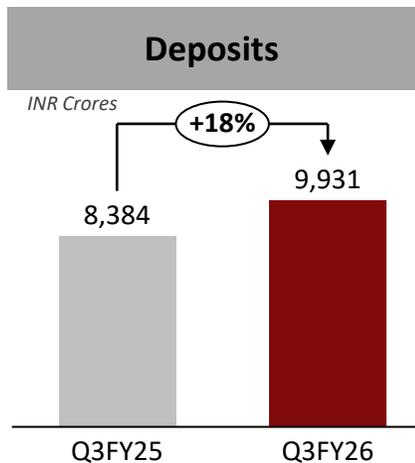
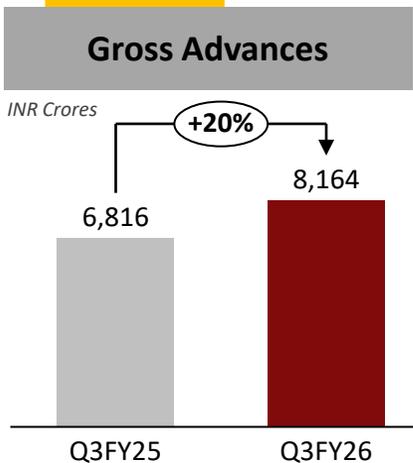
- Demonstrated a sustained improvements in return metrics
- Effectively managed yields and interest spread across interest rate cycles. Going forward, targeting NIM expansion supported by decline in deposit cost on repricing, coupled with accelerating the CD ratio.

₹14 FY16  CAGR 28%   
 9.4x   
 ₹132 PAT FY25

# Performance Highlights



# Key Highlights Q3FY26



RoA (%)

**1.3%\*/1.2%**

Vs  
1.4%/1.3%  
(31<sup>st</sup> December 2024/  
30<sup>th</sup> September 2025)

NIM (%)

**4.0%**

Vs  
**4.0%**  
(30<sup>th</sup> September 2025)

Collection Efficiency (%)

**101.1%**

Vs  
100.5%/98.4%  
(31<sup>st</sup> December 2024/  
30<sup>th</sup> September 2025)

CASA Ratio (%)

**35.9%**

Avg. CASA 35.7%  
Vs  
**33.9%**  
(30<sup>th</sup> September 2025)

GNPA (%)

**2.68%**

Vs  
2.67%/2.70%  
(31<sup>st</sup> December 2024/  
30<sup>th</sup> September 2025)

CRAR (%)

**21.6%^**

Vs  
**24.2%**  
(30<sup>th</sup> September 2025)

NNPA (%)

**1.35%**

Vs  
1.35%/1.38%  
(31<sup>st</sup> December 2024/  
30<sup>th</sup> September 2025)

Branch Network

**203 Branches**

across 5 states  
And 2 Union  
Territories

CASA calculated as total CASA divided by total deposits, ROE is calculated as % of Avg Equity, ROA is calculated as % of Avg Assets; \*YTD (9 Months) 9MFY26 over FY25  
\*excluding one time charge in Q3/9M FY26 of Rs. 5.13 cr related to past employee services, consequent to New Labour Code implementation (referred as exceptional item)

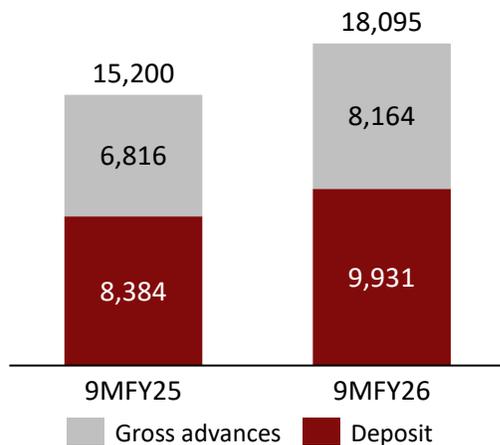
^CAR for Q3FY26 is computed in accordance with updated RBI circular dated November 28, 2025; Current year profits (YTD) have not been reckoned as part of Tier I capital funds item  
Numbers have been rounded off wherever applicable

# Key Highlights 9MFY26

## Gross Advances & Deposits

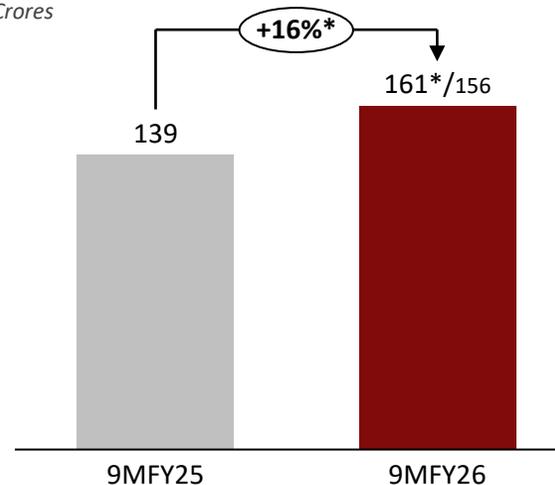
INR Crores

■ YoY 18%    ■ YoY 20%



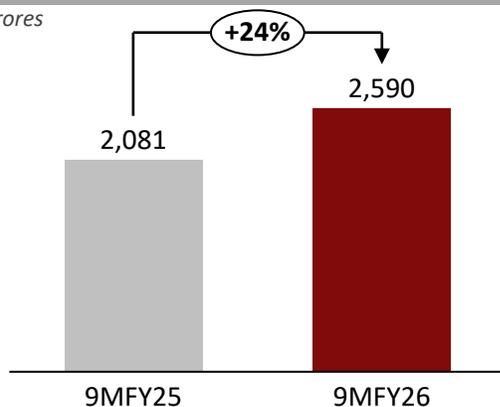
## PPOP

INR Crores



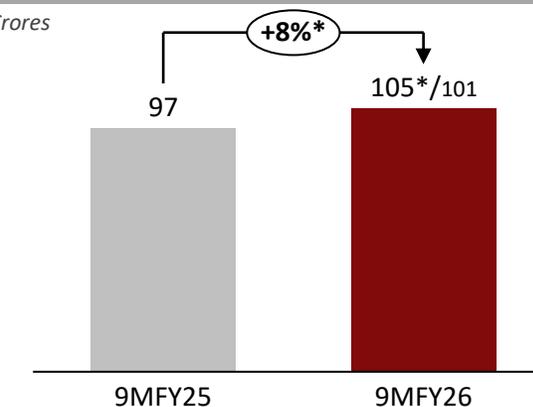
## Disbursement

INR Crores



## Profit After Tax

INR Crores



\*excluding one time charge in Q3/9M FY26 of Rs. 5.13 cr related to past employee services, consequent to New Labour Code implementation (referred as exceptional item)

Numbers have been rounded off wherever applicable

# Asset Portfolio



# Well-Diversified Credit Portfolio – Q3FY26

|   |   |   |  |  |
|---|---|---|--|--|
| <b>Agricultural Loans</b> <ul style="list-style-type: none"> <li>Kisan Credit Card</li> <li>Agricultural Term Loan</li> </ul> | <b>Mortgage Loans</b> <ul style="list-style-type: none"> <li>Housing Loan</li> <li>Loan Against Property</li> </ul> | <b>MSME, Trading &amp; other Business Loans</b> <ul style="list-style-type: none"> <li>Working Capital loan</li> <li>Project Financing</li> <li>Machinery loan</li> </ul> | <b>Corporate Loans</b> <ul style="list-style-type: none"> <li>Term loan to NBFC'S</li> <li>Term Loan to MFI'S</li> </ul> | <b>Consumption &amp; Other Loans</b> <ul style="list-style-type: none"> <li>Auto Loan</li> <li>Gold Loan</li> <li>Loan Against FDRs</li> </ul> |
|---|---|---|--|--|

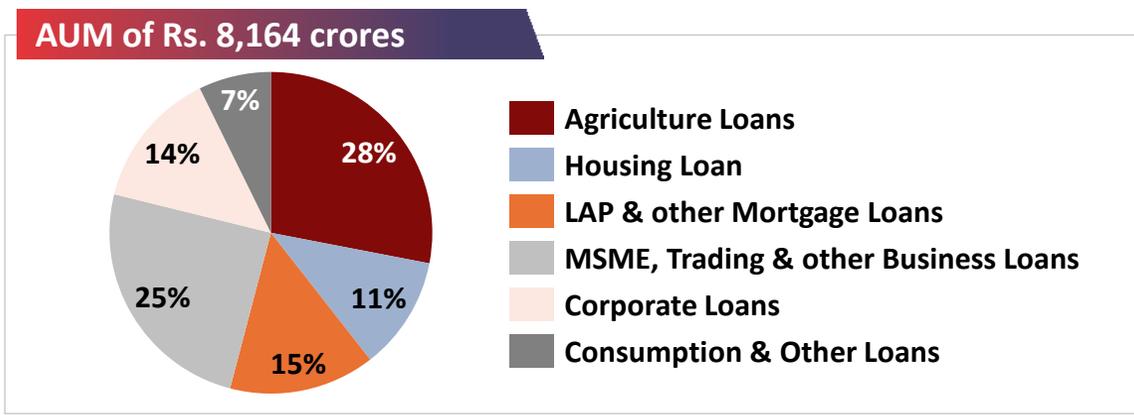
|                       | Housing Loan  |   | LAP   |   | NBFCs (Non-MFI)   |   | MFIs |  |  |
|-----------------------|---|---|---|---|---|---|------|--|--|
| <b>Gross Advances</b> | <b>Rs. 2,290 Cr</b><br>Rs. 2,199 Cr / Rs. 2,381 Cr<br>(Q3FY25/Q2FY26) | <b>Rs. 2,125 Cr</b>   |   | <b>Rs. 2,023 Cr</b><br>Rs. 1,425 Cr / Rs. 1,835 Cr<br>(Q3FY25/Q2FY26) | <b>Rs. 1,134 Cr</b>   |   |      |  | <b>Rs. 593 Cr</b><br>Rs. 486 Cr / Rs. 547Cr<br>(Q3FY25/Q2FY26)     |
| <b>ATS</b>            | <b>Rs. 1.29 Mn</b><br>Rs. 1.25 Mn / Rs. 1.28 Mn<br>(Q3FY25/Q2FY26)    | <b>Rs. 932 Cr</b><br>Rs. 851 Cr / Rs. 915 Cr<br>(Q3FY25/Q2FY26) | <b>Rs. 1,193 Cr</b><br>Rs. 1,010 Cr / Rs. 1,161 Cr<br>(Q3FY25/Q2FY26) | <b>Rs. 2.60 Mn</b><br>Rs. 2.10 Mn / Rs. 2.44 Mn<br>(Q3FY25/Q2FY26)    | <b>Rs. 1,086 Cr</b><br>Rs. 744 Cr / Rs. 1,006 Cr<br>(Q3FY25/Q2FY26) | <b>Rs. 48 Cr</b><br>Rs. 101 Cr / Rs. 62 Cr<br>(Q3FY25/Q2FY26) |      |  | <b>Rs. 0.86 Mn</b><br>Rs. 0.78 Mn / Rs. 0.83 Mn<br>(Q3FY25/Q2FY26) |
| <b>NNPA</b>           | <b>2.75%</b><br>1.94% / 2.56%<br>(Q3FY25/Q2FY26)                      | <b>0.85%</b><br>1.17% / 0.89%<br>(Q3FY25/Q2FY26)                | <b>0.70%</b><br>0.72% / 0.67%<br>(Q3FY25/Q2FY26)                      | <b>1.11%</b><br>2.13% / 1.20%<br>(Q3FY25/Q2FY26)                      | <b>NIL</b><br>NIL / NIL<br>(Q3FY25/Q2FY26)                          | <b>14.85%</b><br>NIL/13.74%<br>(Q3FY25/Q2FY26)                |      |  | <b>0.42%</b><br>0.38%/0.47%<br>(Q3FY25/Q2FY26)                     |
| <b>Interest Yield</b> | <b>12.62%</b><br>12.56% / 12.66%<br>(Q3FY25/Q2FY26)                   | <b>9.83%</b><br>10.73% / 9.82%<br>(Q3FY25/Q2FY26)               | <b>12.46%</b><br>12.66% / 12.51%<br>(Q3FY25/Q2FY26)                   | <b>10.60%</b><br>10.71% / 10.64%<br>(Q3FY25/Q2FY26)                   | <b>10.80%</b><br>11.06% / 10.83%<br>Q3FY25/Q2FY26)                  |   |      |  | <b>9.70%</b><br>9.72% / 9.73%<br>(Q3FY25/Q2FY26)                   |

**Granular loan book portfolio**  
ATS of Rs. 1.78 mn

**Focus on middle-income customer segment**

**Emphasis on secured lending with 99%+ secured**

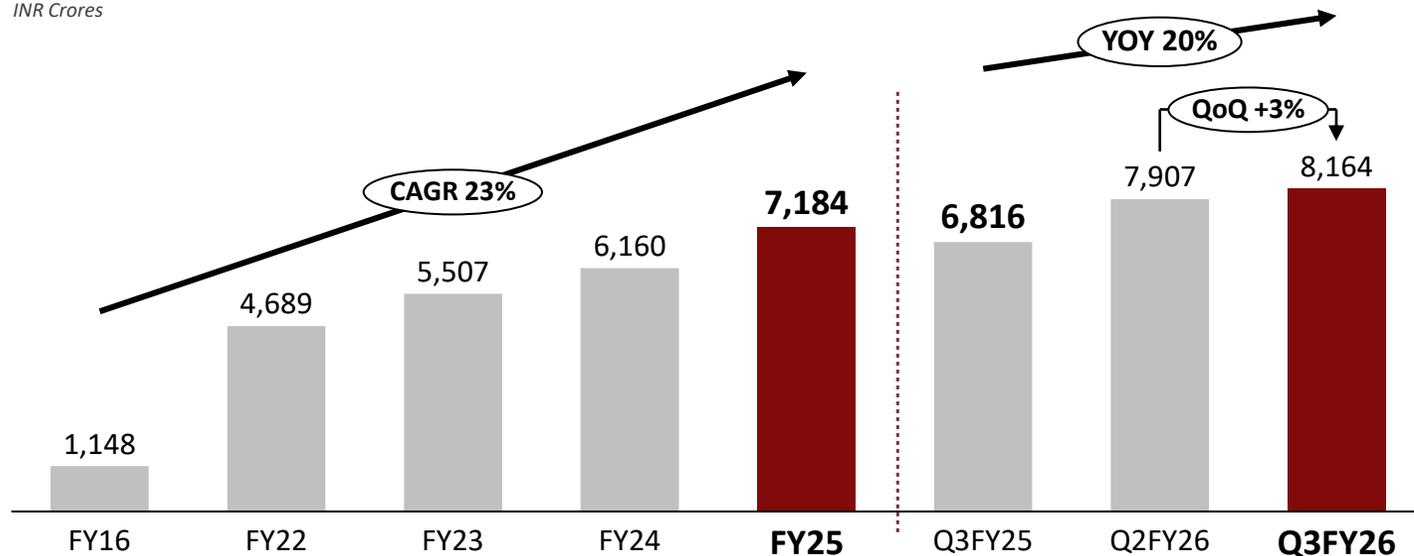
**Endeavour to be a full suite banker for the customer**



# Diversified & Secured Advances Portfolio

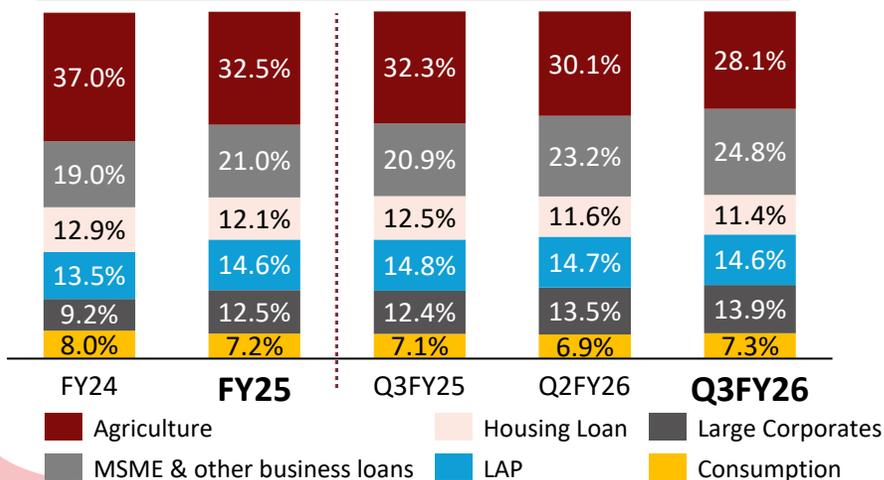
## Gross Loan Book

INR Crores

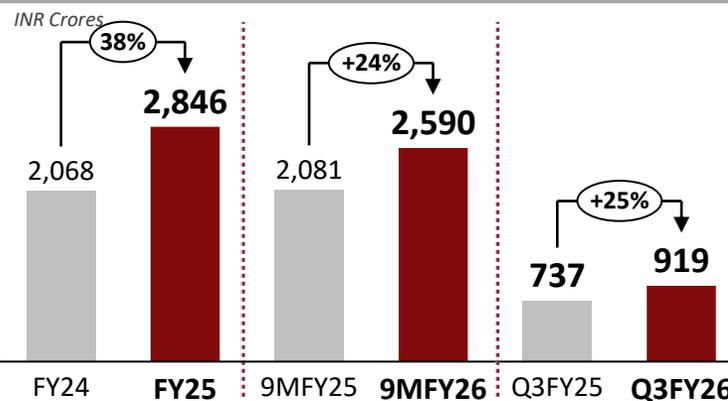


- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending with ~99% being secured
- The growth driver for the quarter is MSME/ Business segment, grew by 10% on QoQ and 42% on YoY basis, followed by LAP, grew by 3% on QoQ basis and 18% on YoY basis
- Share of Advances from other than Home State increased to 24% (21% Q3FY25)

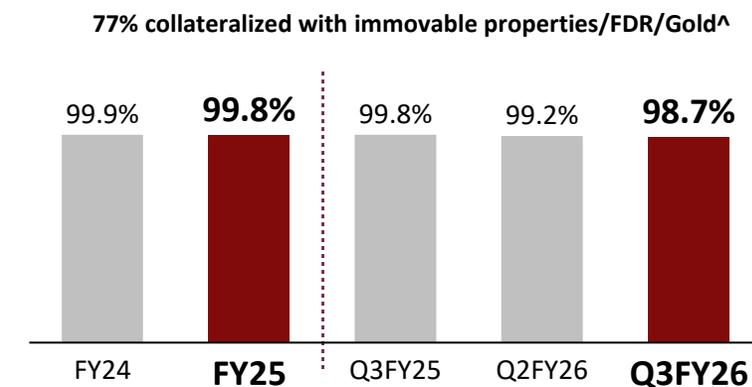
## Diversified Portfolio & non reliance on MFI segment (%)



## Healthy Disbursements



## Emphasis on Secured Lending (%)

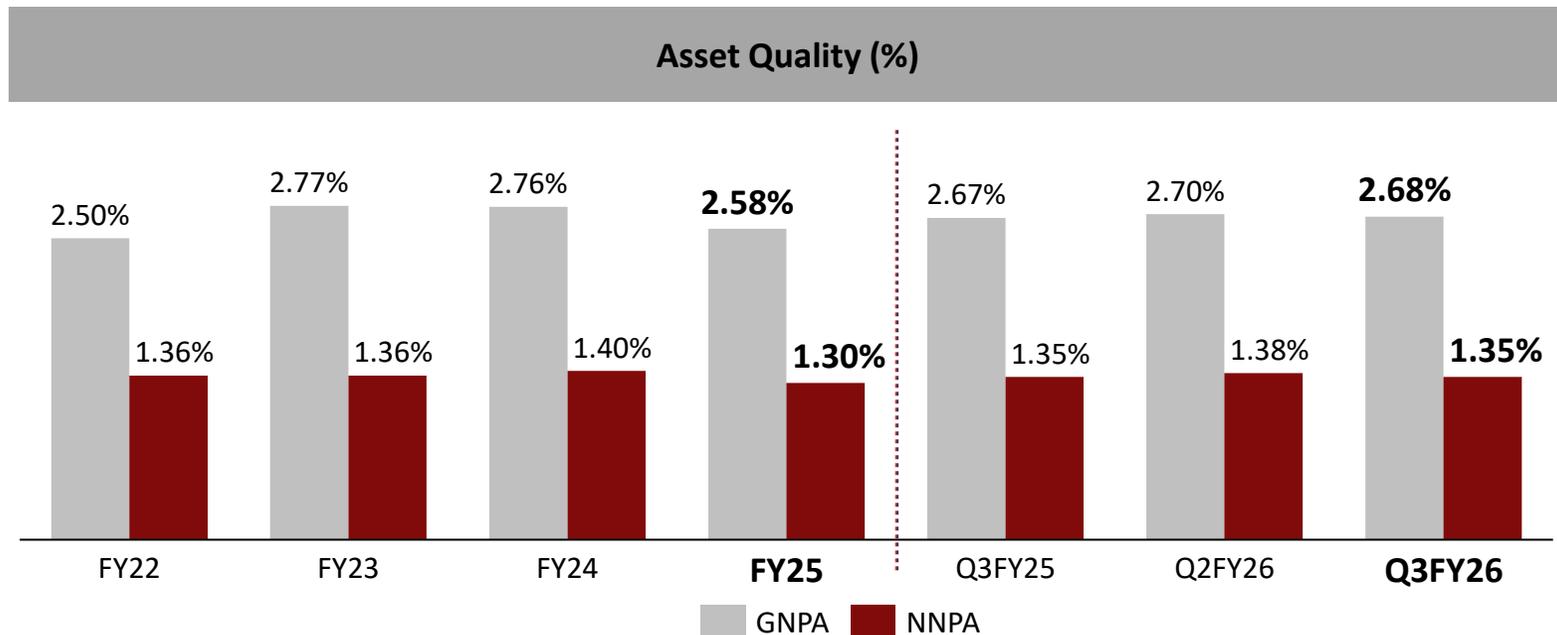


CAGR (FY2016-25)

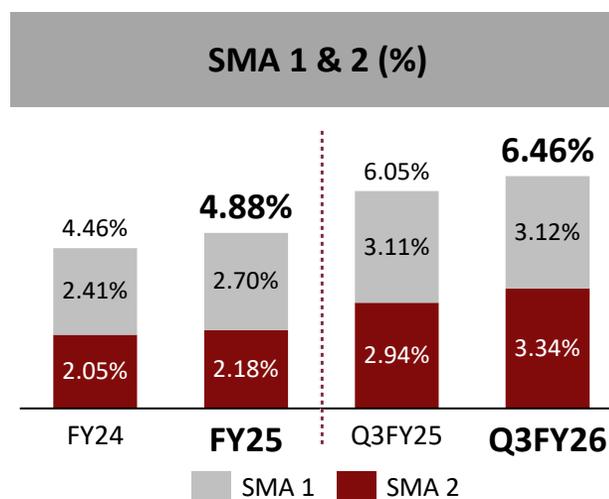
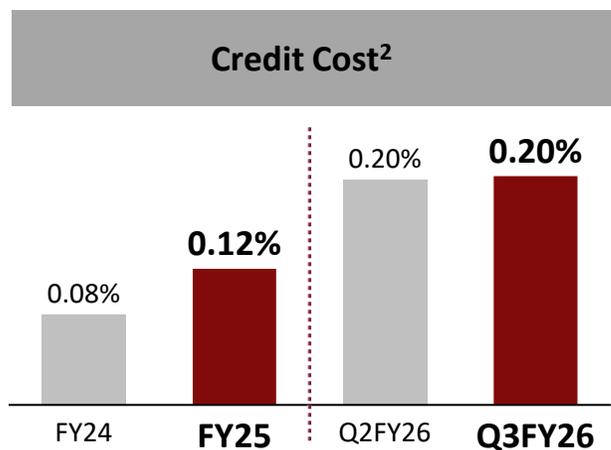
Data^ as of December 2025

\*YTD (9 Months) 9MFY26 over FY25 Numbers have been rounded off wherever applicable

# Industry Leading Asset Quality



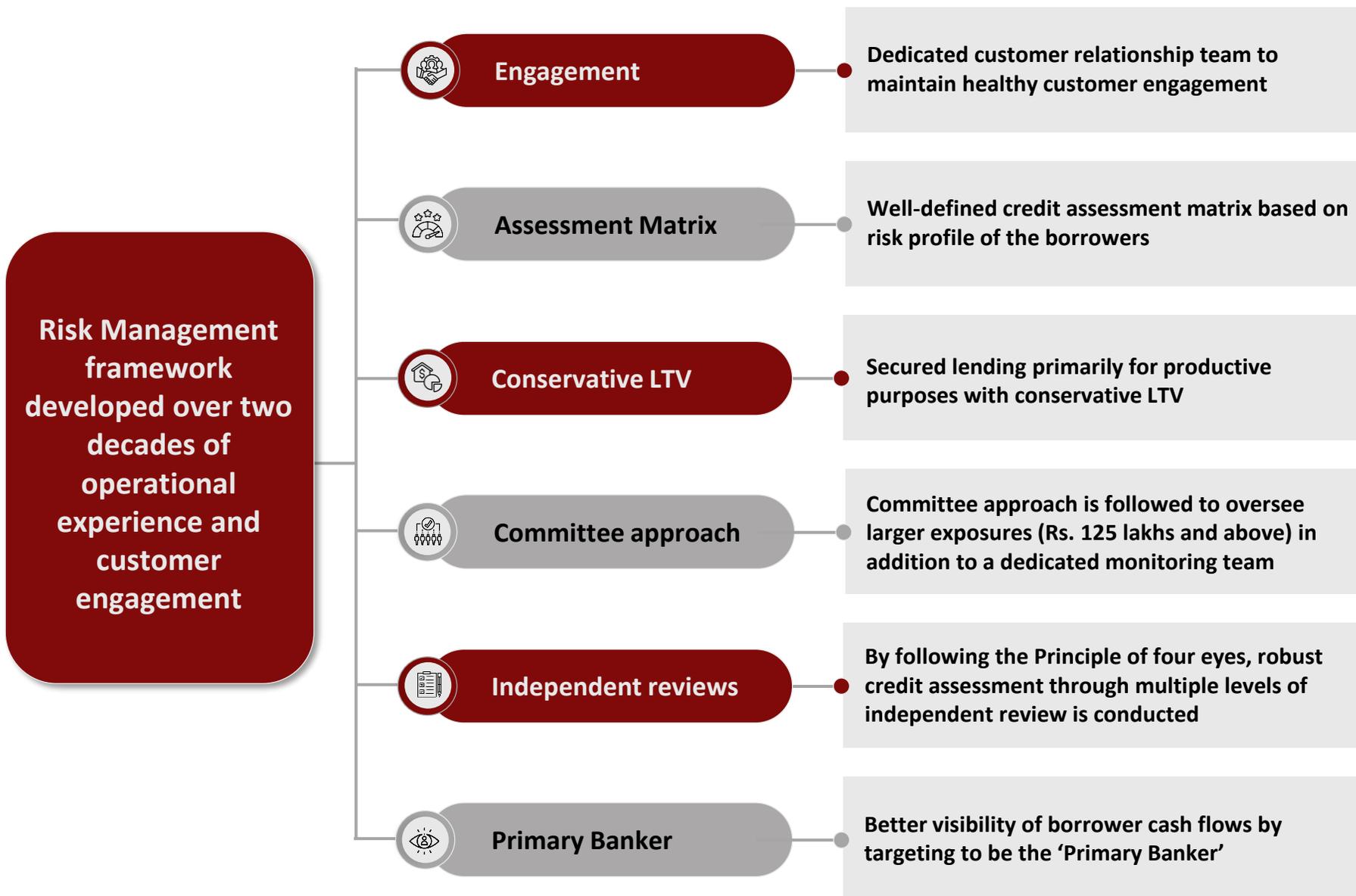
- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – negligible write-offs and NIL NPA sell-off



| NPA Table (INR Crores)  | FY23  | FY24  | FY25  | Q3FY25 | Q3FY26 |
|-------------------------|-------|-------|-------|--------|--------|
| Opening NPAs            | 117.1 | 152.6 | 170.2 | 175.3  | 213.3  |
| Additions               | 154.4 | 128.4 | 84.4  | 21.7   | 23.2   |
| Upgradations & Recovery | 118.8 | 110.5 | 68.8  | 14.6   | 17.5   |
| Write offs <sup>1</sup> | 0.1   | 0.3   | 0.5   | 0.1    | 0.1    |
| Closing NPAs            | 152.6 | 170.2 | 185.3 | 182.3  | 218.9  |

1. Write offs includes technical write offs  
 2. Credit cost includes write offs, provisions for expected loan losses on standard assets; and recoveries from non – performing assets (NPAs)

# Our Robust Credit Assessment and Risk Management Practices



## Industry Leading Asset Quality

**2.68%**

GNPA as of Dec-25

**1.35%**

NNPA as of Dec-25

**0.20%**

Credit Cost Q3FY26

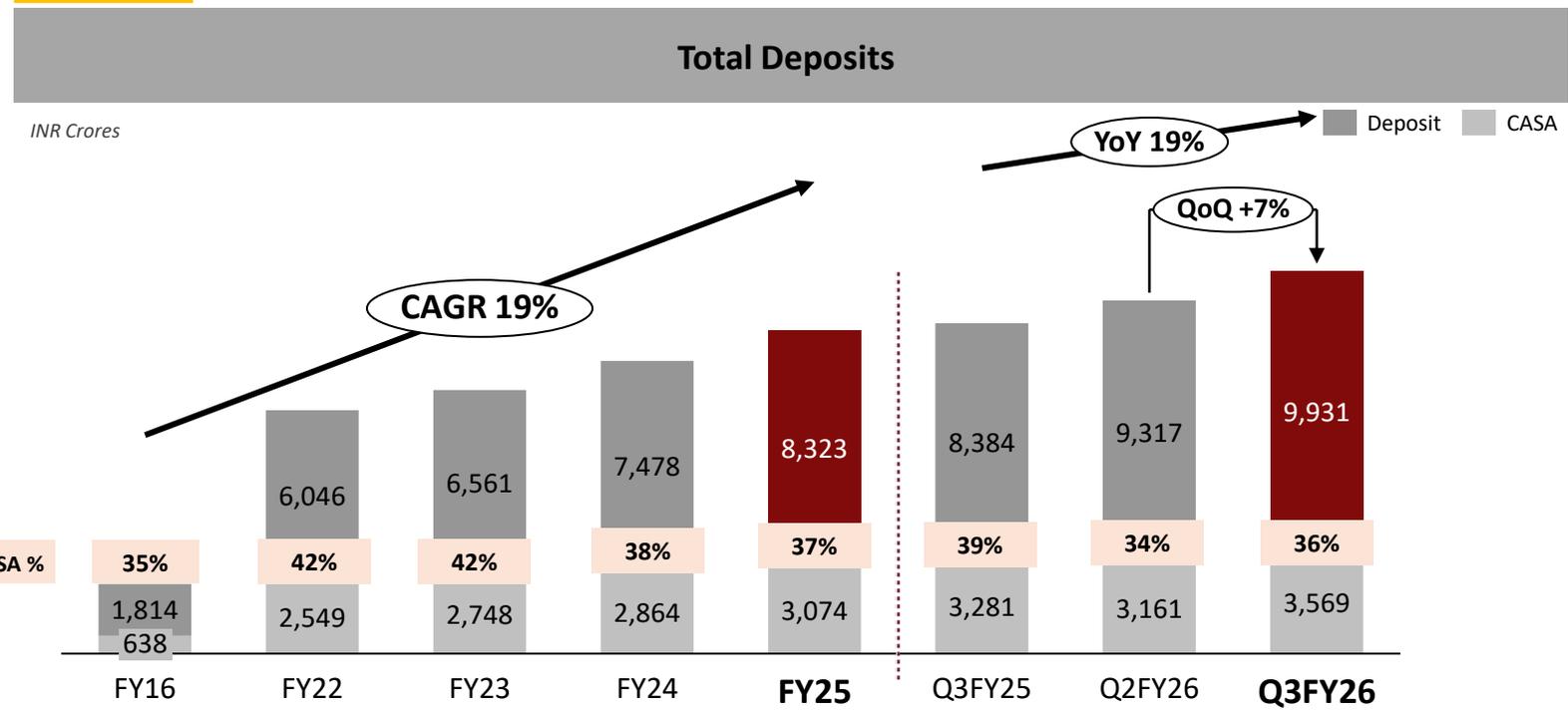
**~ Negligible write-offs**

One of the most secured Asset Portfolio in the Lending Industry

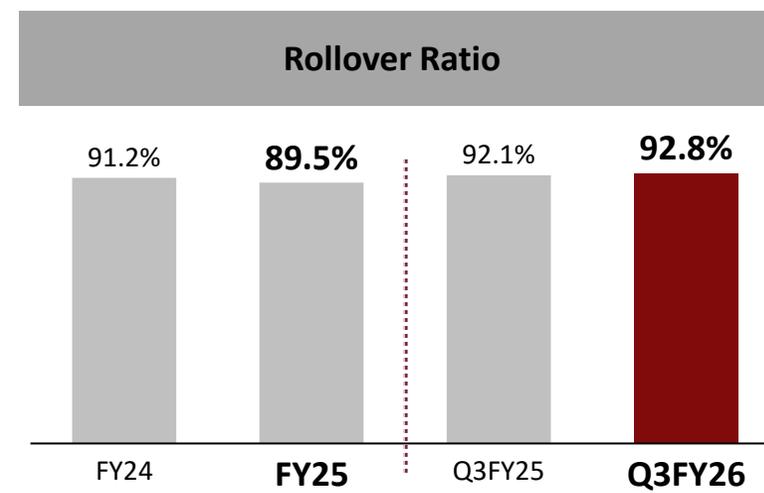
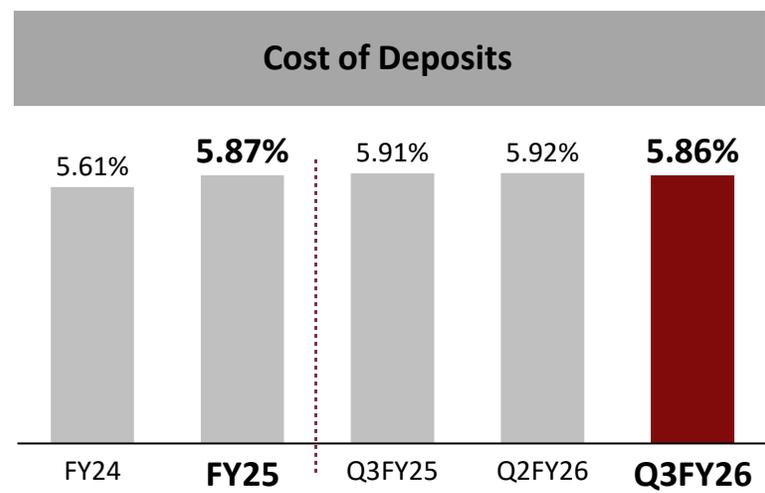
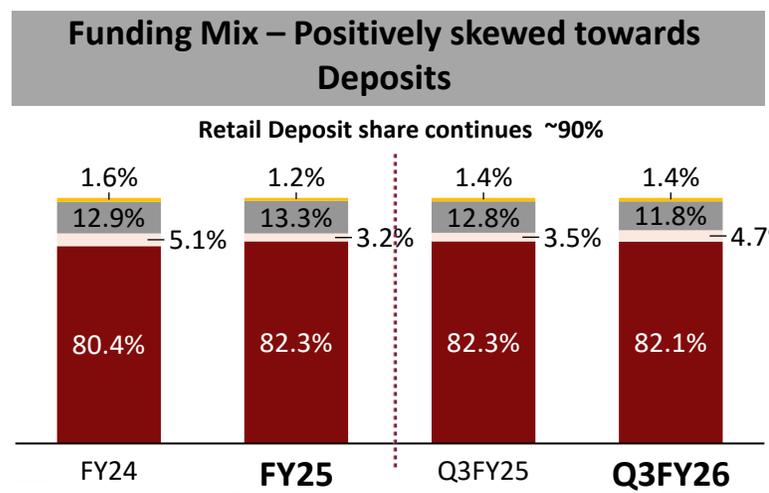
# Liability Portfolio



# Retail Focused Liability Franchise with High Share of CASA



- The Bank was consciously calibrated deposit growth owing to low CD ratio and high leverage ratios. Ability to quickly ramp up deposit mobilization.
- Post rate cuts in the begin of the year, Bank has accelerated deposit mobilisation and grew deposit by 19% in Q3FY26.
- Focus on granular & retail centric deposits, with negligible Bulk deposits.
- CASA ratio remained healthy at 35.9% (average CASA 35.7% for Q3FY26).  
(Interest on saving bank accounts is 3.10%)



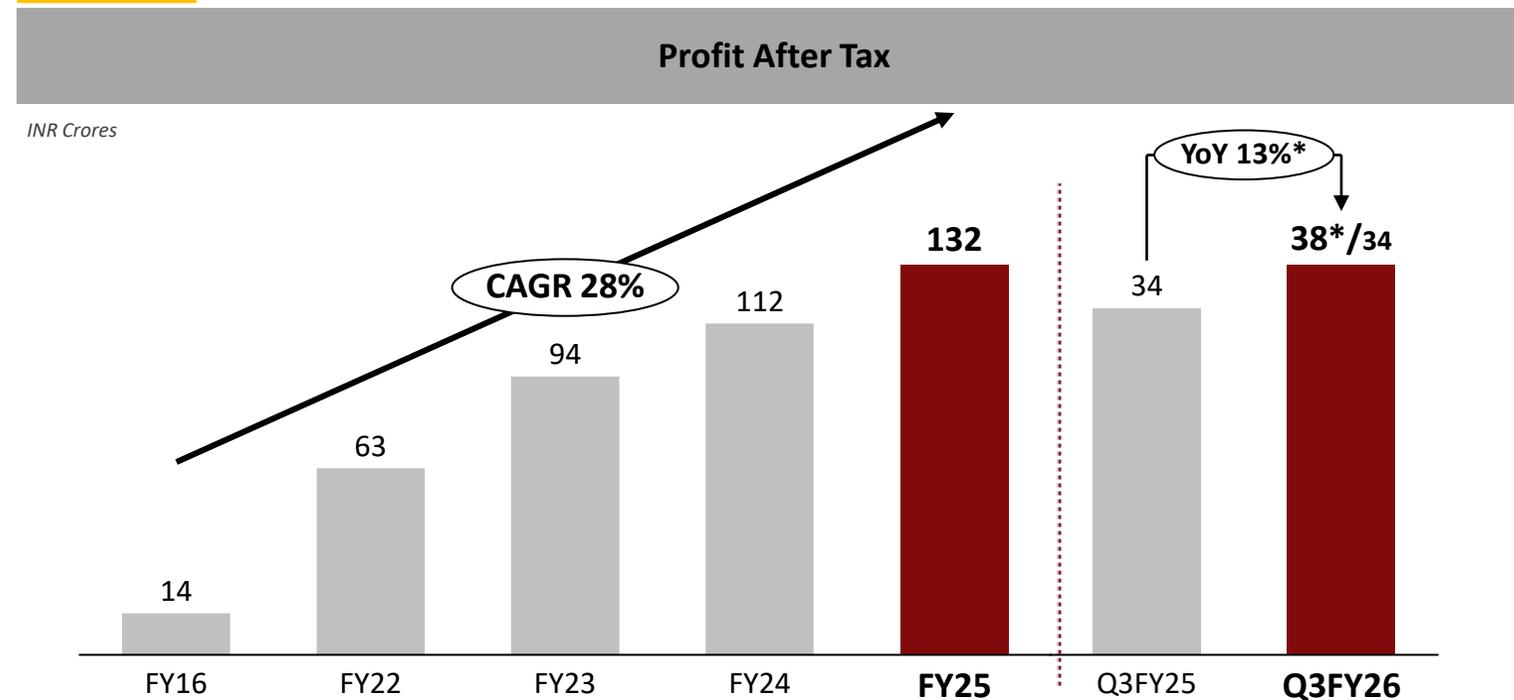
CASA calculated as total CASA divided by total deposits, CAGR (FY2016-25) \*YTD (9 Months) is 9MFY26 over FY25

Numbers have been rounded off wherever applicable

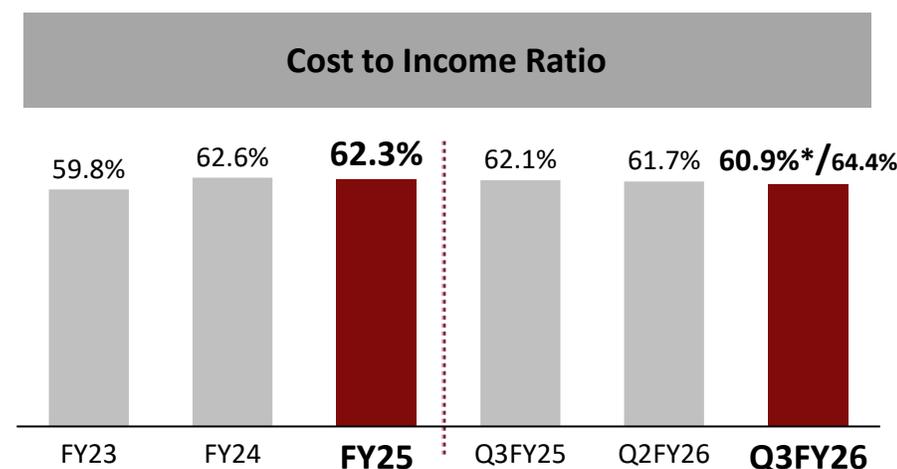
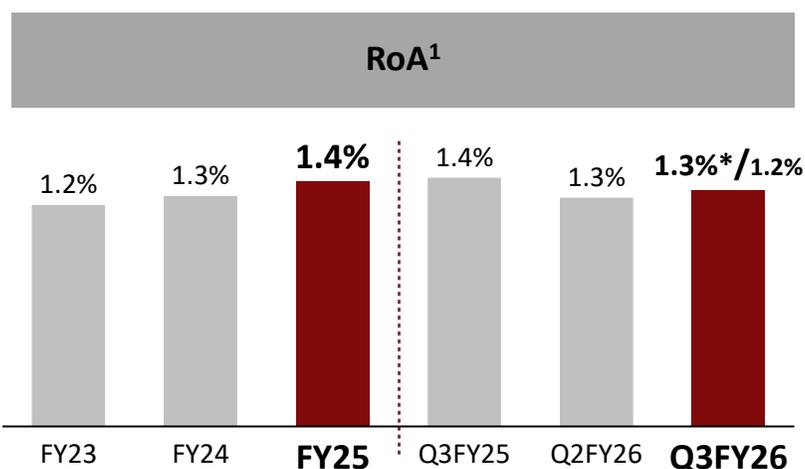
# Financials & Key Ratios



# Consistently Improving Profitability



- Net Interest Income grew by 11% YoY to Rs. 119 Cr (Rs. 107 cr in Q3FY25) and Non Interest Income grew by 46% YoY to Rs. 27 Cr (Rs. 18 cr in Q3FY25)
- Opex growth during Q3/9MFY26 is consequent to one time charge for past employee services of Rs. 5.13 cr, consequent to New Labour Code implementation (referred as exceptional item)



1. RoA is calculated as % to Avg Assets  
2. CAGR (FY2016-25)

\*excluding one time charge in Q3/9M FY26 of Rs. 5.13 cr related to past employee services, consequent to New Labour Code implementation (referred as exceptional item)

Numbers have been rounded off wherever applicable

# Statement of Profit and Loss



INR Crs.

| Particulars                                       | Q3FY26     | Q3FY25     | YoY <sup>1</sup> (%) | Q2FY26     | 9MFY26      | FY25        | FY24        | FY23        | FY22        | CAGR <sup>2</sup> % |
|---|------------|------------|----------------------|------------|-------------|-------------|-------------|-------------|-------------|---------------------|
| Interest Earned                                   | 272        | 235        | 16%                  | 256        | 775         | 909         | 794         | 676         | 579         |                     |
| Other Income                                      | 27         | 18         | 46%                  | 24         | 74          | 86          | 68          | 50          | 54          |                     |
| <b>Gross Total Income</b>                         | <b>299</b> | <b>253</b> | <b>18%</b>           | <b>280</b> | <b>849</b>  | <b>995</b>  | <b>862</b>  | <b>726</b>  | <b>633</b>  | <b>17%</b>          |
| Interest Expended                                 | 153        | 128        | 20%                  | 145        | 435         | 498         | 449         | 354         | 323         |                     |
| Operating expenses                                | 89         | 78         | 14%                  | 83         | 253         | 311         | 258         | 223         | 196         |                     |
| Pre-Provision Operating Profit                    | 57         | 47         | 21%                  | 52         | 161         | 187         | 154         | 149         | 113         |                     |
| Provisions & Contingencies                        | 18         | 14         | 29%                  | 16         | 54          | 54          | 43          | 55          | 51          |                     |
| <b>PAT (Before Exceptional Items)</b>             | <b>38</b>  | <b>34</b>  | <b>13%</b>           | <b>35</b>  | <b>105</b>  | <b>132</b>  | <b>112</b>  | <b>94</b>   | <b>63</b>   | <b>38%</b>          |
| Exceptional Items*                                | 5          | -          | -                    | -          | 5           |             |             |             |             |                     |
| <b>Reported PAT</b>                               | <b>34</b>  | <b>-</b>   | <b>-</b>             | <b>-</b>   | <b>101</b>  |             |             |             |             |                     |
| <b>Earnings Per Equity Share</b> (non annualized) |            |            |                      |            |             |             |             |             |             |                     |
| <b>Basic (Rs)</b>                                 | <b>7.6</b> | <b>7.6</b> |                      | <b>7.7</b> | <b>22.4</b> | <b>29.2</b> | <b>30.7</b> | <b>27.4</b> | <b>18.4</b> |                     |
| <b>Diluted (Rs)</b>                               | <b>7.6</b> | <b>7.5</b> |                      | <b>7.7</b> | <b>22.3</b> | <b>29.1</b> | <b>30.5</b> | <b>27.2</b> | <b>18.2</b> |                     |

1. YoY (calculated Q3FY26 over Q3FY25)

2. CAGR (calculated from 2019-25)

\*one time charge in Q3/9M FY26 of Rs. 5.13 cr related to past employee services, consequent to New Labour Code implementation (referred as exceptional item)

Numbers have been rounded off wherever applicable

# Return Ratios

| Key Business Parameters    | Q3FY26     | Q2FY26 | Q3FY25 |
|----------------------------|------------|--------|--------|
| CD ratio (Avg) (%)         | 80.4       | 81.5   | 81.1   |
| CD ratio (Outstanding) (%) | 82.2       | 84.9   | 81.3   |
| Yield on Advances (%)      | 11.0       | 11.0   | 11.4   |
| Cost of Deposits (%)       | 5.86       | 5.92   | 5.91   |
| Cost to Income ratio (%)   | 60.9*/64.4 | 61.7   | 62.1   |

| Return Ratios %                  | Q3FY26    | Q2FY26 | Q3FY25 |
|----------------------------------|-----------|--------|--------|
| Net Interest Margin              | 4.0       | 4.0    | 4.3    |
| Non-Interest Income <sup>1</sup> | 0.9       | 0.9    | 0.7    |
| Operating Expense                | 3.0*/3.2  | 3.0    | 3.1    |
| Credit Cost                      | 0.2       | 0.2    | 0.1    |
| RoA <sup>2</sup>                 | 1.3*/1.2  | 1.3    | 1.4    |
| RoAA <sup>3</sup>                | 2.0*/1.8  | 1.9    | 2.1    |
| RoE <sup>4</sup>                 | 11.1*/9.9 | 10.2   | 10.9   |

| Other Income (INR cr)         | Q3FY26      | Q2FY26      | Q3FY25      |
|-------------------------------|-------------|-------------|-------------|
| Advance Related Fee Income    | 6.7         | 9.1         | 3.6         |
| Operations Related Fee Income | 5.8         | 5.3         | 4.9         |
| Banca Commission <sup>5</sup> | 12.1        | 8.6         | 8.7         |
| Forex Commission              | 0.8         | 0.7         | 0.8         |
| Treasury Income               | 0.7         | -           | 0.1         |
| <b>Total Other Income</b>     | <b>26.1</b> | <b>23.7</b> | <b>18.2</b> |

| FY25 | FY24 | FY23 | FY22 |
|------|------|------|------|
| 81.4 | 79.0 | 78.0 | 70.6 |
| 86.3 | 82.4 | 83.9 | 77.5 |
| 11.2 | 11.1 | 10.8 | 10.9 |
| 5.9  | 5.6  | 4.9  | 5.0  |
| 62.3 | 62.5 | 60.0 | 63.4 |

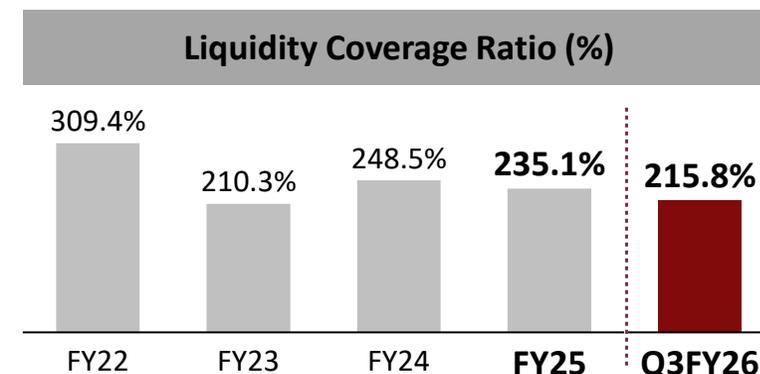
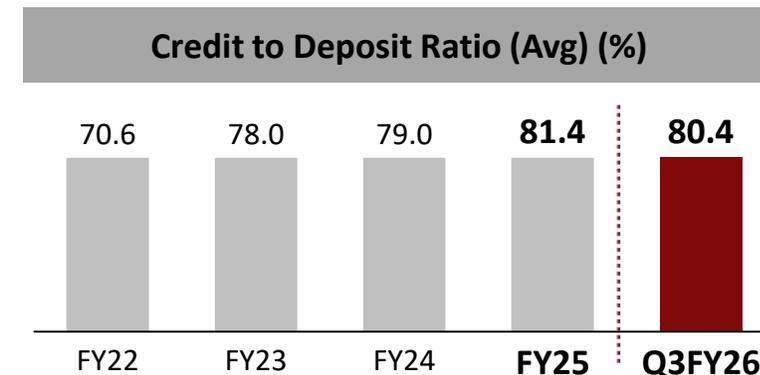
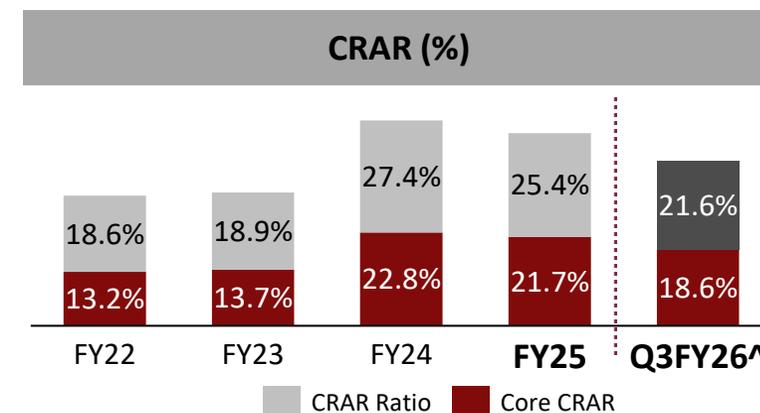
| FY25 | FY24 | FY23 | FY22 |
|------|------|------|------|
| 4.2  | 3.9  | 4.2  | 3.8  |
| 0.9  | 0.8  | 0.6  | 0.8  |
| 3.2  | 3.0  | 2.9  | 2.9  |
| 0.1  | 0.1  | 0.3  | 0.4  |
| 1.4  | 1.3  | 1.2  | 0.9  |
| 2.1  | 2.0  | 1.9  | 1.6  |
| 10.4 | 14.6 | 16.6 | 12.9 |

- Effectively managed yields and interest spread across interest rate cycles;
- Going forward, targeting NIM expansion supported by decline in deposit cost on repricing, coupled with accelerating the CD ratio.
- Opex /average assets stood at 3.0%\* for Q3FY26 (vs 3.2% in Q3FY25)

1. Non-Interest Income = Total Income - Interest Earned 2. ROA is calculated as % of Avg Assets 3. ROAA is calculated as % of Avg Advances 4. ROE is calculated as % of Avg Equity 5. Banca including LI, GI, Health, MTSS, 3in1, TPP commission

\*excluding one time charge in Q3/9M FY26 of Rs. 5.13 cr related to past employee services, consequent to New Labour Code implementation (referred as exceptional item)

^CAR for Q3FY26 is computed in accordance with updated RBI circular dated November 28, 2025; Current year profits (YTD) have not been reckoned as part of Tier I capital funds



Numbers have been rounded off wherever applicable

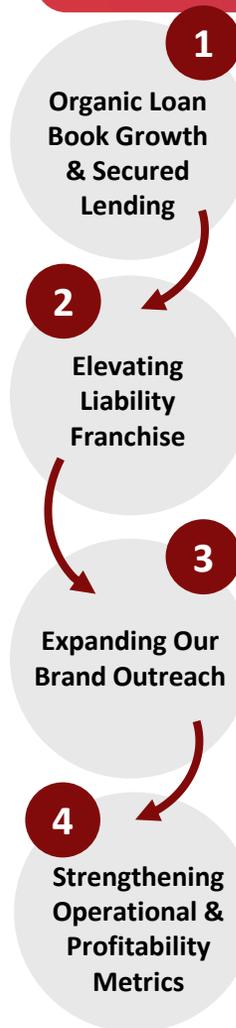
# Statement of Assets and Liabilities



| Particulars (INR Cr)   | Q3FY26        | Q3FY25        | YoY <sup>1</sup> (%) | Q2FY26        | FY25          | FY24         | FY23         | FY22         |
|--|---------------|---------------|----------------------|---------------|---------------|--------------|--------------|--------------|
| <b>Capital &amp; Liabilities</b>   |               |               |                      |               |               |              |              |              |
| Shareholder's Fund <sup>2</sup>  | 1,429         | 1,302         |                      | 1,391         | 1,340         | 1,197        | 611          | 516          |
| Deposits   | 9,931         | 8,384         | 18%                  | 9,317         | 8,323         | 7,478        | 6,561        | 6,046        |
| Borrowings   | 566           | 354           |                      | 577           | 321           | 472          | 721          | 498          |
| Other Liabilities and Provisions   | 166           | 145           |                      | 149           | 124           | 148          | 98           | 93           |
| <b>Total</b>   | <b>12,091</b> | <b>10,184</b> | <b>19%</b>           | <b>11,434</b> | <b>10,108</b> | <b>9,295</b> | <b>7,991</b> | <b>7,154</b> |
| <b>Assets</b>  |               |               |                      |               |               |              |              |              |
| Cash and Balances with RBI<br>(Balances with Banks & Money at call & short notice) | 1,744         | 1,357         |                      | 1,436         | 1,000         | 1,321        | 881          | 1,019        |
| Investments  | 1,952         | 1,823         |                      | 1,954         | 1,819         | 1,706        | 1,489        | 1,357        |
| Advances   | 8,054         | 6,724         | 20%                  | 7,801         | 7,090         | 6,075        | 5,429        | 4,635        |
| Fixed Assets   | 94            | 84            |                      | 91            | 89            | 84           | 83           | 84           |
| Other Assets   | 248           | 197           |                      | 152           | 110           | 110          | 110          | 59           |
| <b>Total</b>   | <b>12,091</b> | <b>10,184</b> | <b>19%</b>           | <b>11,434</b> | <b>10,108</b> | <b>9,295</b> | <b>7,991</b> | <b>7,154</b> |
| <b>Book Value (per share)</b>  | <b>315</b>    | <b>288</b>    |                      | <b>307</b>    | <b>296</b>    | <b>266</b>   | <b>178</b>   | <b>152</b>   |

1. YoY (calculated 9MFY26 over 9MFY25)  
2. Capital + Reserves & surplus

## Key Focus Areas



- 1 Organic Loan Book Growth & Secured Lending**
  - Targeting segments – MSME, Mortgages and Agriculture.
  - Expansion within the secured loan portfolio.
  - Initiating partnership led Business, targeting high-yielding secured loan portfolio.
- 2 Elevating Liability Franchise**
  - Targeting growth in line, to support advances growth.
  - Continue to focus on retail deposit with high share of CASA.
- 3 Expanding Our Brand Outreach**
  - Scaling up new branch opening by extending presence into contiguous states (targeting to enter in the state of UP & Gujarat)
  - Intensifying penetration in current markets (Haryana, Punjab, Rajasthan & Delhi)
  - Targeting 30%+ branch(s) outside Punjab by 2029 (17.5% as on Sep 2025)
- 4 Strengthening Operational & Profitability Metrics**
  - Accelerating the credit-to-deposit ratio (average basis) to enhance Net Interest Margin (NIM)
  - Improving operating efficiency through scaling & increasing proportion of matured branch mix to optimize operations

Key Outcomes

Growth in Advance

Improvement in NIM

Improvement in profitability and ROA

## Vision 2029

Update Q3FY26

|                       |  |                             |                       |
|-----------------------|--|-----------------------------|-----------------------|
| 7,907 cr<br>Q2FY26    | <b>Advance Book</b><br><b>2x</b> by 2029                     | 16k++ cr<br>FY29 (P)        | 8,164 cr<br>Q3FY26    |
| 1.38%/0.20%<br>Q2FY26 | <b>Asset Quality NNPA/Credit Cost*</b><br>(Endeavor to keep) | Below 1.0%/0.3%<br>FY29 (P) | 1.35%/0.20%<br>Q3FY26 |
| 199<br>Q2FY26         | <b>Branch Network</b><br><b>1.5x</b> by 2029                 | 300++<br>FY29 (P)           | 203<br>Q3FY26         |
| 1.3%<br>Q2FY26        | <b>Profitability Matrix RoA</b><br>(Endeavor to achieve)     | 1.6%++<br>FY29 (P)          | 1.3%*<br>Q3FY26       |
| 10.2%<br>Q2FY26       | <b>RoE</b><br>(Endeavor to achieve)                          | 15.0%++<br>FY29 (P)         | 11.1%*<br>Q3FY26      |

\*Calculated as % to total average assets

**“From Strong to Stronger”**

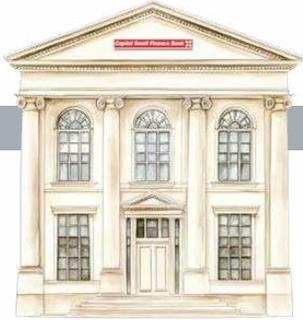
\*excluding one time charge in Q3/9M FY26 of Rs. 5.13 cr related to past employee service, consequent to New Labour Code implementation (referred as exceptional item)

Numbers have been rounded off wherever applicable

# About Capital Small Finance Bank



# LAB to India's First SFB & Towards India's Most Trusted Bank



2000-2015

## Local Area Bank

Incorporation of the Bank. Started operations as a local area bank in Jalandhar, Kapurthala and Hoshiarpur. Expanded its operations into Ludhiana and Amritsar, thereby extending its outreach to a total of five districts.



2016

## Small Finance Bank

Conversion to India's First Small Finance Bank in **April 2016**



2017-2018

Equity of **INR 65 crores** raised through private placement. The total number of branches of the Bank crossed **100**



2019-2020

Total business of the Bank crossed **INR 6,000 crores**, Equity of **INR 134 crores** raised through private placement



2021

The total number of customers of the Bank reached **~6 lacs** Total business of the Bank crossed **INR 8,900 crores**



2022

Net Profit of the Bank zoomed to **INR 63 crores** registering a growth of 53.42% over previous FY



2023

Net Profit of the Bank crossed **INR 93 crores** registering a growth of 50% over the previous FY with total business crossing **INR 12,000 crores** mark. Share of Digital Transactions in non-cash transactions increased to 81%



2024

Successfully listed on **NSE and BSE on 14th February 2024** and raised **INR 523 crores** including a Fresh Issue of **INR 450 crores**, Net Profit cross **INR 100 crores**

# Providing a wide Range of Products and Services



## Loan Portfolio

### Agricultural

Kisan Credit Card  
Agricultural Term Loan

### MSME & Trading

CC/OD/WCTL  
Project Loan  
Machinery Loans

### Mortgage

Housing, Loan-against-property

### Others

Gold loans, Auto loans  
Consumer durable loans,  
Personal loans, Corporate loans



## Deposit Portfolio

### Savings Account

Capital Savings A/c  
Capital Super Savings A/c

### Current Account

Capital plus Current A/c  
Capital flexi A/c

### Term Deposits

Short-Term Deposit  
Cumulative Deposit  
Monthly Interest Deposit  
Tax Saver Accounts

### NRE/NRO Accounts



## Fee-based Products

### Insurance Products

### Forex Services

### Money Transfer Services

### Safe Deposit Lockers

### 3-in-1 Demat & Trading Account



## Other Services

### Branches

### ATMs

### ATM cum Debit Cards

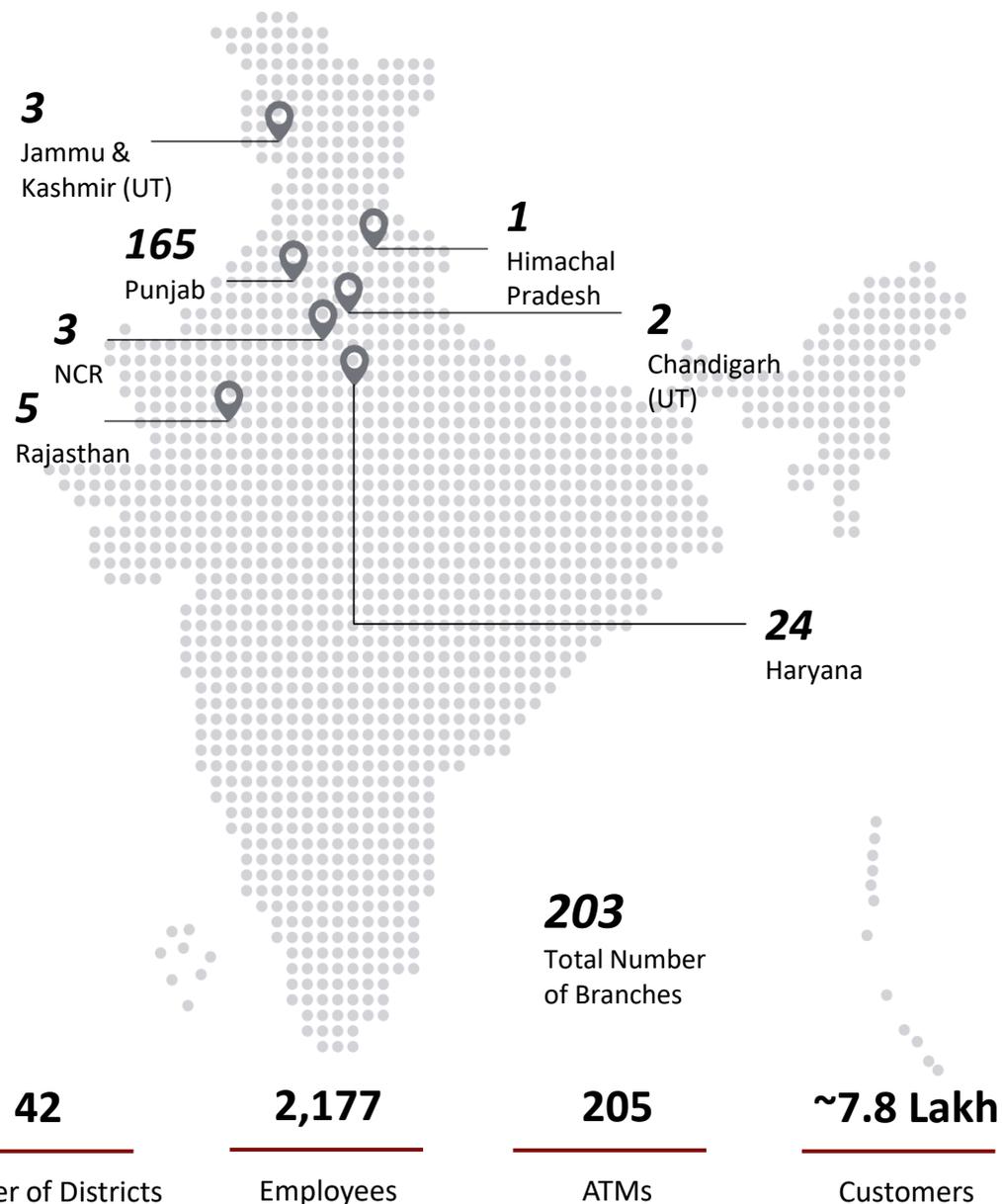
### Internet Banking

### Mobile Banking (Capital Mobile+)

### Mobile Passbook (Capital Mobile Connect)

Deep-understanding of middle-income customer segment with more than 2 decades of experience

# Increasing Presence to Enhance Accessibility



All data as of Q3FY26/December 31, 2025 \*Includes UT Chandigarh & Jammu

## Expansion Plans

- Enhanced branch outreach by scaling up new branch opening
- Expanding outreach to the contiguous states
- Transforming Haryana into our growth frontier
- Deep penetration in existing markets

## Break Up of Branches, Deposits & Advances (in %)

| Geographies                   | Branches    |             | Deposits    |             | Advances    |             |
|-------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|
|                               | Dec'24      | Dec'25      | Dec'24      | Dec'25      | Dec'24      | Dec'25      |
| Rural Areas                   | 40.5%       | 39.4%       | 37.3%       | 35.5%       | 22.3%       | 21.5%       |
| Semi-Urban Areas              | 35.1%       | 36.9%       | 39.6%       | 39.1%       | 33.2%       | 32.8%       |
| Urban Areas (including Metro) | 24.3%       | 23.6%       | 23.1%       | 25.4%       | 44.5%       | 45.7%       |
| <b>Total</b>                  | <b>100%</b> | <b>100%</b> | <b>100%</b> | <b>100%</b> | <b>100%</b> | <b>100%</b> |

Numbers have been rounded off wherever applicable

# Our 'Strengths' Build Over 20 Years by Focusing on Customers **Capital Small Finance Bank**

## Retail focused liability franchise with high CASA share

- High CASA<sup>1</sup> ratio 36% with 90.2% retail deposits
- Low Cost of deposits at 5.9% in Q3FY26

## Consistent track record of growth with operational & profitability metrics

- ROAA<sup>2</sup> at 2.0%\*/1.8%, ROA<sup>3</sup> at 1.3\*/1.2% as of quarter
- CAGR FY16-FY25 for PAT 28%; Advances 23%; Deposits 19%

## Streamlined credit assessment & risk management processes

- Well defined credit assessment matrix based on risk profile of the borrower
- Cash-flow based lending with conservation LTV
- Committee approach for large value exposures
- GNPA at 2.68% and NNPA at 1.35%



## Professional and Experienced Leadership Team

- MD & CEO, Sarvjit Singh Samra brings over 37 years of experience
- Supported by seasoned executive team & diverse Board of Directors with industry experts
- Corporate Governance recognized through various awards
- Backed by marquee institutional investors

## Customer centric approach and deep understanding of target customers

- Serving financial needs of middle-income segment with special emphasis on rural and semi-urban areas
- Deep customer engagement through Relationship Banking Approach
- Branch-led acquisition strategy

## Secured and diversified advances portfolio

- Well-diversified loan portfolio with 28% towards Agricultural, 11% towards Housing, 15% towards LAP, 25% for MSME, Trading & other Business Loans, 7% for consumer lending and 14% for NBFC lending.
- One of the most diversified portfolio with book size in multiple asset classes as of FY25.

1.CASA calculated as total CASA divided by total deposits,

2. ROAA is calculated as % of Avg Advances,

3. ROA is calculated as % of Avg Assets

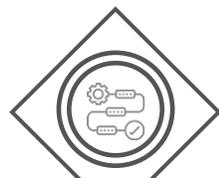
\*excluding one time charge in Q3/9M FY26 of Rs. 5.13 cr related to past employee services, consequent to New Labour Code implementation (referred as exceptional item)

# Enabling Seamless Digital Experiences to Our Customers



## Transforming Customer Experience

- Deepening customer engagement through digital channels
- Analysing data driven insights to offer customised solutions
- Developing alternate digital channels



## Personalised Data-Driven Processes

- Leverage technology and data analytics for scalability and profitable growth
- Improve collection efficiency through data driven early warning systems
- Cross selling opportunities and effective customer engagement through analytics

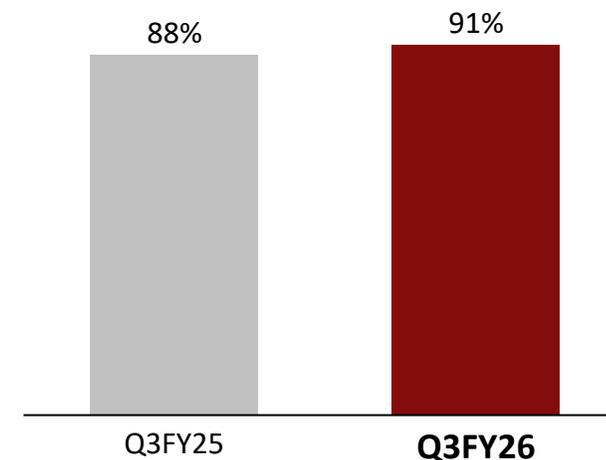


## Empowering Ourselves with Technology

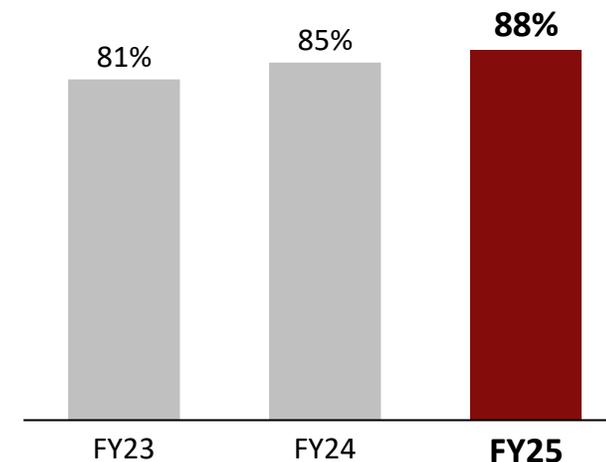
- Increasing cashless banking & Automating operation
- Improving collections through warning systems
- Targeting and monitoring customers through data

### Share of Digital Transactions in non-cash Transactions

Q-o-Q



Y-o-Y



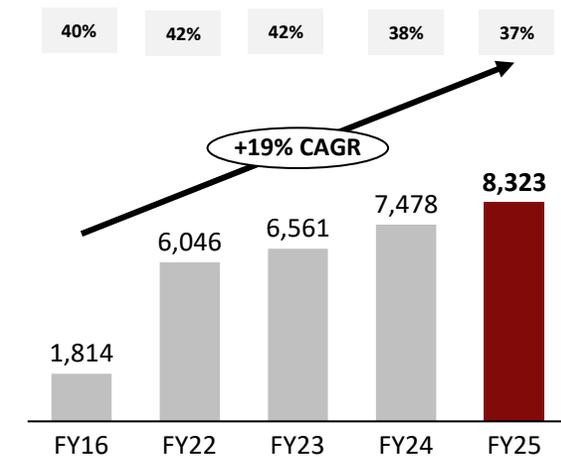
Numbers have been rounded off wherever applicable

# Historical Performance - Deposits & Advances

## Total Deposits

INR Crores

CASA %



| FY22           |       |       |       |       |
|----------------|-------|-------|-------|-------|
|                | Q1    | Q2    | Q3    | Q4    |
| Total Deposits | 5,483 | 5,571 | 6,059 | 6,046 |
| CASA %         | 40%   | 40%   | 43%   | 42%   |
| Q-o-Q (%)      | 5%    | 2%    | 9%    | 0%    |

| FY23           |       |       |       |       |
|----------------|-------|-------|-------|-------|
|                | Q1    | Q2    | Q3    | Q4    |
| Total Deposits | 6,162 | 6,185 | 6,700 | 6,561 |
| CASA %         | 43%   | 42%   | 44%   | 42%   |
| Q-o-Q (%)      | 2%    | 0%    | 8%    | -2%   |

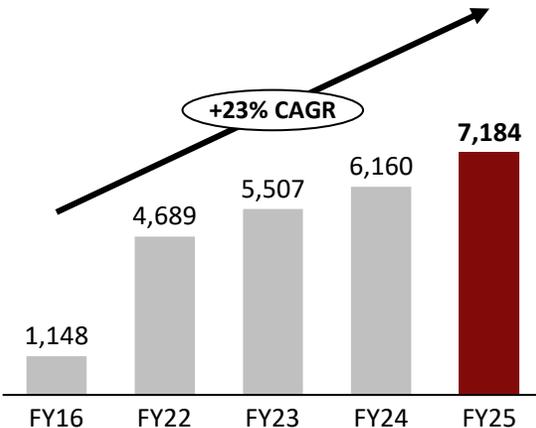
| FY24           |       |       |       |       |
|----------------|-------|-------|-------|-------|
|                | Q1    | Q2    | Q3    | Q4    |
| Total Deposits | 7,064 | 7,000 | 7,482 | 7,478 |
| CASA %         | 40%   | 38%   | 39%   | 38%   |
| Q-o-Q (%)      | 8%    | -1%   | 7%    | 0%    |

| FY25           |       |       |       |       |
|----------------|-------|-------|-------|-------|
|                | Q1    | Q2    | Q3    | Q4    |
| Total Deposits | 7,778 | 7,780 | 8,384 | 8,323 |
| CASA %         | 39%   | 37%   | 39%   | 37%   |
| Q-o-Q (%)      | 4%    | 0%    | 8%    | -1%   |

| FY26           |       |       |       |
|----------------|-------|-------|-------|
|                | Q1    | Q2    | Q3    |
| Total Deposits | 9,110 | 9,317 | 9,931 |
| CASA %         | 36%   | 34%   | 36%   |
| Q-o-Q (%)      | 9%    | 2%    | 7%    |

## Gross Loan Book

INR Crores



| FY22            |       |       |       |       |
|-----------------|-------|-------|-------|-------|
|                 | Q1    | Q2    | Q3    | Q4    |
| Gross Loan Book | 3,681 | 4,214 | 4,178 | 4,689 |
| Q-o-Q (%)       | -2%   | 14%   | -1%   | 12%   |

| FY23            |       |       |       |       |
|-----------------|-------|-------|-------|-------|
|                 | Q1    | Q2    | Q3    | Q4    |
| Gross Loan Book | 4,725 | 5,193 | 5,089 | 5,507 |
| Q-o-Q (%)       | 1%    | 10%   | -2%   | 8%    |

| FY24            |       |       |       |       |
|-----------------|-------|-------|-------|-------|
|                 | Q1    | Q2    | Q3    | Q4    |
| Gross Loan Book | 5,519 | 5,866 | 5,718 | 6,160 |
| Q-o-Q (%)       | 0%    | 6%    | -3%   | 8%    |

| FY25            |       |       |       |       |
|-----------------|-------|-------|-------|-------|
|                 | Q1    | Q2    | Q3    | Q4    |
| Gross Loan Book | 6,391 | 6,718 | 6,816 | 7,184 |
| Q-o-Q (%)       | 4%    | 5%    | 2%    | 6%    |

| FY26            |       |       |       |
|-----------------|-------|-------|-------|
|                 | Q1    | Q2    | Q3    |
| Gross Loan Book | 7,437 | 7,907 | 8,164 |
| Q-o-Q (%)       | 4%    | 6%    | 3%    |

CASA calculated as total CASA divided by total deposits

Numbers have been rounded off wherever applicable

# Leadership Team



# Experienced Management Team



## Sarvjit Singh Samra

Managing Director, Promoter and CEO

37+ years of experience across banking & financial industry across various roles. Associated with the Bank since inception Instrumental in the conversion of Bank to a Small Finance Bank.



## Munish Jain

Executive Director

24+ years of experience in the banking sector across finance, compliance, treasury and strategic roles. Member of ICAI & ICSI Associated with the Bank since 2000



## Mr. Aseem Mahajan

Chief Financial Officer

Associated with the Bank since 2012 across various domains including accounting, finance, treasury & fund management, budgeting & forecasting, capital raising and others. Member of ICAI.



## Santosh Kumar Dhawan

Head of Credit Department

Associated with the Bank for 23+ years across various roles in retail credit, branch banking, Head of Credit. Serving as Head of Credit since 2017. Previously associated with PNB.



## Richa Mahajan

Chief Compliance Officer

Associated with the Bank for 22+ years Served as the Head of Audit & Internal control from 2011 to 2021, and presently serving as Chief Compliance Officer since 2021. Member of ICAI.



## Raghav Aggarwal

Chief Risk Officer

Associated with the Bank since 2015 across various roles in credit sanctioning & monitoring. Serving as Chief Risk Officer since 2020. Member of ICAI.

# Seasoned Board of Directors



**Mr. Navin Kumar Maini**

Part-time chairman & Non-executive independent director

- 41+ years of experience in the banking industry
- Previously associated with SIDBI as Deputy Managing Director, IDBI Bank & United Commercial Bank



**Mr. Sarvjit Singh Samra**

Managing Director & CEO

- 37+ years of experience across banking & financial industry
- Associated with the Bank since inception
- Instrumental in the conversion of Bank to a Small Finance Bank



**Mr. Munish Jain**

Executive Director

- 24+ years of experience in the banking sector across finance, compliance, treasury and strategic roles
- Member of ICAI & ICSI



**Mr. Balbir Singh**

Non-executive Director

- Nominee Director of SIDBI on the Bank's board
- Served as the General Manager & Regional In-charge of SIDBI's Chandigarh Office
- Presently serving as CGM



**Mr. Nageswara Rao Yalamanchili**

Independent Director

- Served as Executive Director in Bank of Maharashtra and Vijaya Bank
- Also served as Officer on Special Duty and Whole-time Director at Syndicate Bank



**Ms. Rachna Dikshit**

Independent Director

- Served as Chief General Manager at the RBI
- Certified associate of the Indian Institute of Bankers



**Mr. Gurpreet Singh Chug**

Independent Director

- Serving as Managing Director of Pioneer Assurance Consultants
- Holds Bachelor's Degree in Law & qualified practitioner from Insurance Institute of India



**Mr. Kamaldeep Singh Sangha**

Independent Director

- Retired IAS Officer
- Served as Managing Director of Punjab State Co-operative Bank, Punjab State Co-operative Milk Producer's Federation Ltd. as well as MILKFED



**Mr. Sukhen Pal Babuta**

Independent Director

- Practicing Chartered Accountant since 1987
- Associate Member of ICAI and registered professional with IBBI
- Has previously served as Director of Punjab & Sind Bank



**Mr. Sham Singh Bains**

Independent Director

- Extensive experience in the agriculture sector



**Mr. Bhavdeep Sardana**

Non Independent Director

- Serving as CEO of The Sukhjit Starch & Chemicals, The Sukhjit Agro Inds. & Sukhjit Mega Food Park & Infra Ltd.
- Member of Punjab State Planning Board, Punjab State Council for Agricultural Education and Food Processing Advisory Committee (Govt. of Punjab)



Company: Capital Small Finance Bank Limited

**Capital Small Finance Bank** 

CIN: L65110PB1999PLC022634

**Mr. Sahil Vijay / Ms. Bharti Babutta**

[investorrelations@capitalbank.co.in](mailto:investorrelations@capitalbank.co.in)

Website: [www.capitalbank.co.in](http://www.capitalbank.co.in)

**Investor Relation Advisors:  
Strategic Growth Advisors Pvt. Ltd.**

**SGA** Strategic Growth Advisors

CIN: U74140MH2010PTC204285

**Mr. Abhishek Shah / Ms. Neha Shroff**

[abhishek.shah@sgapl.net](mailto:abhishek.shah@sgapl.net) / [neha.shroff@sgapl.net](mailto:neha.shroff@sgapl.net)

Tel: +91 99306 51660 / +91 77380 73466