

CSFB No. 2026-27/65

April 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 & 953739

Symbol: CAPITALSFB

Subject: Outcome of Board Meeting of Capital Small Finance Bank Limited ("the Bank") held on April 29, 2026

Ref: Regulation 30, 33 and 51, 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Respected Sir/Madam,

In continuation to our letter dated April 03, 2026 and April 23, 2026 intimating about the Board meeting, it is hereby informed that the Board of Directors of the Bank at its meeting held April 29, 2026 has inter-alia, considered and approved the following:

A. Annual Audited Financial Results:

Approved the Audited financial results (Standalone) of the Bank for the period ended March 31, 2026.

B. Annual General Meeting:


The 27th Annual General Meeting ("AGM") of the Bank has been scheduled to be held on Thursday, June 25, 2026, through Video Conferencing (VC)/Other Audio Visual Means (OAVM) in compliance with General circular(s) issued by the Ministry of Corporate Affairs and Securities and Exchange Board of India.

C. Dividend and Record Date:

Fixation of Record date as Thursday, June 18, 2026 for payment of Dividend of Rs. 5/- (Rupees Five only) per equity shares i.e 50% on face value of Rs. 10/- each for the financial year ended March 31, 2026, subject to the approval/declaration by the shareholders at the ensuing Annual General Meeting (AGM) of the Bank.

The above dividend, if approved/declared by the shareholders at the ensuing AGM will be credited/dispatched within 30 days from the date of the AGM.

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.capital.bank.in
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

D. Appointment of Statutory Auditor:

Pursuant to Regulations 30 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with Schedule III Part A Para A , we would like to inform that the Board of Directors in their meeting held on Wednesday, April 29, 2026 approved the appointment of M/s GSA & Associates LLP, Chartered Accountants (FRN - 000257N/N500339), as Statutory Auditors of the Bank for FY 2026-27 to FY 2028-29 subject to the approval of shareholders in the ensuing Annual General Meeting. The RBI approval in this regard has been obtained.

The details required under Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No SEBI/HO/CFD/CFD-PoD1/P/CIR/2023/123 dated 13th July, 2023 is attached herewith as **Annexure - A**.

E. Designated as SMP's:

1. The board, upon recommendation of the Nomination and remuneration committee, has designated Mr. Raghav Aggarwal, Chief Credit Officer (Branch Banking) as SMP's of the bank with effect from April 29, 2026. Disclosure required under Regulation 30 and other applicable provisions of SEBI (Listings obligations and Disclosure Requirements), Regulations, 2015 and SEBI circular SEBI/HO/CFD/CFD – PoD-1/P/CIR/2023/123, dated July 13, 2023 is enclosed herewith as **Annexure - B**.
2. The board, upon recommendation of the Nomination and remuneration committee, has designated Mr. Manish Khurana, Head of Internal Audit as SMP's of the bank with effect from April 29, 2026. Disclosure required under Regulation 30 and other applicable provisions of SEBI (Listings obligations and Disclosure Requirements), Regulations, 2015 and SEBI circular SEBI/HO/CFD/CFD – PoD-1/P/CIR/2023/123, dated July 13, 2023 is enclosed herewith as **Annexure - C**.

A copy of Audited financial results of the Bank for the quarter and year ended March 31, 2026 along with the Audit Report thereon (enclosed as **Annexure – 1**) issued by M/s SCV & Co. LLP, Chartered Accountants, Statutory Auditors of the Bank on the Standalone financial results for the year ended March 31, 2026 with an unmodified audit opinion. The Financial Results are being uploaded on the website of the Bank at the link <https://www.capital.bank.in/investors/financial-results> and will also be published in the newspapers.

Further, Investor Presentation of the above mentioned Results is enclosed herewith as **Annexure – 2** and the same may also be accessed on the website of the Bank at the link: <https://www.capital.bank.in/investors/financial-results>

The Board meeting commenced at 10:00 a.m and concluded at 02:35 p.m.

Capital Small Finance Bank Limited

Pursuant to the Regulation 52(7) of the Listing Regulations, we confirm that the issue proceeds of the listed non-convertible debt securities have been fully utilized and that there are no deviations in the use of the said proceeds from the object stated in the Information Memorandum(s)/Disclosure Documents.

Pursuant to SEBI Circular No. SEBI/HO/DDHS-PoD3/P/CIR/2024/46 dated May 16, 2024, please find enclosed herewith requisite information on Security Cover including compliance with all the covenants as **Annexure – 3** in respect of the listed unsecured non-convertible debentures (NCDs) issued by the Bank, which stands redeemed due to exercise of call option by the bank.

We request you to take note of the results in terms of the all applicable provisions of the Listing Regulations.

This is for your information and records.

Thanking You,

Yours faithfully,

For **Capital Small Finance Bank Limited**

Amit Sharma
Company Secretary & Compliance Officer
Membership No.: F10888

Encl: as above

Annexure – A

Disclosure required under Regulation 30 and other applicable provisions of SEBI (Listings obligations and Disclosure Requirements), Regulations, 2015 and SEBI circular SEBI/HO/CFD/CFD – PoD-1/P/CIR/2023/123, dated July 13, 2023.

S. No.	Particulars	Details
1.	Reason for change viz. appointment, re- appointment, resignation, removal, death or otherwise	Appointment of Statutory Auditors
2.	Date of appointment/ re – appointment/ cessation (as applicable) & term of appointment/ re- appointment	Date of Appointment : Ensuing 27 th Annual General Meeting for a term of 3 years
3.	Brief profile (in case of appointment)	M/s GSA & Associates LLP is a leading audit and consultancy firm with the mission of providing world- class financial solutions. The firm is Empanelled with C&AG, RBI & IBA. The Senior most Partner of our firm Dr CA Amarjit Chopra has been Ex- President ICAI and has been on the board of 2 Public Sector banks. Currently he is on the board of SBI Mutual Funds Trustees in addition to various companies. The firm has exposure in Financial& banking sector, Insurance sector, Energy and Power sector, Infrastructure sector, Hospitality Sector, Oil & Gas Sector, IT & Communication Sector, Media & other Service sectors, Automobiles & Auto Sector, FMCG Sector, Textile Sector, Real Estate Sector , Agricultural sector, Mining Sector and Aviation sector.
4.	Disclosure of relationship between directors (in case of appointment of a director)	Nil

Capital Small Finance Bank Limited

Annexure – B

Disclosure required under Regulation 30 and other applicable provisions of SEBI (Listings obligations and Disclosure Requirements), Regulations, 2015 and SEBI circular SEBI/HO/CFD/CFD – PoD-1/P/CIR/2023/123, dated July, 2023.

S. No.	Particulars	Mr. Raghav Aggarwal
1.	Reason for change viz. appointment, re-appointment, resignation, removal, death or otherwise	The Board designated Mr. Raghav Aggarwal as Chief Credit officer (Branch banking) as SMP of the Bank
2.	Date of appointment/ re – appointment/ cessation (as applicable) & term of appointment/ re-appointment	w.e.f April 29, 2026
3.	Brief profile (in case of appointment)	Mr. Raghav Aggarwal has over 16 years of experience including 12.5 years of experience in banking domain and with deep specialization in credit and risk management and has earlier worked as Chief Risk Officer for the last 6 years with Capital Small Finance Bank Limited. Presently he is working as Chief Credit officer (Branch Banking). He started his journey with the Bank in the year 2015, he is continuously working with the Bank in different roles both credit and risk.
4.	Disclosure of relationship between directors (in case of appointment of a director)	Nil
5.	Shareholding in the Bank	Holds 8,426 equity shares of the Bank

Capital Small Finance Bank Limited

Annexure – C

Disclosure required under Regulation 30 and other applicable provisions of SEBI (Listings obligations and Disclosure Requirements), Regulations, 2015 and SEBI circular SEBI/HO/CFD/CFD – PoD-1/P/CIR/2023/123, dated July, 2023.

S. No.	Particulars	Mr. Manish Khurana
1.	Reason for change viz. appointment, re- appointment, resignation, removal, death or otherwise	The Board designated Mr. Manish Khurana, Head of Internal Audit as SMP of the Bank.
2.	Date of appointment/ re – appointment/ cessation (as applicable) & term of appointment/ re- appointment	w.e.f April 29, 2026
3.	Brief profile (in case of appointment)	<p>Mr. Manish Khurana, Head of Internal Audit is entrusted with the responsibility of leading the Internal Audit function, Mr. Manish Khurana, CA, CS (Inter), M. Com, CAIIB, serves as Senior Vice President & Head of Internal Audit of the Bank. He has been associated with the Bank since March 2012 and brings with him over a decade of rich experience within the organization.</p> <p>Since assuming charge as Head of Internal Audit in January 2022, he has been instrumental in strengthening the Bank's internal audit framework by enhancing the effectiveness of internal controls, risk management processes, and governance mechanisms.</p> <p>In his current role, he provides independent and objective assurance on the adequacy and effectiveness of operational and financial processes, while ensuring alignment with regulatory expectations. His strong professional background and multi-disciplinary qualifications enable him to contribute meaningfully towards reinforcing compliance standards and promoting a robust control environment across the Bank.</p>
4.	Disclosure of relationship between directors (in case of appointment of a director)	Nil
5.	Shareholding in the Bank	Holds 8,430 equity shares of the Bank

Capital Small Finance Bank Limited

Independent Auditors' Report on the Quarter and Year ended March 31, 2026 Audited Financial Results of the Capital Small Finance Bank Limited Pursuant to the Regulations 33 and 52 read with Regulation 63 (2) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.

To
The Board of Directors
Capital Small Finance Bank Limited

Report on the Audit of the Financial Results

Opinion

We have audited the accompanying financial results of **Capital Small Finance Bank Limited** (hereinafter referred to as 'the Bank') for the quarter and year ended March 31, 2026 (the 'Statement'), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 and 52 read with Regulation 63 (2) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ('Listing Regulations') except for the disclosures relating to Pillar 3 disclosure as at March 31, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III capital regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the financial results and have not been audited by us.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:

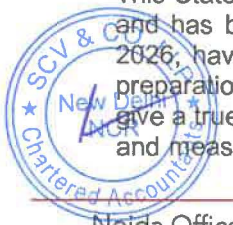
- a. is presented in accordance with the requirements of Regulation 33 and 52 read with Regulation 63 (2) of the Listing Regulations in this regard except for the disclosures relating to Pillar 3 disclosure as at March 31, 2026 including leverage ratio, liquidity coverage ratio and net stable funding ratio under Basel III Capital Regulations as have been disclosed on the Bank's website and in respect of which a link has been provided in the financial results and have not been audited by us; and
- b. gives a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Companies (Accounting Standards) Rules, 2021, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India ('RBI') from time to time (the 'RBI Guidelines') and other accounting principles generally accepted in India of the net profit and other financial information for the quarter and year ended March 31, 2026, and also the Statement of Assets and Liabilities as at March 31, 2026 and the Statement of Cash flows for the year ended on that date.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the financial results section of our report. We are independent of the Bank, in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India (the "ICAI") together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act, and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the annual financial results.

Management's Responsibilities for the Financial Results

This Statement, which includes the financial results is the responsibility of the Bank's Board of Directors and has been approved by them for the issuance. The financial results for the year ended March 31, 2026, have been prepared on the basis of annual financial statements. This responsibility includes the preparation and presentation of the financial results for the quarter and year ended March 31, 2026 that give a true and fair view of the net profit and other financial information in accordance with the recognition and measurement principles laid down in the Accounting Standards prescribed under Section 133 of the



Act read with relevant rules issued thereunder, in so far as they apply to banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the RBI from time to time and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 read with Regulation 63(2) of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Board of Directors are responsible for assessing the Bank's ability, to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the financial reporting process of the Bank.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures specified under Regulation 33 and Regulation 52 read with Regulation 63 (2) of the Listing Regulations in the financial results made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Bank to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.



Materiality is the magnitude of misstatements in the financial results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The financial results include the results for the quarter ended March 31, 2026, being the balancing figure between the audited figures in respect of the financial year ended March 31, 2026, and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

The financial results dealt with by this report have been prepared for the express purpose of filing with National Stock Exchange of India Limited and BSE Limited. These results are based on and should be read with the Audited Financial Statements of the Bank, for the year ended March 31, 2026, on which we have issued an unmodified audit opinion vide our report dated April 29, 2026.

Our opinion is not modified in respect of these matters

FOR SCV & CO. LLP
Chartered Accountants
Firm Registration No. 000235N/N500089



A handwritten signature in blue ink, appearing to read "Sunny Singh".

Sunny Singh
Partner

Membership No. 516834
ICAI UDIN: 26516834FDPYAH3440

Place: Noida
Date: April 29, 2026

CAPITAL SMALL FINANCE BANK LIMITED

Registered Office: MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar – 144001, Punjab
Tel.: 0181-5051111, 5052222 | Fax: 0181-5053333 | E-mail: Investorrelations@capitalbank.co.in
CIN: L65110PB1999PLC022634

Statement of Audited Financial Results for the Quarter and Year ended March 31, 2026

(₹ in lacs except otherwise stated)

S. No	Particulars	Quarter ended			Year ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		Audited	Unaudited	Audited	Audited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	27,314	27,192	23,146	1,04,860	90,850
	(a) Interest/discourt earned on advances/bills	21,579	21,255	18,552	82,615	71,870
	(b) Income on Investments	3,335	3,335	3,129	13,095	12,282
	(c) Interest on balances with Reserve Bank of India and other interbank funds	2,325	2,536	1,421	8,914	6,504
	(d) Others	75	66	44	236	194
2	Other Income (refer note 12)	2,578	2,647	2,557	9,827	8,602
3	Total Income (1)+(2)	29,892	29,839	25,703	1,14,687	99,452
4	Interest Expended	15,246	15,261	12,840	58,718	49,830
5	Operating Expenses (I)+(II)	8,664	9,411	8,179	34,618	31,079
	i. Employee cost	4,642	5,007	3,836	18,229	14,857
	ii. Other operating expenses	4,022	4,404	4,343	16,389	16,222
6	Total Expenditure (4)+(5) (excluding provisions and contingencies)	23,910	24,672	21,019	93,396	80,909
7	Operating Profit before Provisions and Contingencies (3)-(6)	5,982	5,167	4,684	21,351	18,543
8	Provisions other than tax and Contingencies	579	578	185	2,471	1,030
9	Exceptional items	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	5,403	4,589	4,499	18,880	17,513
11	Tax Expense	1,395	1,148	1,075	4,741	4,348
12	Net Profit from Ordinary Activities after tax (10)-(11)	4,008	3,441	3,424	14,139	13,165
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit for the period/year (12)-(13)	4,008	3,441	3,424	14,139	13,165
15	Paid up equity share capital (Face Value of ₹10/- each)	4,542	4,542	4,525	4,542	4,525
16	Reserves excluding Revaluation Reserves	-	-	-	1,41,561	1,29,489
17	Analytical Ratios and other disclosure					
	i. Percentage of shares held by Government of India	-	-	-	-	-
	ii. Capital Adequacy Ratio (Refer Note 16)	22.31%	21.60%	25.39%	22.31%	25.39%
	Tier-I Ratio	19.58%	18.61%	21.71%	19.58%	21.71%
	iii. Earnings per share (before and after extraordinary items, net of tax expense)					
	Basic EPS (₹) (non-annualized)	8.82	7.60	7.57	31.20	29.18
	Diluted EPS (₹) (non-annualized)	8.79	7.58	7.53	31.09	29.09
	iv. NPA Ratios					
	(a) Gross NPAs	22,041	21,887	18,534	22,041	18,534
	(b) Net NPAs	10,604	10,844	9,184	10,604	9,184
	(c) % of Gross NPAs to Gross Advances	2.54%	2.68%	2.58%	2.54%	2.58%
	(d) % of Net NPAs to Net Advances	1.24%	1.35%	1.30%	1.24%	1.30%
	v. Return on Assets ¹ (annualized)	1.33%	1.16%	1.36%	1.23%	1.35%
	vi. Net worth ²	1,44,938	1,42,058	1,33,447	1,44,938	1,33,447
	vii. Operating Margin ³	20.01%	17.32%	18.22%	18.62%	18.65%
	viii. Net Profit Margin ⁴	13.41%	11.53%	13.32%	12.33%	13.24%
	ix. Debt-Equity Ratio ⁵	0.34	0.40	0.24	0.34	0.24
	x. Total Debt to Total Assets ⁶	4.11%	4.68%	3.17%	4.11%	3.17%
	xi. Outstanding redeemable preference shares ⁷	-	-	-	-	-
	xii. Capital redemption reserve ⁸	-	-	-	-	-
	xiii. Debenture redemption reserve ⁸	-	-	-	-	-

¹Return on Assets means the ratio of profit after tax to average monthly total assets.

²Net worth is computed as per the Reserve Bank of India ("RBI") Direction No. RBI/DDR/2025-26/189 DOR.CRE.REC.108/07-03-002/2025-26 on Reserve Bank of India (Small Finance Banks - Concentration Risk Management) Directions, 2025, dated November 28, 2025.

³Operating Margin means Operating profit before provisions and contingencies to the total income.

⁴Net Profit Margin means Net Profit to total income.

⁵The Bank follows the guidelines issued by the Reserve Bank of India (RBI) from time to time with regard to the Capital Adequacy Ratio. Accordingly, debt-equity ratio is not applicable on the Bank. However, the Debt Equity Ratio is calculated as total borrowings to share capital plus reserves & surplus.

⁶Total Debts to Total assets means the ratio of total borrowings to total assets.

⁷The Bank has not issued any redeemable preference shares.

⁸As per the Companies Act, 2013, the Bank is not required to create capital/debenture redemption reserve. However, the Bank has created Recovery Expense Fund Account with BSE Limited.

*Being a Banking Company, the following ratio disclosure is not applicable as per SEBI (LODR), 2015 (as amended) & Indian Banks' Association (IBA) letter bearing reference no. COB/Cir/LoRD/2021-22/10718 dated December 22, 2021:

- | | |
|--------------------------------------|--|
| 1. Debt Service Coverage Ratio | 5. Bad Debts to Account Receivable Ratio |
| 2. Interest Service Coverage Ratio | 6. Current Liability Ratio |
| 3. Current Ratio | 7. Debtors Turnover |
| 4. Long term Debt to Working Capital | 8. Inventory Turnover |



CAPITAL SMALL FINANCE BANK LIMITED

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 CIN: L65110PB1999PLC022634

Segment information in accordance with the RBI Guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segments of the Bank

(₹ in lacs)

S. No.	Particulars	Quarter ended			Year ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		Audited	Unaudited	Audited	Audited	Audited
1	Segment Revenue					
a)	Treasury	5,660	5,936	4,589	22,166	18,919
b)	Retail Banking	25,089	24,663	22,147	96,157	86,797
c)	Wholesale Banking	3,487	3,264	2,494	12,760	9,100
d)	Other Banking Operations	1,034	1,333	1,010	4,325	3,951
e)	Unallocated	-	-	-	-	-
	Less: Inter Segment Revenue	(5,378)	(5,357)	(4,537)	(20,721)	(19,315)
	Income from Operations	29,892	29,839	25,703	1,14,687	99,452
2	Segment Results					
a)	Treasury	660	730	450	2,499	1,210
b)	Retail Banking	5,826	4,685	6,557	20,813	22,359
c)	Wholesale Banking	310	407	372	721	817
d)	Other Banking Operations	969	1,261	954	4,037	3,713
e)	Unallocated	-	-	-	-	-
	Total	7,765	7,083	8,333	28,070	28,099
	Less: (i) Interest	(618)	(632)	(632)	(2,513)	(2,543)
	(ii) Other Unallocable Expenditure net off Unallocable Income	(1,744)	(1,862)	(3,202)	(6,677)	(8,043)
	Total Profit Before Tax	5,403	4,589	4,499	18,880	17,513
3	Segment Assets					
a)	Treasury	2,91,442	3,32,612	2,36,406	2,91,442	2,36,406
b)	Retail Banking	7,76,660	7,38,083	6,66,888	7,76,660	6,66,888
c)	Wholesale Banking	1,39,397	1,30,834	1,01,436	1,39,397	1,01,436
d)	Other Banking Operations	729	998	663	729	663
e)	Unallocated	6,166	6,622	5,358	6,166	5,358
	Total Assets	12,14,394	12,09,149	10,10,751	12,14,394	10,10,751
4	Segment Liabilities					
a)	Treasury	-	-	-	-	-
b)	Retail Banking	9,45,441	9,37,848	7,83,002	9,45,441	7,83,002
c)	Wholesale Banking	98,370	99,073	64,528	98,370	64,528
d)	Other Banking Operations	4	1	7	4	7
e)	Unallocated	24,476	29,317	29,200	24,476	29,200
	Total Liabilities	10,68,291	10,66,239	8,76,737	10,68,291	8,76,737
5	Capital and Reserves	1,46,103	1,42,910	1,34,014	1,46,103	1,34,014
6	Total (4+5)	12,14,394	12,09,149	10,10,751	12,14,394	10,10,751

-The Bank is operating in domestic segment, so there is only one geographic segment.

-Inter Segment transactions are based on transfer pricing as determined by the management.

-The RBI vide its circular dated April 07, 2022 on establishment of Digital Banking Units (DBUs), has prescribed reporting of Digital Banking Segment as a sub-segment of Retail Banking Segment. The Bank has not set up any DBU so far and hence DBU has not been disclosed as a separate segment.

Notes:

1. Statement of Assets and Liabilities is as below:

(₹ in lacs)

Particulars	As at March 31, 2026 Audited	As at March 31, 2025 Audited
CAPITAL AND LIABILITIES		
Capital	4,542	4,525
Reserves and Surplus	1,41,561	1,29,489
Deposits	10,01,765	8,32,260
Borrowings	49,943	32,058
Other Liabilities and Provisions	16,583	12,419
Total	12,14,394	10,10,751
ASSETS		
Cash and Balances with Reserve Bank of India	41,267	64,984
Balances with Banks and Money at call and short notice	90,798	34,988
Investments	1,97,314	1,81,945
Advances	8,57,241	7,09,039
Fixed Assets	9,682	8,775
Other Assets	18,092	11,020
Total	12,14,394	10,10,751
Contingent Liabilities	10,607	7,861
Bills for Collection	-	-



CAPITAL SMALL FINANCE BANK LIMITED

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 CIN: L65110PB1999PLC022634

2. Cash Flow Statement is as below:

(₹ in Lacs)

Particulars	Year ended	Year ended
	March 31, 2026	March 31, 2025
	Audited	Audited
Cash Flow from Operating Activities		
Net Profit before Taxes	18,880	17,513
Adjustment For:		
Depreciation Charge on Fixed Assets	1,782	1,699
Loan Loss Provision	2,470	1,030
Amortization of premium/(discount) on investments	318	332
Profit on Sale of Fixed Assets	(1)	(2)
Employee Stock Option Expense	413	490
Operating profit before working capital changes	23,862	21,062
Adjustment For:		
(Increase)/ Decrease in Term Deposits with other Banks	(57,933)	38,935
(Increase) in Investments (other than HTM Investments)	(16,174)	(6,956)
(Increase) In Advances	(1,50,288)	(1,02,409)
Increase In Deposits	1,69,505	84,486
(Increase) In Other Assets	(6,818)	(279)
Increase/(Decrease) In Other Liabilities & Provision	3,855	(2,558)
Cash Flow from Operating Activities	(33,991)	32,281
Direct Taxes Paid (net of refunds)	(4,518)	(4,332)
Net Cash Flow (used in)/ from Operating Activities	(38,509)	27,949
Cash Flow from Investing Activities		
Purchase of Fixed Assets	(2,738)	(2,119)
Proceeds from Sale of Fixed Assets	49	20
Investments in HTM securities (Net)	(981)	(3,546)
Net Cash Flow used In Investing Activities	(3,670)	(5,645)
Cash Flow from Financing Activities		
Proceeds from issue of share capital including Share Premium	265	195
Redemption of Bonds	(5,100)	(947)
Net Increase/(Decrease) In Borrowings/ Refinance	22,985	(14,220)
Dividend Payment	(1,810)	(541)
Net Cash Flow from/ (used in) Financing Activities	16,340	(15,513)
Net (decrease)/ increase in Cash & Cash Equivalents	(25,839)	6,791
Cash & Cash Equivalents In the beginning of the year	73,298	66,507
Cash & Cash Equivalents at the end of the year	47,459	73,298

- The above financial results for the quarter and year ended March 31, 2026 have been reviewed by the Audit Committee at its meeting held on April 28, 2026 and recommended to the Board of Directors for approval. The Board of Directors of the Bank have considered and approved the same at its meeting held on April 29, 2026. The results have been audited by the Statutory Auditors of the Bank and they have Issued their unmodified Audit Report thereon.
- These financial results of the Bank have been prepared in accordance with Banking Regulation Act 1949, generally accepted accounting principles in India, recognition and measurement principles laid down in Accounting Standards as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, to the extent applicable to the Bank, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and are in compliance with the presentation and disclosure requirements of Regulation 33 and 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- The Bank has applied its significant accounting policies in the preparation of these financial results, consistent with those followed in the annual financial statements for the year ended March 31, 2025.
- Any application guidance /clarifications /circulars /directions issued by the RBI or other regulators are implemented prospectively as and when they become applicable, unless specifically required under those application guidance /clarifications /circulars /directions otherwise.
- The figures of the last quarter in each of the financial years are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the respective financial years.
- During the quarter and year ended March 31, 2026, the Bank has not transferred/acquired any stressed loan or loan not in default under master directions of 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter.



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9. Details of restructuring under "Resolution Framework – 1.0: Resolution Framework for COVID-19-related Stress" and "Resolution Framework – 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses" during the year ended March 31, 2026 is as under:

(₹ in lacs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as on September 30, 2025 (A) ¹	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2026	Of (A) amount written off during the half-year ended March 31, 2026	Of (A) amount paid by the borrowers during the half-year ended March 31, 2026 ²	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as on March 31, 2026
Personal Loans	1,066	-	-	137	929
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	49	-	-	9	40
Total	1,115	-	-	146	969

* As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

¹ includes requests received till September 30, 2021 implemented subsequently

² Net of increase in exposure during the period

10. Disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements: Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on project under implementation, for the quarter ended March 31, 2026 is given below:

(₹ in lacs)

Sl. No	Item Description	Number of accounts	Total outstanding*
1	Projects under Implementation accounts at the beginning of the quarter.	24	6,882
2	Projects under implementation accounts sanctioned during the quarter.	13	3,575
3	Projects under implementation accounts where DCCO has been achieved during the quarter	2	320
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	35	10,137
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	1	123
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	1	123
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	1	123
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

* Represents gross advances as on March 31, 2026

11. On November 21, 2025 the Government of India notified four Labour Codes- the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes' consolidating 29 existing labour laws. As per the New Labour Codes read with FAQs, clarifications and amendments issued from time to time, the Bank has recognized a one-time charge for past service cost of ₹512.93 lacs under 'Employees Cost' in the Profit and Loss Account during the quarter ended December 31, 2025 and year ended March 31, 2026. Any further amendments as notified from time to time shall be considered accordingly.
12. Other income relates to income from commission, exchange & brokerage, profit/fee earned on sale of third-party products, profit/loss on sale/revaluation on investments, profit on exchange transactions, etc.
13. During the year ended March 31, 2026, the Bank has allotted 1,71,834 equity shares respectively pursuant to the exercise of options under the approved employee stock option schemes.
14. The Board of Directors at its meeting held on April 29, 2026 have proposed a dividend of ₹5.00 (₹4.00 per share for the previous year) per equity share having face value of ₹10 each. The effect of proposed dividend has been reckoned in determining capital funds for computation of capital adequacy ratio as on March 31, 2026 and March 31, 2025. Further, the declaration and payment of dividend is subject to requisite approvals.
15. During the quarter and year ended March 31, 2026, pursuant to exercise of call option (early redemption), 11.75% Upper Tier II Bonds Series XI (ISIN: INE646H08012) and 11.75% Upper Tier II Bonds Series XIII (ISIN: INE646H08020) has been redeemed on March 31, 2026 and March 30, 2026 respectively.



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16. Capital adequacy ratio ("CAR") of the Bank has been computed in accordance with the RBI Master Direction DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025 while the CAR for previous periods is computed on the basis of applicable RBI guideline on relevant reporting dates. The Bank has followed Standardized Approach for computing capital charge for credit risk. Capital charge for market risk and operation risk is not applicable on small finance banks.

For computing capital position as on December 31, 2025, current year profits (YTD) have not been reckoned as part of Tier I capital funds based on sub-point (x) of point 1.1 under heading D of the guidelines dated November 28, 2025.

17. In accordance with the Reserve Bank of India guidelines, Pillar 3 disclosure, leverage ratio, liquidity coverage ratio, net stable funding ratio and main features of capital instruments are available at <https://www.capitalbank.in/investors/regulatory-disclosures>. The disclosure has not been subjected to statutory audit.

18. Preparation of consolidated financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture company (ies).

19. Figures of the previous periods/years have been regrouped/reclassified wherever necessary to conform to current period's classification.

Date: April 29, 2026
Place: Jalandhar



For and on behalf of the Board of Directors of
Capital Small Finance Bank Limited


Sarvjit Singh Samra
Managing Director
DIN: 00477444



CSFB.2026-27/64

April 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 & 953739

Symbol: CAPITALSFB

Dear Sir/ Madam,

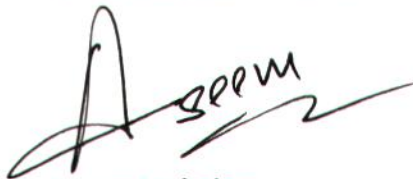
Subject: Declaration regarding Audit Reports with unmodified opinion for the Financial Year ended on March 31, 2026 pursuant to Regulation 33(3)(d) & 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to the requirement of Regulation 33(3)(d) & 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 we hereby declare that M/s S C V & Co. LLP, Chartered Accountants (FIRM REGISTRATION No. 000235N/N500089) Statutory Auditor of the Bank have submitted the Audit report with unmodified opinion for Annual Audited Financial results/statements of the Bank for the Financial Year ended on March 31, 2026.

Web request you to take the above on records.

Thanking You,
Yours faithfully


For Capital Small Finance Bank Limited



Aseem Mahajan
Chief Financial Officer
Place: Jalandhar

Capital Small Finance Bank Limited

Regd. & Head Office.: 'MIDAS Corporate Park', 3rd Floor, 37, G.T. Road, Jalandhar-144001, INDIA
Tel.: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in

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SEEDS OF
GROWTH,
ROOTS OF
TRUST

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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.

Advances

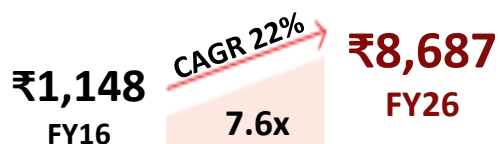
YoY 21%

Quarterly Update

- Growth of 21% YoY basis and 6.4% QoQ basis
- 20% growth in disbursement ₹919 cr (₹765 cr in Q4FY25)
- The disbursement spread across the sectors & growth driver for the quarter is MSME/business segment (QoQ 9%) and LAP (QoQ 4%)

Key Aspects

- Focus on middle income customer segment and emphasis on primary banking relationship. ATS of ₹18.3 lacs in Q4FY26 (vs ₹17.8 lacs in Q3FY26)
- Diversified loan book (mix across Agriculture, Mortgage, Business Loans/MSME, Corporate loans and Consumption loans) with ZERO direct micro finance exposure (98% being secured loans)



Asset Quality (%)

Quarterly Update

- Gross NPA and Net NPA improved to 2.54% and 1.24% (2.68% and 1.35% in Q3FY26) respectively
- Credit cost continued to remain stable at 0.26% (calculated as % to avg assets)
- SMA1 & 2 reduced to 4.92% in Q4FY26 vs 6.46% in Q3FY26

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 - 2.54%
NNPA - 1.24%

Deposit

YoY 20%

Quarterly Update

- Growth of 20% YoY basis and 1% QoQ basis
- CASA remains strong at 35% (36% Q3FY26)
- Deposit cost started showing decline trend, 5.75% Q4FY26 (vs 5.86% in Q3FY26)

Key Aspects

- Retail focused liability franchise (retail deposit share of 90%+)
- High Rollover ratio of **90%+** depicting a stable deposit base



Profitability

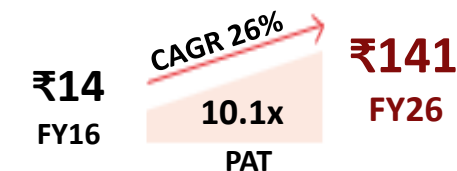
YoY^ 17%

Quarterly Update

- PPOP growth of 28% YoY basis and PAT growth of 17% YoY basis
- NII growth of 13% and Non-Interest Income growth of 16%, on YoY basis
- CI ratio reduced to 58.2% Q4FY26 (vs 62.6% Q4FY25)
- NIM# showing early sign of improvement, 4.06% in Q4FY26 (vs 4.01% in Q3FY26) (calculated as % to avg assets)

Key Aspects

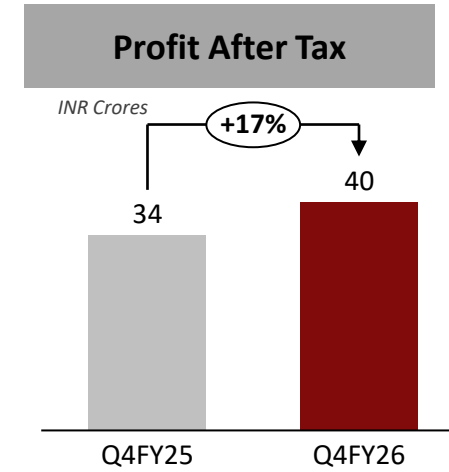
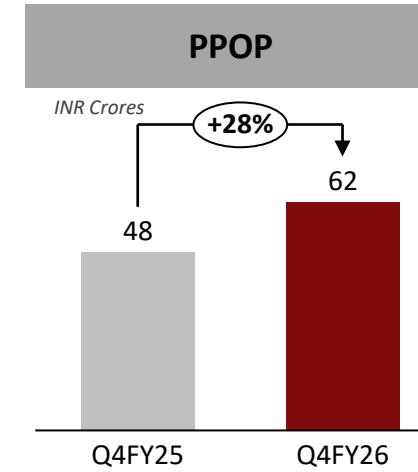
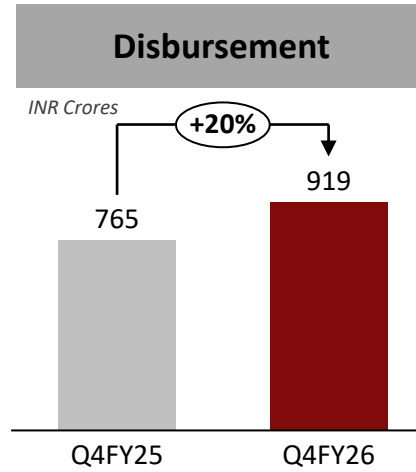
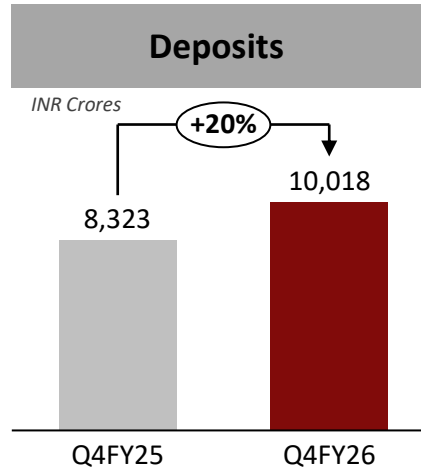
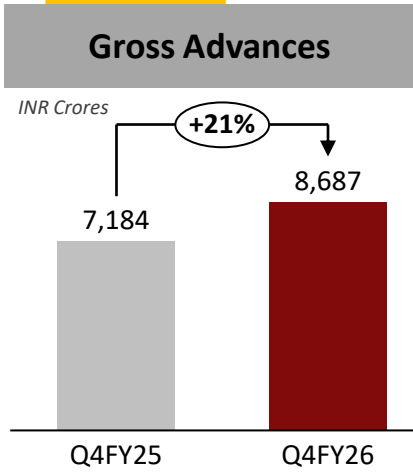
- Demonstrated a sustained improvements in return metrics
- Effectively managed yields and interest spread across interest rate cycles. Going forward, targeting NIM expansion supported by decline in deposit cost on repricing, coupled with accelerating the CD ratio.



Performance Highlights



Key Highlights Q4FY26



RoA (%)

1.33%

Vs
1.36%/1.16%
(31st March 2025/
31st December 2025)

NIM# (%)

4.06%

Vs
4.01%
(31st December 2025)

Collection Efficiency (%)

99.1%

Vs
98.7%/101.1%
(31st March 2025/
31st December 2025)

CASA Ratio (%)

34.7%

Avg. CASA 34.8%
Vs
35.9%
(31st December 2025)

GNPA (%)

2.54%

Vs
2.58%/2.68%
(31st March 2025/
31st December 2025)

CRAR (%)

22.3%

Vs
21.6%
(31st December 2025)

NNPA (%)

1.24%

Vs
1.30%/1.35%
(31st March 2025/
31st December 2025)

Branch Network

211 Branches

across 5 states
And 2 Union
Territories

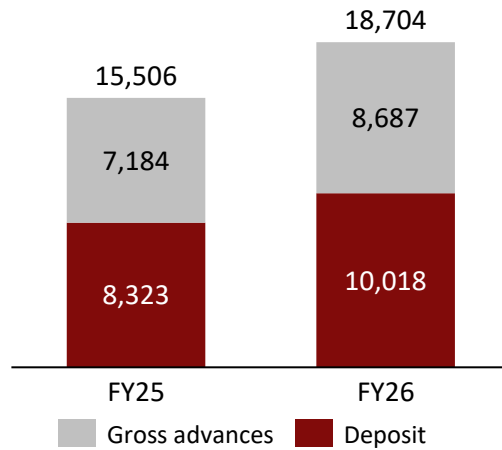
CASA calculated as total CASA divided by total deposits, ROE is calculated as % of Avg Equity, ROA is calculated as % of Avg Assets;
#NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

Numbers have been rounded off wherever applicable

Key Highlights FY26

Gross Advances & Deposits

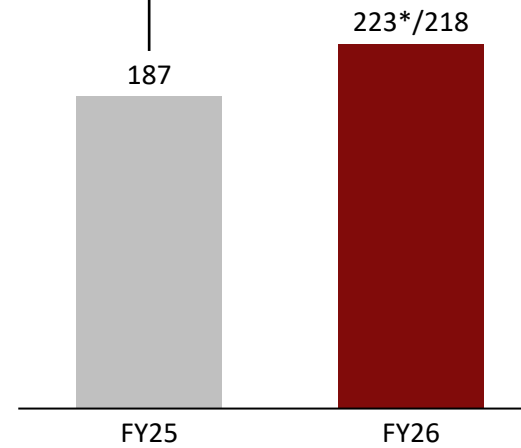
INR Crores ■ YoY 20% ■ YoY 21%



PPOP

INR Crores

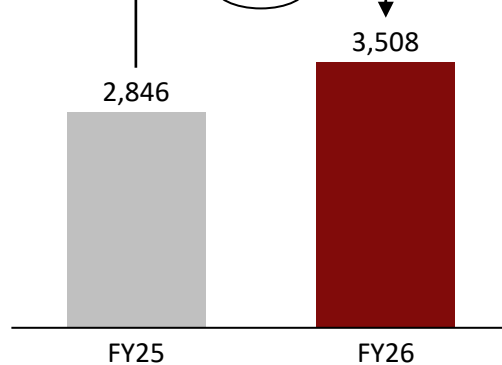
+19%*/+17%



Disbursement

INR Crores

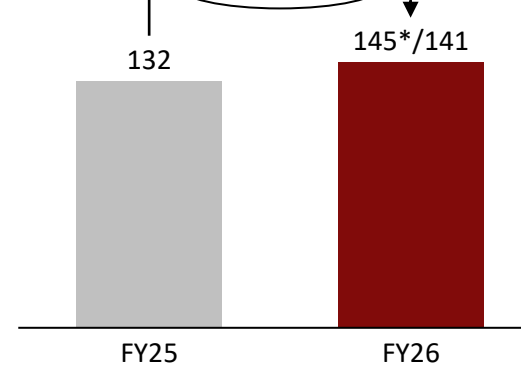
+23%



Profit After Tax

INR Crores

+10%*/+7%



*one time charge in FY26 related to past employee services, consequent to New Labour Code implementation (referred as exceptional item); 5.13 cr (net off tax impact ₹ 3.8 cr)

Numbers have been rounded off wherever applicable

Asset Portfolio



Well-Diversified Credit Portfolio – Q4FY26

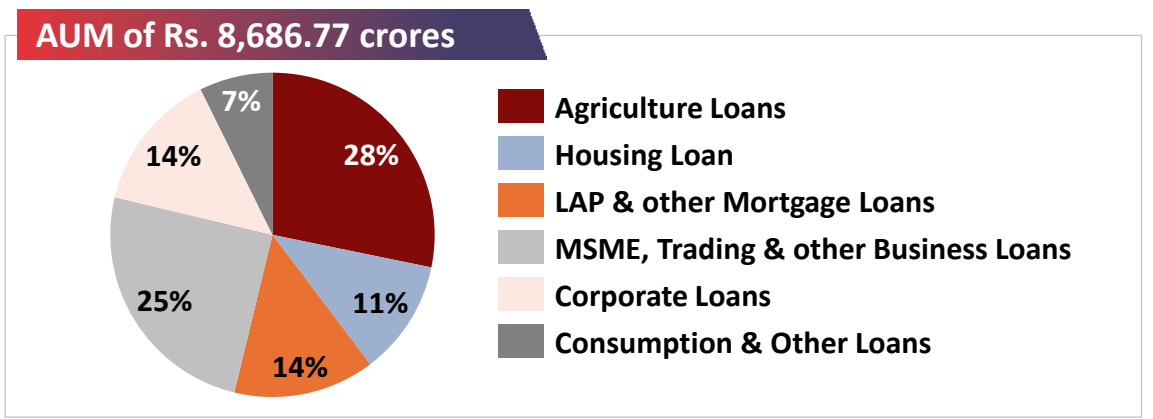
	Agricultural Loans	Mortgage Loans	MSME, Trading & other Business Loans	Corporate Loans	Consumption & Other Loans	
	<ul style="list-style-type: none"> Kisan Credit Card Agricultural Term Loan 	<ul style="list-style-type: none"> Housing Loan Loan Against Property 	<ul style="list-style-type: none"> Working Capital loan Project Financing Machinery loan 	<ul style="list-style-type: none"> Term loan to NBFC'S Term Loan to MFI'S 	<ul style="list-style-type: none"> Auto Loan Gold Loan Loan Against FDRs 	
		Housing Loan	LAP	NBFCs (Non-MFI)	MFI's	
Gross Advances	Rs. 2,452 Cr Rs. 2,335 Cr / Rs. 2,290 Cr (Q4FY25/Q3FY26)	Rs. 2,192 Cr	Rs. 1,247 Cr Rs. 1,052 Cr / Rs. 1,193 Cr (Q4FY25/Q3FY26)	Rs. 2,209 Cr Rs. 1,512 Cr / Rs. 2,023 Cr (Q4FY25/Q3FY26)	Rs. 1,201 Cr	Rs. 633 Cr Rs. 516 Cr / Rs. 593 Cr (Q4FY25/Q3FY26)
ATS	Rs. 1.31 Mn Rs. 1.26 Mn / Rs. 1.29 Mn (Q4FY25/Q3FY26)	Rs. 1.55 Mn Rs. 1.47 Mn / Rs. 1.54 Mn (Q4FY25/Q3FY26)	Rs. 1.26 Mn Rs. 1.09 Mn / Rs. 1.20 Mn (Q4FY25/Q3FY26)	Rs. 2.70 Mn Rs. 2.19 Mn / Rs. 2.60 Mn (Q4FY25/Q3FY26)	Rs. 278.84 Mn Rs. 244.14 Mn / Rs. 278.10 Mn (Q4FY25/Q3FY26)	Rs. 217.50 Mn Rs. 182.50 Mn / Rs. 192.00 Mn (Q4FY25/Q3FY26)
NNPA	2.76% 2.06% / 2.75% (Q4FY25/Q3FY26)	0.73% 0.99% / 0.85% (Q4FY25/Q3FY26)	0.55% 0.67% / 0.70% (Q4FY25/Q3FY26)	0.82% 1.80% / 1.11% (Q4FY25/Q3FY26)	NIL NIL / NIL (Q4FY25/Q3FY26)	17.30% NIL / 14.85% (Q4FY25/Q3FY26)
Interest Yield	12.54% 12.64% / 12.62% (Q4FY25/Q3FY26)	9.85% 10.50% / 9.83% (Q4FY25/Q3FY26)	12.33% 12.64% / 12.46% (Q4FY25/Q3FY26)	10.55% 10.74% / 10.60% (Q4FY25/Q3FY26)	10.77% 10.93% / 10.80% (Q4FY25/Q3FY26)	9.69% 9.75% / 9.70% (Q4FY25/Q3FY26)

Granular loan book portfolio
ATS of Rs. 1.83 mn

Focus on middle-income customer segment

Emphasis on secured lending
with ~98%+ secured

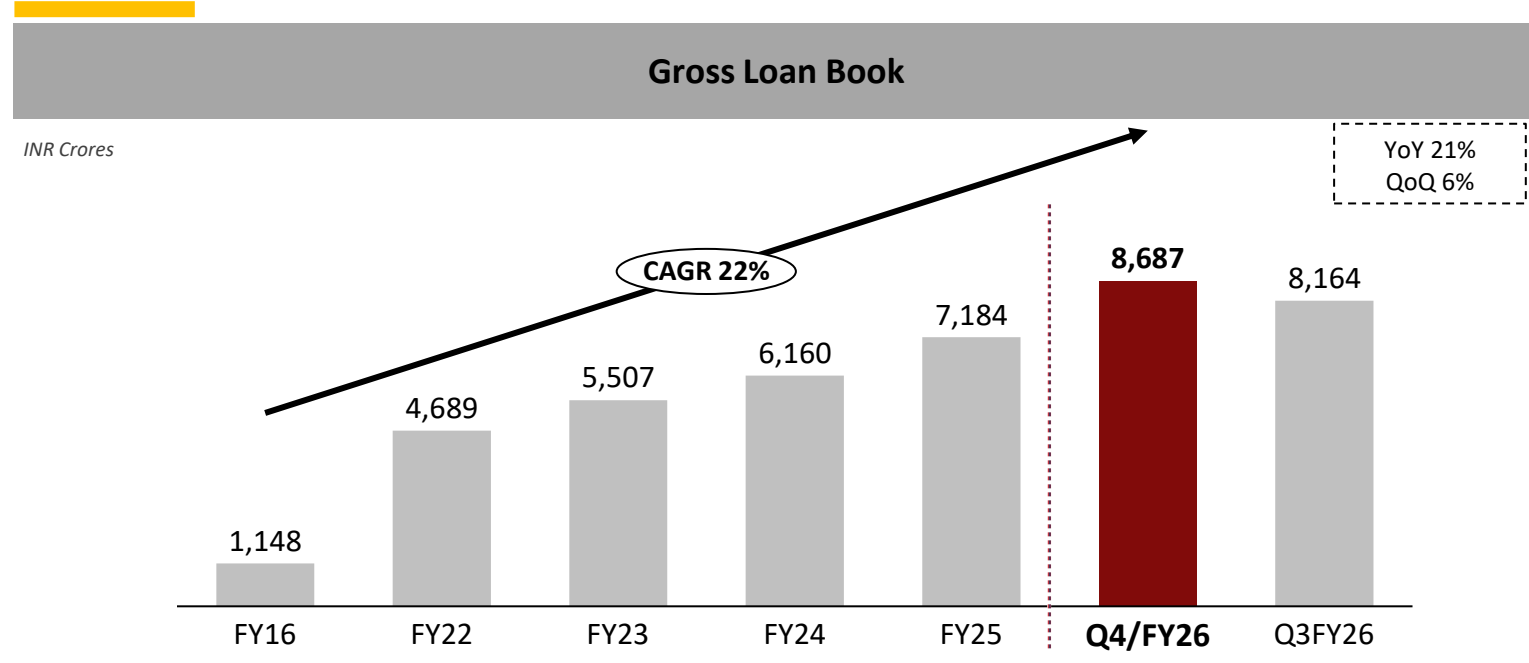
Endeavour to be a full suite banker for the customer



Data as of March 2026

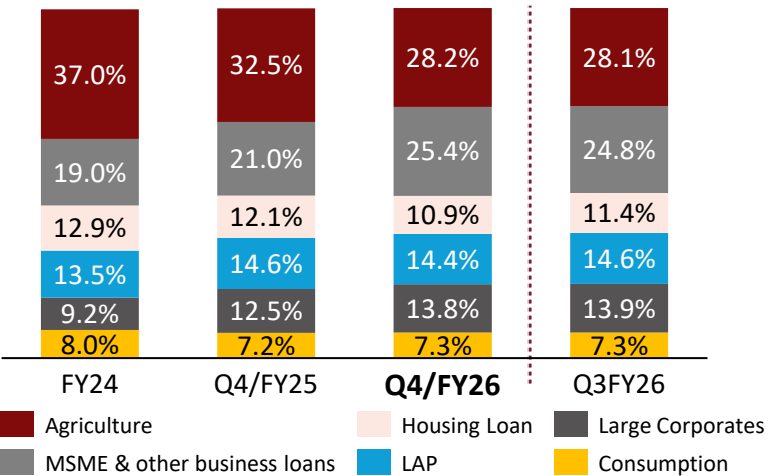
Numbers have been rounded off wherever applicable

Diversified & Secured Advances Portfolio

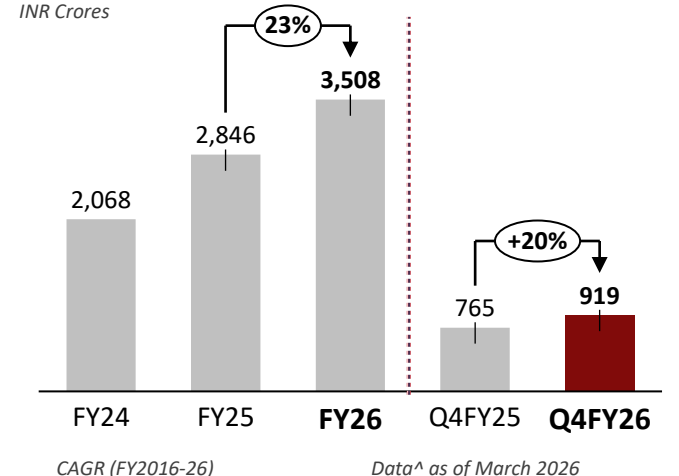


- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending with ~98% being secured
- The growth driver for the quarter is MSME/ Business segment, grew by 9% on QoQ and 46% on YoY basis, followed by LAP, grew by 4% on QoQ basis and 19% on YoY basis
- Share of Advances from other than Home State increased to 24% (21% Q4FY25)

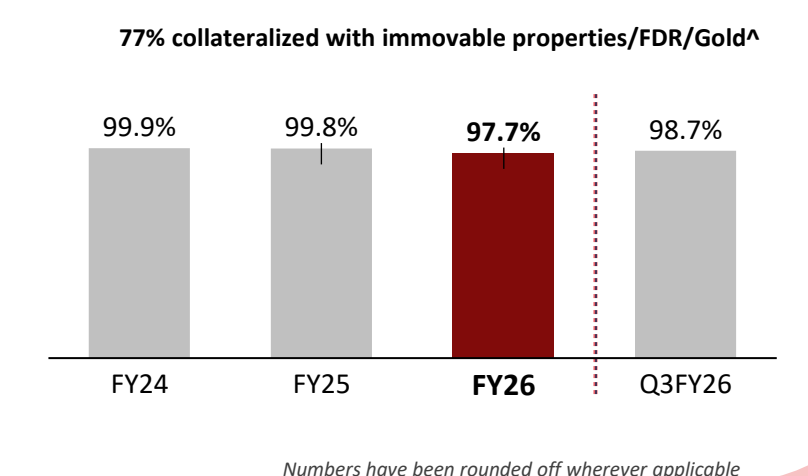
Diversified Portfolio & non reliance on MFI segment (%)



Healthy Disbursements

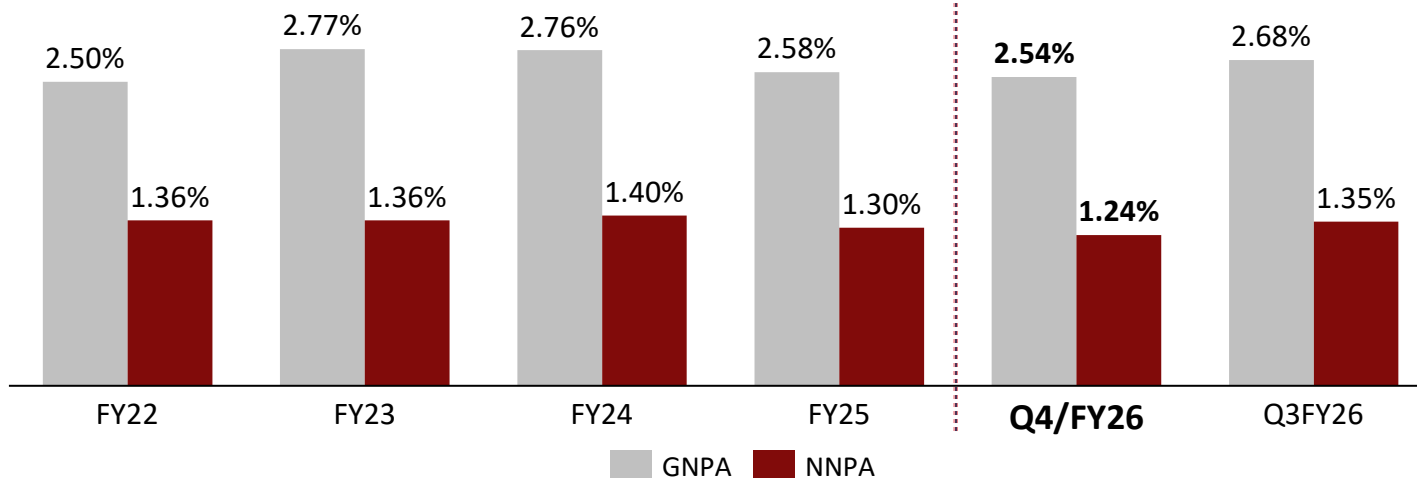


Emphasis on Secured Lending (%)



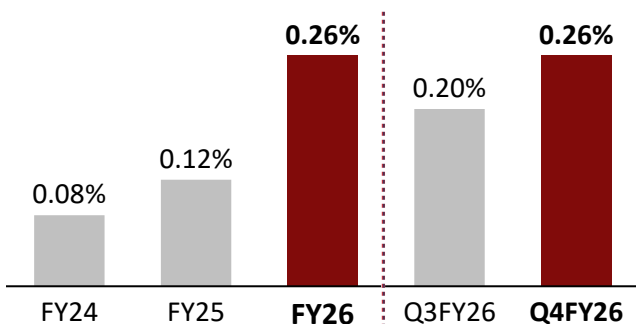
Industry Leading Asset Quality

Asset Quality (%)

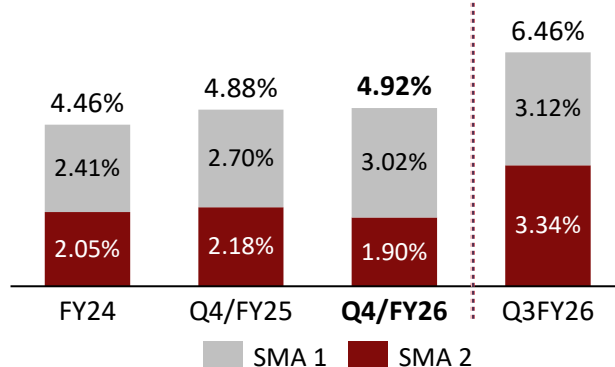


- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – negligible write-offs and NIL NPA sell-off
- PCR has increased to 51.9% in Q4FY26 against 50.4% in Q3FY26 and FY25

Credit Cost²



SMA 1 & 2 (%)

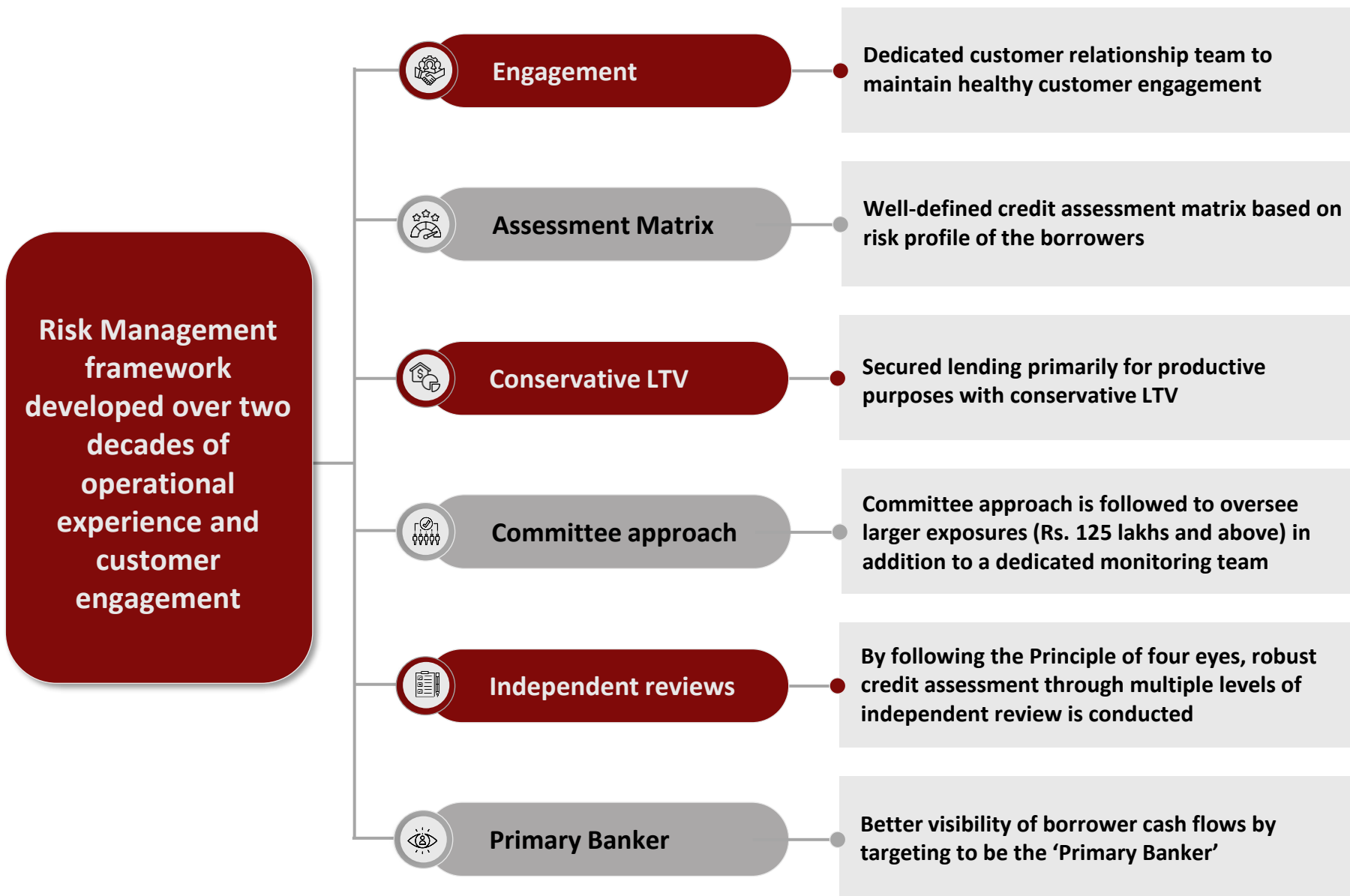


NPA Table (INR Crores)	FY24	FY25	FY26	Q4FY25	Q3FY26	Q4FY26
Opening NPAs	152.6	170.2	185.3	182.3	213.3	218.9
Additions	128.4	84.4	112.8	24.6	23.2	25.3
Upgradations & Recovery	110.5	68.8	76.9	21.3	17.5	23.6
Write offs ¹	0.3	0.5	0.8	0.3	0.1	0.2
Closing NPAs	170.2	185.3	220.4	185.3	218.9	220.4

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

2.54%

GNPA as of Mar-26

1.24%

NNPA as of Mar-26

0.26%

Credit Cost Q4FY26

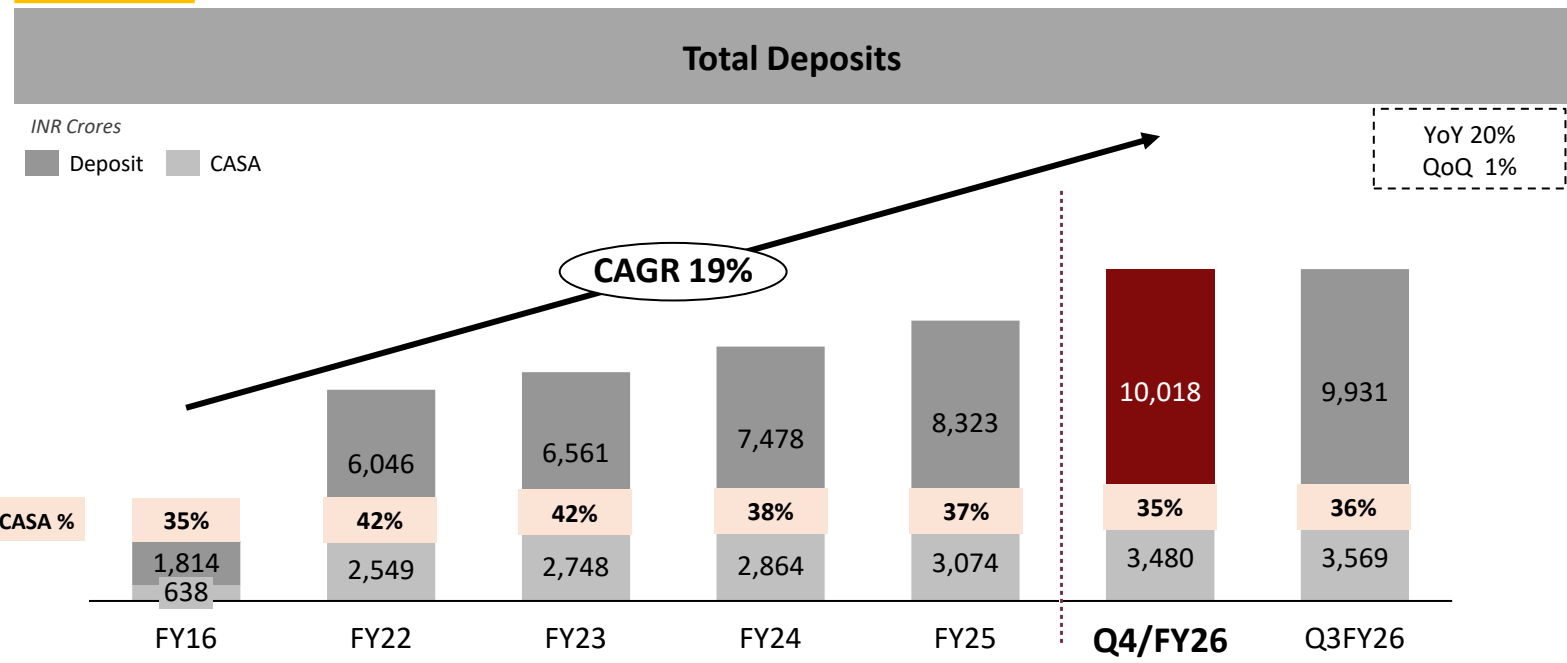
~ Negligible write-offs

One of the most secured Asset Portfolio in the Lending Industry

Liability Portfolio

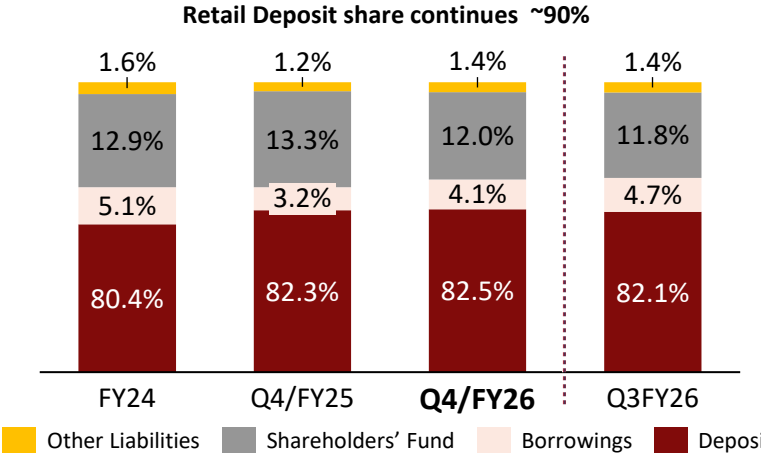


Retail Focused Liability Franchise with High Share of CASA

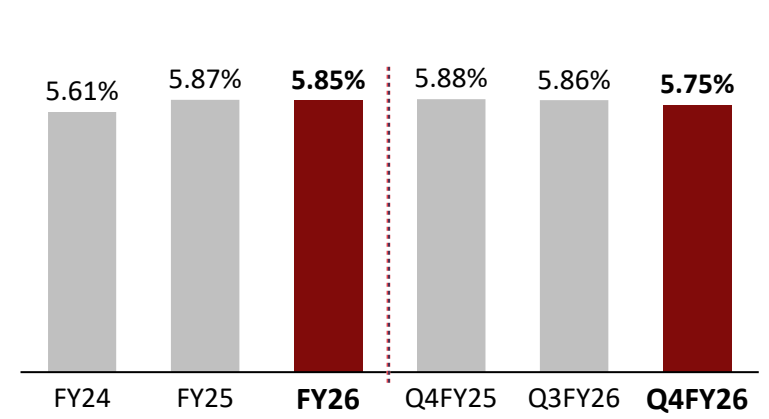


- Post rate cuts in the begin of the year, Bank has accelerated deposit mobilisation and grew deposit by 20% in Q4FY26 on YoY basis
- Focus on granular & retail centric deposits, with negligible Bulk deposits.
- Deposit cost started showing declining trend 5.75% in Q4FY26 (vs 5.86% in Q3FY26)
- CASA ratio remained healthy at 34.7% (average CASA 34.8% for Q4FY26).
(Interest on saving bank accounts is 3.10%)

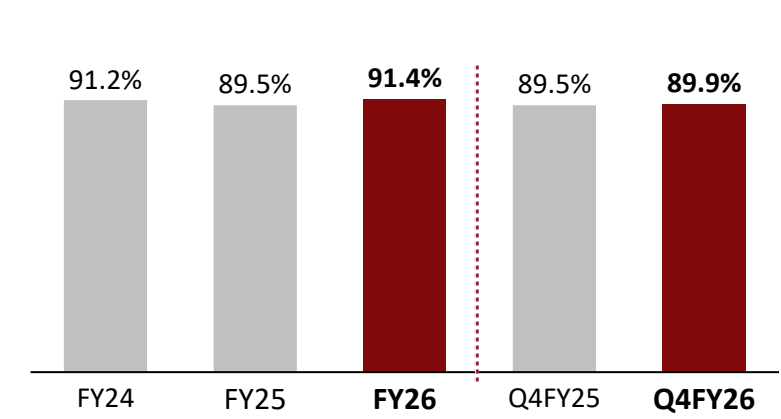
Funding Mix – Positively skewed towards Deposits



Cost of Deposits



Rollover Ratio



CASA calculated as total CASA divided by total deposits, CAGR (FY2016-26)

Numbers have been rounded off wherever applicable

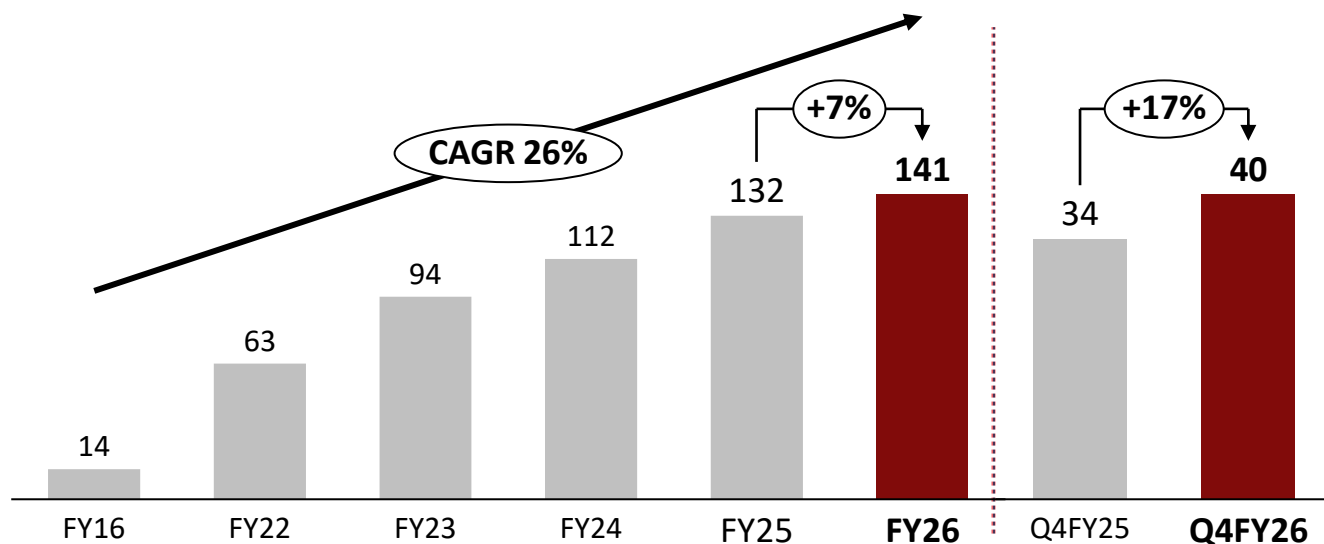
Financials & Key Ratios



Consistently Improving Profitability

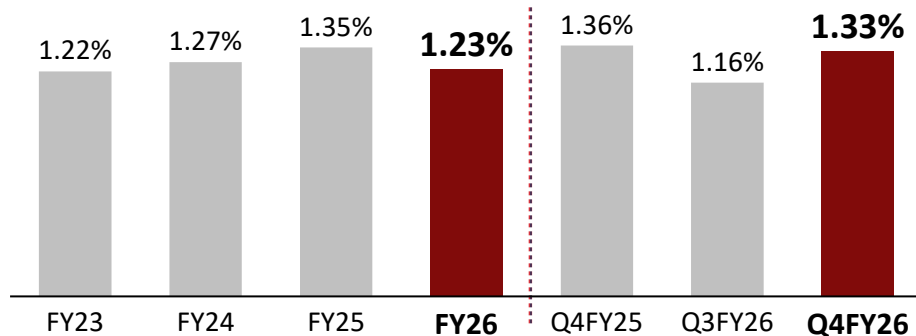
Profit After Tax

INR Crores

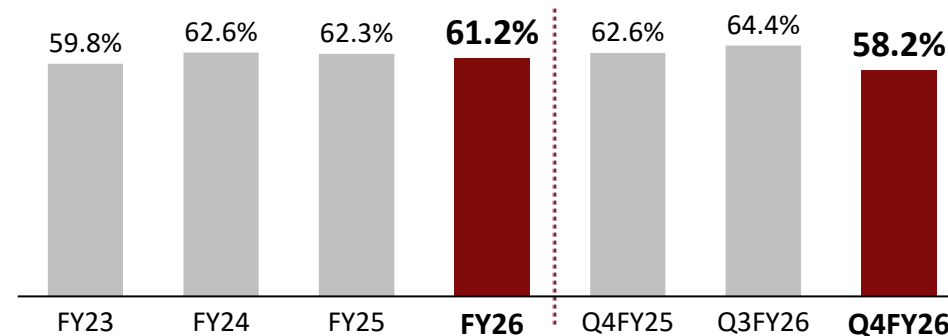


- Net Interest Income grew by 13% YoY to Rs. 463 cr (Rs. 122 cr in Q4FY26) and Non Interest Income grew by 16% YoY to Rs. 99 cr (Rs. 26 cr in Q4FY26)
- PPOP (Q4FY26) growth 28% YoY basis & PAT growth of 17% YoY basis
- NIMs showing early signs of improvement; 4.06% in Q4FY26 (vs 4.01% in Q3FY26)
- Operating margins improved to 2.1% in Q4FY26 VS 1.9% IN Q4FY25 (calculated as % to average assets)

RoA¹



Cost to Income Ratio



1. RoA is calculated as % to Avg Assets
 2. CAGR (FY2016-26)

Statement of Profit and Loss



INR Crs.

Particulars	Q4FY26	Q4FY25	YoY ¹ (%)	Q3FY26	FY26	FY25	FY24	FY23	FY22	CAGR ² %
Interest Earned	274	231	19%	272	1,050	909	794	676	579	
Other Income	26	26	-	27	99	86	68	50	54	
Gross Total Income	300	257	17%	299	1,149	995	862	726	633	17%
Interest Expended	152	128	19%	153	587	498	449	354	323	
Operating expenses	86	82	7%	89	339	311	258	223	196	
Pre-Provision Operating Profit	62	48	28%	57	223	187	154	149	113	
Provisions & Contingencies [^]	22	14	-	18	77	55	43	55	51	
PAT (Before Exceptional Items)	40	34	17%	38	145	132	112	94	63	33%
Exceptional Items *	-	-	-	4	4	-	-	-	-	
Reported PAT	40	34	17%	34	141	132	112	94	63	33%
Earnings Per Equity Share (non annualized)										
Basic (Rs)	8.8	7.6		7.6	31.2	29.2	30.7	27.4	18.4	
Diluted (Rs)	8.8	7.5		7.6	31.1	29.1	30.5	27.2	18.2	

1. YoY (calculated Q4FY26 over Q4FY25)
2. CAGR (calculated from 2019-26)

*one time charge in FY26 related to past employee services, consequent to New Labour Code implementation (referred as exceptional item); 5.13 cr (net off tax impact ₹ 3.8 cr)
[^]including write off values/ credit costs components
Numbers have been rounded off wherever applicable

Return Ratios

Key Business Parameters	Q4FY26	Q3FY26	Q4FY25
CD ratio (Avg) (%)	82.3	80.4	82.5
CD ratio (Outstanding) (%)	86.7	82.2	86.3
Yield on Advances (%)	10.8	11.0	11.0
Cost of Deposits (%)	5.7	5.9	5.9
Cost to Income ratio (%)	58.2	64.4	62.6

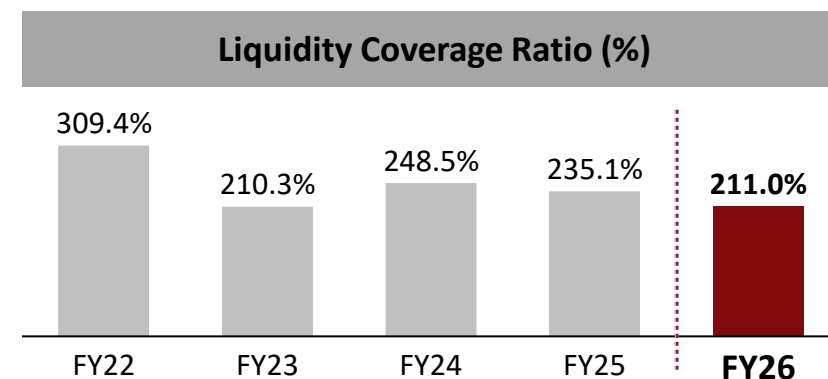
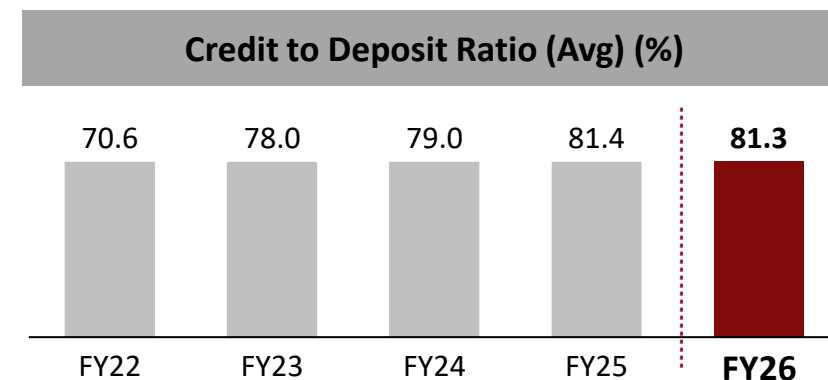
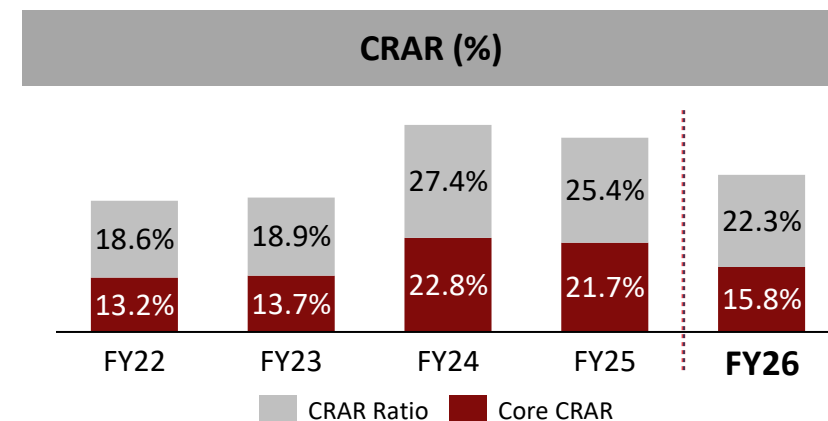
Return Ratios %	Q4FY26	Q3FY26	Q4FY25
Net Interest Margin ¹	4.06	4.01	4.09
Non-Interest Income ²	0.9	0.9	1.0
Operating Margins	2.1	1.7	1.9
Credit Cost*	0.26	0.20	0.13
RoA ³	1.33	1.16	1.36
RoAA ⁴	2.0	1.8	2.0
RoE ⁵	11.4	9.9	10.8

Other Income (INR cr)	Q4FY26	Q3FY26	Q4FY25
Advance Related Fee Income	9.7	6.7	10.3
Operations Related Fee Income	5.8	5.8	4.8
Banca Commission ⁶	9.5	12.1	9.3
Forex & Treasury Income	0.8	1.5	1.2
Total Other Income	25.8	26.1	25.6

FY26	FY25	FY24	FY23	FY22
81.3	81.4	79.0	78.0	70.6
86.7	86.3	82.4	83.9	77.5
11.0	11.2	11.1	10.8	10.9
5.9	5.9	5.6	4.9	5.0
61.2	62.3	62.5	60.0	63.4

FY26	FY25	FY24	FY23	FY22
4.04	4.20	3.94	4.19	3.78
0.9	0.9	0.8	0.6	0.8
1.9	1.9	1.8	1.9	1.7
0.26	0.12	0.08	0.32	0.42
1.23	1.35	1.27	1.22	0.93
1.9	2.1	2.0	1.9	1.6
10.1	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.
- Operating margins improved to 2.1% in Q4FY26 VS 1.9% IN Q4FY25 (calculated as % to average assets)
- * PCR has increased to 51.9% in Q4FY26 against 50.4% in Q3FY26 and FY25



1. NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets 2. Non-Interest Income = Total Income - Interest Earned 3. ROA is calculated as % of Avg Assets 4. ROAA is calculated as % of Avg Advances 5. ROE is calculated as % of Avg Equity 6. Banca including LI, GI, Health, MTSS, 3in1, TPP commission

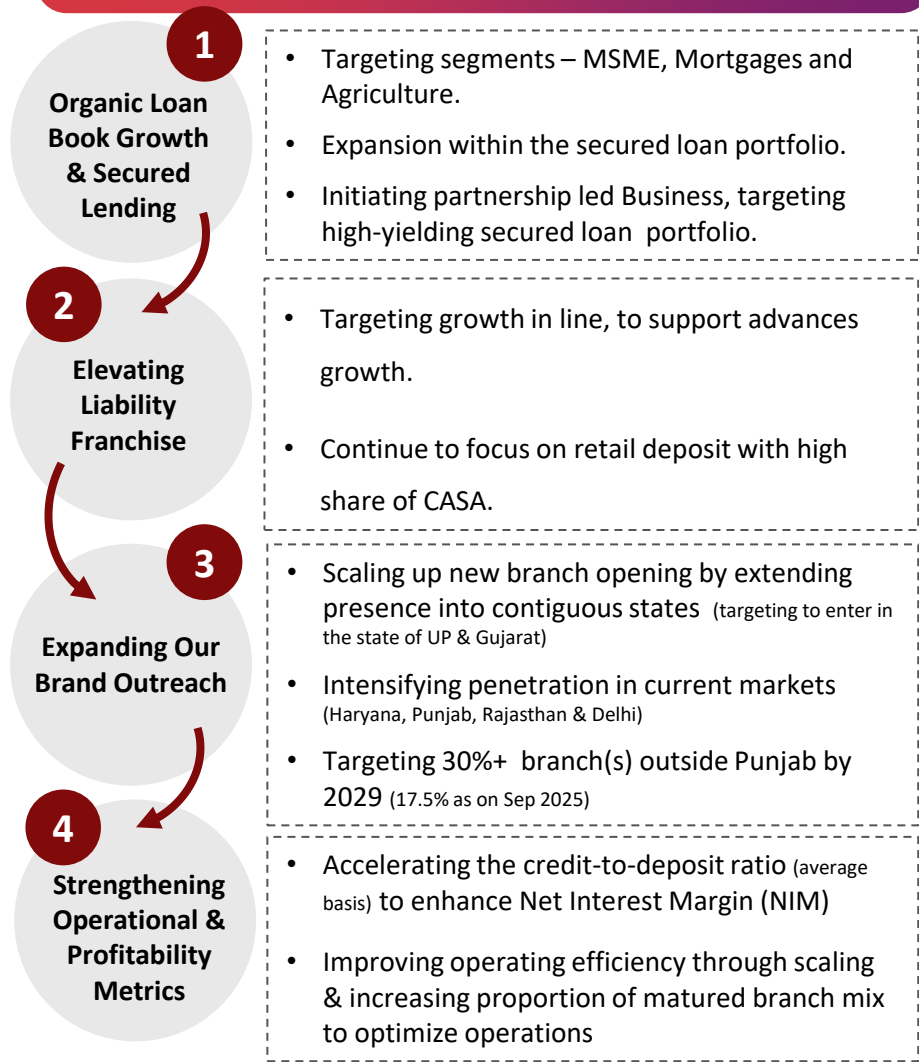
Statement of Assets and Liabilities



Particulars (INR Cr)	Q4FY26	Q4FY25	YoY ¹ (%)	Q3FY26	FY26	FY25	FY24	FY23	FY22
Capital & Liabilities									
Shareholder's Fund ²	1,461	1,340		1,429	1,461	1,340	1,197	611	516
Deposits	10,018	8,323	20%	9,931	10,018	8,323	7,478	6,561	6,046
Borrowings	499	321		566	499	321	472	721	498
Other Liabilities and Provisions	166	124		166	166	124	148	98	93
Total	12,144	10,108	20%	12,091	12,144	10,108	9,295	7,991	7,154
Assets									
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,321	1,000		1,744	1,321	1,000	1,321	881	1,019
Investments	1,973	1,819		1,952	1,973	1,819	1,706	1,489	1,357
Advances	8,572	7,090	21%	8,054	8,572	7,090	6,075	5,429	4,635
Fixed Assets	97	89		94	97	89	84	83	84
Other Assets	181	110		248	181	110	110	110	59
Total	12,144	10,108	20%	12,091	12,144	10,108	9,295	7,991	7,154
Book Value (per share)	322	296		315	322	296	266	178	152

1. YoY (calculated FY26 over FY25)
2. Capital + Reserves & surplus

Key Focus Areas



Key Outcomes

Growth in Advance

Improvement in NIM

Improvement in profitability and ROA

Vision 2029

Update Q4FY26

7,907 cr Q2FY26	Advance Book 2x by 2029	16k++ cr FY29 (P)	8,687 cr Q4FY26
1.38%/0.20% Q2FY26	Asset Quality NNPA/Credit Cost* (Endeavor to keep)	Below 1.0%/0.3% FY29 (P)	1.24%/0.26% Q4FY26
199 Q2FY26	Branch Network 1.5x by 2029	300++ FY29 (P)	211 Q4FY26
1.26% Q2FY26	Profitability Matrix RoA (Endeavor to achieve)	1.6%++ FY29 (P)	1.33% Q4FY26
10.2% Q2FY26	RoE (Endeavor to achieve)	15.0%++ FY29 (P)	11.4% Q4FY26

*Calculated as % to total average assets

“From Strong to Stronger”

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

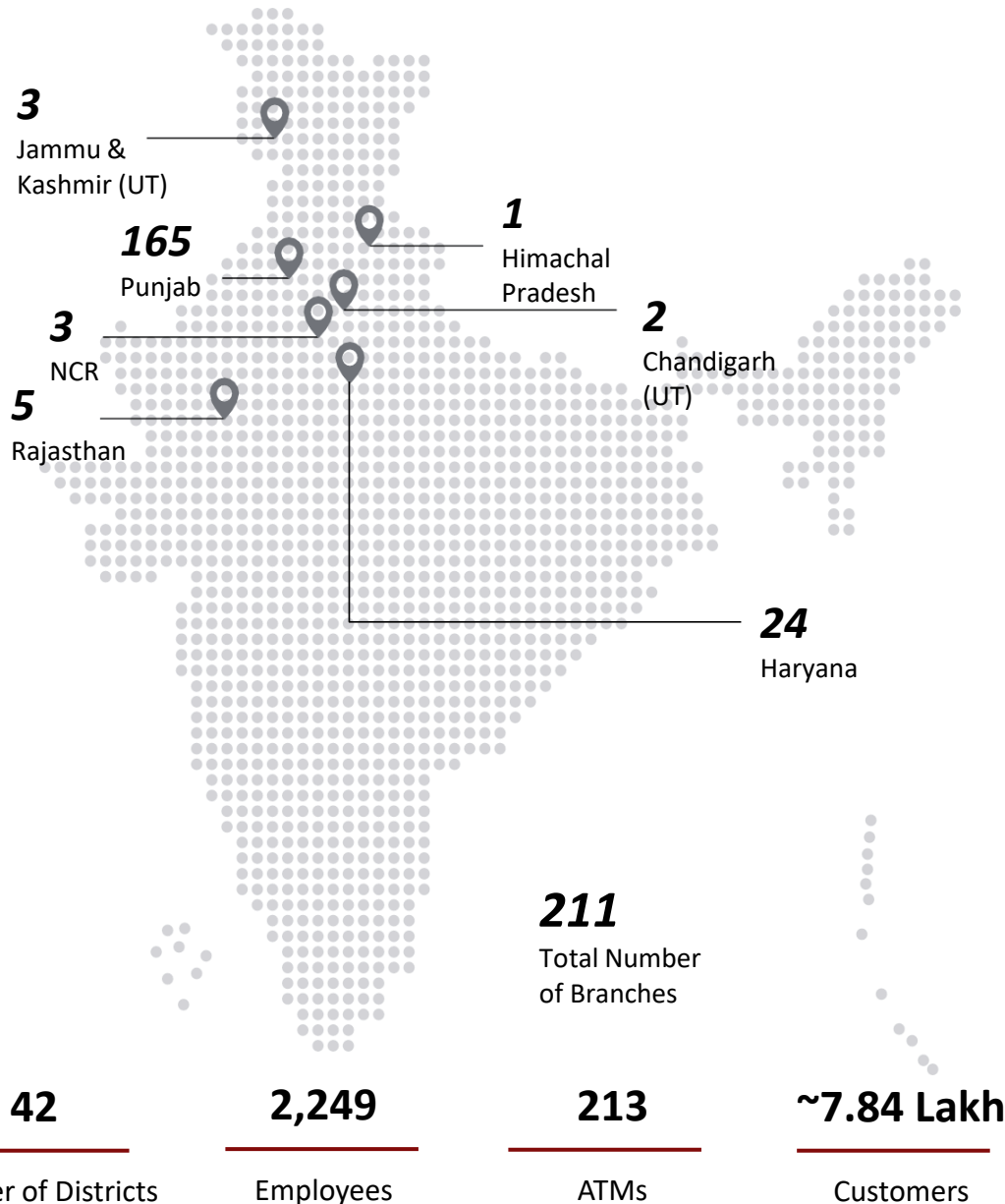
Internet Banking

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 Q4FY26/March 31, 2026

*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	
	Mar'25	Mar'26	Mar'25	Mar'26	Mar'25	Mar'26
Rural Areas	40.5%	39.8%	36.4%	35.3%	22.4%	21.5%
Semi-Urban Areas	36.4%	37.4%	39.5%	38.3%	33.8%	33.2%
Urban Areas (including Metro)	23.1%	22.7%	24.1%	26.5%	43.8%	45.3%
Total	100%	100%	100%	100%	100%	100%

Numbers have been rounded off wherever applicable

Our 'Strengths' Build Over 20 Years by Focusing on Customers

Retail focused liability franchise with high CASA share

- High CASA¹ ratio 35% with 90.4% retail deposits
- Low Cost of deposits at 5.7% in Q4FY26

Consistent track record of growth with operational & profitability metrics

- ROAA² at 2.0%, ROA³ at 1.33% as of quarter
- CAGR FY16-FY25 for PAT 26%; Advances 22%; 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 2.54% and NNPA at 1.24%



Professional and Experienced Leadership Team

- MD & CEO, Sarvjit Singh Samra brings over 38 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, 14% 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 FY26.

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

Enabling Seamless Digital Experiences to Our Customers

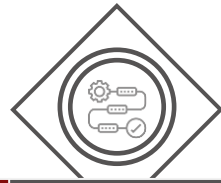


Transforming Customer Experience

- 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

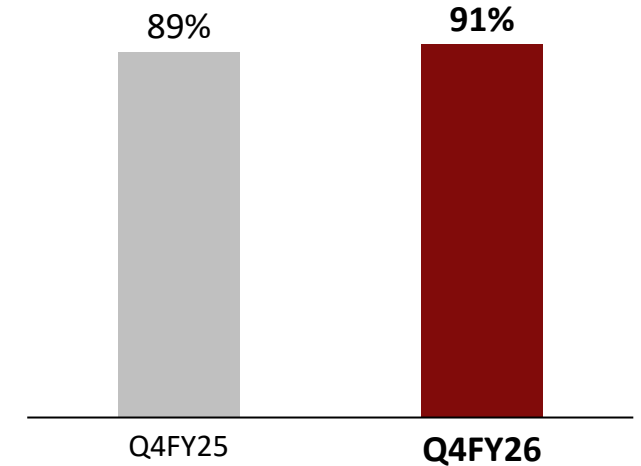
- Increasing cashless banking & Automating operation

- Improving collections through warning systems

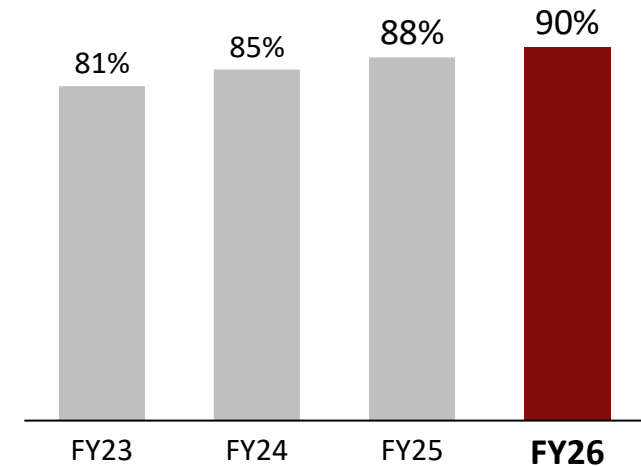
- Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions

Y-o-Y



Y-o-Y



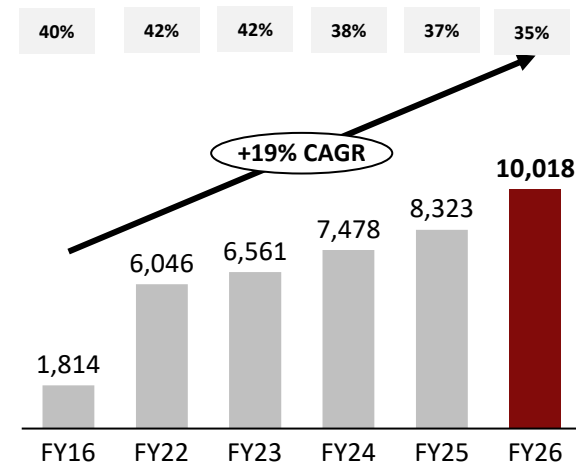
Numbers have been rounded off wherever applicable

Historical Performance - Deposits & Advances

Total Deposits

INR Crores

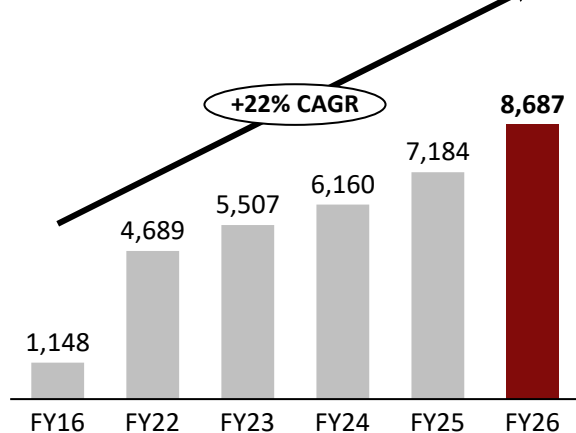
CASA %



	FY22				FY23				FY24				FY25				FY26				
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Total Deposits (INR Crores)	5,483	5,571	6,059	6,046	6,162	6,185	6,700	6,561	7,064	7,000	7,482	7,478	7,778	7,780	8,384	8,323	9,110	9,317	9,931	10,018	
CASA %	40%	40%	43%	42%	43%	42%	44%	42%	40%	38%	39%	38%	39%	37%	39%	37%	36%	34%	36%	35%	
Q-o-Q (%)		5%	2%	9%	0%	2%	0%	8%	-2%	8%	-1%	7%	0%	4%	0%	8%	-1%	9%	2%	7%	1%

Gross Loan Book

INR Crores



	FY22				FY23				FY24				FY25				FY26				
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	
Gross Loan Book (INR Crores)	3,681	4,214	4,178	4,689	4,725	5,193	5,089	5,507	5,519	5,866	5,718	6,160	6,391	6,718	6,816	7,184	7,437	7,907	8,164	8,687	
Q-o-Q (%)		-2%	14%	-1%	12%	1%	10%	-2%	8%	0%	6%	-3%	8%	4%	5%	2%	6%	4%	6%	3%	6%

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

38+ 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

25+ 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.



Raghav Aggarwal

Chief Credit Officer – Branch Banking

Associated with the Bank since 2015 across various roles in credit sanctioning & monitoring and served as Chief Risk Officer from 2020 to 2026. Presently serving as Chief Credit Office – Branch Banking. Member of ICAI.



Richa Mahajan

Chief Compliance Officer

Associated with the Bank for 23+ 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.



Sameer Mahawar

Chief Risk Officer

Associated with the Bank since 2017, roles across Finance and Treasury, most recently serving as Deputy CRO. Serving as Chief Risk Officer since 2026. Member of ICAI.

Seasoned Board of Directors



Mr. Navin Kumar Maini

Part-time chairman & Non-executive independent director

- 42+ 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

- 38+ 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

- 25+ 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 Pvt Ltd.
- 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. 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

Website: 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 / neha.shroff@sgapl.net

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Independent Auditor's Certificate

To,
Board of Directors,
Capital Small Finance Bank Limited
MIDAS Corporate Park, 3rd Floor,
37, G.T. Road, Jalandhar,
Punjab-144001

Subject: Independent Auditor's Report on maintenance of Security Cover including compliance with all the covenants in respect of listed non-convertible debt securities issued by Capital Small Finance Bank Limited

1. This report is issued in accordance with the terms of our Engagement letter dated 29th October 2025, read with the addendum to our engagement letter dated 25th March 2026 with Capital Small Finance Bank Limited ('the Bank').
2. The accompanying statement (the "Statement") showing maintenance of Security Cover including compliance with all the covenants for listed Non-Convertible Debentures ("NCD's") issued by Capital Small Finance Bank Limited (the "Bank") is prepared by the Bank, for the purpose of submission to IDBI Trusteeship Services Limited (the "Debenture Trustee"), pursuant to the requirements of Regulation 56(1)(d) of the Securities And Exchange Board of India (Listing Obligations And Disclosure Requirements) Regulations, 2015, as amended from time to time read with Master circular issued by SEBI vide ref. no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated 13th August, 2025 (hereinafter together referred as the "SEBI Regulation"). The Bank has exercised its call option for the Series XI and XIII bonds, and these bonds were redeemed on 31st March 2026 and 30th March 2026 respectively. The Statement has been initialed by us for identification purposes only.

Management's Responsibilities for the Statement

3. The preparation of the Statement is the responsibility of the Management of the Bank including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances. Further, the Bank is responsible for the maintenance of the Security Cover and compliance with all the covenants of debt securities.
4. The Management is also responsible for ensuring that the Bank complies with the requirements of the SEBI Regulation, the Reserve Bank of India Act, 1934, the Banking Regulation Act, 1949, debenture trust deeds and other relevant circulars and guidelines issued by the Reserve Bank of India ("the RBI") and Securities and Exchange Board of India ("the SEBI") and provide all relevant information to the RBI and SEBI.



Auditor's Responsibility

5. Pursuant to requirement of the SEBI Regulations, it is our responsibility to express a limited assurance in the form of a conclusion based on our examination of relevant records maintained by the bank as to whether anything has come to our attention that causes us to believe that the details included in the Statement, regarding maintenance of security cover as stated in the respective debenture trust deeds and compliance with all the covenants, as mentioned, as per the debenture trust deeds in respect of NCDs of the bank outstanding up to the date on which call option was exercised by the bank, is in agreement, in all material respects, with audited financial statements of the bank, underlying books of account and other relevant records and documents maintained by the bank.
6. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned in paragraph 5 above. The procedures performed vary in nature and timing from, and are less extent than for, a reasonable assurance. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. The procedures selected depend on the auditor's judgement, including the assessment of the risks associated with the reporting criteria. Accordingly, we have performed the following procedures to express a conclusion on matter specified in paragraph 5 above:
 - a. Traced and agreed on the amounts mentioned in the Statement with the audited financial statements for the year ended 31st March 2026 and verified that no amounts is outstanding pursuant to the exercise of the call option and redemption as specified in paragraph 2 above.
 - b. Verified the arithmetical accuracy of the computation of Security Cover mentioned in the Statement.
 - c. Verified the security cover details as per the Term sheets and books and records of the Bank; and
 - d. Verified all covenants as per the Term sheets of NCDs issued by the Bank.
7. We have audited the financial statements of the Bank for the year ended 31st March 2026 and expressed an unmodified opinion vide our Audit Report dated 29th April 2026. We conducted our audit of the Financial Statement in accordance with the Standards on Auditing issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the audit to obtain reasonable assurance as to whether the Financial Statements are free of material misstatement.
8. We have conducted our examination in accordance with the 'Guidance Note on Reports or Certificates issued for Special Purposes (Revised 2016)' issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements.



Conclusion

10. Based on the procedures performed as per paragraph 6 above and to the best of our knowledge, according to the information, explanations and representation given to us, nothing has come to our attention that causes us to believe that:
- The book value of assets mentioned in the Statement is not correctly extracted from the audited books and records of the Bank as at 31st March 2026;
 - The computation of maintenance of Security Cover is not in accordance with the SEBI Regulation and is arithmetically incorrect; and
 - The Bank is not in compliance with all the covenants mentioned in the Offer document/ Information Memorandum/ Debenture Trust Deeds in respect of listed non-convertible debt securities.

Restriction on Use

11. This report is addressed to the Board of Directors of the Bank, pursuant to our terms of engagement for onward submission of this report to the Debenture Trustee and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this report is shown or into whose hands it may come without our prior consent in writing.

For SCV & CO. LLP
Chartered Accountants
Firm Regn No. 000235N/ N500089



A handwritten signature in blue ink, appearing to read "Sunny Singh".

(SUNNY SINGH)
PARTNER
Membership No. 516834
ICAI UDIN: 26516834KCPVCL9169

Place: Noida
Dated: 29th April 2026

Column A	Column B	Column C ¹	Column D ¹	Column E ²	Column F ²	Column G ²	Column H ²	Column I ²	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari-Passu Charge	Pari-Passu Charge	Pari-Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge)	Other assets on which there is pari-passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets ²	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)		
		Book Value	Book Value	Yes/ No	Book Value	Book Value					Relating to Column F			
ASSETS														
Property, Plant and Equipment														
Capital Work-in-Progress														
Right of Use Assets														
Goodwill	Not applicable since all the listed non-convertible Debentures of the Bank are of unsecured nature and already redeemed pursuant to the exercise of call option.													
Intangible Assets														



Capital Small Finance Bank Limited

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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

Intangible Assets under Development													
Investments													

Loans													
Inventories													
Trade Receivables													
Cash and Cash Equivalents													
Bank Balances other than Cash and Cash Equivalents													
Others													
Total													

LIABILITIES													
Debt securities to which this certificate pertains													
Other debt sharing pari-passu charge with above debt													



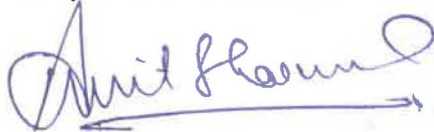
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- debt sharing pari- passu charge along with debt for which certificate is issued.*
- v *This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.*
 - vi *This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.*
 - vii *In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.*
 - viii *Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.*
 - ix *The market value shall be calculated as per the total value of assets mentioned in Column O.*

For Capital Small Finance Bank Limited



Amit Sharma


Company Secretary and Compliance Officer

Date: April 29, 2026

Place: Jalandhar



Capital Small Finance Bank Limited

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ISIN	Private Placement/ Public Issue	Secured/Unsecured	Sanctioned Amount (In crores)	Outstanding Amount as on March 31, 2026 (In crores)	Cover Required	Assets Required
INE646H08012	Private Placement	Unsecured	14.00	Nil (Early redemption pursuant to exercise of Call option on March 31, 2026)	NIL	NIL
INE646H08020	Private Placement	Unsecured	25.00	Nil (Early redemption pursuant to exercise of Call option on March 30, 2026)	NIL	NIL

For Capital Small Finance Bank Limited

Amit Sharma
Company Secretary & Compliance Officer
Membership No: F10888
Date: April 29, 2026

**Capital Small Finance Bank Limited**

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