

CSFB.2025-2026/339

October 29, 2025

**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 and Half - Year ended on September 30, 2025

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

In continuation to outcome of board meeting held on October 29, 2025 regarding un - audited financial results of Capital Small Finance Bank Limited (“the Bank”) for the quarter and half year ended on September 30, 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

Press Release

Defined by Results, Driven by Relationships

CAPITAL SMALL FINANCE BANK LIMITED Q2 FY26 RESULTS

- Gross Advances rise 17.7% Y-o-Y, 6.3% Q-o-Q and 10.1% YTD to ₹7,907 crore
- Deposits up 19.8% Y-o-Y, 2.3% Q-o-Q and 12.0% YTD to ₹9,317 crore
- Disbursement during Q2FY26 rise 36.2% Y-o-Y to ₹805 crore
- Profit After Tax increases 4.6% Y-o-Y to ₹35 crore
- ROA during Q2FY26 improved to 1.3% (vs 1.2% in Q1FY26)
- GNPA / NNPA maintained at 2.70% / 1.38%, slightly improved from the last quarter (2.75%/1.39%)
- Capital Adequacy Ratio robust at 24.2%

Mumbai / Jalandhar, October 29, 2025: Capital Small Finance Bank Limited, announced its unaudited financial results for the quarter and half year ended September 30, 2025 showcasing steady and relationship-led growth across key business metrics. The Bank continued to strengthen its retail franchise, delivering consistent performance in advances, deposits, and profitability despite a fluid economic environment.

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

"The quarter ended September 30, 2025 was marked by healthy credit offtake and stable margins, reflecting the strength of our core operating model.

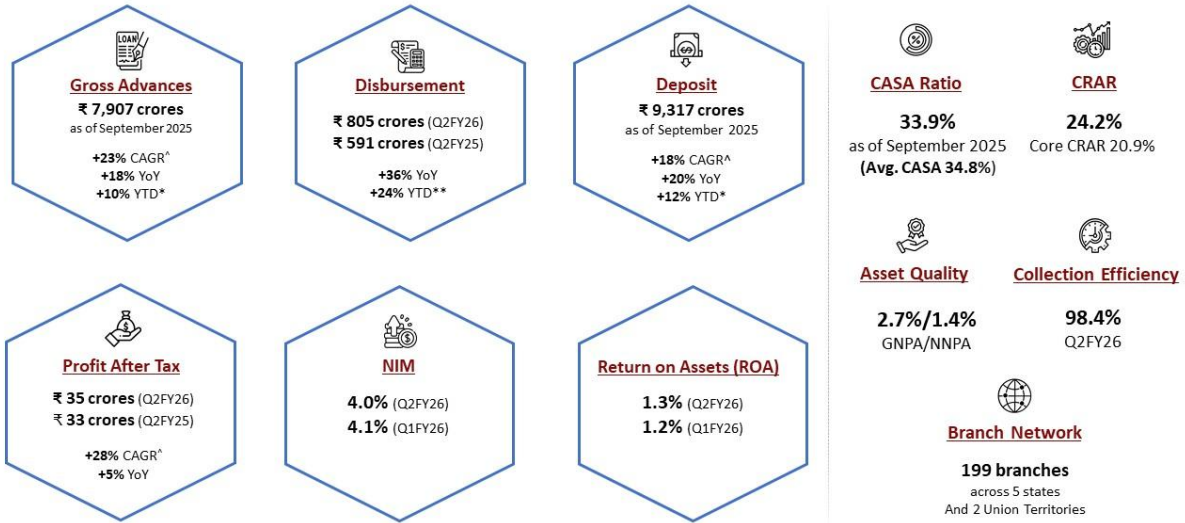
Our total deposits reached ₹9,317 crore, up ~20% year-on-year, with CASA at 33.9%, highlighting the stability of our retail deposit franchise. Gross advances stood at ₹7,907 crore, growing ~18% year-on-year, supported by healthy disbursement activity across mortgage, MSME, and agriculture segments. Disbursements during the quarter rose to ₹805 crore, up 36% year-on-year, aided by festive demand, improved business sentiment, and strong rural cash flows. Asset quality remained stable with gross NPA at 2.70% and net NPA at 1.38%, reflecting continued prudence and strong recoveries. Our Net interest margin stood at 4.0%, and profit after tax at ₹35 crore, up 5% year-on-year, supported by steady operating performance.

We are confident that with the supportive macro backdrop — including benign inflation, GST-led consumption boost, and strong festive momentum — we are well-positioned to sustain healthy growth in deposits and advances in the second half of the year."

Recent Developments

- Expanded physical presence to 200 branches across 5 states and 2 Union Territories — reaffirming our commitment to deepen our outreach;
- Signed **BC agreement/partnership** (with FLDG cover), with selected partner NBFCs to target high yielding secured loan portfolio.

Highlights of our Progress in Q2FY26



*YTD (6 Months) H1FY26 over FY25 ^CAGR (FY2016-25)
 **YTD (6 Months) H1FY26 over H1FY25 Numbers have been rounded off wherever applicable

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 200 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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