

CSFB No. 2026-2027/350

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**

Sub: Press Release on Unaudited Financial Results of Capital Small Finance Bank Limited for the period ended on September 30, 2026

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

Respected Sir/Madam,

In continuation to outcome of board meeting held on October 29, 2026 regarding Unaudited financial results of Capital Small Finance Bank Limited ("the Bank") for the period ended on September 30, 2026, we submit herewith the Press Release on the same.

The Press Release may also be accessed on the website of the Bank at the link:-
<https://www.capital.bank.in/investors/financial-results>

This is for your information and records.

Thanking You,

**For and on behalf of
Capital Small Finance Bank Limited**

**AMIT
SHARMA**

Digitally signed by AMIT SHARMA
DN: cn=AMIT SHARMA, o=Capital Small Finance Bank Limited, email=amit.sharma@capitalbank.co.in, c=IN
Date: 2026.10.29 10:22:19 +05'30'

**Amit Sharma
Company Secretary and Compliance Officer
Membership No. F10888**

Encl: as above

Capital Small Finance Bank Limited

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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

Q2 FY27 Results

Consistent **Growth** that **Speaks** for Itself

Capital Small Finance Bank 

Capital SFB Q2 FY27 PAT Up 30.7% Y-o-Y to ₹45.61 Crore; Advances Grow 23.4% to ₹9,755 Crore

Q2 FY27

- Gross **Advances** grow 23.4% Y-o-Y to **₹9,755 crore**, with **Disbursements** up 36.0% Y-o-Y to **₹1,095 crore** in Q2
- Total **Deposits** rise 16.2% Y-o-Y to **₹10,831 crore**; **CASA ratio at 34.5% vs 33.9% in Q2FY26**
- Q2 **PAT** at **₹45.61 crore**, up 30.7% Y-o-Y from ₹34.89 crore in Q2FY26
- H1 FY27 **PAT** at **₹86.91 crore**, up 29.9% Y-o-Y from ₹66.90 crore in H1FY26
- Q2 Pre-Provision Operating Profit (**PPOP**) at **₹67.92 crore**, up **30.9% Y-o-Y**
- Q2 **NIM** at 4.24%, up from 4.04% in Q2FY26
- Q2 **ROA** improves to **1.39%** Y-o-Y, up from 1.26% in Q2FY26
- **GNPA/NNPA** improves to **2.36%/1.12%** from 2.47%/1.14% in Q1FY27 & 2.70%/1.38% in Q2FY26
- **Capital Adequacy** at **20.78%**; **Tier I** at **18.45%**
- **222 branches** across 5 states and 2 Union Territories.

Mumbai/Jalandhar, 29th October 2026: Capital Small Finance Bank Limited declared its unaudited financial results for the quarter and half year ended September 30, 2026 (Q2 FY27). The Bank continued to demonstrate consistency in the growth, with accelerating loan growth, stronger profitability metrics and improved asset quality.

During the quarter, Gross Advances increased to ₹9,755 crore, total Deposits rose to ₹10,831 crore and Profit After Tax stood at ₹45.6 crore. *Net NPA improved to 1.12% from 1.14% in the previous quarter*, while the Bank maintained a strong capital position to support future growth.

Mr. Sarvjit Singh Samra, Managing Director & CEO

"Our Q2 FY27 performance reflects the strength of our established banking model and the benefits of disciplined, consistent execution. Our continued focus on relationship-led banking, prudent lending and customer engagement is translating into healthy business growth, improved profitability and stronger asset quality. These outcomes reinforce our confidence in our strategy and our ability to create sustainable long-term value."

The gross advances recorded an increase of 23.4% year-on-year and 7.5% quarter-on-quarter to ₹9,755 crore as of September 30, 2026. The disbursements during the quarter increased to ₹1,095 crores, as compared to ₹805 crores in Q2FY26, reflecting a growth of 36.0%.

Total deposits increased to ₹10,831 crores as of September 30, 2026, registering a year-on-year growth of 16.2%. CASA deposits stood at ₹3,734 crores, representing 34.5% of total deposits, as compared to 33.9% as of September 30, 2025, reflecting continued strength of the Bank's retail deposit franchise and deeper customer engagement across its branch network.

Asset quality further improved, with Gross NPA reducing to 2.36% from 2.47% in the previous quarter and 2.70% a year ago, while Net NPA improved to 1.12% from 1.14% in the previous quarter and 1.38%

a year ago. The loan book remains well-diversified, with ~97% being secured, consistent with the Bank's prudent, retail-focused secured lending philosophy.

During Q2FY27, Net Interest Margin improved to 4.24% against 4.21% in the previous quarter and 4.04% a year ago, with Net Interest Income growing 24.2% year-on-year to ₹138.7 crore. Non-interest income rose to 0.92% of average total assets against 0.82% in the previous quarter and 0.86% a year ago, reflecting the Bank's diversified earnings profile. Operating margins remained strong at 2.08% against 2.04% in the previous quarter and 1.88% a year ago, while the cost-to-income ratio improved to 59.8% from 61.7% a year back. Pre-Provision Operating Profit increased by 30.9% year-on-year to ₹67.9 crore and Profit After Tax increased by 30.7% year-on-year to ₹45.6 crore. Return on Assets stood at 1.39%, reflecting the overall improvement in operating performance.

As we progress towards ₹16,000+ crore loan book (Vision 2029), our priorities remain clear; deepening our presence in existing markets along with expanding into contiguous geographies; continue strengthening retail-driven deposit franchise and secured & retail-focused lending practices; serving the aspiring middle-income customer segment.

We remain committed of disciplined growth, preserving asset quality, enhancing operating efficiency and creating sustainable long-term value for all our stakeholders."

Highlights from Q2 FY27



For more details: <https://www.capital.bank.in/investors/financial-results>

About Capital Small Finance Bank

Capital Small Finance Bank (CAPITAL SFB) is headquartered at Jalandhar, Punjab. It commenced operations as India's first Small Finance Bank on April 24, 2016, following conversion from Capital Local Area Bank which had been India's largest local area bank since January 14, 2000. With 222 branches across 5 states and 2 Union Territories, the Bank serves the middle-income group with a secured, diversified lending model with prime focus on rural and semi-urban market.

Contact

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