Capital Small Finance Bank

CSFB No.2026-2027/216 **July 23, 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: Investor Presentation on Unaudited Financial Results of Capital Small Finance Bank Limited for the period ended on June 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 July 23, 2026 regarding Unaudited financial results of Capital Small Finance Bank Limited ("the Bank") for the period ended on June 30, 2026, 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: c=IN, o=Personal, postalCode=141010, st=Punjab, serialNumber=714e67af2c56cb3a137a0e626667dd2dc0ee0473e2d5376e0d595999604af844, cn=Amit Sharma
Date: 2026.07.23 15:59:02 +05'30'

Amit Sharma
Company Secretary and Compliance Officer
Membership No. F10888

Encl: as above

Capital Small Finance Bank

STEADY TODAY
STRONGER TOMORROW

Investor Presentation
Q1 FY27

Safe Harbour

Capital Small Finance Bank

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Business at a Glance

Capital Small Finance Bank

Asset Profile	**Loan Book** INR 9,074 Cr (ATS – INR 0.19 Cr)	**Loan Book Growth** Q-o-Q[1]: 4.5% Y-o-Y[2]: 22.0%	**Asset Quality** GNPA(%): 2.47/2.75/2.54 NNPA(%): 1.14/1.39/1.24 (Q1FY27/Q1FY26/Q4FY26)	**Yield on Advances(%)** 10.9/11.1/10.8 (Q1FY27/Q1FY26/Q4FY26)
Deposit Profile	**Deposits** INR 10,596 Cr (ATS – INR 0.01 Cr)	**Deposits Growth** Q-o-Q[1]: 5.8% Y-o-Y[2]: 16.3%	**CASA (% of Total Deposits)** O/s CASA(%): 36.7/35.9/34.7 Avg. CASA(%): 35.3/36.0/34.8 (Q1FY27/Q1FY26/Q4FY26)	**Cost of Deposits(%)** 5.6/5.9/5.7 (Q1FY27/Q1FY26/Q4FY26)
Earning Profile	**Profitability** PPOP: INR 65 Cr/53 Cr/62 Cr PAT: INR 41 Cr/32 Cr/40 Cr (Q1FY27/Q1FY26/Q4FY26)	**Profitability** PPOP: Y-o-Y[2]: 23.1% PAT: Y-o-Y[2]: 29.0%	**NIM[3]** 4.2%/4.1%/4.1% (Q1FY27/Q1FY26/Q4FY26)	ROA[4](%): 1.30/1.18/1.33 ROE[5](%): 11.20/9.43/11.44 (Q1FY27/Q1FY26/Q4FY26)

1.Q-o-Q refers to June 2026 vs March 2026
2.Y-o-Y refers to June 2026 vs June 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
22% YoY Growth

Quarterly Update
- 4.5% QoQ growth; 22.0% YoY
- Disbursement: INR 1,009 Crores
- Growth Driver: MSME Segment expanded 11% QoQ & 49% YoY

Key Aspects
- ATS of Rs. 19.04 lacs/16.59 lacs (Q1FY27/Q1FY26)
- 97.4% secured exposure
- Zero direct microfinance exposure

INR 9,074 Crores
Q1FY27 Advances – ~8x since FY16

Deposits
16% YoY Growth

Quarterly Update
- 5.8% QoQ growth, 16.3% YoY
- CASA ratio at 37%
- Deposit cost declined to 5.6%

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

INR 10,596 Crores
Q1FY27 Deposits – ~6x since FY16

Profitability
29% YoY Growth

Quarterly Update
- NII growth of 22% YoY
- Non-Interest Income growth of 11% YoY
- CI Ratio: 59.5% (vs. 58.2% in Q4FY26)
- PPOP growth of 23% YoY

Key Aspects
- NIM[1] expanded to 4.21%
- Return metrics remain resilient, ROA[2] is 1.30%, ROE[3] is 11.20%

INR 41 Crores
Q1FY27 PAT – ~12x* since FY16

Asset Quality
Best-in-Class Metrics

Quarterly Update
- GNPA: 2.47% (improved from 2.54% in Q4FY26)
- NNPA: 1.14% (improved from 1.24% in Q4FY26)
- Credit cost: 0.31%
- PCR improved to 54.51% (vs. 51.89% in Q4FY26)

Key Aspects
- SMA 1 & 2 reduced to 4.78%
- Robust underwriting & cash flow assessment
- Industry-low write-offs

2.47%/1.14%
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

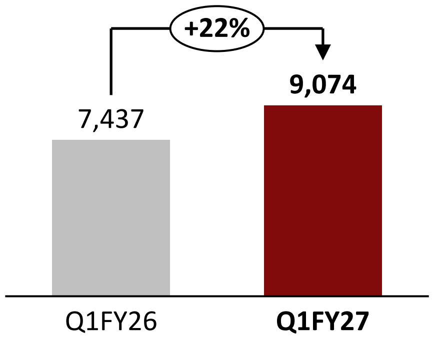
Data as of June 2026
Numbers have been rounded off wherever applicable

Performance Highlights Q1FY27

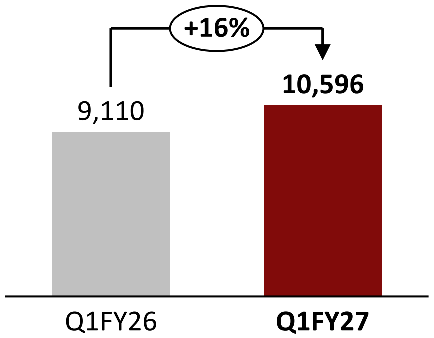
Key Financial Highlights – Q1FY27

Capital Small Finance Bank

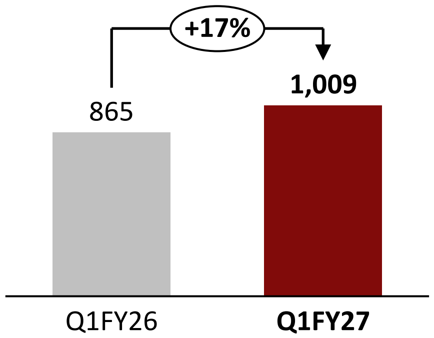
Gross Advances (INR Crores)



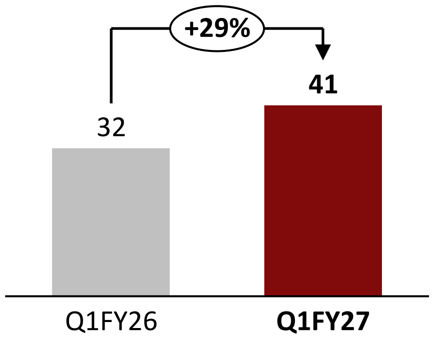
Deposits (INR Crores)



Disbursement (INR Crores)



Profit After Tax (INR Crores)



ROA (%)

1.30%

Vs

1.18%/1.33%

(Q1FY26/Q4FY26)

Collection Efficiency (%)

100.2%

Vs

100.8%/99.1%

(Q1FY26/Q4FY26)

GNPA (%)

2.47%

Vs

2.75%/2.54%

(30th June 2025/ 31st March 2026)

NNPA (%)

1.14%

Vs

1.39%/1.24%

(30th June 2025/ 31st March 2026)

NIM^ (%)

4.21%

Vs

4.06%/4.06%

(Q1FY26/Q4FY26)

CASA (%)

36.7%

Avg. CASA 35.3%

Vs

34.7%

(31st March 2026)

CRAR (%)

21.6%

Vs

22.3%

(31st March 2026)

Branches (Nos.)

216 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

Numbers have been rounded off wherever applicable

Capital Small Finance Bank

Asset Portfolio

Well-Diversified Credit Portfolio – Q1FY27

Capital Small Finance Bank

	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 MFI'S		• Auto Loan • Gold Loan • Loan Against FDRs
			INR 2,282 Crores		INR 1,291 Crores		
			Housing Loan	LAP	NBFCs (Non-MFI)	MFIs	
Gross Advances	INR 2,452 Crores INR 1,648 Cr / 2,209 Cr (Q1FY26/Q4FY26)	INR 2,425 Crores INR 2,246 Cr / 2,452 Cr (Q1FY26/Q4FY26)	INR 977 Crores INR 889 Cr/945 Cr (Q1FY26/Q4FY26)	INR 1,304 Crores INR 1,108 Cr/1,247 Cr (Q1FY26/Q4FY26)	INR 1,260 Crores INR 945 Cr / 1,162 Cr (Q1FY26/Q4FY26)	INR 31 Crores INR 72 Cr / 39 Cr (Q1FY26/Q4FY26)	INR 624 Crores INR 529 Cr / 633 Cr (Q1FY26/Q4FY26)
ATS	INR 2.83 Mn INR 2.32 Mn / 2.70 Mn (Q1FY26/Q4FY26)	INR 1.32 Mn INR 1.27 Mn / 1.31 Mn (Q1FY26/Q4FY26)	INR 1.58 Mn INR 1.49 Mn/1.55 Mn (Q1FY26/Q4FY26)	INR 1.30 Mn INR 1.15 Mn/1.26 Mn (Q1FY26/Q4FY26)	INR 288.59 Mn INR 262.05 Mn / 278.84 Mn (Q1FY26/Q4FY26)	INR 217.50 Mn INR 185.00 Mn / 217.50 Mn (Q1FY26/Q4FY26)	INR 0.86 Mn INR 0.81 Mn / INR. 0.87 Mn (Q1FY26/Q4FY26)
NNPA	0.69% 1.58% / 0.82% (Q1FY26/Q4FY26)	2.65% 2.18% / 2.76% (Q1FY26/Q4FY26)	0.79% 0.97% / 0.73% (Q1FY26/Q4FY26)	0.56% 0.71% / 0.55% (Q1FY26/Q4FY26)	NIL NIL / NIL (Q1FY26/Q4FY26)	19.37% 14.35% / 17.30% (Q1FY26/Q4FY26)	0.50% 0.43% / 0.48% (Q1FY26/Q4FY26)
Interest Yield	10.50% 10.70% / 10.55% (Q1FY26/Q4FY26)	12.48% 12.67% / 12.54% (Q1FY26/Q4FY26)	9.87% 10.28% / 9.85% (Q1FY26/Q4FY26)	12.27% 12.57% / 12.33% (Q1FY26/Q4FY26)	10.74% 10.91% / 10.77% (Q1FY26/Q4FY26)		9.68% 9.75% / 9.69% (Q1FY26/Q4FY26)

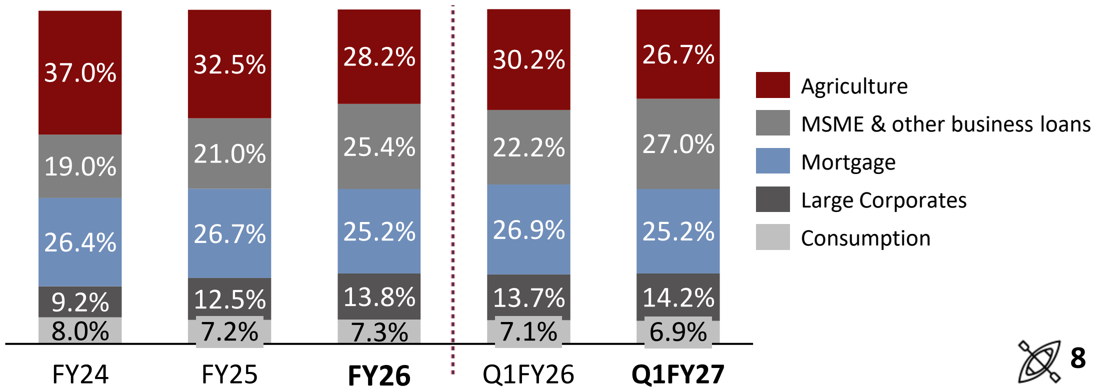
Granular loan book portfolio ATS of INR 1.90 Mn

Focus on middle-income customer segment

Emphasis on secured lending with 97.4% secured

Endeavour to be a full suite banker for the customer

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



Data as of June 2026

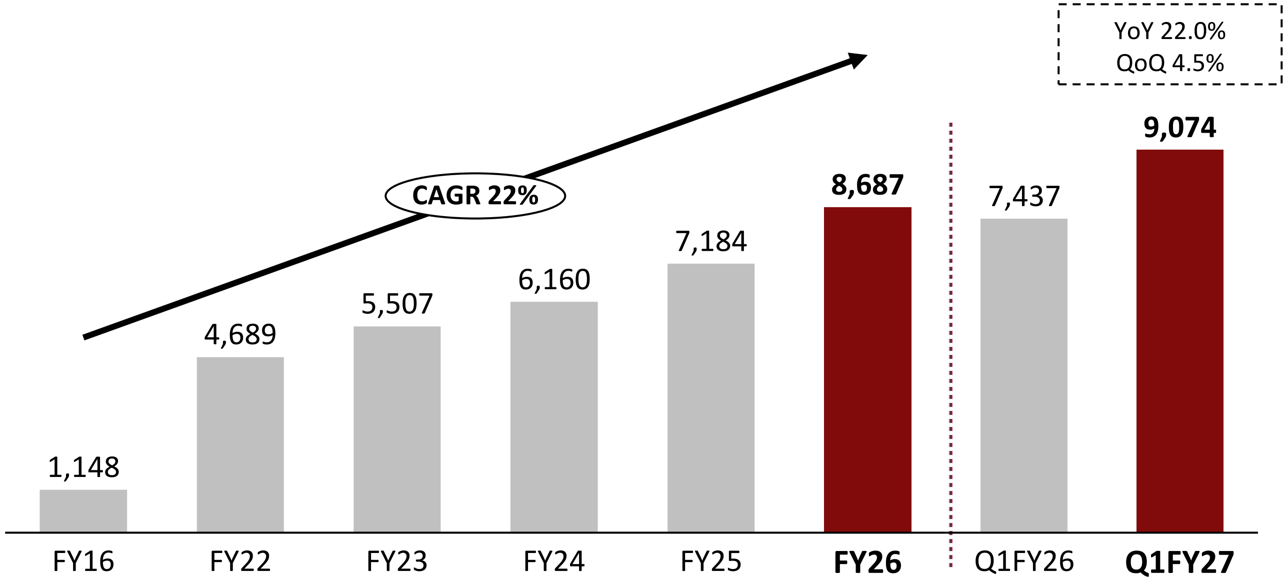
Numbers have been rounded off wherever applicable

Diversified & Secured Advance Portfolio

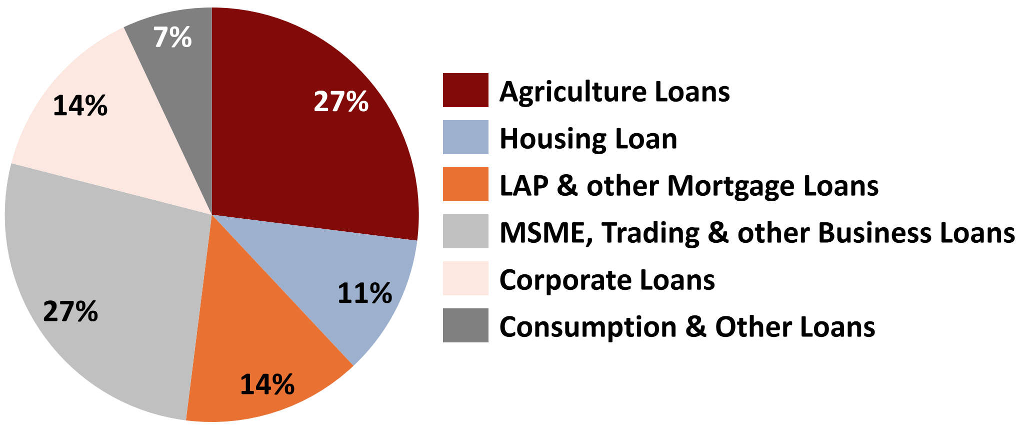
Capital Small Finance Bank

✓ *Diversified portfolio with each segment sustaining multiple cycles*

Gross Loan Book (INR Crores)



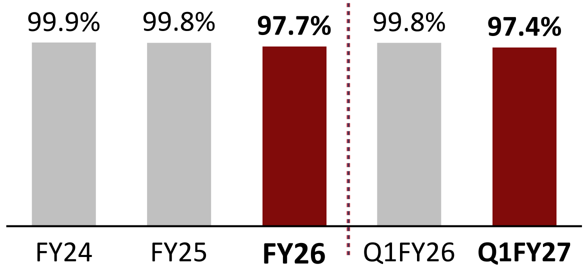
AUM of Rs. 9,073.92 Crores



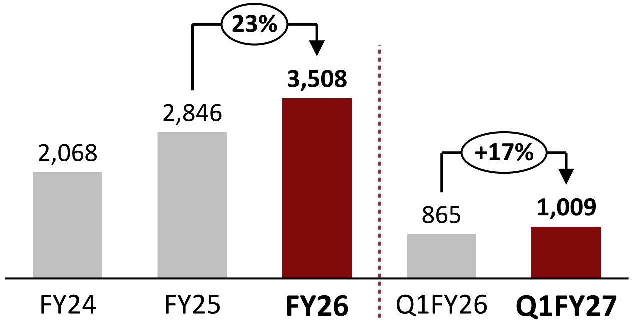
✓ *Continued focused on secured lending with 97.4% being secured*

Emphasis on Secured Lending (%)

77% collateralized with immovable properties/FDR/Gold^



Healthy Disbursements (INR Crores)



- The growth driver for the quarter is MSME/ Business segment, grew by 11% on QoQ and 49% on YoY basis.
- Share of Advances from other than Home State increased to 25% (23% Q1FY26)

CAGR (FY2016-26) *^Data as of June 2026*

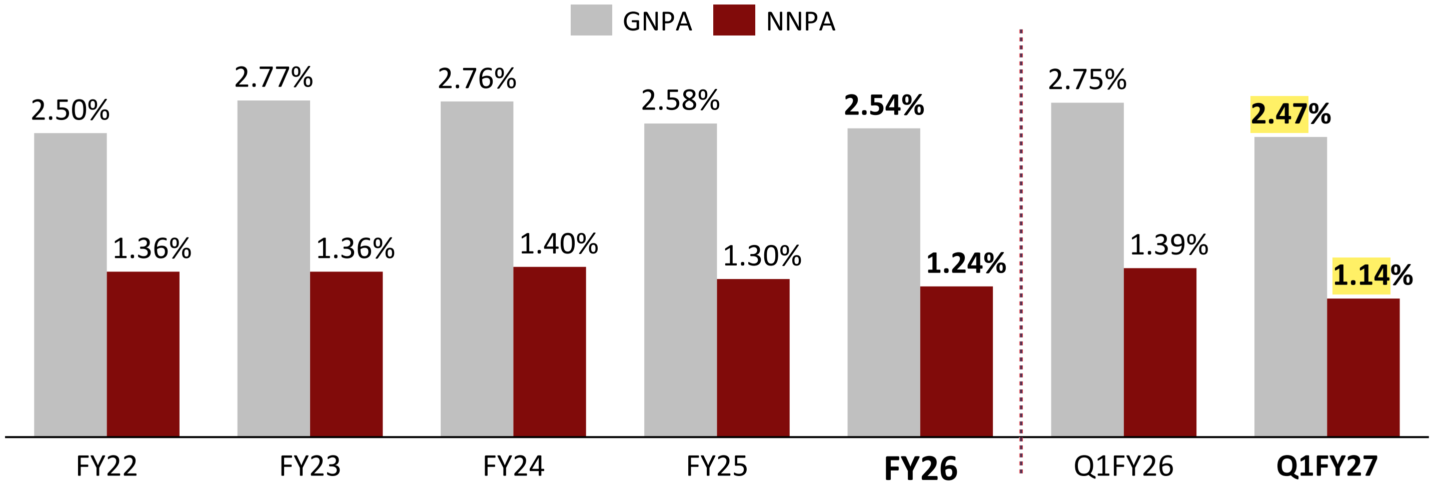
Numbers have been rounded off wherever applicable

Industry Leading Asset Quality

Capital Small Finance Bank

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

Asset Quality

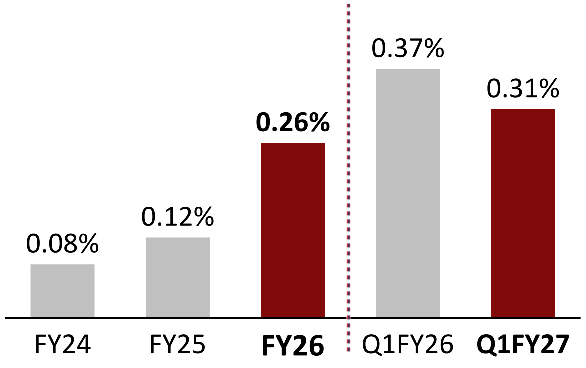


- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- PCR has increased to 54.51% in Q1FY27 against 51.89% in Q4FY26.

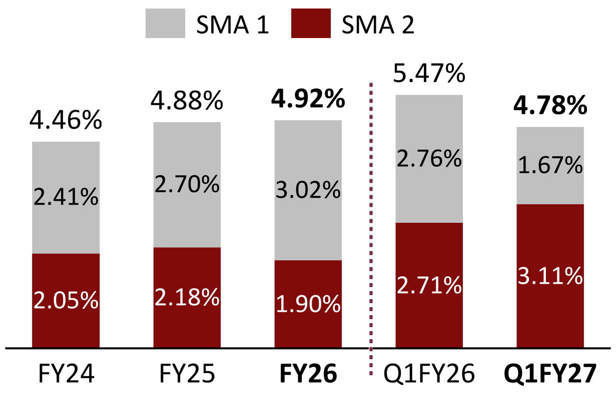
✓ *Emphasis on collection and resolutions even for sticky loans-negligible write-offs and NIL NPA sell-off*

NPA Table (INR Crores)	FY24	FY25	FY26	Q1FY26	Q1FY27
Opening NPAs	152.6	170.2	185.3	185.3	220.4
Additions	128.4	84.4	112.8	33.1	24.8
Upgradations & Recovery	110.5	68.8	76.9	13.7	20.8
Write offs[1]	0.3	0.5	0.8	0.5	0.0
Closing NPAs	170.2	185.3	220.4	204.2	224.4

Credit Cost[2]



SMA 1 & 2 (%)



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)*

Numbers have been rounded off wherever applicable

Our Robust Credit Assessment & Risk Management Practices

Capital Small Finance Bank

2.47%
GNPA as of June-26

1.14%
NNPA as of June-26

0.31%
Credit Cost Q1FY27

~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)
FY27 (YTD-Q1)	1.17%	0.19%	0.05	0.31%	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.
2. NPA accretion net of upgrades & recoveries during the period/total standard advances
3. Including technical write-offs & losses on ARC sell
4. Credit cost includes write offs, provisions for expected loan losses (including on standard advances)

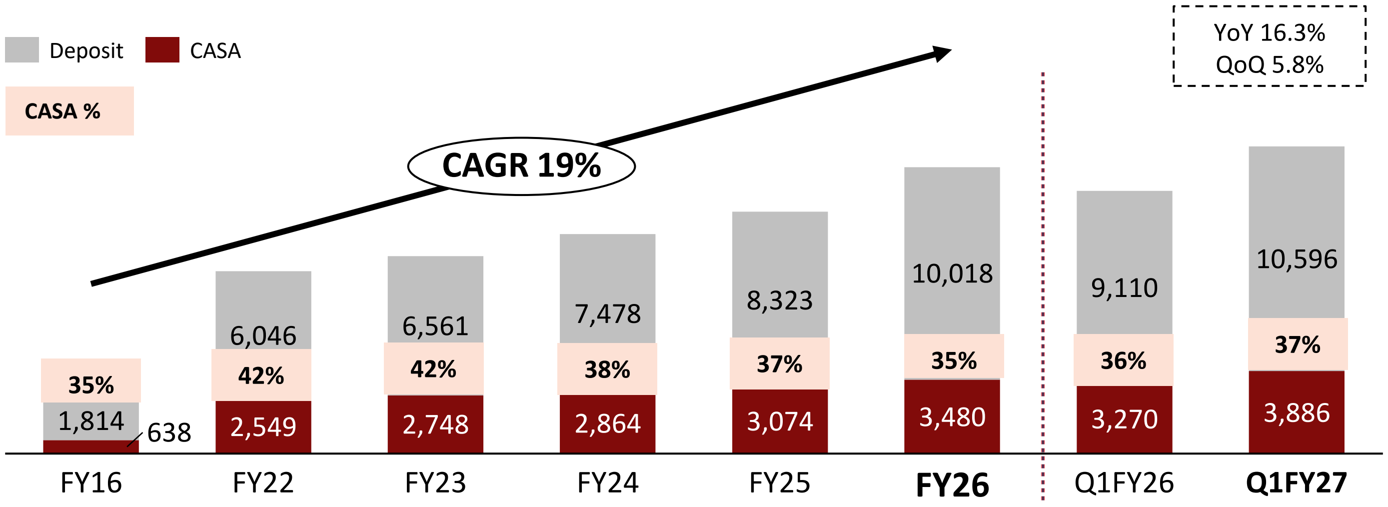
Numbers have been rounded off wherever applicable

Liability Portfolio

Retail Focused Liability Franchise with Consistently High Share of CASA

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

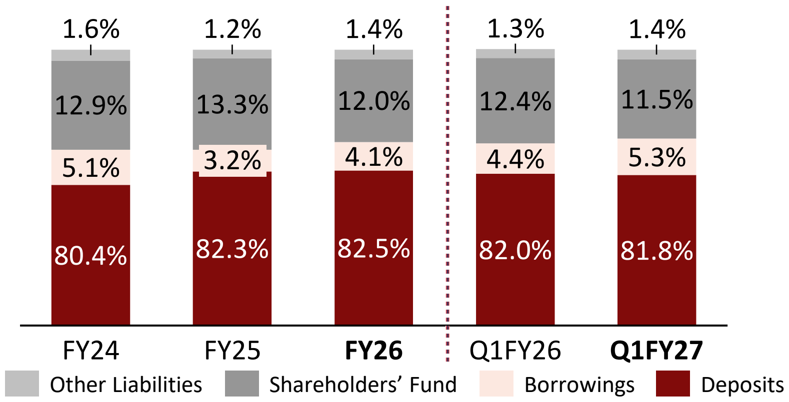
Total Deposits (INR Crores)



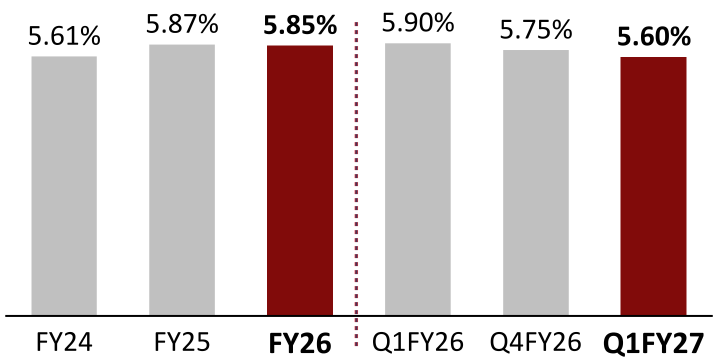
- Deposit cost shows declining trend 5.60% in Q1FY27 (vs 5.75% in Q4FY26)
- CASA ratio remained healthy at 36.7% (average CASA 35.3% for Q1FY27).
- Interest on saving bank accounts is 3.10%

✓ *Declining cost of Deposits*

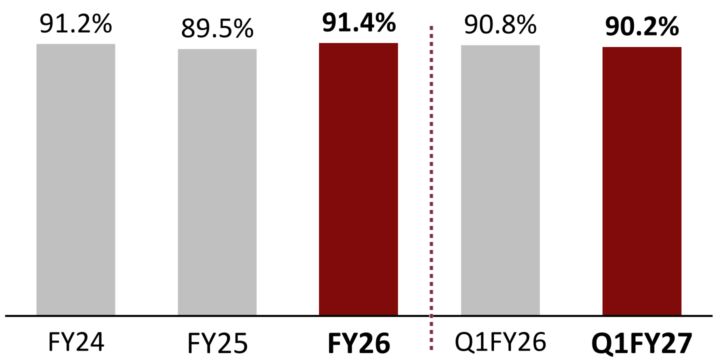
Deposit-Led Funding Mix (%)



Cost of Deposits (%)



Rollover Ratio (%)



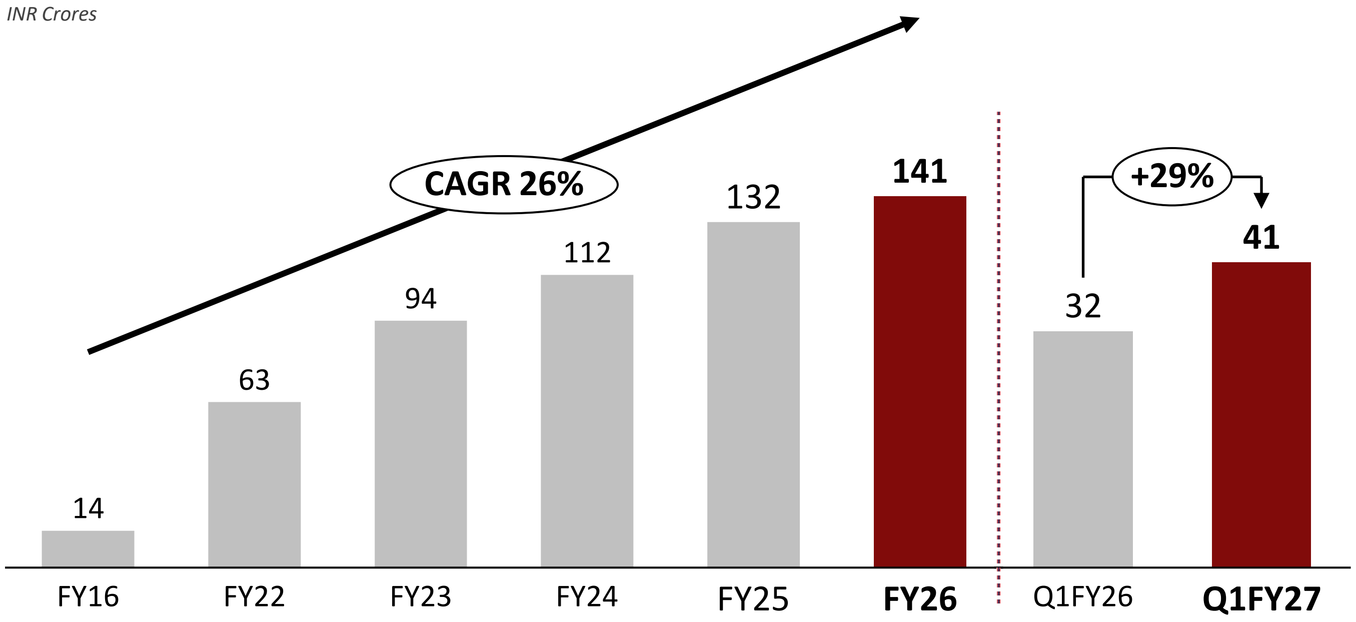
CASA calculated as total CASA divided by total deposits, *CAGR (FY2016-26)* *Numbers have been rounded off wherever applicable*

Financials & Key Ratios

Consistently Improving Profitability

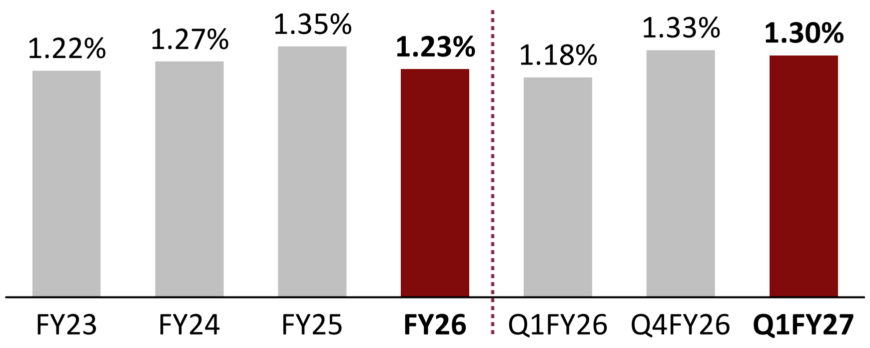
Capital Small Finance Bank

Profit After Tax (INR Crores)

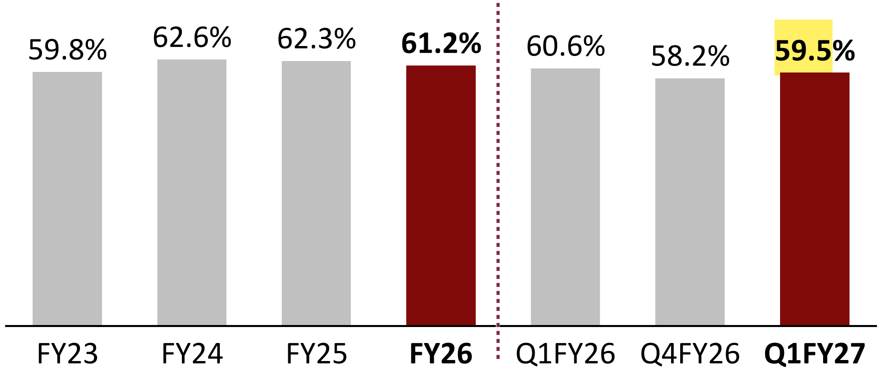


- Net Interest Income grew by 22% YoY to INR 134 Crores (INR 110 Crores in Q1FY26) and Non Interest Income grew by 11% YoY to INR 26 Crores (INR 23 Crores in Q1FY26)
- PPOP (Q1FY27) growth 23% YoY basis & PAT growth of 29% YoY basis
- NIMs improvement; 4.21% in Q1FY27 (vs 4.06% in Q4FY26 & Q1FY26)
- Operating margin improved to 2.04% in Q1FY27 vs 1.94% in Q1FY26 (calculated as % to average assets)

RoA[1] (%)



Cost to Income Ratio (%)



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

Numbers have been rounded off wherever applicable

Statement of Profit and Loss

Capital Small Finance Bank

Particulars (INR Crores)	Q1FY27	Q1FY26	YoY[1](%)	Q4FY26	FY26	FY25	FY24	FY23	FY22	CAGR[2] %
Net Interest Income	**134**	**110**	**22%**	**122**	**463**	**410**	**345**	**322**	**255**	**19%**
Other Income	26	23	13%	26	99	86	68	50	54	
Operating expenses	95	81	17%	86	339	311	258	223	196	
Pre-Provision Operating Profit	**65**	**53**	**23%**	**62**	**223**	**187**	**154**	**149**	**113**	**31%**
Provisions & Contingencies	23	20	15%	22	77	55	43	55	51	
PAT (Before Exceptional Items)	**41**	**32**	**29%**	**40**	**145**	**132**	**112**	**94**	**63**	**33%**
Exceptional Items *	-	-	-	-	**4**	-	-	-	-	
Reported PAT	**41**	**32**	**29%**	**40**	**141**	**132**	**112**	**94**	**63**	**33%**
Earnings Per Equity Share (non annualized)										
Basic (Rs)	**9.1**	**7.1**		**8.8**	**31.2**	**29.2**	**30.7**	**27.4**	**18.4**	
Diluted (Rs)	**9.1**	**7.0**		**8.8**	**31.1**	**29.1**	**30.5**	**27.2**	**18.2**	

1. YoY (calculated Q1FY27 over Q1FY26)
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

Return Ratios

Capital Small Finance Bank

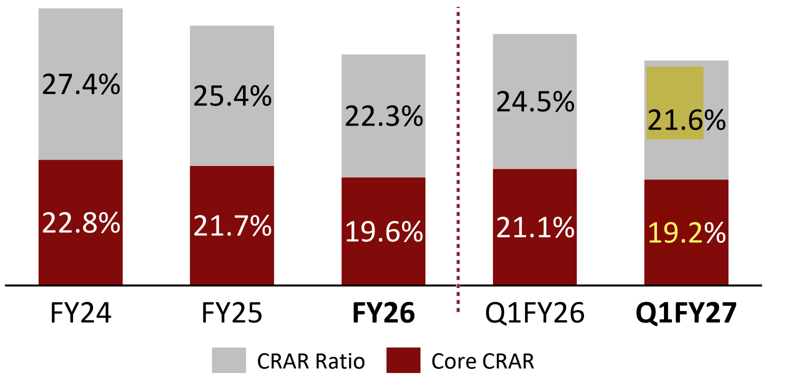
Key Business Parameters	Q1FY27	Q1FY26	Q4FY26	FY26	FY25	FY24	FY23	FY22
CD ratio (Avg) (%)	83.0	80.9	82.3	81.3	81.4	79.0	78.0	70.6
CD ratio (Outstanding) (%)	85.6	81.6	86.7	86.7	86.3	82.4	83.9	77.5
Yield on Advances (%)	10.9	11.1	10.8	11.0	11.2	11.1	10.8	10.9
Cost of Deposits (%)	5.6	5.9	5.7	5.9	5.9	5.6	4.9	5.0
Cost to Income ratio (%)	59.5	60.6	58.2	61.2	62.3	62.5	60.0	63.4

Return Ratios %	Q1FY27	Q1FY26	Q4FY26	FY26	FY25	FY24	FY23	FY22
Net Interest Margin[1]	4.21	4.06	4.06	4.04	4.20	3.94	4.19	3.78
Non-Interest Income[2]	0.82	0.87	0.86	0.87	0.88	0.77	0.66	0.79
Operating Margin	2.04	1.94	2.05	1.90	1.92	1.76	1.95	1.66
Credit Cost[3]	0.31	0.37	0.26	0.26	0.12	0.08	0.32	0.42
RoA[4]	1.30	1.18	1.33	1.23	1.35	1.27	1.22	0.93
RoRWA[5]	2.27	2.12	2.31	2.17	2.38	2.41	2.38	1.88
RoE[6]	11.20	9.43	11.44	10.10	10.38	14.6	16.62	12.95

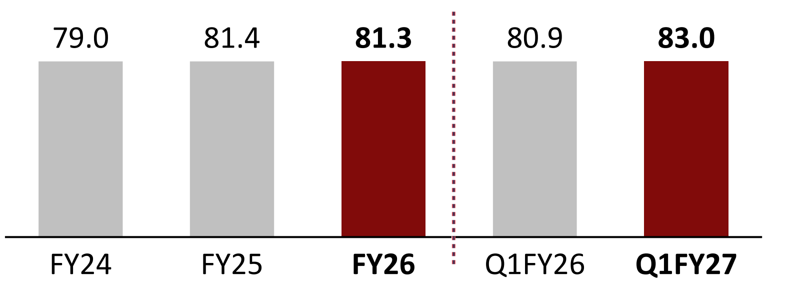
Other Income (INR Crores)	Q1FY27	Q1FY26	Q4FY26
Advance Related Fee Income	7.8	7.2	9.7
Operations Related Fee Income	6.2	5.0	5.8
Banca Commission[7]	10.2	9.5	9.5
Forex & Treasury Income	1.9	1.7	0.8
Total Other Income	**26.1**	**23.4**	**25.8**

- Effectively managed yields and interest spread across interest rate cycles;
- PCR has increased to 54.51% in Q1FY27 against 51.89% in Q4FY26.
- Operating margin improved to 2.04% in Q1FY27 vs 1.94% in Q1FY26 (calculated as % to average assets)

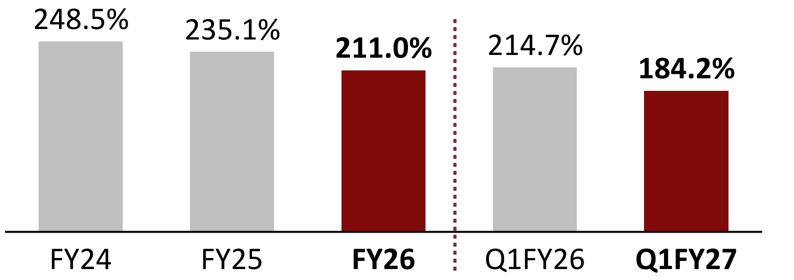
CRAR (%)



Credit to Deposit Ratio (Avg) (%)



Liquidity Coverage Ratio (%)



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

Numbers have been rounded off wherever applicable

Statement of Assets and Liabilities

Capital Small Finance Bank

Particulars (INR Crores)	Q1FY27	Q1FY26	YoY[1](%)	Q4FY26	FY26	FY25	FY24	FY23	FY22
Capital & Liabilities									
Shareholder's Fund[2]	1,488	1,376	8%	1,461	1,461	1,340	1,197	611	516
Deposits	10,596	9,110	16%	10,018	10,018	8,323	7,478	6,561	6,046
Borrowings	686	488		499	499	321	472	721	498
Other Liabilities and Provisions	179	139		166	166	124	148	98	93
Total	**12,949**	**11,113**	**17%**	**12,144**	**12,144**	**10,108**	**9,295**	**7,991**	**7,154**
Assets									
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,583	1,605		1,321	1,321	1,000	1,321	881	1,019
Investments	2,037	1,876	9%	1,973	1,973	1,819	1,706	1,489	1,357
Advances	8,952	7,334	22%	8,572	8,572	7,090	6,075	5,429	4,635
Fixed Assets	102	92		97	97	89	84	83	84
Other Assets	275	206		181	181	110	110	110	59
Total	**12,949**	**11,113**	**17%**	**12,144**	**12,144**	**10,108**	**9,295**	**7,991**	**7,154**
Book Value (per share)	**327**	**304**		**322**	**322**	**296**	**266**	**178**	**152**

1. *YoY (calculated Q1FY27 over Q1FY26)*
2. *Capital + Reserves & surplus*

Numbers have been rounded off wherever applicable

Consistently improving Financial Strength

Capital Small Finance Bank

₹327.35
Book Value as of June-26

₹36.36[3]
EPS as of June-26

1.30%/2.27%
RoA/RoRWA Q1FY27

11.20%
RoE Q1FY27

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 36% ++ CASA
- Deposit CAGR of 19%+ (FY16-26)

Advance Profile
~8x 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
~12x 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

Numbers have been rounded off wherever applicable

Capital SFB @ 2029 – Vision

Capital Small Finance Bank

From Strong to Stronger – Vision 2029

Q2FY26	Metric	FY29 (P)	Update – Q1FY27
7,907 Crs	Advance Book **2x** by 2029	16k++ Crs	9,074 Crs
1.38%/0.20%	Asset Quality NNPA/Credit Cost* (Endeavor to keep)	Below 1.0%/0.3%	1.14%/0.31%
199	Branch Network **1.5x** by 2029	300++	216
1.26%	Profitability Matrix RoA (Endeavor to achieve)	1.6%++	1.30%
10.2%	RoE (Endeavor to achieve)	15.0%++	11.2%

Numbers have been rounded off wherever applicable

Capital SFB 2029 – Key Focus Areas

Capital Small Finance Bank

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 (19.0% as on June 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

2000 - 2015

Incorporation of the Bank. Started operations as 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

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 – 2022

The Bank's total customer base reached ~6 lakh, with total business crossing INR 8,900 crore. The Bank reported a net profit of INR 63 crore, registering a robust growth of 53.42% over the previous financial year.

2023

Net Profit of the Bank crossed INR 93 crores registering 50% YoY growth, with total business crossing INR 12,000 crores mark. Share of Digital Trnx in non-cash trnx 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

2025

Delivered growth momentum post listing, with net profit at INR 132 crore, total business exceeding INR 13,500 crore, CASA deposits crossing INR 3,000 crore with disbursements growing 38% YoY, expanded North India presence, and initiated FLDG-based secured lending partnership

2026

Completed 10 years as India's first Small Finance Bank, with deposits crossing INR 10,000 crore, advances at INR 8,687 crore and FY26 net profit reaching INR 141.4 crore

Providing a wide Range of Products and Services

Capital Small Finance Bank

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

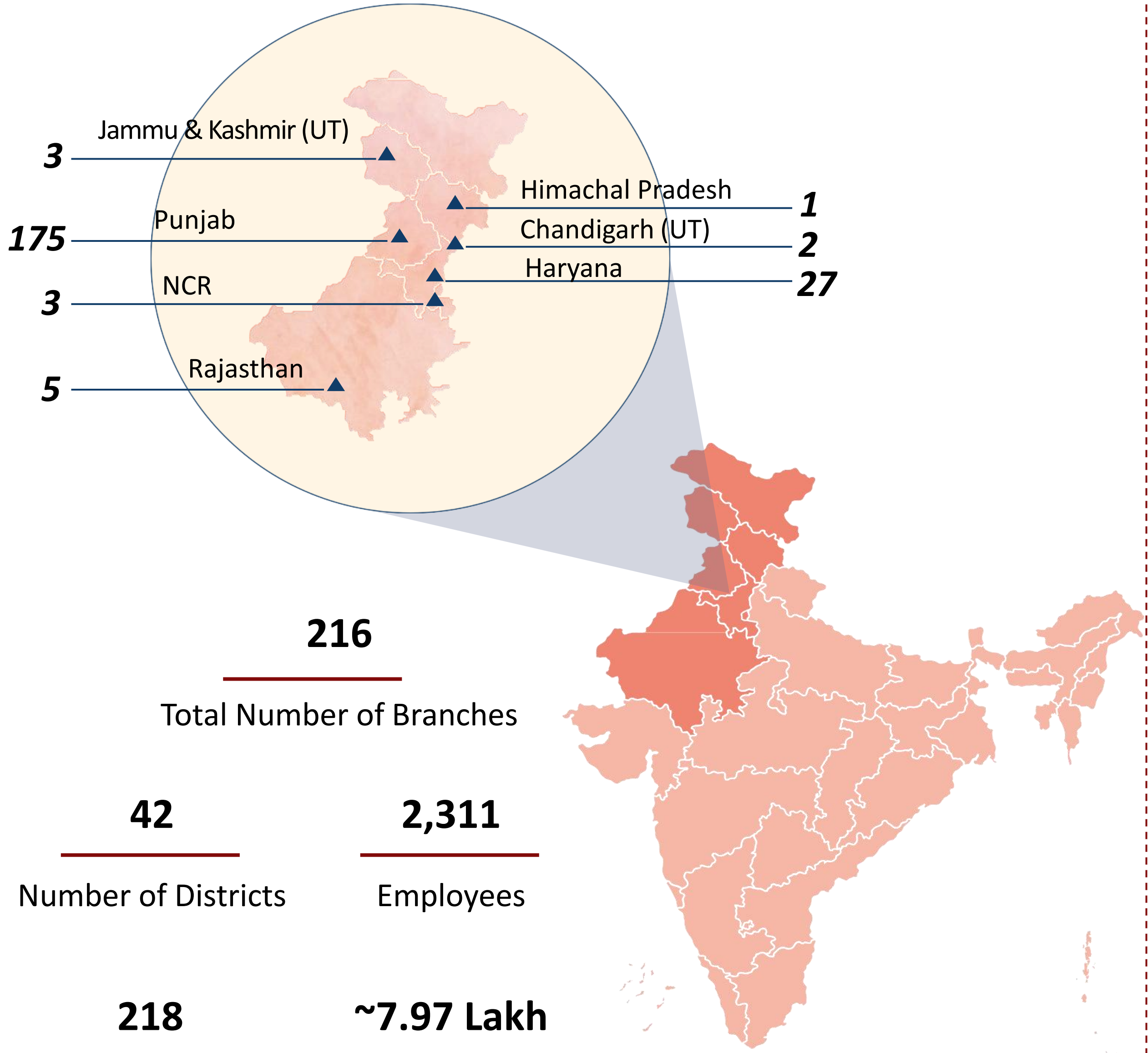
Mobile Banking (Capital Mobile+)

Mobile Passbook (Capital Mobile Connect)

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

Increasing Presence to Enhance Accessibility

Capital Small Finance Bank



216

Total Number of Branches

42

Number of Districts

2,311

Employees

218

ATMs

~7.7 Lakh

Customers

All data as of Q1FY27/June 30, 2026

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

Geographies	Branches			Deposits			Advances		
	Q1 FY27	Q1 FY26	Q4 FY26	Q1 FY27	Q1 FY26	Q4 FY26	Q1 FY27	Q1 FY26	Q4 FY26
Rural Areas	40%	41%	40%	36%	35%	35%	21%	22%	22%
Semi-Urban Areas	38%	36%	37%	39%	39%	38%	33%	33%	33%
Urban Areas (including Metro)	22%	23%	23%	25%	26%	26%	46%	45%	45%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

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

Numbers have been rounded off wherever applicable

Our ‘Strengths’ Built Over 20 Years by Focusing on Customers

Capital Small Finance Bank

Retail focused liability franchise with high CASA share

- High CASA[1] ratio 36.7% with 91.1% retail deposits
- Low Cost of deposits at 5.6% in Q1FY27

Consistent track record of growth with operational & profitability metrics

- ROAA[2] at 2.0%, ROA[3] at 1.30% 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 2.47% and NNPA at 1.14%

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 27% towards Agricultural, 11% towards Housing, 14% towards LAP, 27% 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

Capital Small Finance Bank

01

Transforming Customer Experience

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

02

Personalised Data-Driven Processes

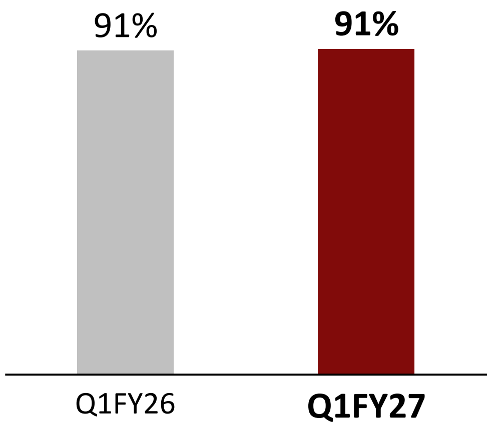
- Leverage technology and data analytics for scalability and profitable growth
- Improve collection efficiency through data driven early warning systems
- Cross selling opportunities and effective customer engagement through analytics

03

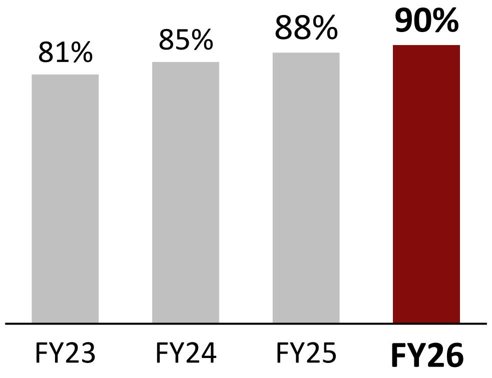
Empowering Ourselves with Technology

- 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 (%)

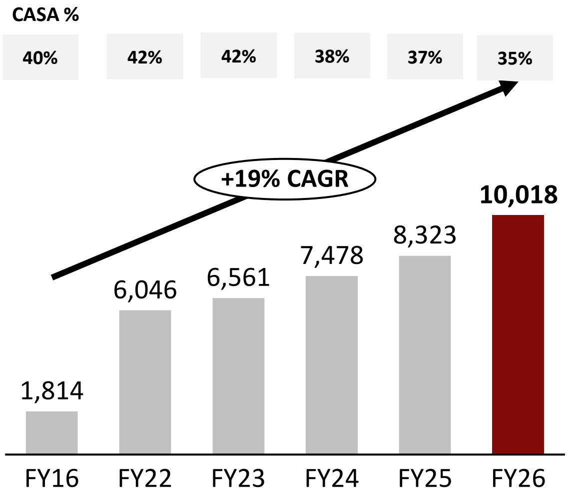


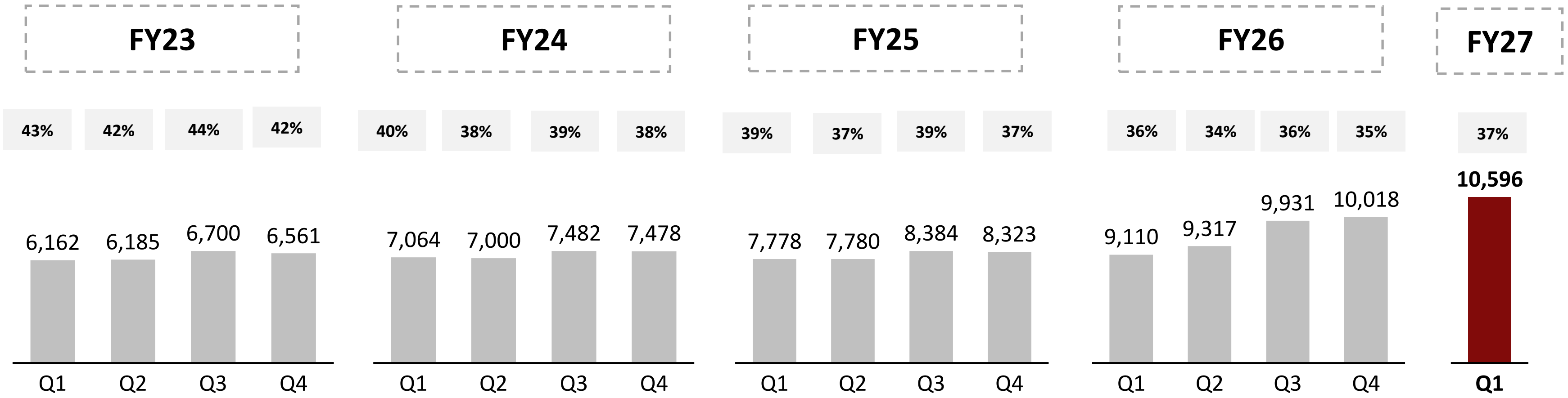
Numbers have been rounded off wherever applicable

Historical Performance - Deposits & Advances

Capital Small Finance Bank

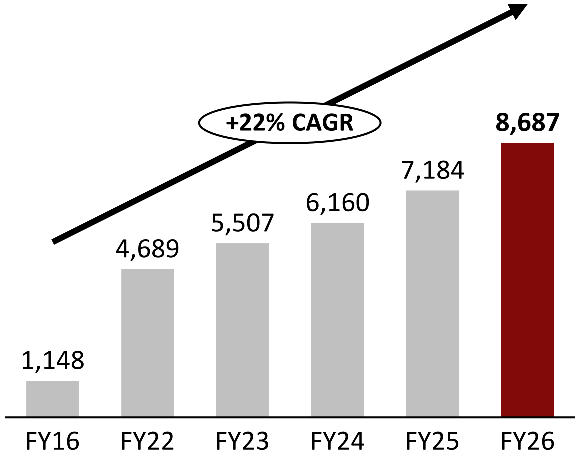
Total Deposits (INR Crores)

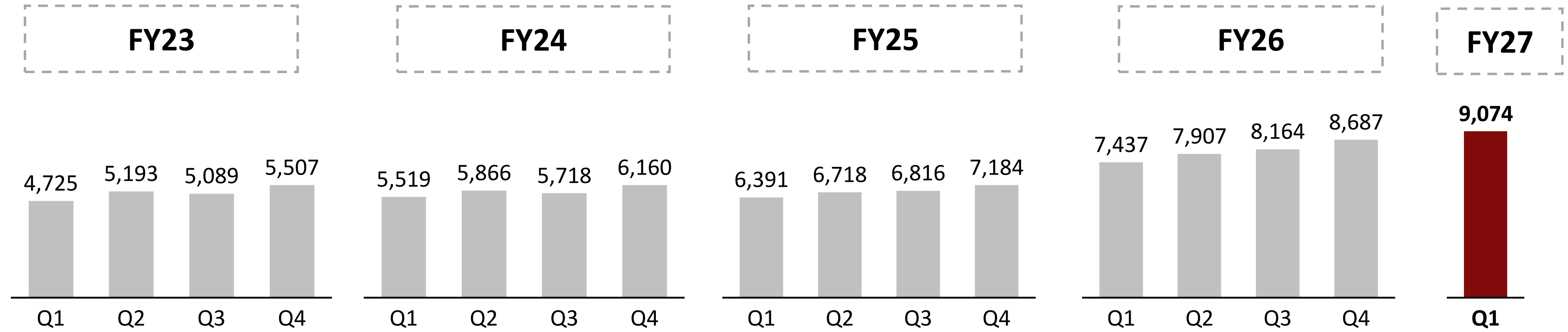




	FY23				FY24				FY25				FY26				FY27
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Q-o-Q	2%	0%	8%	-2%	8%	-1%	7%	0%	4%	0%	8%	-1%	9%	2%	7%	1%	6%

Gross Loan Book (INR Crores)





	FY23				FY24				FY25				FY26				FY27
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1
Q-o-Q	1%	10%	-2%	8%	0%	6%	-3%	8%	4%	5%	2%	6%	4%	6%	3%	6%	4.5%

CASA calculated as total CASA divided by total deposits

Numbers have been rounded off wherever applicable

Capital Small Finance Bank

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

Capital Small Finance Bank

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

Company: Capital Small Finance Bank Limited

Capital Small Finance Bank

CIN: L65110PB1999PLC022634

Mr. Sahil Vijay / Ms. Bharti Babutta

investorrelations@capitalbank.co.in

Website: www.capitalbank.co.in

Investor Relation Advisors:
Strategic Growth Advisors Pvt. Ltd.

SGA Strategic Growth Advisors

CIN: U74140MH2010PTC204285

Mr. Abhishek Shah / Ms. Neha Shroff

abhishek.shah@sgapl.net / neha.shroff@sgapl.net

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