

CSFB No. 2026-27/346

October 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

Symbol: CAPITALSFB

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

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

Respected Sir/Madam,

In continuation to our letter dated October 14, 2026 and October 23, 2026 intimating about the Board meeting, it is hereby informed that the Board of Directors of the Bank at its meeting held October 29, 2026 has inter-alia, considered the following:

1. Approved the Un-audited Financial Results of the Bank for the period ended September 30, 2026.

A copy of Unaudited financial results of the Bank for the period ended September 30, 2026 along with the Limited review report thereon issued by M/s GSA & Associates LLP, Chartered Accountants, Statutory Auditors of the Bank and the line items prescribed under the Listing Regulations is enclosed herewith as **Annexure – 1**. 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>

2. Deferred the proposal regarding the issuance of Unlisted, Unsecured Redeemable Non-Convertible Lower Tier-II Basel II Compliant Bonds 2026-27("NCDs") in the nature of debentures of face value ₹1.00 LAC (Rupees One Lac) each for cash at par aggregating upto ₹30.00 crores with green shoe option of ₹20.00 crores total aggregating upto ₹50.00 Crores (Rupees Fifty Crores Only) (Series XXII) on private placement basis.

After due deliberation and consideration of the prevailing circumstances, the Board decided not to proceed with the proposal at this time. The matter may be reconsidered by the Board

Capital Small Finance Bank Limited

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at an appropriate time, subject to the requirements of applicable laws and regulations and such approvals as may be required.

3. Approved the amendment in CSFB ESOP Plan for Material Risk Takers subject to approval of shareholders of the Bank.

The details required as per SEBI Master Circular SEBI/ HO/49/14/14(7)2025-CFD-POD2/1/3762/2026 dated January 30, 2026 is enclosed herewith as **Annexure - A**.

4. Recommended the regularization of appointment of Mr. Joseph Conrad Agnelo D'souza (DIN: 00010576) as Non – Executive Independent Director of the Bank w.e.f September 28, 2026 for a period of 5 years, subject to the approval of the shareholders of the Bank.
5. Approved the re- appointment of Mr. Nageswara Rao Yalamanchili (DIN: 06651230) as Non – Executive Independent Director of the Bank for a second term of three consecutive years w.e.f June 29, 2027, subject to the approval of the shareholders of the Bank.

Further, we hereby inform and confirm that Mr. Joseph Conrad Agnelo D'souza and Mr. Nageswara Rao Yalamanchili are not debarred from holding the office of director by virtue of order of SEBI or any other such authority.

We are enclosing herewith relevant details of the aforesaid appointments as prescribed under the SEBI Listing Regulations read along with SEBI Master Circular SEBI/ HO/49/14/14(7)2025-CFD-POD2/1/3762/2026 dated January 30, 2026 (**Annexure B**). The above information is also available on the Bank's website at www.capital.bank.in

6. Approved the Postal Ballot Notice.

The Board meeting commenced at 03:00 p.m. and concluded at 06:20 p.m.

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

Digitally signed by AMIT SHARMA
DN: cn=AMIT SHARMA, postalCode=141010, st=Haryana, o=Capital Small Finance Bank Limited, ou=Capital Small Finance Bank Limited, email=amit.sharma@capitalbank.co.in, cn=AMIT SHARMA
Date: 2025.10.29 18:26:54 +05'30'

Amit Sharma

Company Secretary & Compliance Officer

Membership No.: F10888

Encl: as above

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Annexure – A

DETAILS AS REQUIRED UNDER REGULATION 30 OF SEBI (LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 READ WITH SEBI MASTER CIRCULAR SEBI HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 DATED JANUARY 30, 2026 IS AS BELOW:

The proposed the increase in ESOP pool by issuing an amendment to the scheme.

Sr. No.	Particulars	Disclosure
1.	Brief details of options granted;	No fresh grant being done Board of Directors recommended to increase the ESOP Pool from 1,00,000 to 1,80,000 option subject to shareholders approval
2.	Whether the scheme is in terms of SEBI (SBEB) Regulations, 2021 (if applicable)	Yes, Shareholders approval will be sought for the amendment to CSFB ESOP Plan for Material Risk Takers (MRTS) in respect to applicable ESOP Pool Clause(s).
3.	Total number of shares covered by these options	No fresh grant being made. Each option when granted confers a right upon the Grantee to apply for one Share in the Bank when vested.
4.	Pricing formula	Not Applicable since no grant being done at present The Exercise Price will be the face Value of shares i.e Rs. 10/- per share as per the ESOP Plan for Material Risk Takers.
5.	Options vested	Not Applicable at present
6.	Time within which option may be exercised	The Exercise period for the vested options will be 1 year from the date of vesting.
7.	Options exercised	Not Applicable
8.	Money realized by exercise of options	Not Applicable
9.	the total number of shares arising as a result of exercise of option	Not Applicable (as no fresh grant and allotment)
10.	options lapsed	Not Applicable (as no fresh grant and allotment)
11.	variation of terms of options	Not Applicable (as no fresh grant and allotment)
12.	brief details of significant terms	As per the CSFB ESOP Plan for Material Risk Takers (MRTs) and Term Sheet.
13.	subsequent changes or cancellation or exercise of such options	Not Applicable
14.	Diluted earnings per share pursuant to issue of equity shares on exercise of options	Not Applicable

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Annexure – B

S. No.	Particulars	Details (Mr. Joseph Conrad Agnelo D'souza)	Details (Mr. Nageswara Rao Yalamanchili)
1	Reason for change, viz., appointment, ~~re-appointment, resignation, removal, death or otherwise~~	Appointment w.e.f September 28, 2026 for period of 5 years	Re - Appointment for a second term of three consecutive years w.e.f June 29, 2027
2	Date of appointment/ ~~re-appointment, cessation (as applicable) & term of appointment/re-appointment~~	Recommended the regularization to the shareholders as Non – Executive Independent Director w.e.f September 28, 2026 for period of 5 years.	Re –appointment as Non – Executive Independent Director Bank for a second term of three consecutive years w.e.f June 29, 2027, subject to the approval of the shareholders of the Bank.
3	Brief Profile (in case of appointment)	Mr. Joseph Conrad Agnelo D'souza holds a Master's Degree in Commerce, a Master's Degree in Business Administration, a Diploma in Financial Management and is a Senior Executive Programme ("SEP") graduate of the London Business School. He has over four decades of experience in banking and financial services. He had a leadership role at HDFC Limited in the areas of Strategy, Treasury, Operations, Investor Relations and New Initiatives. Mr. Joseph Conrad Agnelo D'souza was Member of Executive Management and Chief Investor Relations Officer at HDFC Limited and was earlier its Treasurer. His responsibilities during a 39+ year tenure at HDFC Limited included strategy, treasury corporate planning and budgeting, investor relations and corporate finance. He has worked on assignments for multilateral agencies in financial services in Asia, Africa and Eastern Europe. He has also helped set up mortgage companies in Bangladesh, Sri Lanka, Egypt, Maldives and Tanzania.	Mr. Nageswara Rao Yalamanchili is a seasoned banker with over 36 years of Managerial/ Executive/ Board level experience. He holds bachelor degree in commerce. He is Certified Associate Institute of Bankers (CAIIB) and has done Certificate Course in Computer Applications. He has previously served as Executive Director in Vijaya Bank, Syndicate Bank and Bank of Maharashtra. He was also associated as Director in Vishweshwariah Grameena Bank. He started his career with Vijaya Bank as a Probationary Officer. During his tenure he served at various levels and headed various departments. The notable position held are as under: ➤ 1985-2009 –worked on various positions including retail branch banking, branch head level, covering rural, semi-urban, urban and metro centers spanning over various states at different scales. ➤ 2009 – 2012- DGM & GM at Vijaya Bank and handled departments including Information & Technology, Risk Management, Card Division,

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		Among the directorships, Mr. Joseph Conrad Agnelo D'souza is associated with interalia Motilal Oswal Financial Services Limited, Chalet Hotels, Bharat Bijlee Limited, Prism Johnson Limited, Asianet Satellite Communications Limited, Camlin Fine Sciences Limited, Niwas Housing Finance Limited, Juhu Beach Resorts Limited and Samini Ceramics Limited.	Alternative Delivery Channels and other allied divisions. ➤ 2013-2015- Chief Compliance Officer of Vijaya Bank. ➤ 2016-2019 - served on the Board of Vijaya Bank as Executive Director and headed department of Risk Management, Information Technology, Credit - Retail & MSME, Treasury and other allied & allocated departments. ➤ 2019-2020 - served on the Board of Syndicate Bank as Executive Director and headed Digital department for digital adoption and digital marketing & partnership, Risk Management and other allied & allocated departments. ➤ 2020-2021 - served on the Board of Bank of Maharashtra as Executive Director and headed Information Technology department along with other departments. Currently he is working as Independent Director in the following companies: 1. Imfast FinfoTech Private Limited 2. I25 Outreach Private Limited 3. Ramaiah Capital Private Limited 4. CRMF Trustee Private Limited 5. Canara Bank Securities Limited 6. Maximus ARC Limited
4	Disclosure of relationships between directors (in case of appointment of a Director)	There is no inter-se relationship between Mr. Joseph Conrad Agnelo D'souza and any other Directors of the Bank	There is no inter-se relationship between Mr. Nageswara Rao Yalamanchili and any other Directors of the Bank
5	Shareholding in the Bank	Nil	Nil
6	Information as required pursuant to BSE circular ref no. LIST/COMP/14/2018-19	Mr. Joseph Conrad Agnelo D'souza is not debarred from holding the office of Director by virtue of any SEBI Order or any other such authority.	Mr. Nageswara Rao Yalamanchili is not debarred from holding the office of Director by virtue of any SEBI Order or any other such authority.

Capital Small Finance Bank Limited

	and the National Stock Exchange of India Limited with ref no. NSE/CML/2018/24, both dated June 20, 2018		
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Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2026

(₹ in lacs except otherwise stated)

S. No	Particulars	Quarter ended			Half Year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	30,082	28,818	25,646	58,900	50,354	1,04,860
	(a) Interest/discount earned on advances/bills	24,151	22,860	20,290	47,011	39,781	82,615
	(b) Income on Investments	3,532	3,468	3,259	7,000	6,425	13,095
	(c) Interest on balances with Reserve Bank of India and other interbank funds	2,322	2,411	2,049	4,733	4,053	8,914
	(d) Others	77	79	48	156	95	236
2	Other Income (refer note 11)	3,013	2,612	2,314	5,625	4,602	9,827
3	Total Income (1)+(2)	33,095	31,430	27,960	64,525	54,956	1,14,687
4	Interest Expended	16,466	15,467	14,482	31,933	28,211	58,718
5	Operating Expenses (i)+(ii)	10,137	9,528	8,411	19,665	16,543	34,618
	i. Employee cost	5,415	5,094	4,286	10,509	8,580	18,229
	ii. Other operating expenses	4,722	4,434	4,125	9,156	7,963	16,389
6	Total Expenditure (4)+(5) (excluding provisions and contingencies)	26,603	24,995	22,893	51,598	44,754	93,336
7	Operating Profit before provisions and contingencies (3)-(6)	6,492	6,435	5,067	12,927	10,202	21,351
8	Provisions (other than tax) and Contingencies	303	935	430	1,238	1,314	2,471
9	Exceptional Items	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	6,189	5,500	4,637	11,689	8,888	18,880
11	Tax Expense ⁹	1,628	1,370	1,148	2,998	2,198	4,741
12	Net Profit from Ordinary Activities after tax (10)-(11)	4,561	4,130	3,489	8,691	6,690	14,139
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit for the period/year (12)-(13)	4,561	4,130	3,489	8,691	6,690	14,139
15	Paid up equity share capital (Face Value of ₹10/- each)	4,547	4,547	4,529	4,547	4,529	4,542
16	Reserves excluding Revaluation Reserves	-	-	-	-	-	1,41,561
17	Analytical Ratios and other disclosure						
	i. Percentage of shares held by Government of India	-	-	-	-	-	-
	ii. Capital Adequacy Ratio (Refer Note 14)	20.78%	21.58%	24.23%	20.78%	24.23%	22.31%
	Tier-I Ratio	18.46%	19.17%	20.91%	18.46%	20.91%	19.58%
	iii. Earnings per share (before and after extraordinary items, net of tax expense)						
	Basic EPS (₹) (non-annualized)	10.03	9.09	7.70	19.12	14.78	31.20
	Diluted EPS (₹) (non-annualized)	9.98	9.06	7.67	19.04	14.72	31.09
	iv. NPA Ratios						
	(a) Gross NPAs	23,060	22,438	21,327	23,060	21,327	22,041
	(b) Net NPAs	10,794	10,206	10,748	10,794	10,748	10,604
	(c) % of Gross NPAs to Gross Advances	2.36%	2.47%	2.70%	2.36%	2.70%	2.54%
	(d) % of Net NPAs to Net Advances	1.12%	1.14%	1.38%	1.12%	1.38%	1.24%
	v. Return on Assets ¹ (annualized)	1.39%	1.30%	1.26%	1.35%	1.22%	1.23%
	vi. Net worth ²	1,51,050	1,48,041	1,38,551	1,51,050	1,38,551	1,44,938
	vii. Operating Margin ³	19.62%	20.47%	18.12%	20.03%	18.56%	18.62%
	viii. Net Profit Margin ⁴	13.78%	13.14%	12.48%	13.47%	12.17%	12.33%
	ix. Debt Equity Ratio ⁵	0.57	0.46	0.41	0.57	0.41	0.34
	x. Total Debt to Total Assets ⁶	6.45%	5.29%	5.04%	6.45%	5.04%	4.11%
	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/DOR/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.⁹Tax Expense includes taxes paid for the earlier years.^{*}Being a Banking Company, the following ratio disclosure is not applicable as per SEBI (LODR), 2015 & 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 |



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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			Half year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Segment Revenue						
a)	Treasury	5,905	5,977	5,308	11,882	10,570	22,166
b)	Retail Banking	27,833	26,335	23,473	54,343	46,405	96,157
c)	Wholesale Banking	4,151	3,816	3,183	7,967	6,009	12,760
d)	Other Banking Operations	1,091	1,111	931	2,202	1,958	4,325
e)	Unallocated	-	-	-	-	-	-
	Less: Inter Segment Revenue	(5,886)	(5,809)	(4,935)	(11,870)	(9,986)	(20,721)
	Income from Operations	33,094	31,430	27,960	64,524	54,956	1,14,687
2	Segment Results						
a)	Treasury	727	724	627	1,296	1,109	2,499
b)	Retail Banking	6,449	5,944	4,828	12,648	10,302	20,813
c)	Wholesale Banking	506	340	471	842	4	721
d)	Other Banking Operations	1,005	1,012	864	2,017	1,807	4,037
e)	Unallocated	-	-	-	-	-	-
	Total	8,687	8,020	6,790	16,803	13,222	28,070
	Less: (i) Interest	(495)	(485)	(632)	(980)	(1,263)	(2,513)
	(ii) Other Unallocable Expenditure net off Unallocable Income	(2,003)	(2,035)	(1,521)	(4,134)	(3,071)	(6,677)
	Total Profit Before Tax	6,189	5,500	4,637	11,689	8,888	18,880
3	Segment Assets						
a)	Treasury	3,07,198	3,28,223	2,96,207	3,07,198	2,96,207	2,91,442
b)	Retail Banking	8,60,079	8,08,348	7,19,307	8,60,079	7,19,307	7,76,660
c)	Wholesale Banking	1,63,866	1,51,013	1,21,032	1,63,866	1,21,032	1,39,397
d)	Other Banking Operations	1,114	890	679	1,114	679	729
e)	Unallocated	7,062	6,423	6,201	7,062	6,201	6,166
	Total Assets	13,39,319	12,94,897	11,43,426	13,39,319	11,43,426	12,14,394
4	Segment Liabilities						
a)	Treasury	-	-	-	-	-	-
b)	Retail Banking	10,51,812	10,24,497	8,71,748	10,51,812	8,71,748	9,45,441
c)	Wholesale Banking	1,11,188	96,656	1,03,563	1,11,188	1,03,563	98,370
d)	Other Banking Operations	2	6	1	2	1	4
e)	Unallocated	24,022	24,906	29,017	24,022	29,017	24,476
	Total	11,87,024	11,46,065	10,04,329	11,87,024	10,04,329	10,68,291
5	Capital and Reserves	1,52,295	1,48,832	1,39,097	1,52,295	1,39,097	1,46,103
6	Total (4+5)	13,39,319	12,94,897	11,43,426	13,39,319	11,43,426	12,14,394

-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 setup 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 September 30, 2026	As at September 30, 2025	As at March 31, 2026
	Unaudited	Unaudited	Audited
CAPITAL AND LIABILITIES			
Capital	4,547	4,529	4,542
Reserves and Surplus	1,47,748	1,34,568	1,41,561
Deposits	10,83,063	9,31,720	10,01,765
Borrowings	86,376	57,685	49,943
Other Liabilities and Provisions	17,585	14,924	16,583
Total	13,39,319	11,43,426	12,14,394
ASSETS			
Cash and Balances with Reserve Bank of India	51,600	54,987	41,267
Balances with Banks and Money at call and short notice	83,318	88,660	90,798
Investments	2,10,476	1,95,407	1,97,314
Advances	9,63,267	7,80,086	8,57,241
Fixed Assets	10,925	9,076	9,682
Other Assets	19,733	15,210	18,092
Total	13,39,319	11,43,426	12,14,394
Contingent Liabilities	11,964	8,766	10,607
Bills for Collection	-	-	-



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2. Cash Flow Statement is as below:

(₹ in Lacs)

Particulars	Half Year ended September 30, 2026	Half Year ended September 30, 2025	Year ended March 31, 2026
	Unaudited	Unaudited	Audited
Cash Flow from Operating Activities			
Net Profit before Taxes	11,689	8,888	18,880
Adjustment For:			
Depreciation Charge on Fixed Assets	1,020	873	1,782
Loan Loss Provision	1,238	1,314	2,470
Amortization of premium on investments	141	165	318
Loss/(Profit) on Sale of Fixed Assets	0	1	(1)
Employee Stock Option Expense	144	258	413
Operating profit before working capital changes	14,232	11,499	23,862
Adjustment For:			
Decrease/(Increase) in Term Deposits with other Banks	7,500	(55,000)	(57,933)
(Increase) in Investments (other than HTM Investments)	(13,876)	(13,751)	(16,174)
(Increase) in Advances	(1,06,856)	(72,276)	(1,50,288)
Increase In Deposits	81,298	99,460	1,69,505
(Increase) in Other Assets	(1,562)	(4,128)	(6,818)
Increase in Other Liabilities & Provision	294	2,419	3,855
Cash Flow used in Operating Activities	(18,970)	(31,777)	(33,991)
Direct Taxes Paid (net of refunds)	(2,635)	(2,229)	(4,518)
Net Cash Flow used in Operating Activities	(21,605)	(34,006)	(38,509)
Cash Flow from Investing Activities			
Purchase of Fixed Assets	(2,290)	(1,220)	(2,738)
Proceeds from Sale of Fixed Assets	28	45	49
Investments in HTM securities (Net)	-	-	(981)
Net Cash Flow used in Investing Activities	(2,262)	(1,175)	(3,670)
Cash Flow from Financing Activities			
Proceeds from issue of share capital including Share Premium	59	38	265
Redemption of Bonds	-	-	(5,100)
Net Increase in Borrowings/ Refinance	36,433	25,627	22,985
Dividend Payment	(2,273)	(1,809)	(1,810)
Net Cash Flow from Financing Activities	34,219	23,856	16,340
Net Increase/(Decrease) in Cash & Cash Equivalents	10,352	(11,325)	(25,839)
Cash & Cash Equivalents in the beginning of the period/year	47,459	73,298	73,298
Cash & Cash Equivalents at the end of the period/year	57,811	61,973	47,459

- The above financial results for the quarter and half year ended September 30, 2026 have been reviewed by the Audit Committee at its meeting held on October 28, 2026 and were 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 October 29, 2026. The results have been subjected to limited review by the Statutory Auditors of the Bank and they have issued their unmodified review 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 Standard -25 'Interim Financial Reporting' ('AS-25'), as prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Bank, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and is in compliance with the presentation and disclosure requirements of Regulation 33 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, 2026.
- 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 current quarter/corresponding previous quarter represent the difference between the year-to-date figures up to the end of the current quarter/corresponding previous quarter and the published figures up to the end of the previous quarter.



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

8. During the quarter and half year ended September 30, 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.
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 half year ended September 30, 2026 is as under:

(₹ in lacs)

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as on March 31, 2026 (A) ¹	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2026	Of (A) amount written off during the half-year ended September 30, 2026	Of (A) amount paid by the borrowers during the half-year ended September 30, 2026 ²	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as on September 30, 2026
Personal Loans	928	14	-	145	769
Corporate persons*	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	41	7	-	10	24
Total	969	21	-	155	793

* 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 September 30, 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.	33	11,259
2	Projects under implementation accounts sanctioned during the quarter.	26	3,398
3	Projects under implementation accounts where DCCO has been achieved during the quarter	4	361
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	55	14,296
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.	8	3,404
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	8	3,404
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.	8	3,404
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 September 30, 2026

11. 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.
12. During the half year ended September 30, 2026, the Bank has allotted 46,414 equity shares pursuant to the exercise of options under the approved employee stock option schemes.
13. Post approval of the members in the Annual General Meeting (held on June 25, 2026) during the half year ended September 30, 2026, the Bank has paid the final dividend for the year ended March 31, 2026 of ₹5 per equity share having face value of ₹10 each.



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14. 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.
15. 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.capital.bank.in/investors/regulatory-disclosures>. The disclosure has not been subjected to limited review.
16. Preparation of consolidated financial statements is not applicable as the Bank does not have any subsidiary/associate/joint venture company(ies).
17. Figures of the previous periods/years have been regrouped/reclassified wherever necessary to conform to current period's classification.

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

Date: October 29, 2026
Place: Jalandhar


Sarvjit Singh Samra
Managing Director & CEO
DIN: 00477444



Independent Auditors' Limited Review Report on the Unaudited Financial Results of Capital Small Finance Bank Limited for the Quarter and Half year ended September 30, 2026, pursuant to the Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended)

To
The Board of Directors,
Capital Small Finance Bank Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of **Capital Small Finance Bank Limited ("the Bank")** for the quarter and half year ended September 30, 2026 ("**the Statement**"), attached herewith, being submitted by the Bank pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 (as amended) ("**Listing Regulations**"), except for the disclosures relating to Pillar 3 as at September 30, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 15 of the Statement and have not been reviewed by us.
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Accounting Standard 25 "**Interim Financial Reporting**" ("**AS 25**") as prescribed under section 133 of the Companies Act, 2013 ("**the Act**"), as amended, read with the relevant rules issued thereunder, 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 and in compliance with the Listing Regulations, is the responsibility of the Bank's management and has been approved by the Board of Directors of the Bank. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "**Review of Interim Financial Information performed by the Independent Auditor of the Entity**" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under Section 143(10) of the Act and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, together with the notes thereon, prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under section 133 of the Act, read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in accordance with the Listing Regulations including the manner in which it is to be disclosed or that it contains any material misstatement or that it has not been prepared in accordance with the relevant applicable guidelines / prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters, except for the disclosures relating to Pillar 3 as at September 30, 2026, including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio, as have been disclosed on the Bank's website and in respect of which a link has been provided in Note 15 of the Statement and have not been reviewed by us.

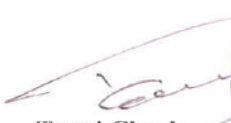


5. Other Matter

- a. The statement includes comparative financial figures of the Bank for the quarter and half year ended September 30, 2025, which have been reviewed by the predecessor auditor vide their report dated October 29, 2025, in which the predecessor auditor has expressed unmodified conclusion.
- b. The statement also includes comparative financial figures of the Bank for the quarter and year ended March 31, 2026, which have been audited by the predecessor auditor vide their report dated April 29, 2026, in which the predecessor auditor has expressed an unmodified opinion.

Our conclusion is not modified in respect of these matters.

For **GSA & Associates LLP**
Chartered Accountants
Firm Registration No.: 000257N/N500339


Tanuj Chugh
Partner
Membership No. 529619



Place: New Delhi
Date: October 29, 2026

UDIN – 26529619OHMYKE5534

Consistent Growth that speaks for itself

Investor Presentation
Q2 & H1 FY27

Annexure 2



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.

Business at a Glance

Asset Profile	 Loan Book INR 9,755 Cr (ATS – INR 2.0 Mn)	 Loan Book Growth Q-o-Q ¹ : 7.5% Y-o-Y ² : 23.4%	 Asset Quality GNPA(%): 2.36 /2.70/2.47 NNPA(%): 1.12 /1.38/1.14 (Q2FY27/Q2FY26/Q1FY27)	 Yield on Advances(%) 11.0 /11.0/10.9 (Q2FY27/Q2FY26/Q1FY27)
Deposit Profile	 Deposits INR 10,831 Cr (ATS – INR 0.15 Mn)	 Deposits Growth Q-o-Q ¹ : 2.2% Y-o-Y ² : 16.2%	 CASA (% of Total Deposits) O/s CASA(%): 34.5 /33.9/36.7 Avg. CASA(%): 34.8 /34.8/35.3 (Q2FY27/Q2FY26/Q1FY27)	 Cost of Deposits(%) 5.68 /5.92/5.60 (Q2FY27/Q2FY26/Q1FY27)
Earning Profile	 Profitability PPOP: INR 68 Cr /52 Cr/65 Cr PAT: INR 46 Cr /35 Cr/41 Cr (Q2FY27/Q2FY26/Q1FY27)	 Profitability PPOP: Y-o-Y ² : 30.9% PAT: Y-o-Y ² : 30.7%	 NIM³ 4.24% /4.04%/4.21% (Q2FY27/Q2FY26/Q1FY27)	 ROA⁴(%) : 1.39 /1.26/1.30 ROE⁵(%) : 12.23 /10.22/11.20 (Q2FY27/Q2FY26/Q1FY27)

1.Q-o-Q refers to September 2026 vs June 2026

2.Y-o-Y refers to September 2026 vs September 2025

3. NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

4. ROA is calculated as % of Avg Assets

5. ROE is calculated as % of Avg Equity;

Figures have been rounded off wherever applicable.

Differentiated Bank Serving the Middle Income Segment

Capital Small Finance Bank



Advances

23% YoY Growth

Quarterly Update

- 7.5% QoQ, 23.4% YoY growth
- Disbursement: INR 1,095 Crores
- Growth Driver: MSME & Business Segment expanded 13% QoQ & 51% YoY

Key Aspects

- ATS of Rs. 19.53 lacs/17.10 lacs (Q2FY27/Q2FY26)
- 97.0% secured exposure
- Zero direct microfinance exposure



Deposits

16% YoY Growth

Quarterly Update

- 2.2% QoQ, 16.2% YoY growth
- CASA ratio at 34%
- Deposit cost declined to 5.7%

Key Aspects

- Retail share exceeding ~90%+
- High rollover ratio (89%+)
- Retail led liability franchise



Profitability

31% YoY Growth

Quarterly Update

- NII growth of 24% YoY
- Non-Interest Income growth of 28% YoY
- PPOP growth of 31% YoY
- CI Ratio: 59.8% (vs. 59.5% in Q1FY27)

Key Aspects

- NIM¹ expanded to 4.24%
- Return metrics remain resilient, ROA² is 1.39%, ROE³ is 12.23%



Asset Quality

Best-in-Class Metrics

Quarterly Update

- GNPA: 2.36% (improved from 2.47% in Q1FY27)
- NNPA: 1.12% (improved from 1.14% in Q1FY27)
- Credit cost: 0.18%
- PCR stood at 53.19% (vs. 54.51% in Q1FY27)

Key Aspects

- SMA 1 & 2 reduced to 3.31%
- Industry-low write-offs

INR 9,755 Crores

Q2FY27 Advances – ~8.5x
since FY16

INR 10,831 Crores

Q2FY27 Deposits – ~6x since
FY16

INR 46 Crores

Q2FY27 PAT – ~13x* since
FY16

2.36%/1.12%

GNPA/NNPA – Stable asset
quality

*Annualised Basis

1. NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

2. ROA is calculated as % of Avg Assets

3. ROE is calculated as % of Avg Equity

Data as of September 2026

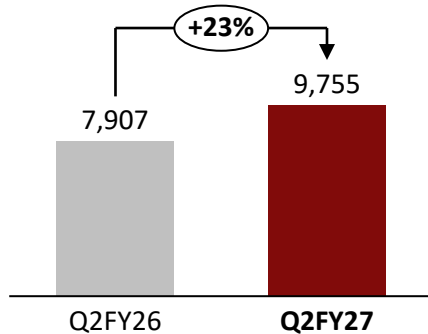
Numbers have been rounded off wherever applicable



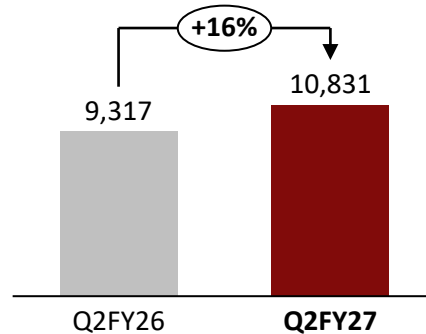
Performance Highlights

Key Financial Highlights – Q2FY27

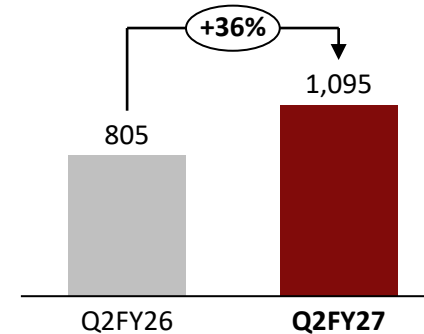
Gross Advances (INR Crores)



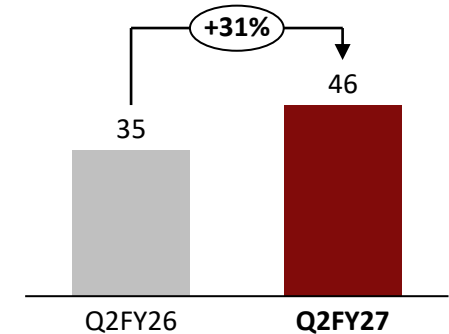
Deposits (INR Crores)



Disbursement (INR Crores)



Profit After Tax (INR Crores)



ROA (%)

1.39%

Vs

1.26%/1.30%
(Q2FY26/Q1FY27)

Collection Efficiency (%)

99.5%

Vs

98.4%/100.2%
(Q2FY26/Q1FY27)

GNPA (%)

2.36%

Vs

2.70%/2.47%
(30th September 2025/
30th June 2026)

NNPA (%)

1.12%

Vs

1.38%/1.14%
(30th September 2025/
30th June 2026)

NIM^ (%)

4.24%

Vs

4.04%/4.21%
(Q2FY26/Q1FY27)

CASA (%)

34.5%

Avg. CASA 34.8%

Vs 36.7%

Avg. CASA 35.3%
(30th June 2026)

CRAR (%)

20.8%

Vs

21.6%
(30th June 2026)

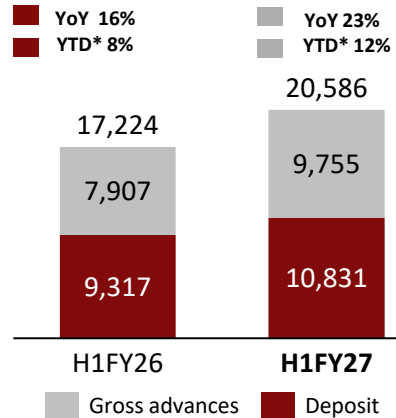
Branches (No's.)

222 Branches

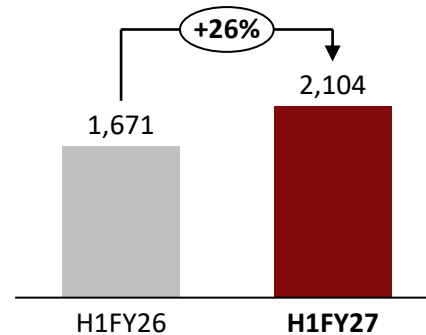
across 5 states
And 2 Union
Territories

Key Financial Highlights – H1FY27

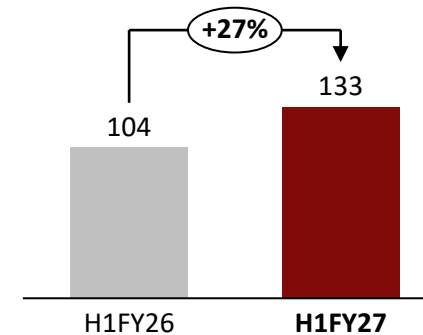
Gross Advances & Deposits (INR Crores)



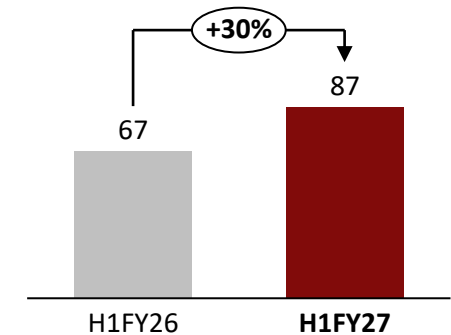
Disbursement (INR Crores)



PPOP (INR Crores)



Profit After Tax (INR Crores)



ROA (%)

1.35%

Vs

1.22%
(H1FY26)

Collection Efficiency (%)

99.5%

Vs

98.4%
(H1FY26)

GNPA (%)

2.36%

Vs

2.70%
(H1FY26)

NNPA (%)

1.12%

Vs

1.38%
(H1FY26)

NIM^ (%)

4.23%

Vs

4.05%
(H1FY26)

CRAR (%)

20.8%

Vs

24.2%
(H1FY26)

Branches (No's.)

222 Branches

across 5 states
And 2 Union
Territories

[^]NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

CASA calculated as total CASA divided by total deposits, ROA is calculated as % of Avg Assets

*YTD (6 Months) is H1FY27 over H2FY26



Asset Portfolio

Well-Diversified Credit Portfolio – Q2FY27

MSME, Trading & Other Business Loans

Agricultural Loans

Mortgage Loans

Corporate Loans

Consumption & Other Loans



- Working Capital loan
- Project Financing
- Machinery loan



- Kisan Credit Card
- Agricultural Term Loan



- Housing Loan
- Loan Against Property



- Term loan to NBFCs
- Term Loan to MFIs



- Auto Loan
- Gold Loan
- Loan Against FDRs

INR 2,365 Crores
Housing Loan LAP

Gross Advances



INR 2,765 Crores
INR 1,835 Cr / 2,452 Cr
(Q2FY26/Q1FY27)

INR 2,575 Crores
INR 2,381 Cr / 2,425 Cr
(Q2FY26/Q1FY27)

INR 1000 Crores
INR 915 Cr/977 Cr
(Q2FY26/Q1FY27)

INR 1,365 Crores
INR 1,161 Cr/1,304 Cr
(Q2FY26/Q1FY27)

INR 1,383 Crores*
INR 1,068 Cr / 1,291 Cr
(Q2FY26/Q1FY27)

INR 667 Crores
INR 547 Cr / 624 Cr
(Q2FY26/Q1FY27)



ATS

INR 2.93 Mn
INR 2.44 Mn / 2.83 Mn
(Q2FY26/Q1FY27)

INR 1.34 Mn
INR 1.28 Mn / 1.32 Mn
(Q2FY26/Q1FY27)

INR 1.60 Mn
INR 1.52 Mn/1.58 Mn
(Q2FY26/Q1FY27)

INR 1.34 Mn
INR 1.18 Mn/1.30 Mn
(Q2FY26/Q1FY27)

INR 293.92 Mn
INR 260.34 Mn / 284.70 Mn
(Q2FY26/Q1FY27)

INR 0.89 Mn
INR 0.83 Mn / INR. 0.86 Mn
(Q2FY26/Q1FY27)



NNPA

0.62%
1.20% / 0.69%
(Q2FY26/Q1FY27)

2.66%
2.56% / 2.65%
(Q2FY26/Q1FY27)

0.62%
0.89% / 0.79%
(Q2FY26/Q1FY27)

0.45%
0.67% / 0.56%
(Q2FY26/Q1FY27)

0.62%
0.72% / 0.36%
(Q2FY26/Q1FY27)

0.47%
0.47% / 0.50%
(Q2FY26/Q1FY27)



Interest Yield

10.54%
10.64% / 10.50%
(Q2FY26/Q1FY27)

12.47%
12.66% / 12.48%
(Q2FY26/Q1FY27)

9.90%
9.82% / 9.87%
(Q2FY26/Q1FY27)

12.25%
12.51% / 12.27%
(Q2FY26/Q1FY27)

10.62%
10.83% / 10.74%
(Q2FY26/Q1FY27)

9.74%
9.73% / 9.68%
(Q2FY26/Q1FY27)



Granular loan book portfolio
ATS of INR 1.95 Mn



Focus on middle-income
customer segment

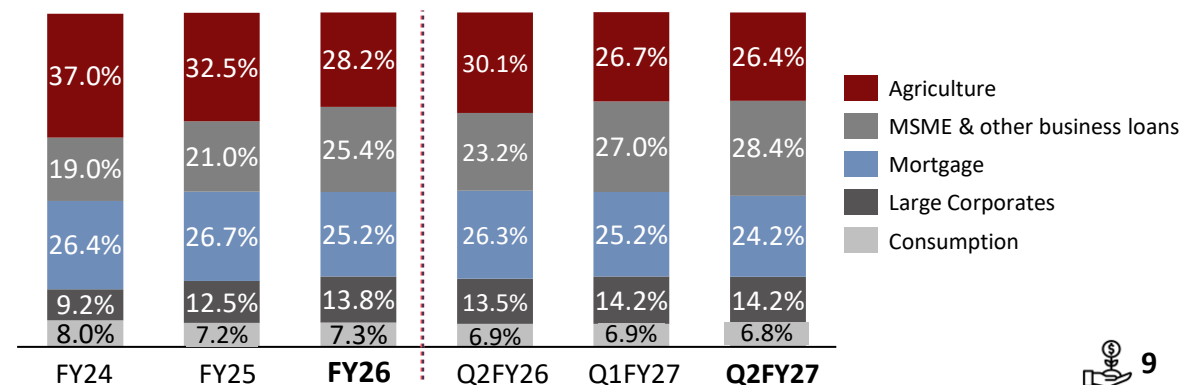


Emphasis on secured lending
with 97.0% secured



Endeavour to be a full suite
banker for the customer

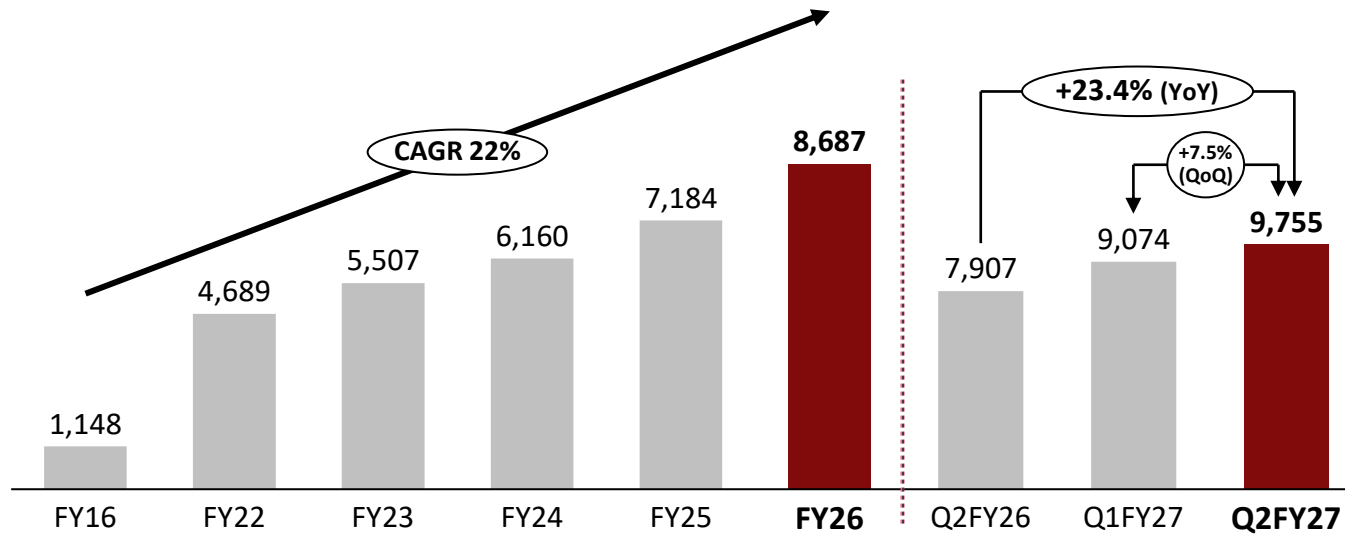
Diversified Portfolio & Non-Reliance on MFI Segment (%)



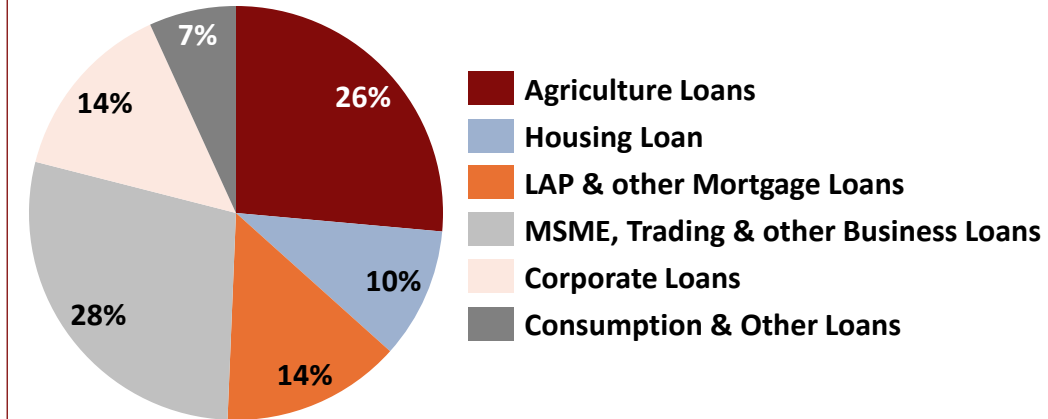
Diversified & Secured Advance Portfolio

✓ *Diversified portfolio with each segment sustaining multiple cycles*

Gross Loan Book (INR Crores)



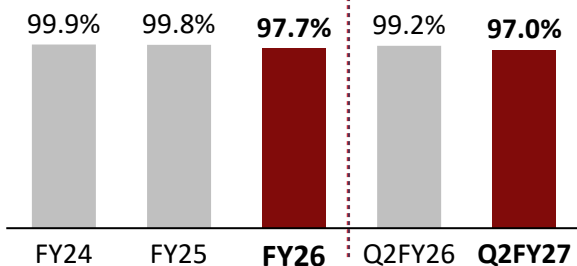
AUM of Rs. 9,755.33 Crores



✓ *Continued focused on secured lending with 97.0% being secured*

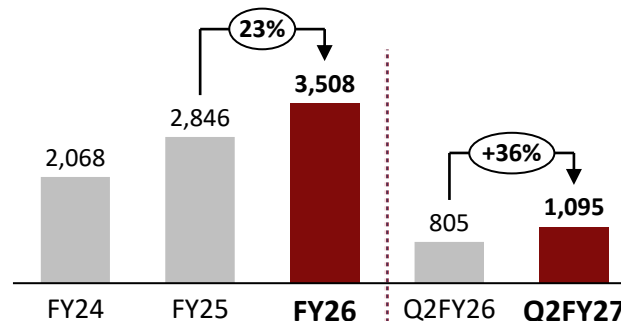
Emphasis on Secured Lending (%)

77% collateralized with immovable properties/FDR/Gold^



^Data as of September 2026

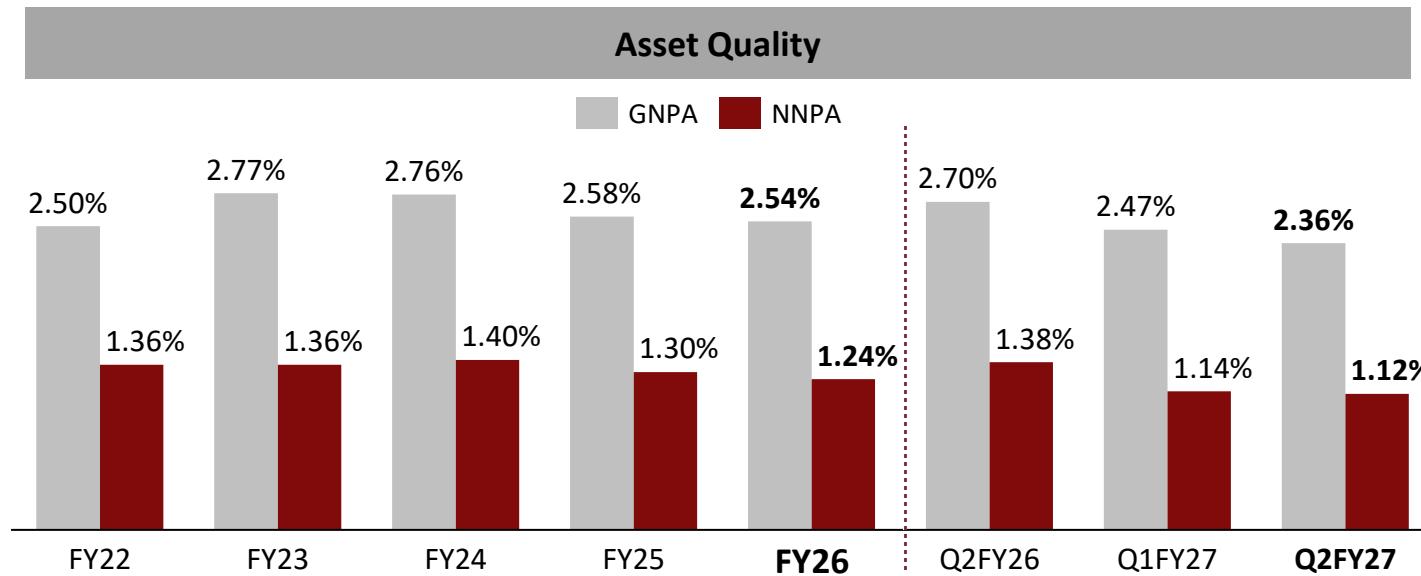
Healthy Disbursements (INR Crores)



- The growth driver for the quarter is MSME/ Business segment, grew by 13% on QoQ and 51% on YoY basis.
- Share of Advances from other than Home State increased to 26% (23% Q2FY26)

Industry Leading Asset Quality

✓ *Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs*



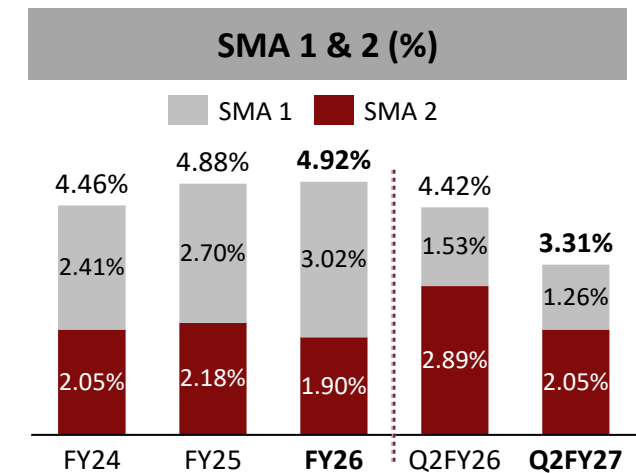
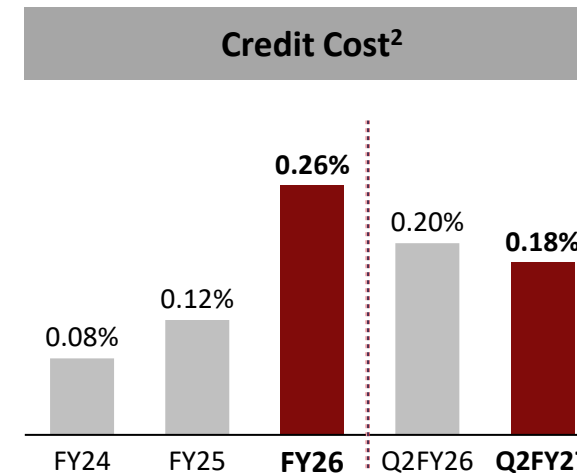
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- PCR stood at 53.19% in Q2FY27 vs 54.51% in Q1FY27.

✓ *Emphasis on collection and resolutions even for sticky loans-negligible write-offs and NIL NPA sell-off*

NPA Table (INR Crores)	FY24	FY25	FY26	Q2FY26	Q1FY27	Q2FY27
Opening NPAs	152.6	170.2	185.3	204.2	220.4	224.4
Additions	128.4	84.4	112.8	31.1	24.8	22.0
Upgradations & Recovery	110.5	68.8	76.9	22.1	20.8	15.6
Write offs ¹	0.3	0.5	0.8	0.1	0.0	0.3
Closing NPAs	170.2	185.3	220.4	213.3	224.4	230.6

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 & Risk Management Practices

2.36%

GNPA as of September-26

1.12%

NNPA as of September-26

0.18%

Credit Cost Q2FY27

~Negligible write-offs

One of the most secured Asset Portfolio in the Lending Industry

Historic Asset Quality Trend

Year	Gross Slippage ¹	Net Slippage ²	Write-off Amt ³ (in cr)	Credit Cost ⁴	Remarks
FY16	0.77%	0.52%	NIL	0.07%	Deficit rainfall
FY17	1.06%	0.49%	0.15	0.06%	Demonetisation
FY18	1.41%	0.53%	NIL	0.10%	-
FY19	1.52%	0.70%	0.01	0.17%	-
FY20	1.64%	0.95%	0.01	0.36%	Delayed Monsoon
FY21	0.76%	0.60%	0.01	0.30%	Covid Impact
FY22	2.12%	1.06%	0.07	0.42%	Wide spread Heatwaves/ Post Covid Impact
FY23	3.38%	0.78%	0.12	0.32%	Deficit rainfall
FY24	2.40%	0.33%	0.33	0.08%	-
FY25	1.41%	0.25%	0.51	0.12%	-
FY26	1.61%	0.50%	0.78	0.26%	Above normal rainfall (flood conditions in some parts)
H1FY27	1.11%	0.24%	0.74	0.24%	Deficit rainfall

Risk Management framework developed over two decades of operational experience and customer engagement

Engagement	Dedicated customer relationship team to maintain healthy customer engagement
Assessment Matrix	Well-defined credit assessment matrix based on risk profile of the borrowers
Conservative LTV	Secured lending primarily for productive purposes with conservative LTV
Committee approach	Committee approach is followed to oversee larger exposures (Rs. 125 lakhs and above) in addition to a dedicated monitoring team
Independent reviews	By following the Principle of four eyes, robust credit assessment through multiple levels of independent review is conducted
Primary Banker	Better visibility of borrower cash flows by targeting to be the 'Primary Banker'

1. Total accretion to NPAs during the period/total standard advances.
3. Including technical write-offs & losses on ARC sell

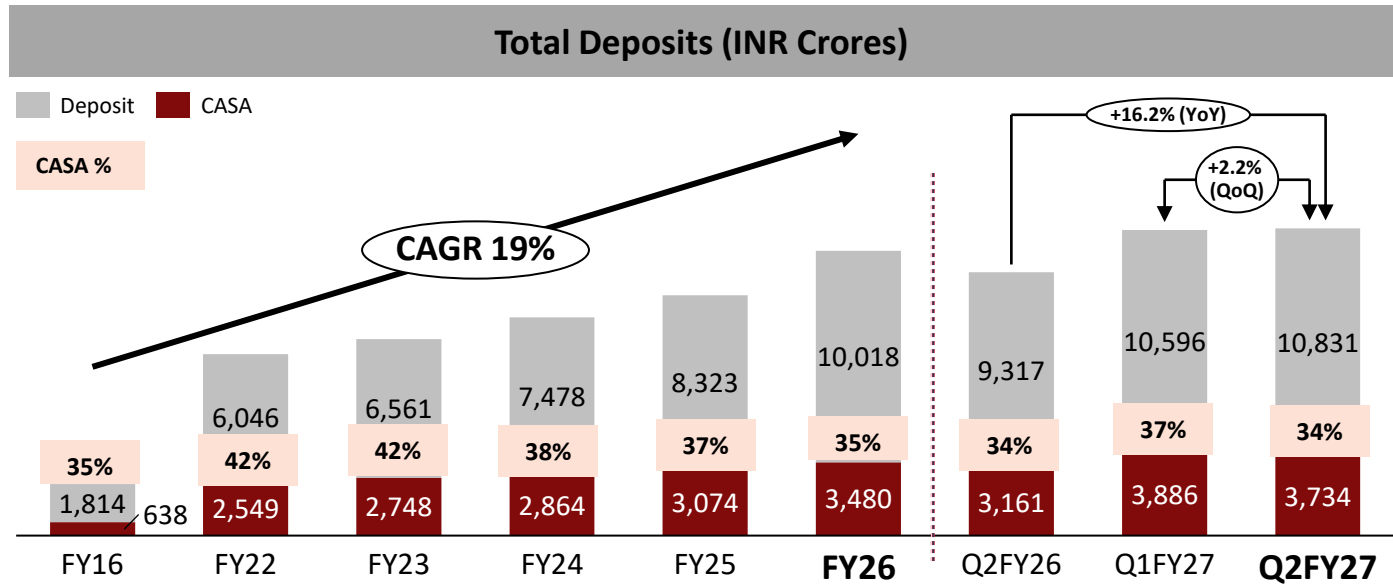
2. NPA accretion net of upgrades & recoveries during the period/total standard advances
4. Credit cost includes write offs, provisions for expected loan losses (including on standard advances)



Liability Portfolio

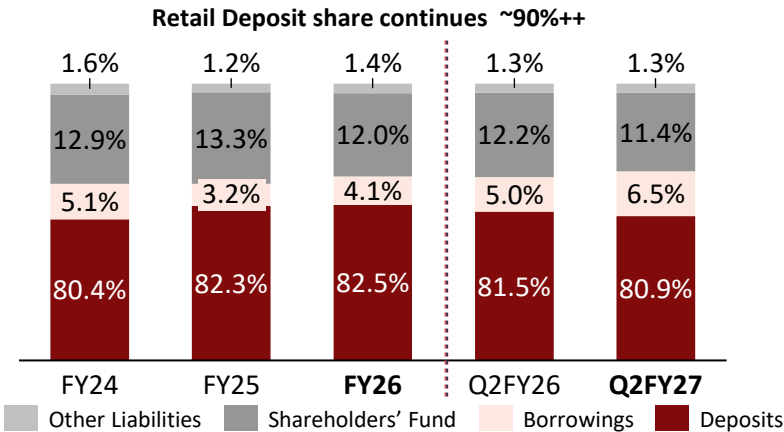
Retail Focused Liability Franchise with Consistently High Share of CASA

✓ Focus on Granular & Retail Centric Deposits, with negligible Bulk Deposits

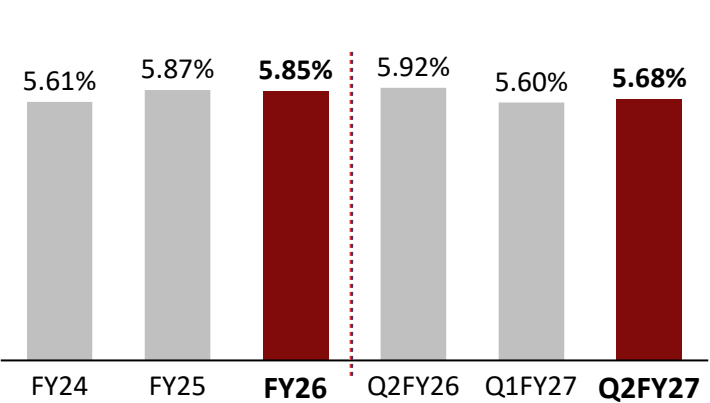


- Deposit cost stood at 5.68% in Q2FY27 (vs 5.92% in Q2FY26)
- CASA ratio remained healthy at 34.5% (average CASA 34.8% for Q2FY27).
- Interest on saving bank accounts is 3.10%

Deposit-Led Funding Mix (%)

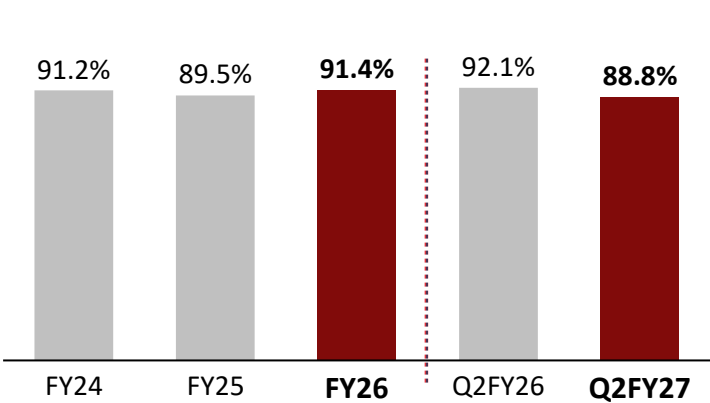


Cost of Deposits (%)



CASA calculated as total CASA divided by total deposits,

Rollover Ratio (%)

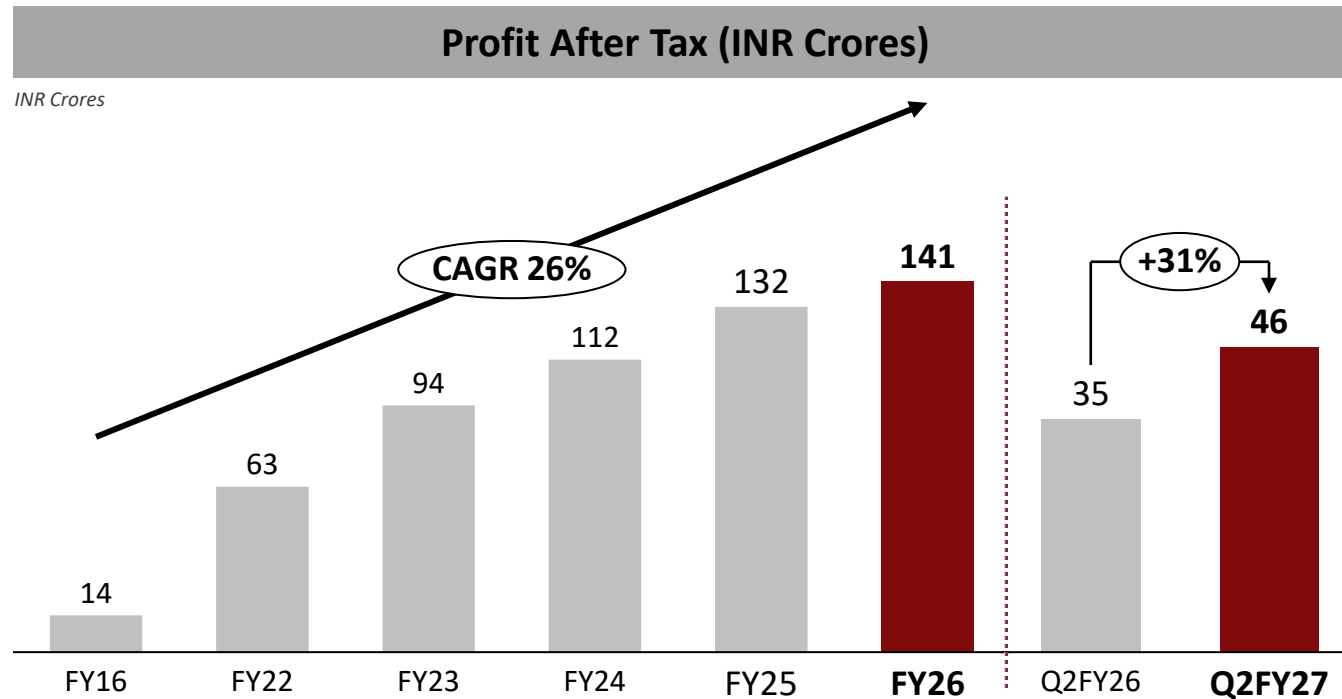


Numbers have been rounded off wherever applicable

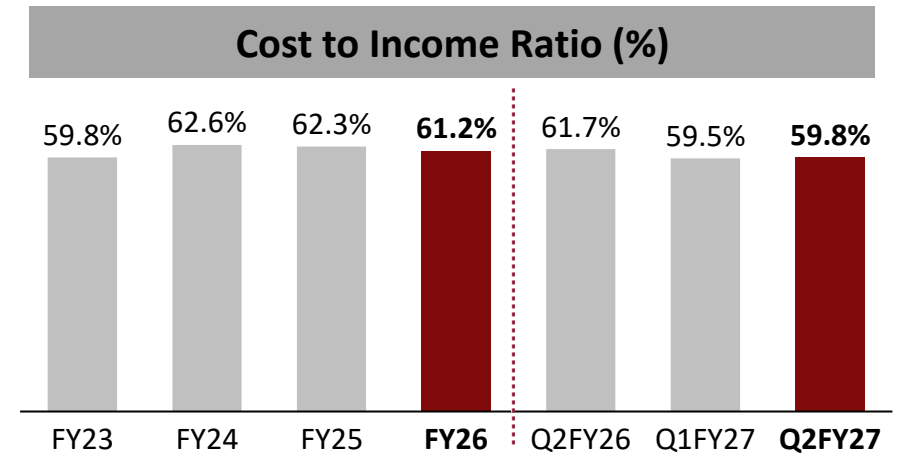
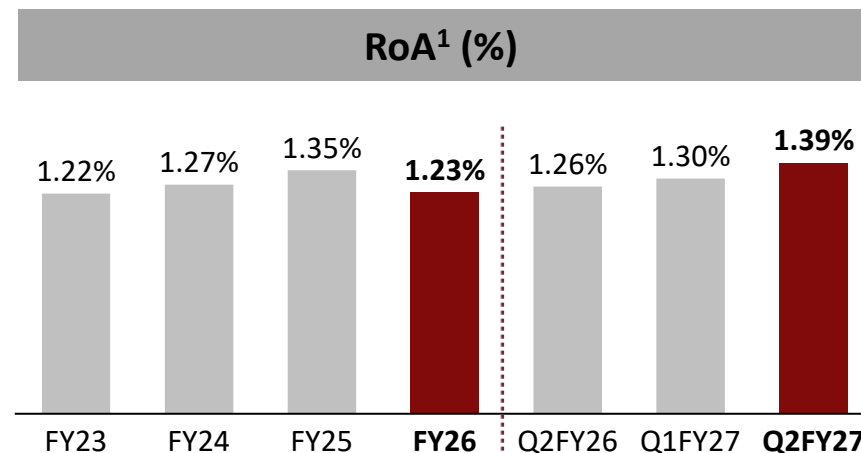


Financials & Key Ratios

Consistently Improving Profitability



- Net Interest Income grew by 24% YoY to INR 139 Crores (INR 112 Crores in Q2FY26) and Non Interest Income grew by 28% YoY to INR 30 Crores (INR 24 Crores in Q2FY26)
- PPOP (Q2FY27) growth 31% YoY basis & PAT growth of 31% YoY basis
- NIMs improvement; 4.24% in Q2FY27 (vs 4.21% in Q1FY27 & 4.04% in Q2FY26)
- Operating margin improved to 2.08% in Q2FY27 vs 1.88% in Q2FY26 (calculated as % to average assets)



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

Statement of Profit and Loss

Particulars (INR Crores)	Q2FY27	Q2FY26	YoY ¹ (%)	Q1FY27	H1FY27	H1FY26	FY26	FY25	FY24	FY23	FY22	CAGR ² %
Net Interest Income	139	112	24%	134	272	221	463	410	345	322	255	19%
Other Income	30	24	25%	26	56	47	99	86	68	50	54	
Operating expenses	101	83	22%	95	196	164	339	311	258	223	196	
Pre-Provision Operating Profit	68	52	31%	65	133	104	223	187	154	149	113	31%
Provisions & Contingencies [^]	22	16	38%	23	46	37	77	55	43	55	51	
PAT (Before Exceptional Items)	46	35	31%	41	87	67	145	132	112	94	63	33%
Exceptional Items *	-	-	-	-	-	-	4	-	-	-	-	
Reported PAT	46	35	31%	41	87	67	141	132	112	94	63	33%
Earnings Per Equity Share (non annualized)												
Basic (Rs)	10.0	7.7		9.1	19.1	14.8	31.2	29.2	30.7	27.4	18.4	
Diluted (Rs)	10.0	7.7		9.1	19.0	14.7	31.1	29.1	30.5	27.2	18.2	

1. YoY (calculated H1FY27 over H1FY26)
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)

Numbers have been rounded off wherever applicable
[^]including writeoff values

Return Ratios

Key Business Parameters	Q2FY27	Q1FY27	Q2FY26
CD ratio (Avg) (%)	85.4	83.0	81.5
CD ratio (Outstanding) (%)	90.1	85.6	84.9
Yield on Advances (%)	11.0	10.9	11.0
Cost of Deposits (%)	5.7	5.6	5.9
Cost to Income ratio (%)	59.8	59.5	61.7

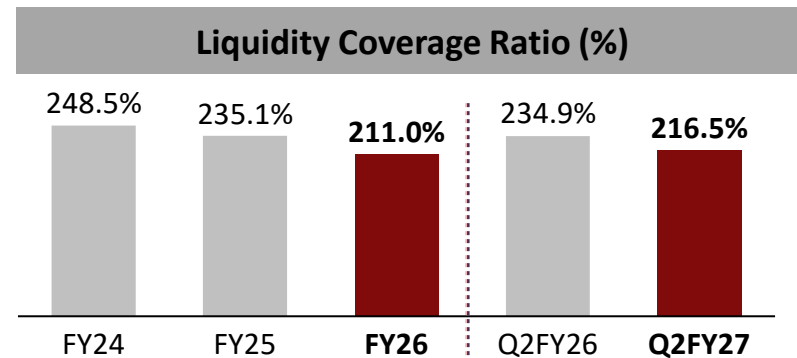
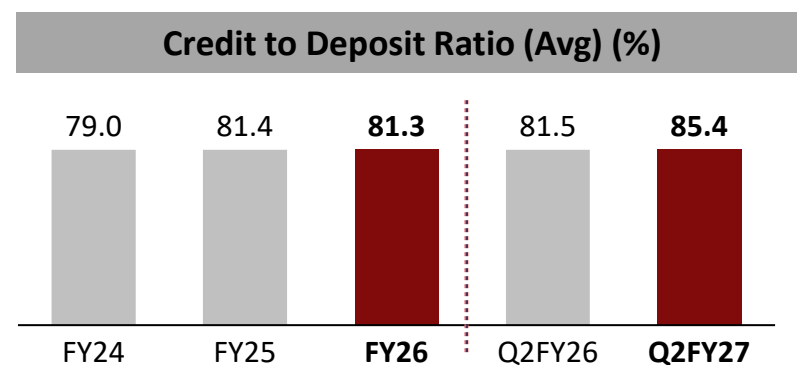
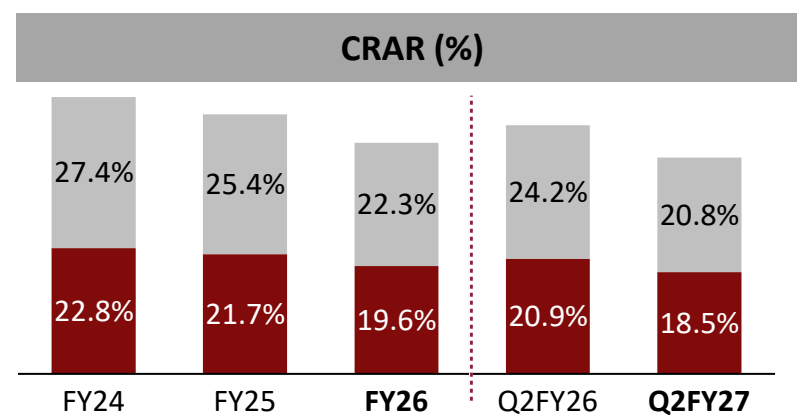
Return Ratios %	Q2FY27	Q1FY27	Q2FY26
Net Interest Margin ¹	4.24	4.21	4.04
Non-Interest Income ²	0.92	0.82	0.86
Operating Margin	2.08	2.04	1.88
Credit Cost ³	0.18	0.31	0.20
RoA ⁴	1.39	1.30	1.26
RoRWA ⁵	2.37	2.27	2.23
RoE ⁶	12.23	11.20	10.22

Other Income (INR Crores)	Q2FY27	Q1FY27	Q2FY26
Advance Related Fee Income	12.1	7.8	9.1
Operations Related Fee Income	6.7	6.2	5.3
Banca Commission ⁷	10.2	10.2	8.6
Forex & Treasury Income	1.2	1.9	0.7
Total Other Income	30.2	26.1	23.7

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
0.87	0.88	0.77	0.66	0.79
1.90	1.92	1.76	1.95	1.66
0.26	0.12	0.08	0.32	0.42
1.23	1.35	1.27	1.22	0.93
2.17	2.38	2.41	2.38	1.88
10.10	10.38	14.6	16.62	12.95

- Effectively managed yields and interest spread across interest rate cycles;
- Operating margin improved to 2.08% in Q2FY27 vs 1.88% in Q2FY26 (calculated as % to average assets)



1. NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

3. Credit Cost is calculated as % of Avg Assets

5. RoRWA is calculated as % of Avg Risk Weighted Assets

7. Banca including LI, GI, Health, MTSS, 3in1, TPP commission

2. Non-Interest Income = Total Income - Interest Earned

4. ROA is calculated as % of Avg Assets

6. ROE is calculated as % of Avg Equity

Statement of Assets and Liabilities

Particulars (INR Crores)	H1FY27	H1FY26	YoY ¹ (%)	Q1FY27	FY26	FY25	FY24	FY23	FY22
Capital & Liabilities									
Shareholder's Fund ²	1,523	1,391	9%	1,488	1,461	1,340	1,197	611	516
Deposits	10,831	9,317	16%	10,596	10,018	8,323	7,478	6,561	6,046
Borrowings	864	577		686	499	321	472	721	498
Other Liabilities and Provisions	176	149		179	166	124	148	98	93
Total	13,393	11,434	17%	12,949	12,144	10,108	9,295	7,991	7,154
Assets									
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,349	1,436		1,583	1,321	1,000	1,321	881	1,019
Investments	2,105	1,954	8%	2,037	1,973	1,819	1,706	1,489	1,357
Advances	9,633	7,801	23%	8,952	8,572	7,090	6,075	5,429	4,635
Fixed Assets	109	91		102	97	89	84	83	84
Other Assets	197	152		275	181	110	110	110	59
Total	13,393	11,434	17%	12,949	12,144	10,108	9,295	7,991	7,154
Book Value (per share)	335	307		327	322	296	266	178	152

1. YoY (calculated H1FY27 over H1FY26)
2. Capital + Reserves & surplus

Consistently improving Financial Strength

₹334.97

Book Value as of Sept-26

₹38.24³

EPS as of Sept-26

1.39%/2.37%

RoA/RoRWA Q2FY27

12.23%

RoE Q2FY27

Remains committed for Disciplined growth, improving margins, strengthening liability traction and maintaining strong asset quality

Year	Book Value ¹ (₹)	EPS ² (₹)	RoA (%)	RoRWA (%)	RoE (%)
FY20	₹120.32	₹8.18	0.52	0.98	7.72
FY21	₹132.93	₹12.04	0.69	1.43	9.51
FY22	₹151.50	₹18.41	0.92	1.88	12.95
FY23	₹178.27	₹27.35	1.22	2.31	16.62
FY24	₹265.84	₹30.65	1.27	2.41	14.64
FY25	₹296.18	₹29.18	1.35	2.38	10.38
FY26	₹321.68	₹31.20	1.23	2.17	10.10



Liability Profile

~6x since 2016

- Retail focused liability profile with 90%+ retail deposit and 34%+ CASA
- Deposit CAGR of 19%+ (FY16-26)



Advance Profile

~8.5x since 2016

- Diversified and secured advances profile
- Advance CAGR of 22%+ (FY16-26)
- Business loan & Mortgage lending key growth drivers



Asset Quality Profile

- Strong, stable asset quality and sustained multiple cycles (economic, geo-political, natural etc)
- Negligible write-offs and controlled net slippages with rangebound credit cost



Earning Profile

~13x since 2016

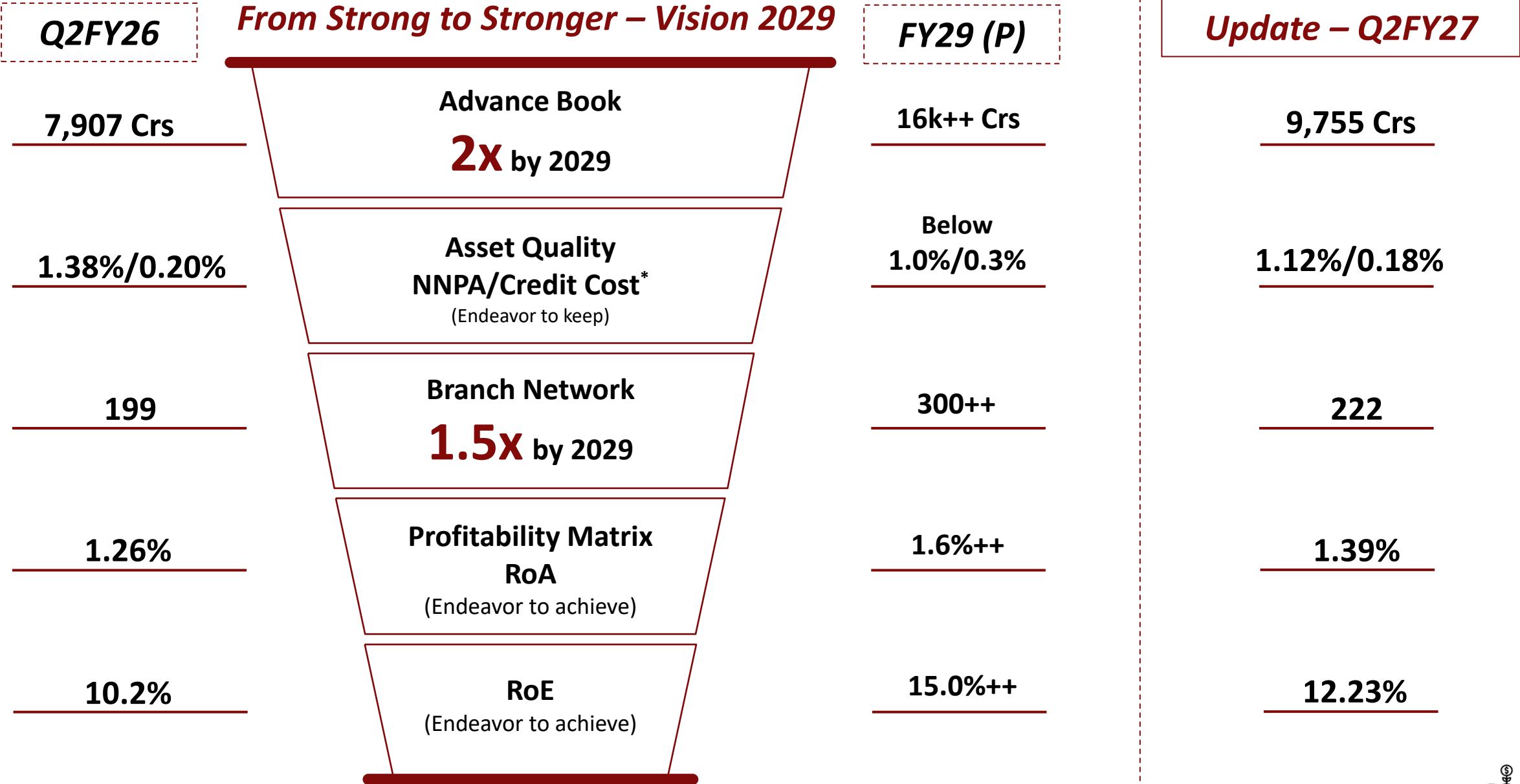
- Continuously improving Profitability in each year
- Scaling up efficiency ratios (RoA, RoE, RoRWA)
- PAT CAGR of 26%+ (FY16-26)

1. Shareholders' funds/outstanding number of shares during the period

2. Net profits/average number of shares during the period

3. Annualized basis

Capital SFB @ 2029 – Vision



Capital SFB 2029 – Key Focus Areas

01

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.

02

Elevating Liability Franchise

- Targeting growth in line, to support advances growth.
- Continue to focus on retail deposit with high share of CASA.

03

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%+ branches outside Punjab by 2029 (21.8% as on September 30, 2026)

04

Strengthening Operational & Profitability Metric

- 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



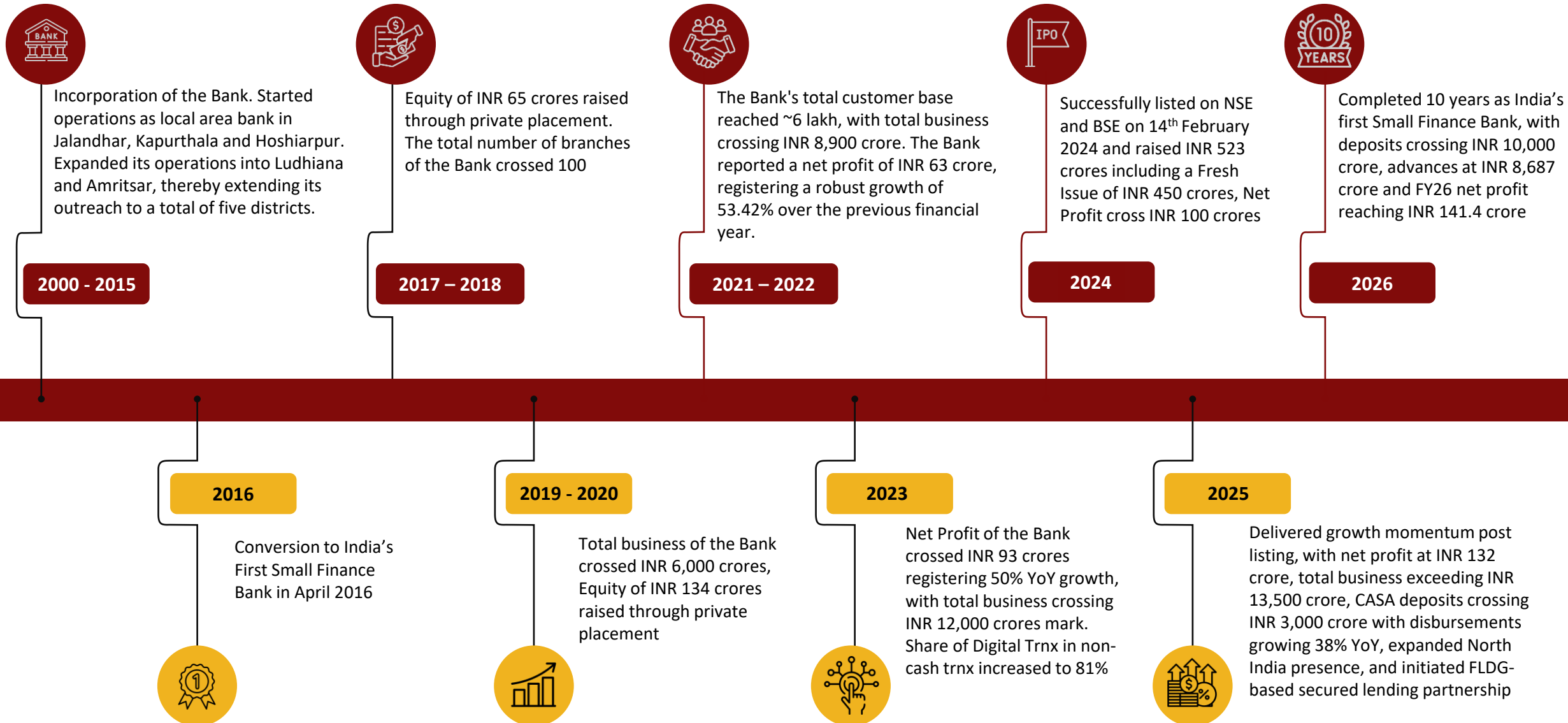
Improvement in profitability and ROA



About Capital Small Finance Bank

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

Capital Small Finance Bank



Providing a wide Range of Products and Services

01



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

02



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

03



Fee-based Products

Insurance Products

Forex Services

Money Transfer Services

Safe Deposit Lockers

3-in-1 Demat & Trading Account

Banker to Issue

04



Other Services

Branches

ATMs

ATM cum Debit Cards

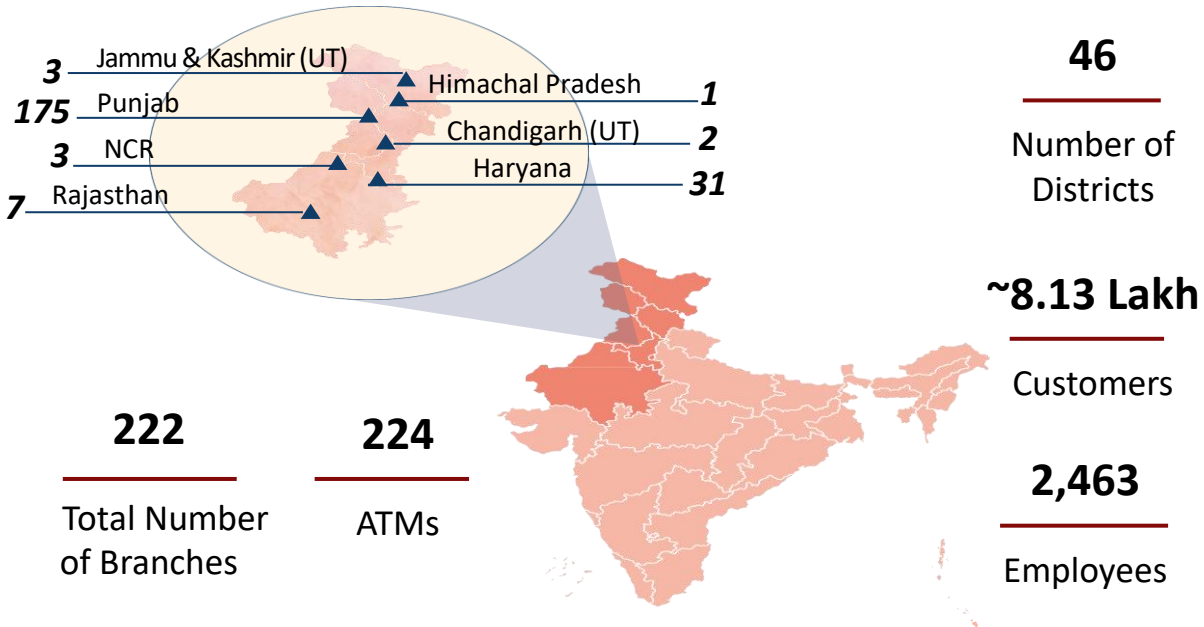
Internet Banking

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



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

Geographies	Branches			Deposits			Advances		
	Q2 FY27	Q2 FY26	Q1 FY27	Q2 FY27	Q2 FY26	Q1 FY27	Q2 FY27	Q2 FY26	Q1 FY27
Rural Areas	39%	40%	40%	36%	35%	36%	21%	22%	21%
Semi-Urban Areas	38%	37%	38%	39%	39%	39%	33%	33%	33%
Urban Areas (including Metro)	23%	23%	22%	25%	26%	25%	46%	45%	46%
Total	100%	100%	100%	100%	100%	100%	100%	100%	100%

All data as of Q2FY27/September 30, 2026

Geographical Performance - Q2FY27

74.3%/25.7% Advance Mix Punjab / Other States	91.8%/8.2% Deposit Mix Punjab / Other States	175/47 Branch Network Punjab / Other States	2.88%/0.87% GNPA Punjab / Other States
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Key Metrics	Punjab	Other States	Total
Advances (₹ Crore)	7,250.35	2,504.98	9,755.33
Advances Growth (YoY%)	19%	39%	23%
Deposits (₹ Crore)	9,939.75	890.88	10,830.63
Deposits Growth (YoY%)	17%	12%	16%
GNPA/NNPA (%)	2.88%/1.39%	0.87%/0.35%	2.36%/1.12%
CASA Ratio (%)	35.30%	25.32%	34.48%

Expansion Plans

Expanding outreach to the contiguous states

Enhanced branch outreach by scaling up new branch opening

Transforming Haryana into our growth frontier

Deep penetration in existing markets

Numbers have been rounded off wherever applicable

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

Retail focused liability franchise with high CASA share

- High CASA¹ ratio 34.5% with 89.9% retail deposits
- Low Cost of deposits at 5.7% in Q2FY27



Consistent track record of growth with operational & profitability metrics

- ROAA² at 2.0%, ROA³ at 1.39% as of quarter
- CAGR FY16-FY26 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 conservative LTV
- Committee approach for large value exposures
- GNPA at 2.36% and NNPA at 1.12%



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 26% towards Agricultural, 10% towards Housing, 14% towards LAP, 28% 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.



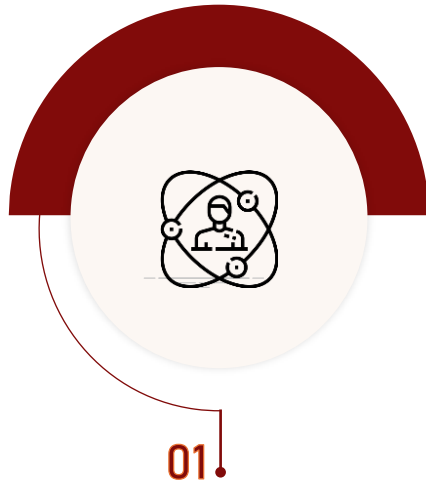
1. CASA calculated as total CASA divided by total deposits,

2. ROAA is calculated as % of Avg Advances,

3. ROA is calculated as % of Avg Assets

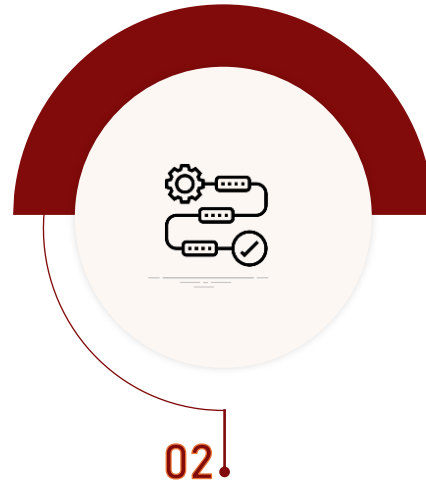
Numbers have been rounded off wherever applicable

Enabling Seamless Digital Experiences to Our Customers



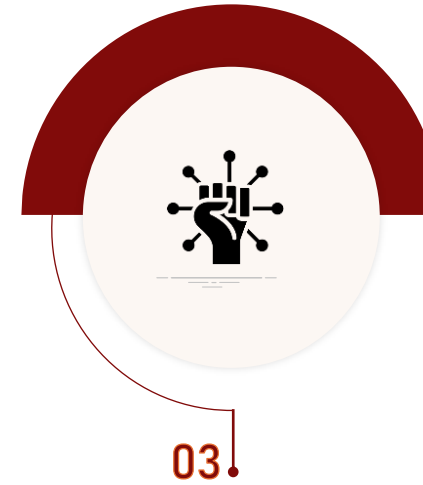
Transforming Customer Experience

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



Personalised Data-Driven Processes

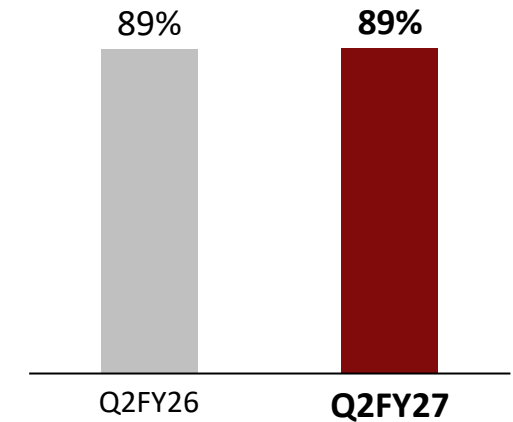
- Leverage technology and data analytics for scalability and profitable growth
- Improve collection efficiency through data driven early warning systems
- Cross selling opportunities and effective customer engagement through analytics



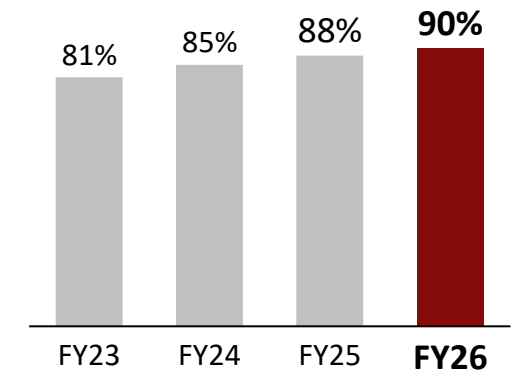
Empowering Ourselves with Technology

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

Share of Digital Transactions in non-cash Transactions

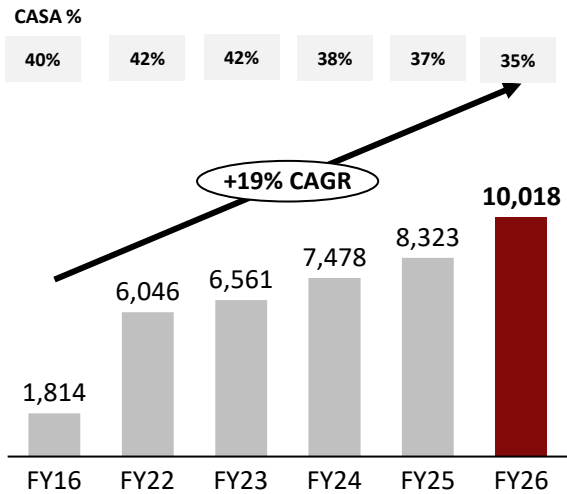


Year on Year (%)



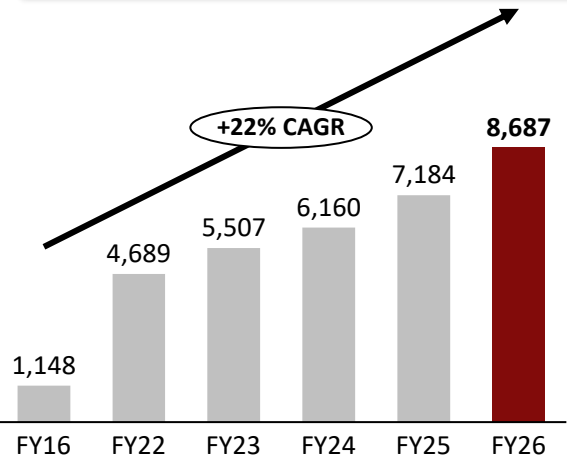
Historical Performance - Deposits & Advances

Total Deposits (INR Crores)



	FY23				FY24				FY25				FY26				FY27	
CASA %	43%	42%	44%	42%	40%	38%	39%	38%	39%	37%	39%	37%	36%	34%	36%	35%	37%	34%
Total Deposits (INR Crores)	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	10,596	10,831
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
	FY23				FY24				FY25				FY26				FY27	
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Q-o-Q	2%	0%	8%	-2%	8%	-1%	7%	0%	4%	0%	8%	-1%	9%	2%	7%	1%	6%	2%

Gross Loan Book (INR Crores)



	FY23				FY24				FY25				FY26				FY27	
Gross Loan Book (INR Crores)	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	9,074	9,755
	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
	FY23				FY24				FY25				FY26				FY27	
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2
Q-o-Q	1%	10%	-2%	8%	0%	6%	-3%	8%	4%	5%	2%	6%	4%	6%	3%	6%	5%	8%

CASA calculated as total CASA divided by total deposits

Numbers have been rounded off wherever applicable



Leadership Team

Guided By Experience Steered by Prudence



Sarvjit Singh Samra
Managing Director & 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. Associated with the Bank since 2000. Member of ICAI & ICSI.



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 risk division. Earlier serving as Chief Risk Officer till 2026. 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 across various roles in Finance and Treasury. Presently 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 Executive Director

- Serving as CEO of The Sukhjot Starch & Chemicals, The Sukhjot Agro Inds. & Sukhjot 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)



Mr. Joseph Conrad Agnelo D'Souza

Additional Director
(Non Executive Independent Director)

- Served as Chief Investor Relations officer at HDFC Ltd.
- 40+ years of experience in the BFSI sector
- worked on assignments for multilateral agencies in financial services in Asia, Africa and Eastern Europe.
- Helped to set up mortgage companies in Bangladesh, Sri Lanka, Egypt, Maldives and Tanzania.



Company: Capital Small Finance Bank Limited

Capital Small Finance Bank 

CIN: L65110PB1999PLC022634

Mr. Sahil Vijay / Ms. Bharti Babutta

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Website: www.capitalbank.co.in

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

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

Mr. Abhishek Shah / Mr. Dhruvil Jani

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