

CSFB.2025-2026/487

January 29, 2026

BSE Limited
Listing Compliance
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai 400 001
Maharashtra

National Stock Exchange of India Limited
The Listing Department,
Exchange Plaza,
Bandra Kurla Complex,
Mumbai - 400 051
Maharashtra

Scrip Code: 544120, 951995 & 953739

Symbol: CAPITALSFB

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

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

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

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

This is for your information and records.

Thanking You,

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

**AMIT
SHARMA**

Digitally signed by AMIT SHARMA
DN: cn=AMIT SHARMA, postalCode=400001, st=Maharashtra, o=Capital Small Finance Bank Limited, email=amit.sharma@capitalbank.co.in, c=IN
c=AMIT SHARMA
Date: 2026.01.29 14:03:01 +05'30'

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

Capital Small Finance Bank Limited

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Tel.: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in
www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

*Seeds of Growth.
Roots of Trust.*

Capital Small Finance Bank Limited

Investor Presentation – Q3 & 9M FY26

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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.

Differentiated Bank Focused on Middle Income Segment | Quarter Update

Capital Small Finance Bank

Advances


YoY[^] 19.8%

Quarterly Update

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

Key Aspects

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

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

Asset Quality (%)

Quarterly Update

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

Key Aspects

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

GNPA - 2.68%
NNPA - 1.35%

Deposit

YoY[^] 18.5%

Quarterly Update

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

Key Aspects

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

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

Profitability

YoY[^] 12.6%*


Quarterly Update

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

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

Key Aspects

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

₹14 FY16  CAGR 28%
9.4x PAT ₹132 FY25

CAGR (FY2016-FY25) | ^YoY= Q3FY26 vs Q3FY25

₹ in crores

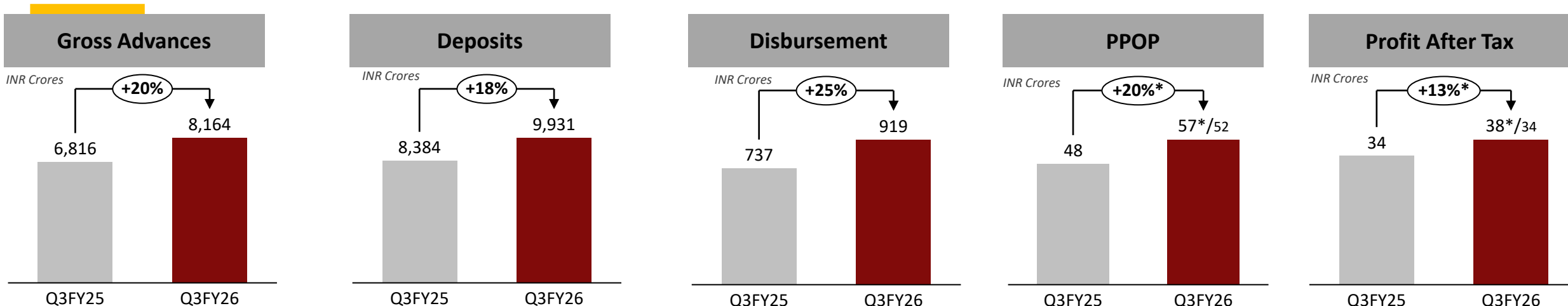
*excluding one time charge in Q3/9M FY26 of Rs. 5.13 cr related to past employee services, consequent to New Labour Code implementation (referred as exceptional item)

Numbers have been rounded off wherever applicable

Performance Highlights



Key Highlights Q3FY26



RoA (%)

1.3%*/1.2%

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

NIM (%)

4.0%

Vs
4.0%
(30th September 2025)

Collection Efficiency (%)

101.1%

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

CASA Ratio (%)

35.9%

Avg. CASA 35.7%
Vs
33.9%
(30th September 2025)

GNPA (%)

2.68%

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

CRAR (%)

21.6%^

Vs
24.2%
(30th September 2025)

NNPA (%)

1.35%

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

Branch Network

203 Branches

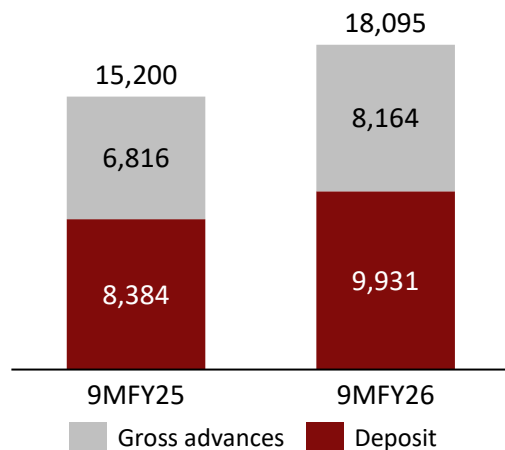
across 5 states
And 2 Union
Territories

Key Highlights 9MFY26

Gross Advances & Deposits

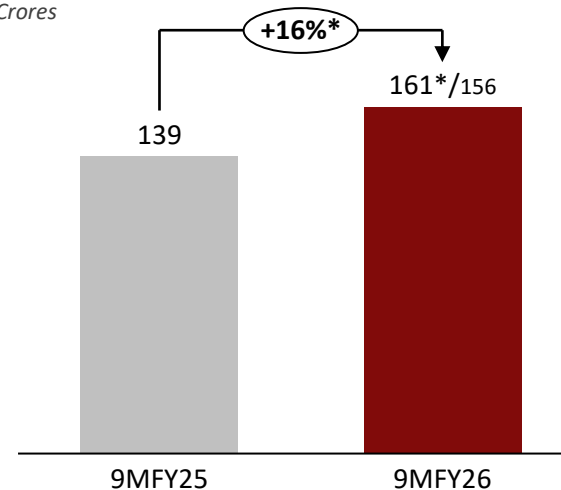
INR Crores

■ YoY 18% ■ YoY 20%



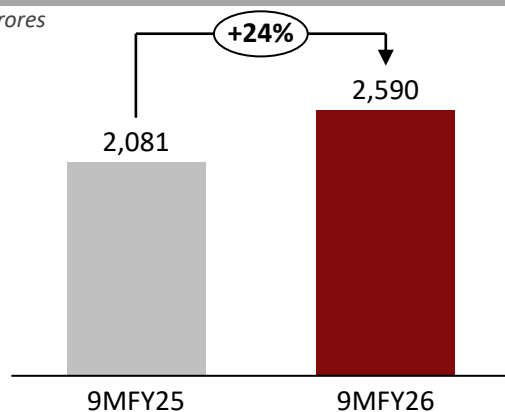
PPOP

INR Crores



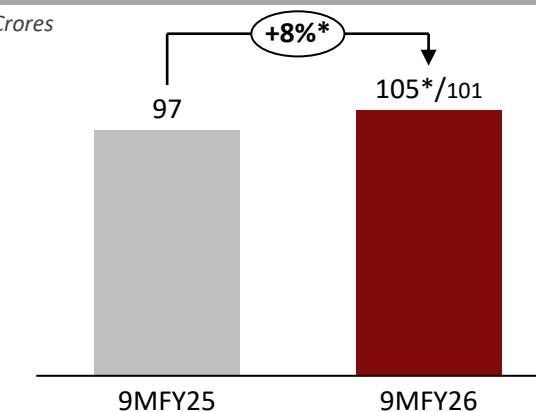
Disbursement

INR Crores



Profit After Tax

INR Crores



Asset Portfolio



Well-Diversified Credit Portfolio – Q3FY26

	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)	MFIs
Gross Advances	Rs. 2,290 Cr Rs. 2,199 Cr / Rs. 2,381 Cr (Q3FY25/Q2FY26)	Rs. 2,125 Cr	Rs. 2,023 Cr Rs. 1,425 Cr / Rs. 1,835 Cr (Q3FY25/Q2FY26)	Rs. 1,134 Cr	Rs. 593 Cr Rs. 486 Cr / Rs. 547Cr (Q3FY25/Q2FY26)
ATS	Rs. 1.29 Mn Rs. 1.25 Mn / Rs. 1.28 Mn (Q3FY25/Q2FY26)	Rs. 932 Cr Rs. 851 Cr / Rs. 915 Cr (Q3FY25/Q2FY26)	Rs. 1,193 Cr Rs. 1,010 Cr / Rs. 1,161 Cr (Q3FY25/Q2FY26)	Rs. 1,086 Cr Rs. 744 Cr / Rs. 1,006 Cr (Q3FY25/Q2FY26)	Rs. 48 Cr Rs. 101 Cr / Rs. 62 Cr (Q3FY25/Q2FY26)
NNPA	2.75% 1.94% / 2.56% (Q3FY25/Q2FY26)	0.85% 1.17% / 0.89% (Q3FY25/Q2FY26)	0.70% 0.72% / 0.67% (Q3FY25/Q2FY26)	1.11% 2.13% / 1.20% (Q3FY25/Q2FY26)	14.85% NIL/13.74% (Q3FY25/Q2FY26)
Interest Yield	12.62% 12.56% / 12.66% (Q3FY25/Q2FY26)	9.83% 10.73% / 9.82% (Q3FY25/Q2FY26)	12.46% 12.66% / 12.51% (Q3FY25/Q2FY26)	10.80% 11.06% / 10.83% (Q3FY25/Q2FY26)	0.42% 0.38%/0.47% (Q3FY25/Q2FY26)



Granular loan book portfolio
ATS of Rs. 1.78 mn



Focus on middle-income
customer segment

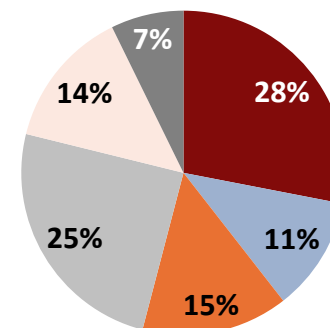


Emphasis on secured
lending with 99%+ secured



Endeavour to be a full suite
banker for the customer

AUM of Rs. 8,164 crores

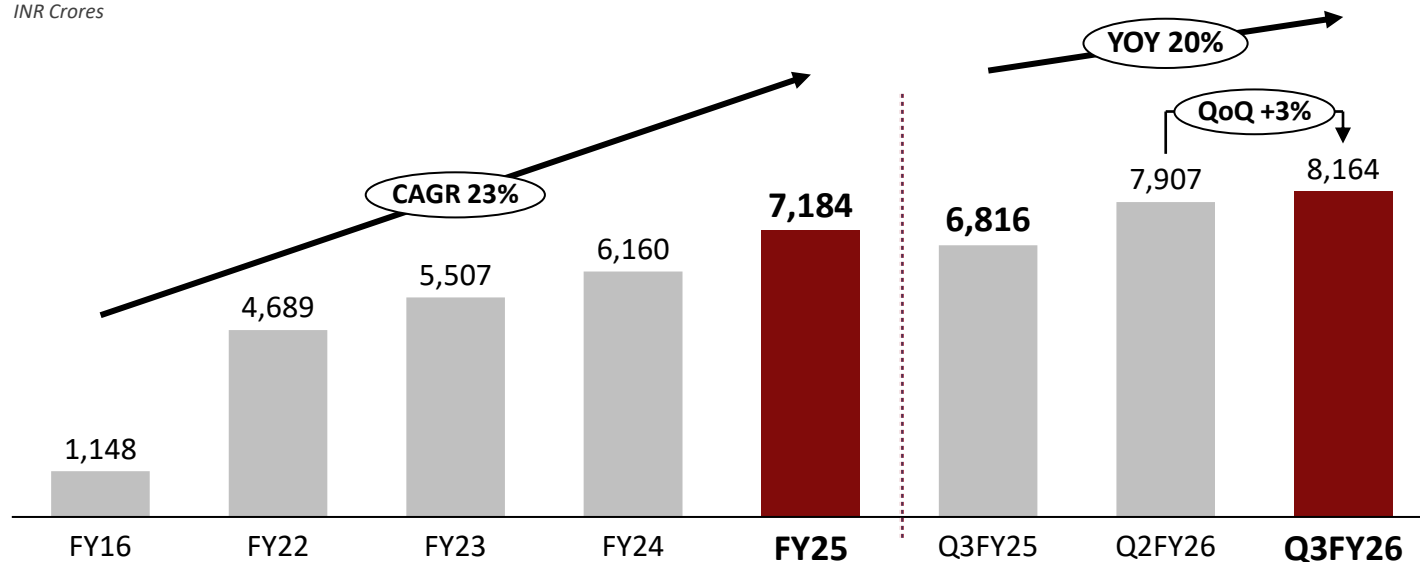


- Agriculture Loans
- Housing Loan
- LAP & other Mortgage Loans
- MSME, Trading & other Business Loans
- Corporate Loans
- Consumption & Other Loans

Diversified & Secured Advances Portfolio

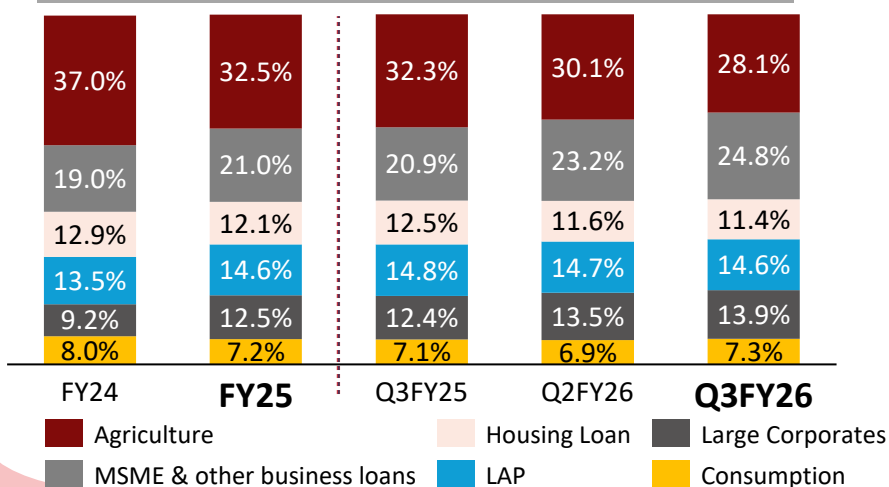
Gross Loan Book

INR Crores

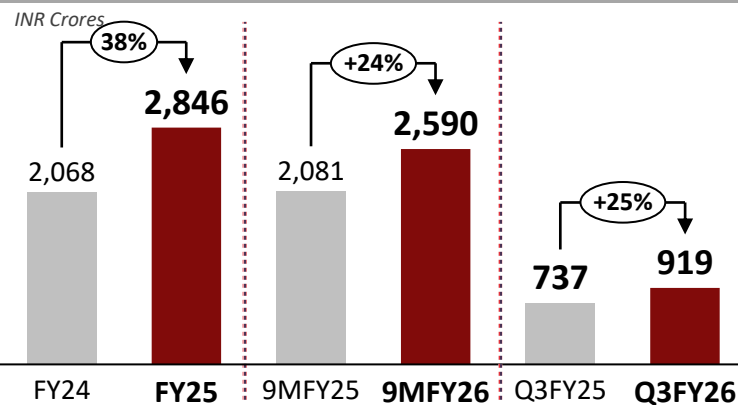


- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending with ~99% being secured
- The growth driver for the quarter is MSME/ Business segment, grew by 10% on QoQ and 42% on YoY basis, followed by LAP, grew by 3% on QoQ basis and 18% on YoY basis
- Share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

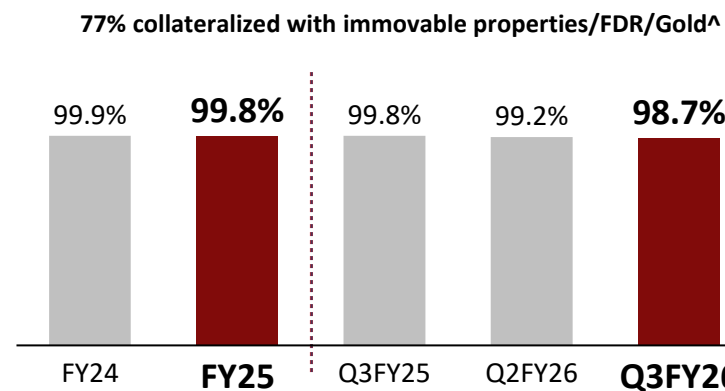
Diversified Portfolio & non reliance on MFI segment (%)



Healthy Disbursements



Emphasis on Secured Lending (%)



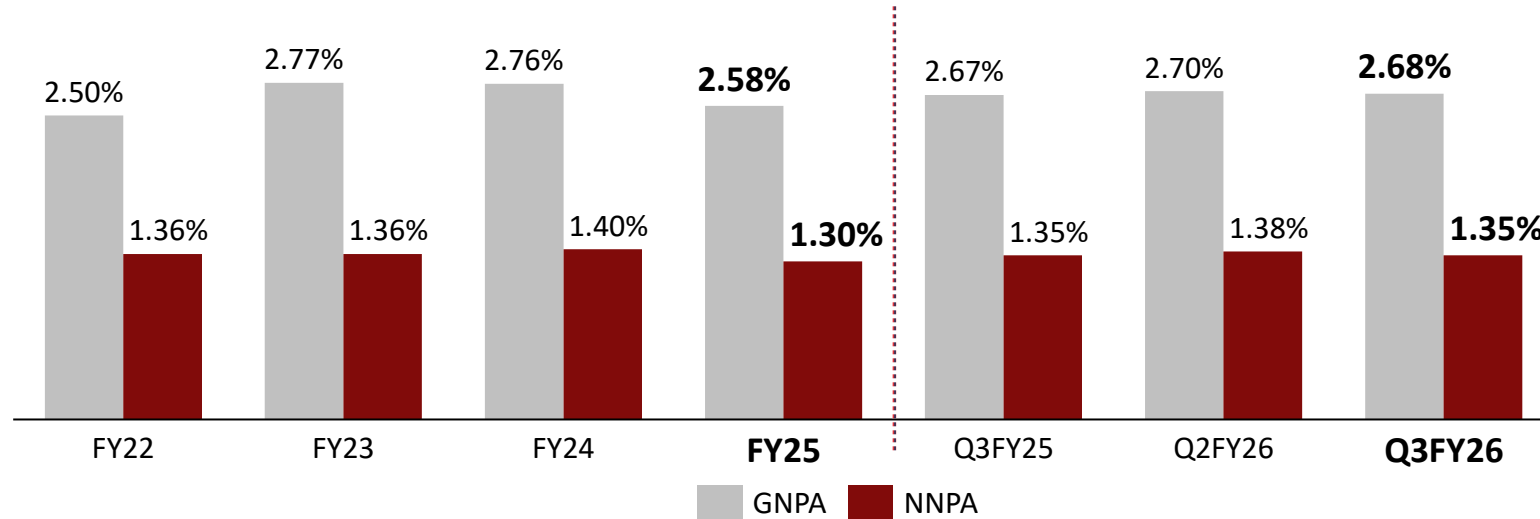
CAGR (FY2016-25)

Data^ as of December 2025

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

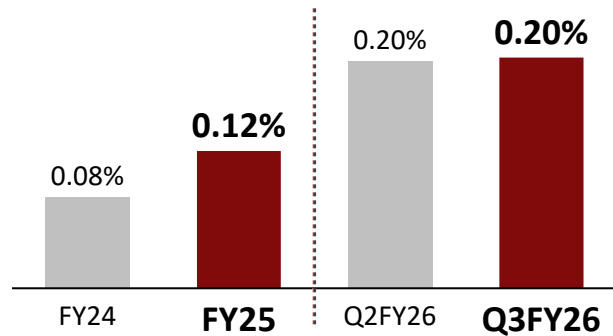
Industry Leading Asset Quality

Asset Quality (%)

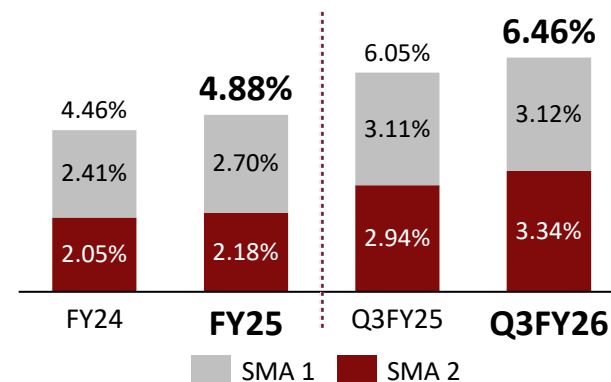


- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – negligible write-offs and NIL NPA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

Credit Cost²



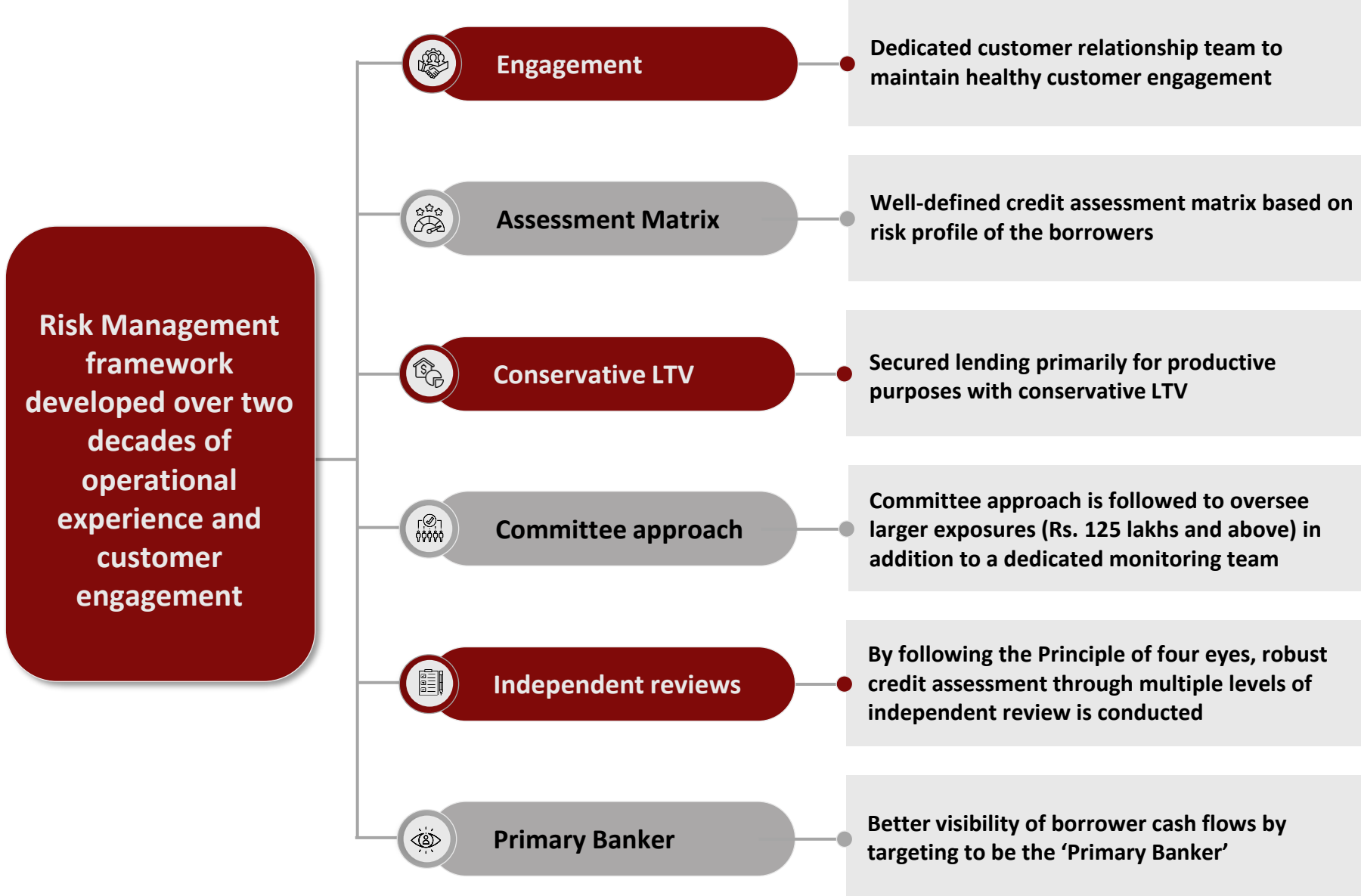
SMA 1 & 2 (%)



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

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

Our Robust Credit Assessment and Risk Management Practices



Industry Leading Asset Quality

2.68%

GNPA as of Dec-25

1.35%

NNPA as of Dec-25

0.20%

Credit Cost Q3FY26

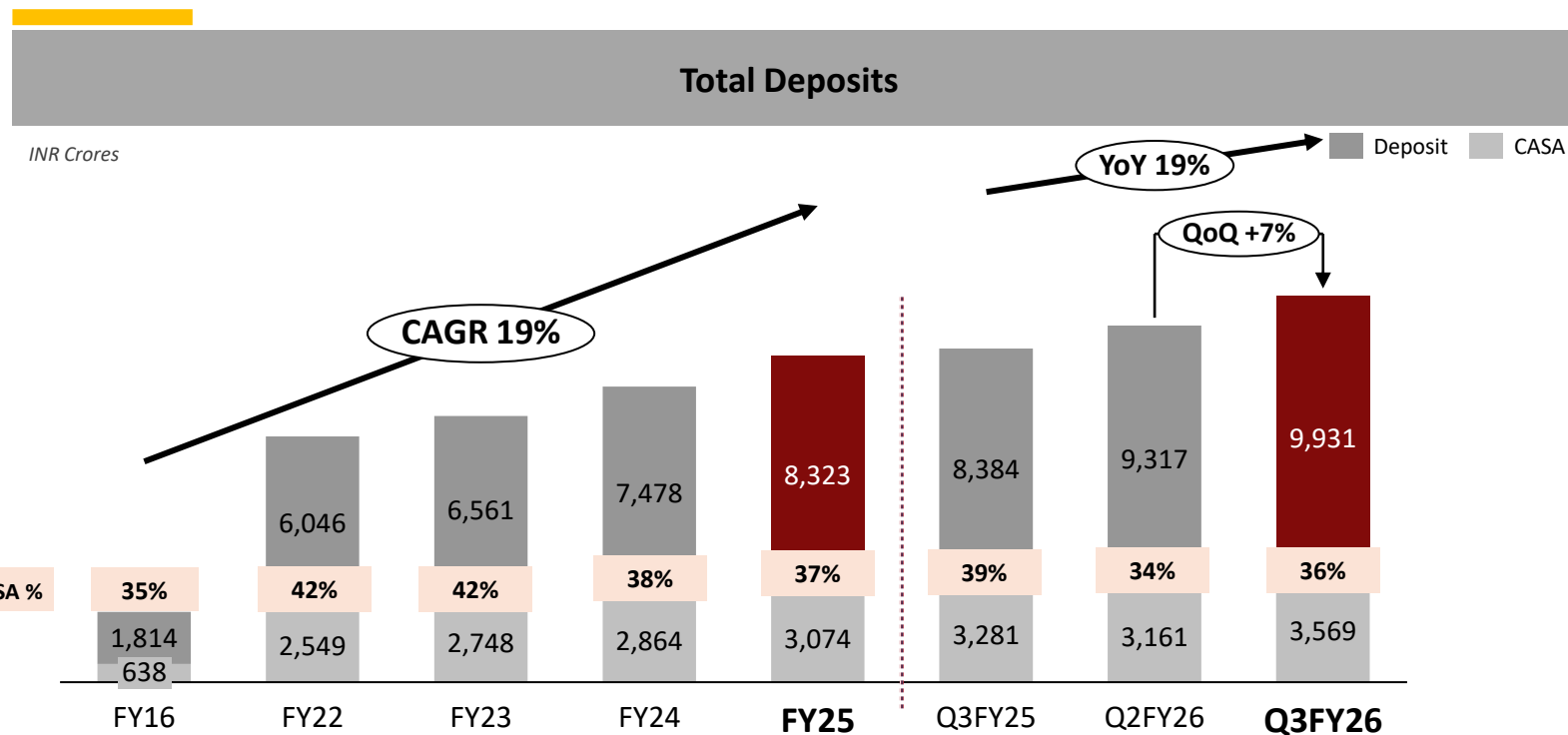
~ Negligible write-offs

One of the most secured Asset Portfolio in the Lending Industry

Liability Portfolio

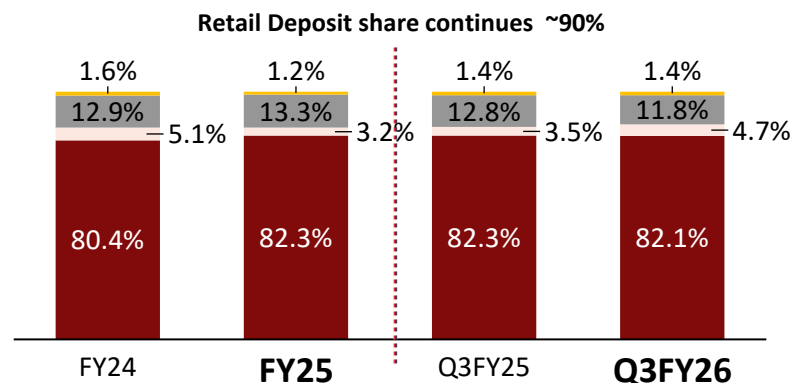


Retail Focused Liability Franchise with High Share of CASA

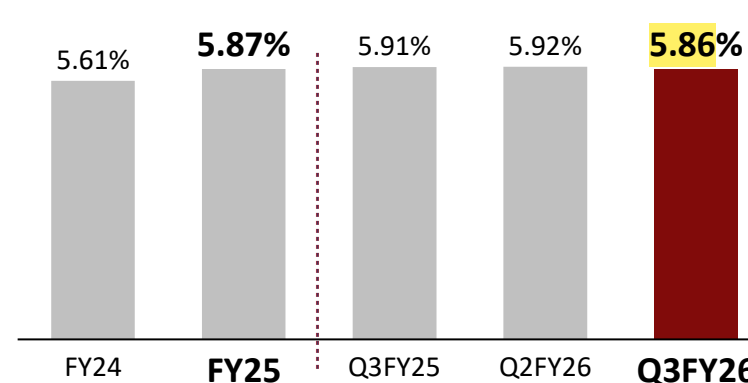


- The Bank was consciously calibrated deposit growth owing to low CD ratio and high leverage ratios. Ability to quickly ramp up deposit mobilization.
- Post rate cuts in the begin of the year, Bank has accelerated deposit mobilisation and grew deposit by 19% in Q3FY26.
- Focus on granular & retail centric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

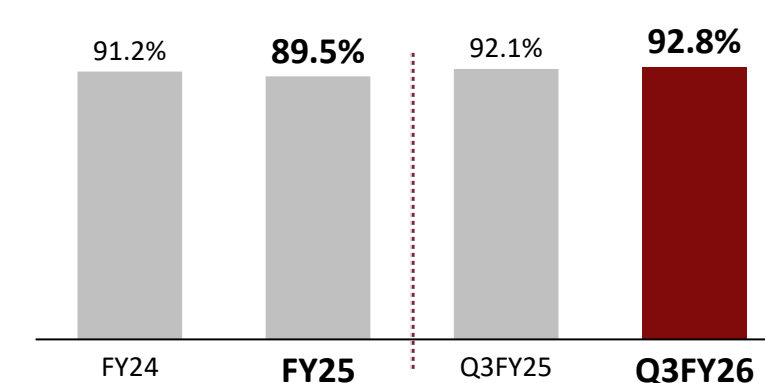
Funding Mix – Positively skewed towards Deposits



Cost of Deposits



Rollover Ratio



Other Liabilities Shareholders' Fund Borrowings Deposits

CASA calculated as total CASA divided by total deposits,

CAGR (FY2016-25)

*YTD (9 Months) is 9MFY26 over FY25

Numbers have been rounded off wherever applicable

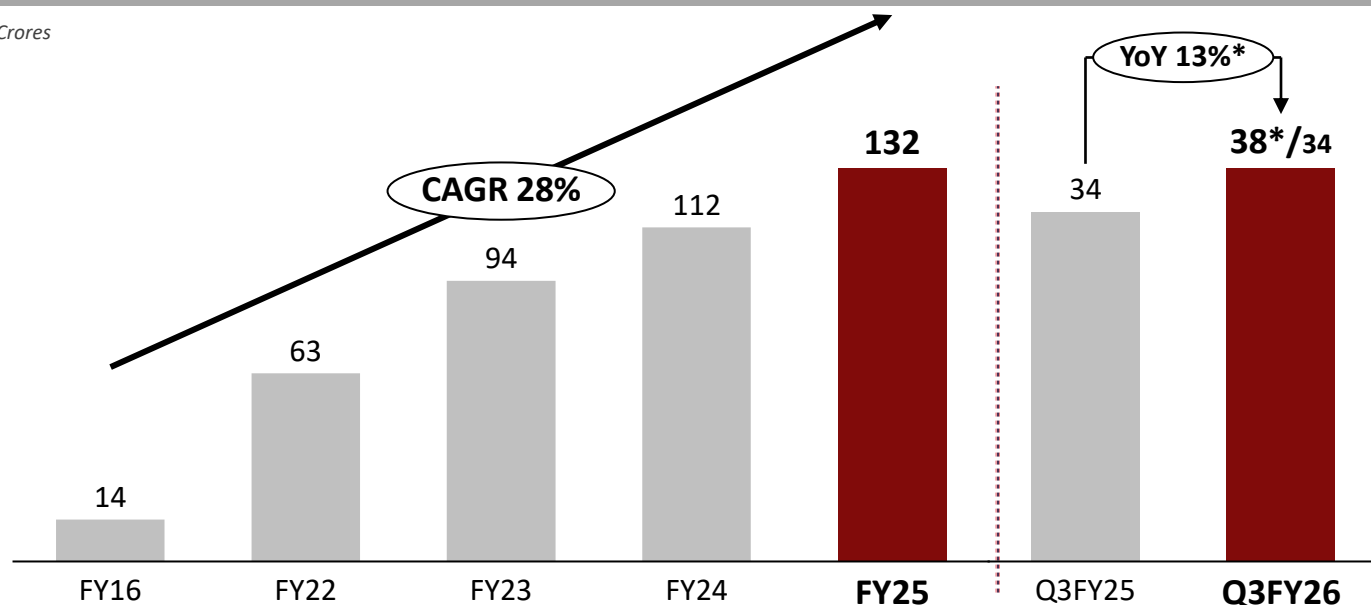
Financials & Key Ratios



Consistently Improving Profitability

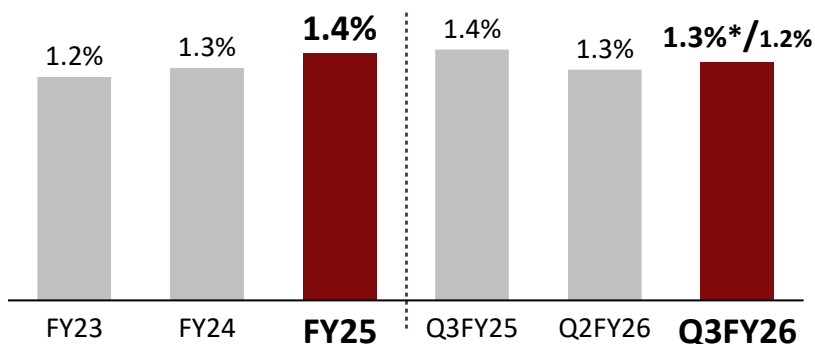
Profit After Tax

INR Crores

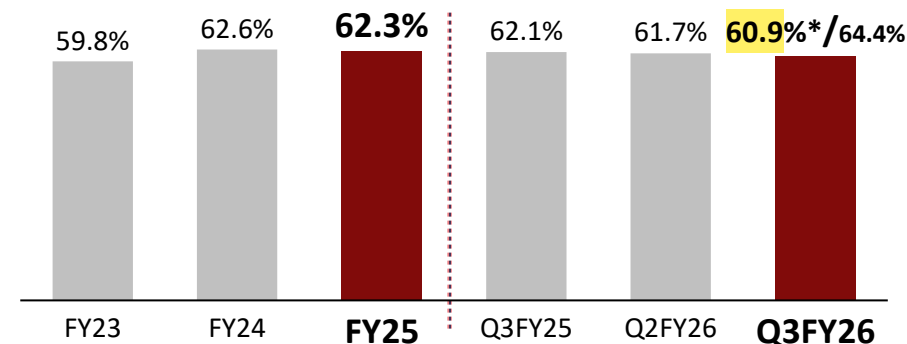


- Net Interest Income grew by 11% YoY to Rs. 119 Cr (Rs. 107 cr in Q3FY25) and Non Interest Income grew by 46% YoY to Rs. 27 Cr (Rs. 18 cr in Q3FY25)
- Opex growth during Q3/9MFY26 is consequent to one time charge for past employee services of Rs. 5.13 cr, consequent to New Labour Code implementation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

RoA¹



Cost to Income Ratio



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

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

Numbers have been rounded off wherever applicable

Statement of Profit and Loss



INR Crs.

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

1. YoY (calculated Q3FY26 over Q3FY25)

2. CAGR (calculated from 2019-25)

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

Numbers have been rounded off wherever applicable

Return Ratios

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

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

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

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

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

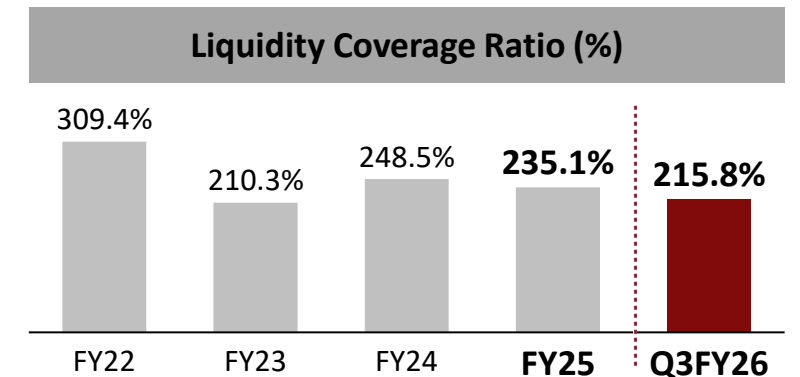
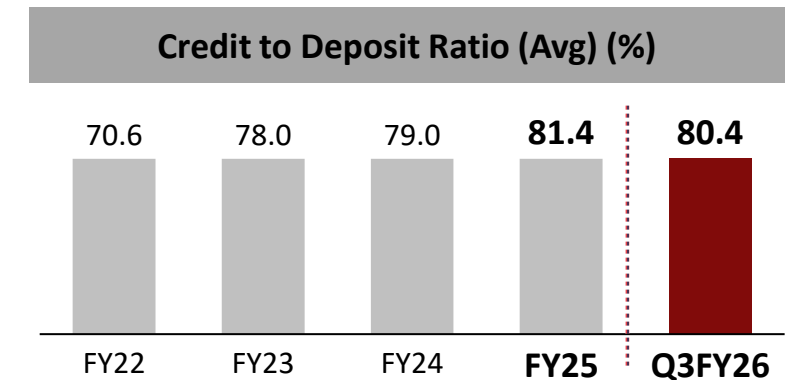
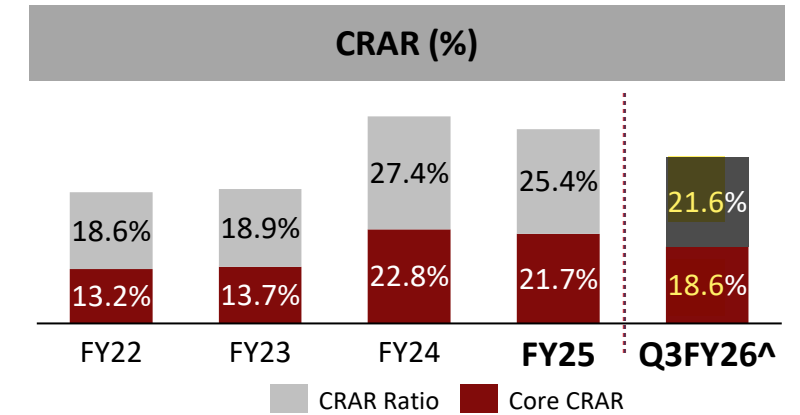
- Effectively managed yields and interest spread across interest rate cycles;
- Going forward, targeting NIM expansion supported by decline in deposit cost on repricing, coupled with accelerating the CD ratio.
- Opex /average assets stood at 3.0%* for Q3FY26 (vs 3.2% in Q3FY25)

1. Non-Interest Income = Total Income - Interest Earned 2. ROA is calculated as % of Avg Assets 3. ROAA is calculated as % of Avg Advances 4. ROE is calculated as % of Avg Equity

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

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

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



Numbers have been rounded off wherever applicable

Statement of Assets and Liabilities



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

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

Capital SFB @2029 (Q3FY26 tracker)

Key Focus Areas

1 Organic Loan Book Growth & Secured Lending

- Targeting segments – MSME, Mortgages and Agriculture.
- Expansion within the secured loan portfolio.
- Initiating partnership led Business, targeting high-yielding secured loan portfolio.

2 Elevating Liability Franchise

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

3 Expanding Our Brand Outreach

- Scaling up new branch opening by extending presence into contiguous states (targeting to enter in the state of UP & Gujarat)
- Intensifying penetration in current markets (Haryana, Punjab, Rajasthan & Delhi)
- Targeting 30%+ branch(s) outside Punjab by 2029 (17.5% as on Sep 2025)

4 Strengthening Operational & Profitability Metrics

- Accelerating the credit-to-deposit ratio (average basis) to enhance Net Interest Margin (NIM)
- Improving operating efficiency through scaling & increasing proportion of matured branch mix to optimize operations

Key Outcomes

Growth in Advance

Improvement in NIM

Improvement in profitability and ROA

Vision 2029

Update Q3FY26

7,907 cr

Q2FY26

Advance Book

2x by 2029

16k++ cr

FY29 (P)

8,164 cr

Q3FY26

1.38%/0.20%

Q2FY26

Asset Quality
NNPA/Credit Cost*
(Endeavor to keep)

Below
1.0%/0.3%

FY29 (P)

1.35%/0.20%

Q3FY26

199

Q2FY26

Branch Network

1.5x by 2029

300++

FY29 (P)

203

Q3FY26

1.3%

Q2FY26

Profitability Matrix
RoA
(Endeavor to achieve)

1.6%++

FY29 (P)

1.3%*

Q3FY26

10.2%

Q2FY26

RoE
(Endeavor to achieve)

15.0%++

FY29 (P)

11.1%*

Q3FY26

*Calculated as % to total average assets

“From Strong to Stronger”

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

Numbers have been rounded off wherever applicable

About Capital Small Finance Bank



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

Capital Small Finance Bank



2000-2015

Local Area Bank

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

2016

Small Finance Bank

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

2017-2018

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

2019-2020

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

2021

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

2022

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

2023

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

2024

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

Providing a wide Range of Products and Services



Loan Portfolio

Agricultural

Kisan Credit Card
Agricultural Term Loan

MSME & Trading

CC/OD/WCTL
Project Loan
Machinery Loans

Mortgage

Housing, Loan-against-property

Others

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



Deposit Portfolio

Savings Account

Capital Savings A/c
Capital Super Savings A/c

Current Account

Capital plus Current A/c
Capital flexi A/c

Term Deposits

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

NRE/NRO Accounts



Fee-based Products

Insurance Products

Forex Services

Money Transfer Services

Safe Deposit Lockers

3-in-1 Demat & Trading Account



Other Services

Branches

ATMs

ATM cum Debit Cards

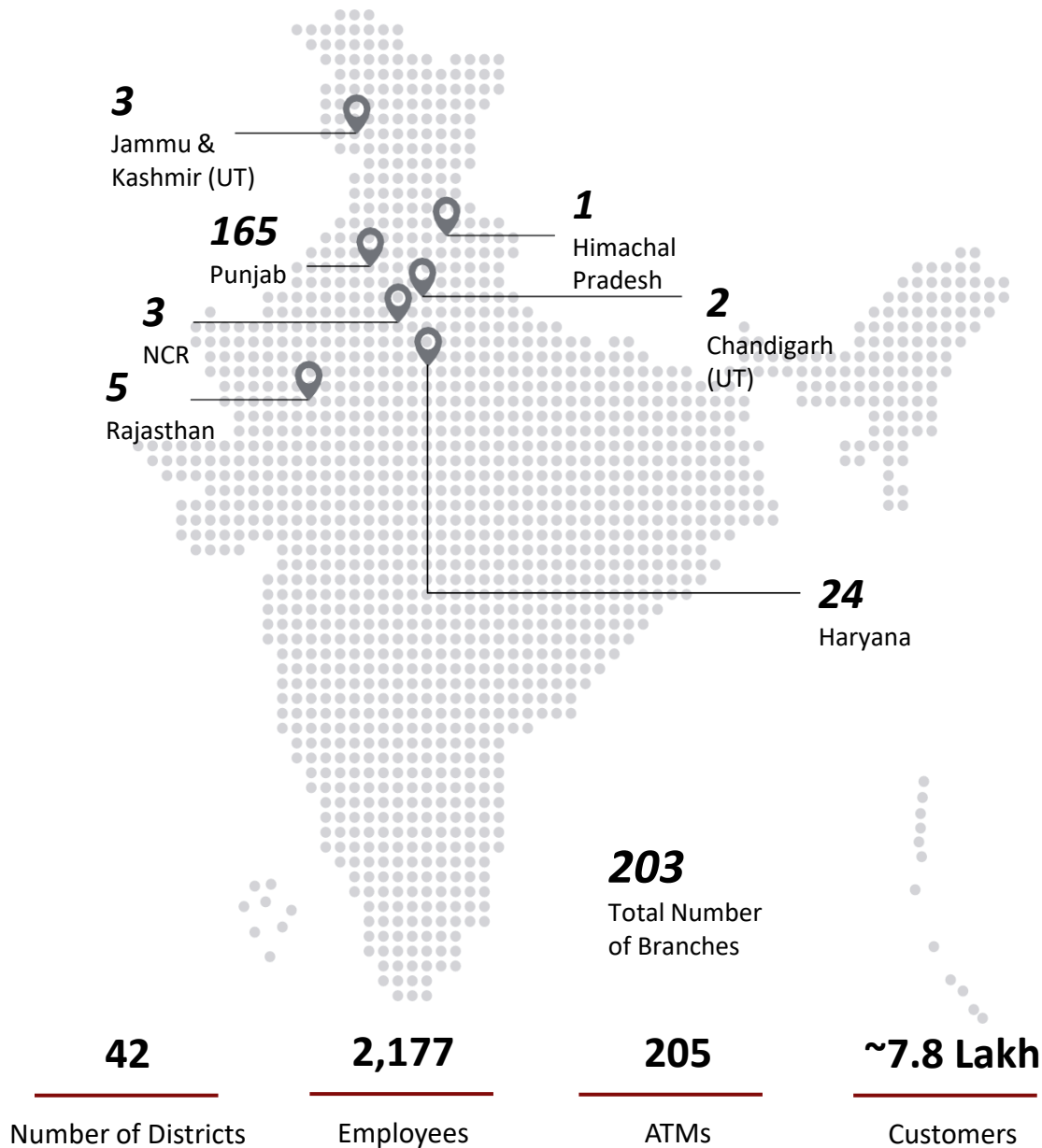
Internet Banking

Mobile Banking (Capital Mobile+)

Mobile Passbook (Capital Mobile Connect)

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

Increasing Presence to Enhance Accessibility



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

Expansion Plans

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

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

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

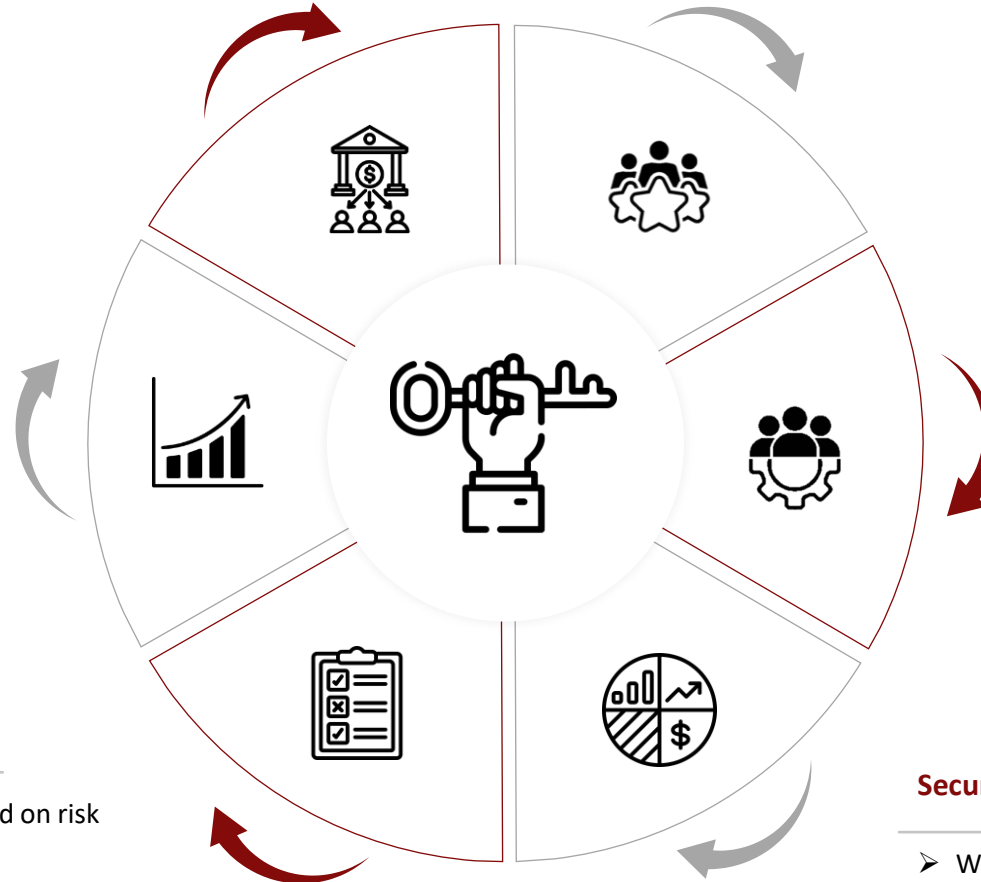
- High CASA¹ ratio 36% with 90.2% retail deposits
- Low Cost of deposits at 5.9% in Q3FY26

Consistent track record of growth with operational & profitability metrics

- ROAA² at 2.0%*/1.8%, ROA³ at 1.3*/1.2% as of quarter
- CAGR FY16-FY25 for PAT 28%; Advances 23%; Deposits 19%

Streamlined credit assessment & risk management processes

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



Professional and Experienced Leadership Team

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

Customer centric approach and deep understanding of target customers

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

Secured and diversified advances portfolio

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

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

2. ROAA is calculated as % of Avg Advances,

3. ROA is calculated as % of Avg Assets

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

Enabling Seamless Digital Experiences to Our Customers

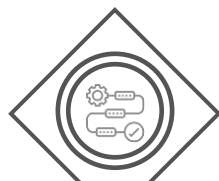


Transforming Customer Experience

- Deepening customer engagement through digital channels

- Analysing data driven insights to offer customised solutions

- Developing alternate digital channels



Personalised Data-Driven Processes

- Leverage technology and data analytics for scalability and profitable growth

- Improve collection efficiency through data driven early warning systems

- Cross selling opportunities and effective customer engagement through analytics



Empowering Ourselves with Technology

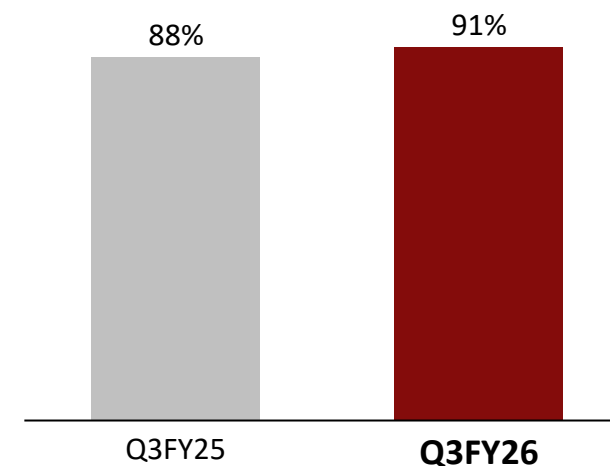
- Increasing cashless banking & Automating operation

- Improving collections through warning systems

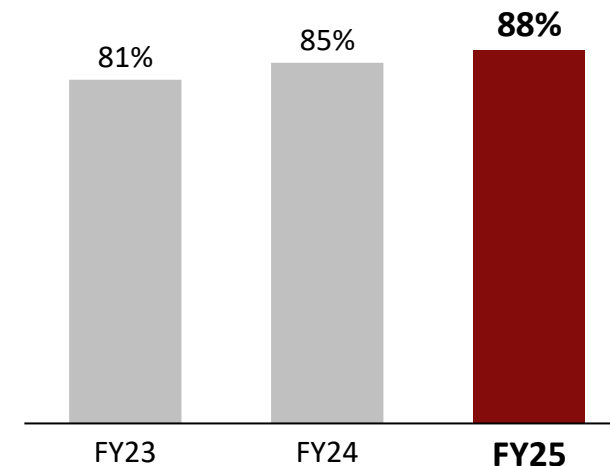
- Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions

Q-o-Q



Y-o-Y



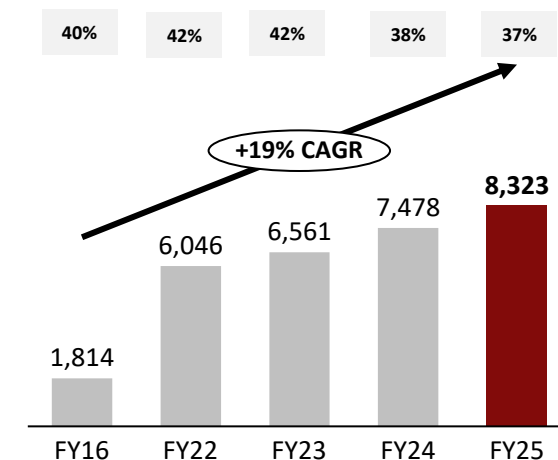
Numbers have been rounded off wherever applicable

Historical Performance - Deposits & Advances

Total Deposits

INR Crores

CASA %



FY22

	Q1	Q2	Q3	Q4
Total Deposits	5,483	5,571	6,059	6,046
(%)				
Q-o-Q	5%	2%	9%	0%

FY23

	Q1	Q2	Q3	Q4
Total Deposits	6,162	6,185	6,700	6,561
(%)				
Q-o-Q	2%	0%	8%	-2%

FY24

	Q1	Q2	Q3	Q4
Total Deposits	7,064	7,000	7,482	7,478
(%)				
Q-o-Q	8%	-1%	7%	0%

FY25

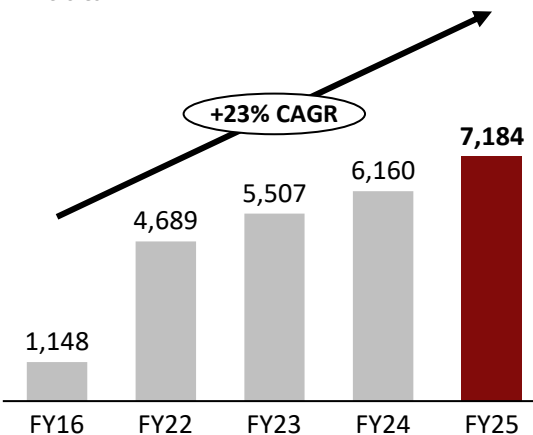
	Q1	Q2	Q3	Q4
Total Deposits	7,778	7,780	8,384	8,323
(%)				
Q-o-Q	4%	0%	8%	-1%

FY26

	Q1	Q2	Q3
Total Deposits	9,110	9,317	9,931
(%)			
Q-o-Q	9%	2%	7%

Gross Loan Book

INR Crores



FY22

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

FY23

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

FY24

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

FY25

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

FY26

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

CASA calculated as total CASA divided by total deposits

Numbers have been rounded off wherever applicable

Leadership Team



Experienced Management Team



Sarvjit Singh Samra

Managing Director, Promoter and CEO

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



Munish Jain

Executive Director

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



Mr. Aseem Mahajan

Chief Financial Officer

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



Santosh Kumar Dhawan

Head of Credit Department

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



Richa Mahajan

Chief Compliance Officer

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



Raghav Aggarwal

Chief Risk Officer

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

Seasoned Board of Directors



Mr. Navin Kumar Maini

Part-time chairman & Non-executive independent director

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



Mr. Sarvjit Singh Samra

Managing Director & CEO

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



Mr. Munish Jain

Executive Director

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



Mr. Balbir Singh

Non-executive Director

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



Mr. Nageswara Rao Yalamanchili

Independent Director

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



Ms. Rachna Dikshit

Independent Director

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



Mr. Gurpreet Singh Chug

Independent Director

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



Mr. Kamaldeep Singh Sangha

Independent Director

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



Mr. Sukhen Pal Babuta

Independent Director

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



Mr. Sham Singh Bains

Independent Director

- Extensive experience in the agriculture sector



Mr. Bhavdeep Sardana

Non Independent Director

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



Company: Capital Small Finance Bank Limited

Capital Small Finance Bank 

CIN: L65110PB1999PLC022634

Mr. Sahil Vijay / Ms. Bharti Babutta

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

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

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