

CSFB.2025-2026/488

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: Press Release 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 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
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

Press Release

Seeds of Growth - Roots of Trust

CAPITAL SMALL FINANCE BANK LIMITED Q3 FY26 RESULTS

- **Advances up 19.8% and Deposits up 18.5% YoY**
- **CASA improves to 35.9% from 33.9% a quarter back**
- **Disbursement for the quarter rose 24.7% YoY to ₹919 crore YoY**
- **Net Interest Income up 11.4%, Non-Interest Income rose 46.1% and gross revenue up 17.9%, YoY during the quarter**
- **PPOP growth of 20%* YoY and PAT growth of 12.6%* YoY. With exceptional item, PPOP & PAT growth of 9% and 1% respectively YoY**
- **ROA at 1.3%*/1.2%**

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

Mumbai / Jalandhar, January 29, 2026: Capital Small Finance Bank Limited today announced its unaudited financial results for the quarter and nine months ended December 31, 2025 (Q3FY26 and 9MFY26), delivering steady growth across advances and deposits, sustained profitability, and stable asset quality. The performance reflects the Bank's relationship-led retail banking model and continued focus on secured lending to the middle-income segment.

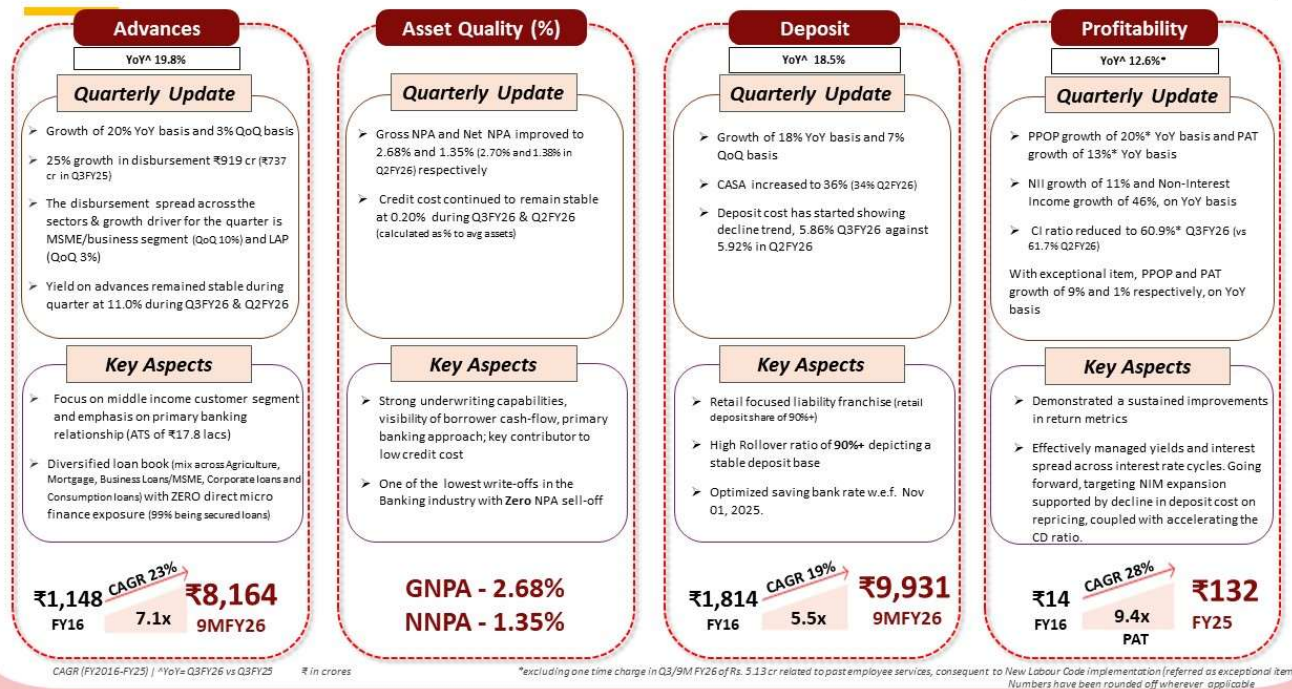
Mr. Sarvjit Singh Samra, Managing Director & CEO, Capital Small Finance Bank, said:

"The quarter ended December 31, 2025 reflected steady balance sheet expansion and stable operating metrics, underscoring the strength of our relationship-led banking model. Gross advances grew to ₹8,164 crores, registering a 19.8% year-on-year increase, driven by sustained traction across MSME and LAP portfolio. Deposits stood at ₹9,931 crores, up 18.5% year-on-year, with a healthy CASA ratio of 35.9%, highlighting the resilience and granularity of our retail liability franchise.

Disbursements during the quarter rose to ₹919 crores, supported by consistent demand across secured lending products. Asset quality remained stable, with gross and net NPA stood at 2.68% and 1.35% respectively, improving sequentially by 2 bps and 3 bps respectively, reflecting prudent underwriting, strong collections, and our continued focus on secured lending. Net interest margin remained stable at 4.0%, while profit after tax stood at ₹34 crores, despite an exceptional one-time cost impact during the quarter on New Labour Code implementation related to past employee services. Excluding this one-off impact, Operating profit before provisions has grown by 20.0% and PAT have grown by 12.6% Y-o-Y, highlighting the underlying strength of our core earnings.

Looking ahead, as the sector continues to balance growth with asset quality, we are witnessing steady demand for retail and MSME credit, particularly in secured and cash-flow-linked products. We are confident in our ability to support incremental credit growth and our focus remains on strengthening core franchise, improving balance sheet efficiency, and expanding our presence in contiguous geographies in a calibrated manner. Supported by strong capital adequacy and a stable operating environment, we are well positioned to sustain consistent growth while maintaining asset quality and profitability."

Differentiated Bank Focused on Middle Income Segment | Quarter Update



For detailed results, click <https://www.capital.bank.in/investors/financial-results>

About Capital Small Finance Bank

Capital Small Finance Bank (CAPITAL SFB) is a bank headquartered at Jalandhar, Punjab, India. Capital Small Finance Bank Limited started operations as India's 1st Small Finance Bank on April 24, 2016 after conversion from Capital Local Area Bank. Prior to conversion to a Small Finance Bank, Capital Local Area Bank was operating as India's largest local area bank since January 14, 2000. The Bank is presently having 205 branches spread over 5 states and 2 Union Territories. The core strategy of the Bank is to build a retail franchise steered by customer first approach, diversified & secured lending in well-defined niche catering to middle income group segment with special emphasis on rural and semi-urban areas.

For more details, please reach us at publicrelations@capitalbank.co.in

For media queries:

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