Capital Small Finance Bank

Consistent Growth that speaks for itself

Investor Presentation

Q2 & H1 FY27



Safe Harbour

This presentation and the accompanying slides (the "Presentation"), which have been prepared by **Capital Small Finance Bank Limited (the "Company"),** have been prepared solely for information purposes and do not constitute any offer, recommendation or invitation to purchase or subscribe for any securities, and shall not form the basis or be relied on in connection with any contract or binding commitment whatsoever. No offering of securities of the Company will be made except by means of a statutory offering document containing detailed information about the Company.

This Presentation has been prepared by the Company based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, the truth, accuracy, completeness, fairness and reasonableness of the contents of this Presentation. This Presentation may not be all inclusive and may not contain all of the information that you may consider material. Any liability in respect of the contents of, or any omission from, this Presentation is expressly excluded.

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.

Business at a Glance

Capital Small Finance Bank

Asset Profile	**Loan Book** **INR 9,755 Cr** **(ATS – INR 2.0 Mn)**	**Loan Book Growth** Q-o-Q[1]: **7.5%** Y-o-Y[2]: **23.4%**	**Asset Quality** GNPA(%): **2.36**/2.70/2.47 NNPA(%): **1.12**/1.38/1.14 (**Q2FY27**/Q2FY26/Q1FY27)	**Yield on Advances(%)** **11.0**/11.0/10.9 (**Q2FY27**/Q2FY26/Q1FY27)
Deposit Profile	**Deposits** **INR 10,831 Cr** **(ATS – INR 0.15 Mn)**	**Deposits Growth** Q-o-Q[1]: **2.2%** Y-o-Y[2]: **16.2%**	**CASA (% of Total Deposits)** O/s CASA(%): **34.5**/33.9/36.7 Avg. CASA(%): **34.8**/34.8/35.3 (**Q2FY27**/Q2FY26/Q1FY27)	**Cost of Deposits(%)** **5.68**/5.92/5.60 (**Q2FY27**/Q2FY26/Q1FY27)
Earning Profile	**Profitability** PPOP: **INR 68 Cr**/52 Cr/65 Cr PAT: **INR 46 Cr**/35 Cr/41 Cr (**Q2FY27**/Q2FY26/Q1FY27)	**Profitability** PPOP: Y-o-Y[2] : **30.9%** PAT: Y-o-Y[2]: **30.7%**	**NIM[3]** **4.24%**/4.04%/4.21% (**Q2FY27**/Q2FY26/Q1FY27)	**ROA[4(%)]: 1.39**/1.26/1.30 **ROE[5(%)]: 12.23**/10.22/11.20 (**Q2FY27**/Q2FY26/Q1FY27)

1.Q-o-Q refers to September 2026 vs June 2026
2.Y-o-Y refers to September 2026 vs September 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

23% YoY Growth

Quarterly Update

- 7.5% QoQ, 23.4% YoY growth
- Disbursement: INR 1,095 Crores
- Growth Driver: MSME & Business Segment expanded 13% QoQ & 51% YoY

Key Aspects

- ATS of Rs. 19.53 lacs/17.10 lacs (Q2FY27/Q2FY26)
- 97.0% secured exposure
- Zero direct microfinance exposure

INR 9,755 Crores

Q2FY27 Advances – ~8.5x since FY16

Deposits

16% YoY Growth

Quarterly Update

- 2.2% QoQ, 16.2% YoY growth
- CASA ratio at 34%
- Deposit cost declined to 5.7%

Key Aspects

- Retail share exceeding ~90%++
- High rollover ratio (89%+)
- Retail led liability franchise

INR 10,831 Crores

Q2FY27 Deposits – ~6x since FY16

Profitability

31% YoY Growth

Quarterly Update

- NII growth of 24% YoY
- Non-Interest Income growth of 28% YoY
- PPOP growth of 31% YoY
- CI Ratio: 59.8% (vs. 59.5% in Q1FY27)

Key Aspects

- NIM[1] expanded to 4.24%
- Return metrics remain resilient, ROA[2] is 1.39%, ROE[3] is 12.23%

INR 46 Crores

Q2FY27 PAT – ~13x* since FY16

Asset Quality

Best-in-Class Metrics

Quarterly Update

- GNPA: 2.36% (improved from 2.47% in Q1FY27)
- NNPA: 1.12% (improved from 1.14% in Q1FY27)
- Credit cost: 0.18%
- PCR stood at 53.19% (vs. 54.51% in Q1FY27)

Key Aspects

- SMA 1 & 2 reduced to 3.31%
- Industry-low write-offs

2.36%/1.12%

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 September 2026

Numbers have been rounded off wherever applicable

Capital Small Finance Bank

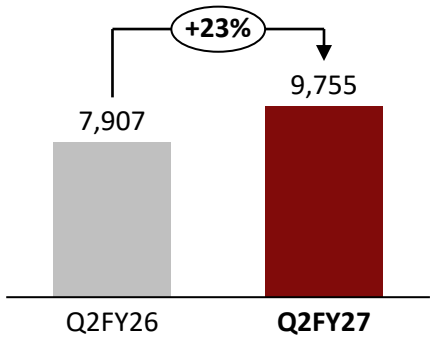


Performance Highlights

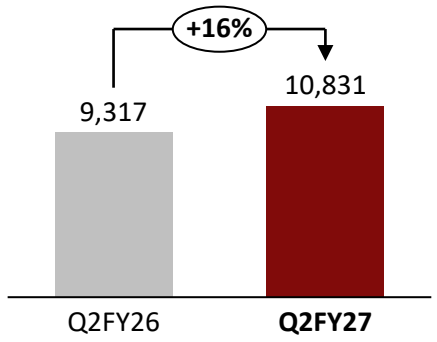
Key Financial Highlights – Q2FY27

Capital Small Finance Bank

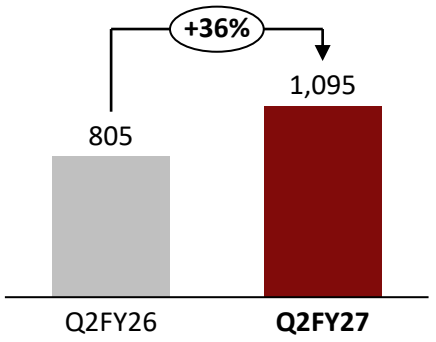
Gross Advances (INR Crores)



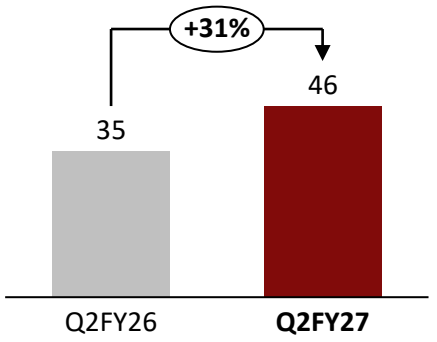
Deposits (INR Crores)



Disbursement (INR Crores)



Profit After Tax (INR Crores)



ROA (%)

1.39%

Vs

1.26%/1.30%

(Q2FY26/Q1FY27)

Collection Efficiency (%)

99.5%

Vs

98.4%/100.2%

(Q2FY26/Q1FY27)

GNPA (%)

2.36%

Vs

2.70%/2.47%

(30th September 2025/ 30th June 2026)

NNPA (%)

1.12%

Vs

1.38%/1.14%

(30th September 2025/ 30th June 2026)

NIM^ (%)

4.24%

Vs

4.04%/4.21%

(Q2FY26/Q1FY27)

CASA (%)

34.5%

Avg. CASA 34.8%

Vs 36.7%

Avg. CASA 35.3%

(30th June 2026)

CRAR (%)

20.8%

Vs

21.6%

(30th June 2026)

Branches (No's.)

222 Branches

across 5 states

And 2 Union

Territories

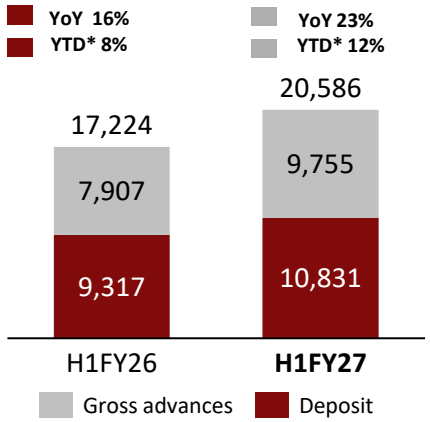
^NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets
CASA calculated as total CASA divided by total deposits, ROA is calculated as % of Avg Assets

Numbers have been rounded off wherever applicable

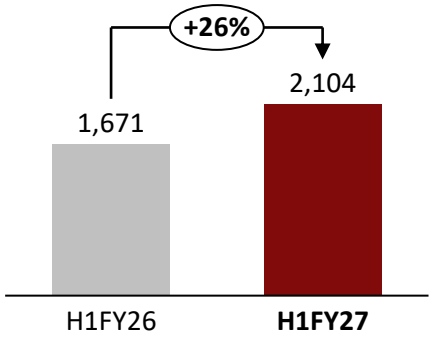
Key Financial Highlights – H1FY27

Capital Small Finance Bank

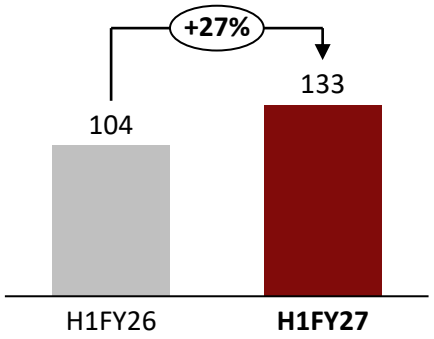
Gross Advances & Deposits (INR Crores)



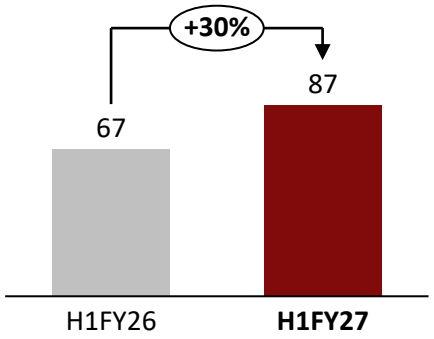
Disbursement (INR Crores)



PPOP (INR Crores)



Profit After Tax (INR Crores)



ROA (%)

1.35%

Vs

1.22% (H1FY26)

Collection Efficiency (%)

99.5%

Vs

98.4% (H1FY26)

GNPA (%)

2.36%

Vs

2.70% (H1FY26)

NNPA (%)

1.12%

Vs

1.38% (H1FY26)

NIM^ (%)

4.23%

Vs

4.05% (H1FY26)

CRAR (%)

20.8%

Vs

24.2% (H1FY26)

Branches (No's.)

222 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 *YTD (6 Months) is H1FY27 over H2FY26*

Numbers have been rounded off wherever applicable

Capital Small Finance Bank



Asset Portfolio

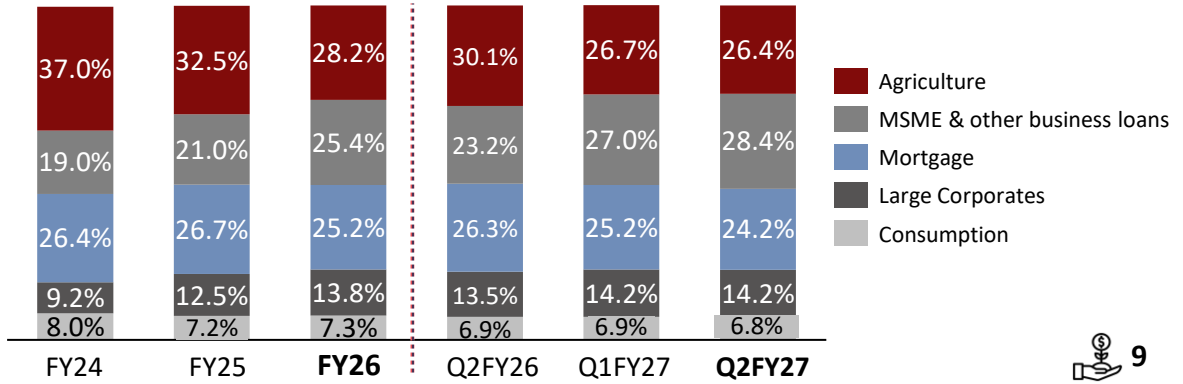
Well-Diversified Credit Portfolio – Q2FY27

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 MFIs	• Auto Loan • Gold Loan • Loan Against FDRs
			INR 2,365 Crores			
			Housing Loan	LAP		
Gross Advances	INR 2,765 Crores INR 1,835 Cr / 2,452 Cr (Q2FY26/Q1FY27)	INR 2,575 Crores INR 2,381 Cr / 2,425 Cr (Q2FY26/Q1FY27)	INR 1000 Crores INR 915 Cr/977 Cr (Q2FY26/Q1FY27)	INR 1,365 Crores INR 1,161 Cr/1,304 Cr (Q2FY26/Q1FY27)	INR 1,383 Crores* INR 1,068 Cr / 1,291 Cr (Q2FY26/Q1FY27)	INR 667 Crores INR 547 Cr / 624 Cr (Q2FY26/Q1FY27)
ATS	INR 2.93 Mn INR 2.44 Mn / 2.83 Mn (Q2FY26/Q1FY27)	INR 1.34 Mn INR 1.28 Mn / 1.32 Mn (Q2FY26/Q1FY27)	INR 1.60 Mn INR 1.52 Mn/1.58 Mn (Q2FY26/Q1FY27)	INR 1.34 Mn INR 1.18 Mn/1.30 Mn (Q2FY26/Q1FY27)	INR 293.92 Mn INR 260.34 Mn / 284.70 Mn (Q2FY26/Q1FY27)	INR 0.89 Mn INR 0.83 Mn / INR. 0.86 Mn (Q2FY26/Q1FY27)
NNPA	0.62% 1.20% / 0.69% (Q2FY26/Q1FY27)	2.66% 2.56% / 2.65% (Q2FY26/Q1FY27)	0.62% 0.89% / 0.79% (Q2FY26/Q1FY27)	0.45% 0.67% / 0.56% (Q2FY26/Q1FY27)	0.62% 0.72% / 0.36% (Q2FY26/Q1FY27)	0.47% 0.47% / 0.50% (Q2FY26/Q1FY27)
Interest Yield	10.54% 10.64% / 10.50% (Q2FY26/Q1FY27)	12.47% 12.66% / 12.48% (Q2FY26/Q1FY27)	9.90% 9.82% / 9.87% (Q2FY26/Q1FY27)	12.25% 12.51% / 12.27% (Q2FY26/Q1FY27)	10.62% 10.83% / 10.74% (Q2FY26/Q1FY27)	9.74% 9.73% / 9.68% (Q2FY26/Q1FY27)

- **Granular loan book portfolio ATS of INR 1.95 Mn**
- **Focus on middle-income customer segment**
- **Emphasis on secured lending with 97.0% secured**
- **Endeavour to be a full suite banker for the customer**

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



Data as of September 2026

**Includes Rs. 24 crore towards NBFC MFI*

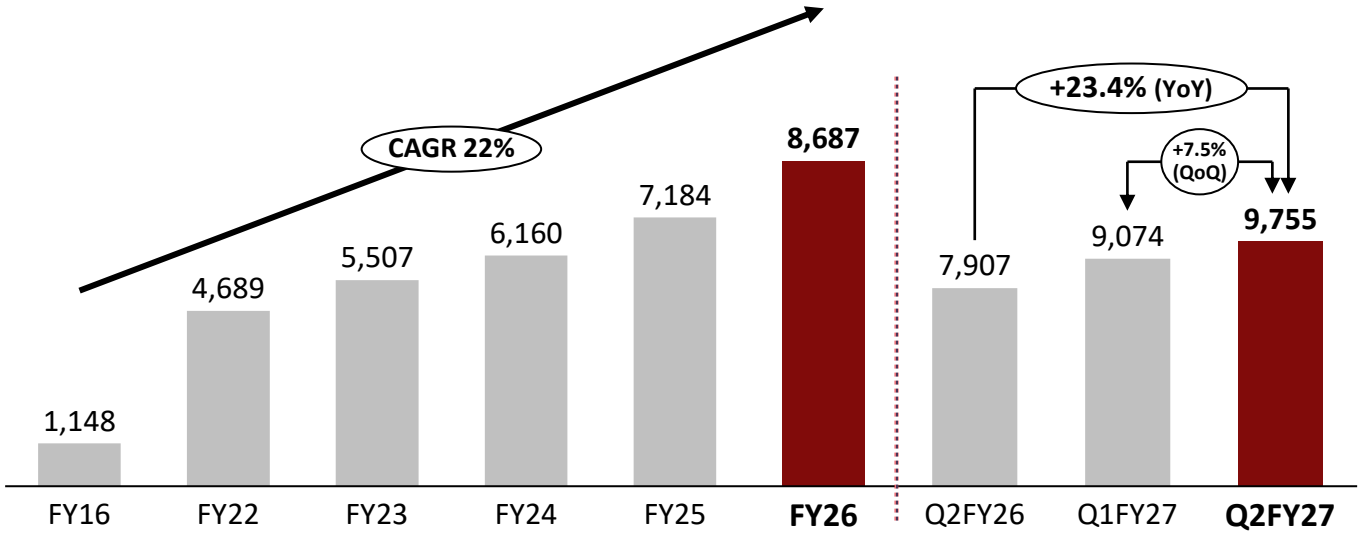
Numbers have been rounded off wherever applicable

Diversified & Secured Advance Portfolio

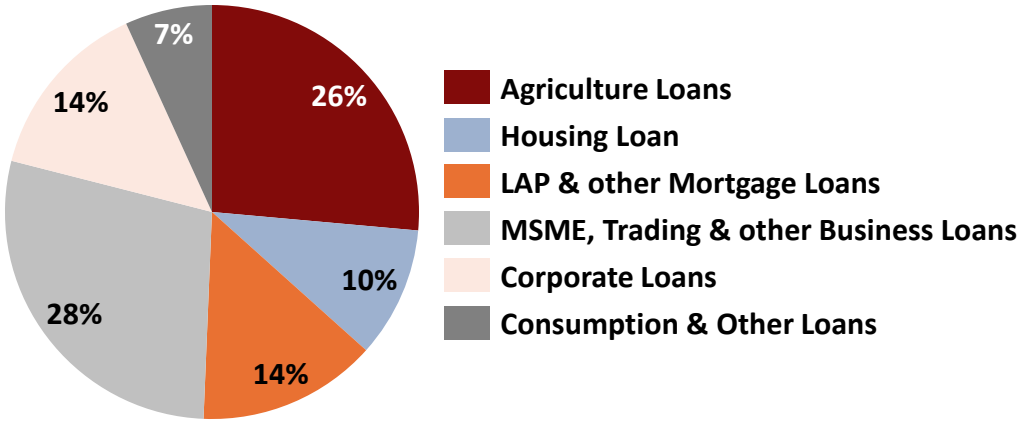
Capital Small Finance Bank

✓ *Diversified portfolio with each segment sustaining multiple cycles*

Gross Loan Book (INR Crores)



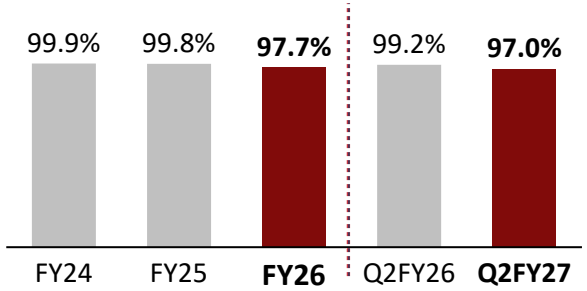
AUM of Rs. 9,755.33 Crores



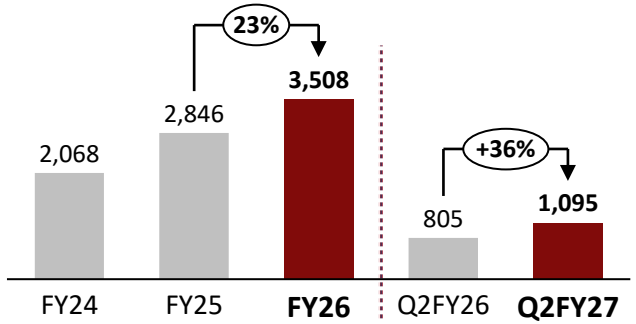
✓ *Continued focused on secured lending with 97.0% being secured*

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 13% on QoQ and 51% on YoY basis.
- Share of Advances from other than Home State increased to 26% (23% Q2FY26)

CAGR (FY2016-26)

^Data as of September 2026

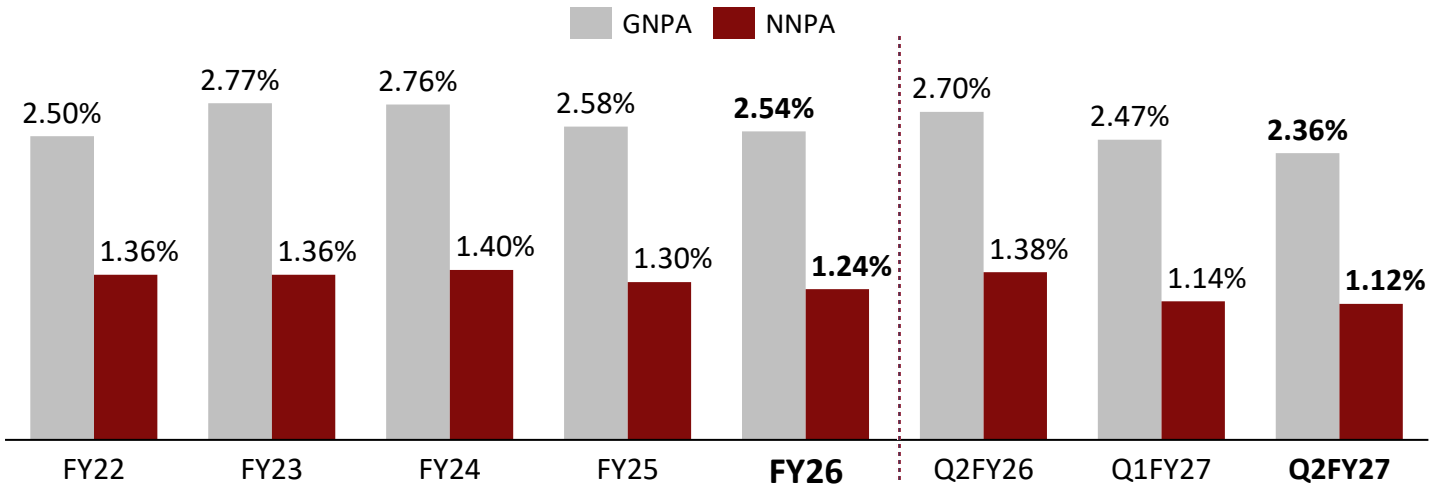
Numbers have been rounded off wherever applicable

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

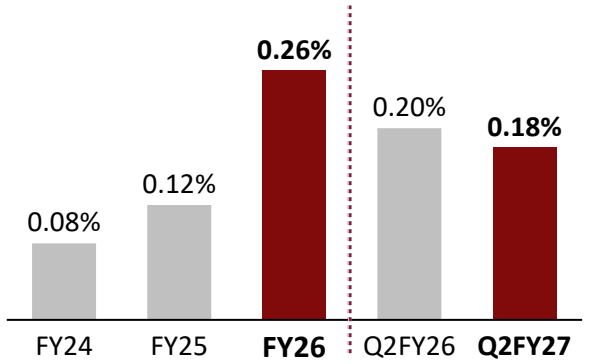


- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- PCR stood at 53.19% in Q2FY27 vs 54.51% in Q1FY27.

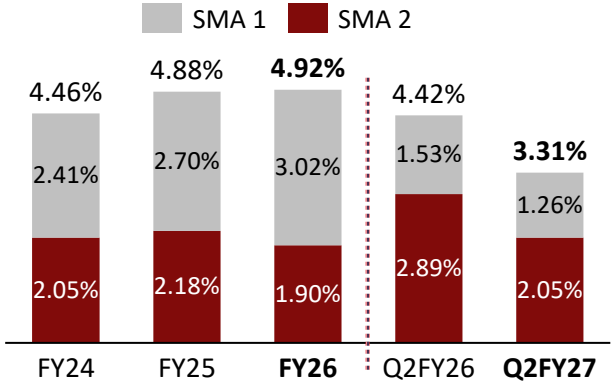
✓ *Emphasis on collection and resolutions even for sticky loans-negligible write-offs and NIL NPA sell-off*

NPA Table (INR Crores)	FY24	FY25	FY26	Q2FY26	Q1FY27	Q2FY27
Opening NPAs	152.6	170.2	185.3	204.2	220.4	224.4
Additions	128.4	84.4	112.8	31.1	24.8	22.0
Upgradations & Recovery	110.5	68.8	76.9	22.1	20.8	15.6
Write offs[1]	0.3	0.5	0.8	0.1	0.0	0.3
Closing NPAs	170.2	185.3	220.4	213.3	224.4	230.6

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

2.36%
GNPA as of September-26

1.12%
NNPA as of September-26

0.18%
Credit Cost Q2FY27

~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)
H1FY27	1.11%	0.24%	0.74	0.24%	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

Capital Small Finance Bank



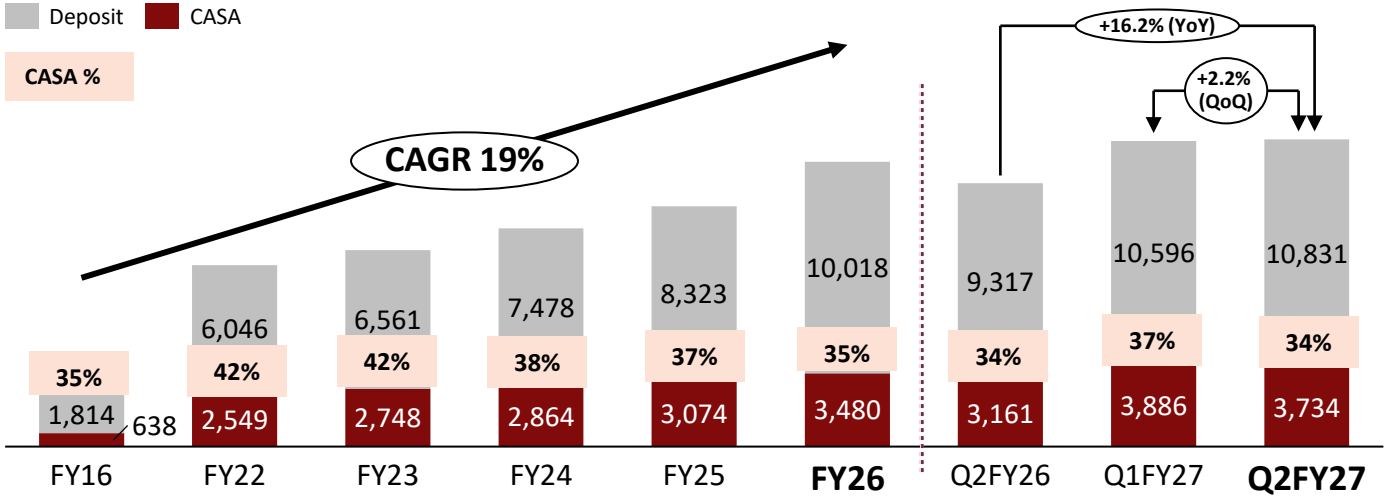
Liability Portfolio

Retail Focused Liability Franchise with Consistently High Share of CASA

Capital Small Finance Bank

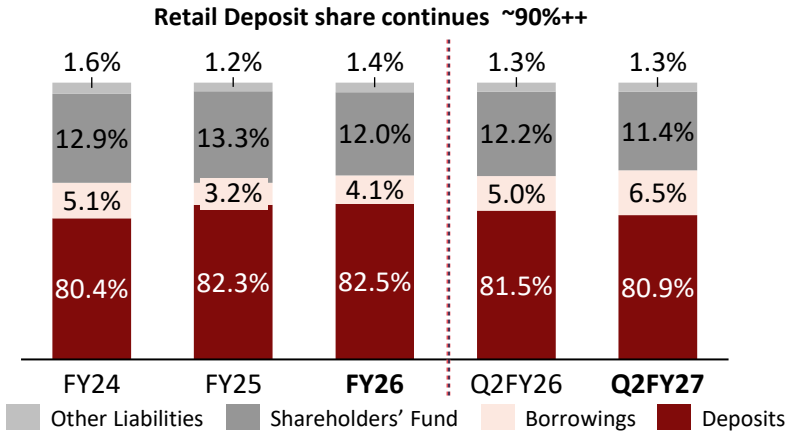
✓ *Focus on Granular & Retail Centric Deposits, with negligible Bulk Deposits*

Total Deposits (INR Crores)

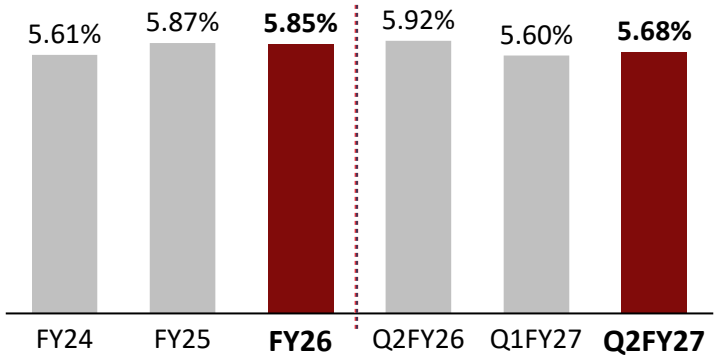


- Deposit cost stood at 5.68% in Q2FY27 (vs 5.92% in Q2FY26)
- CASA ratio remained healthy at 34.5% (average CASA 34.8% for Q2FY27).
- Interest on saving bank accounts is 3.10%

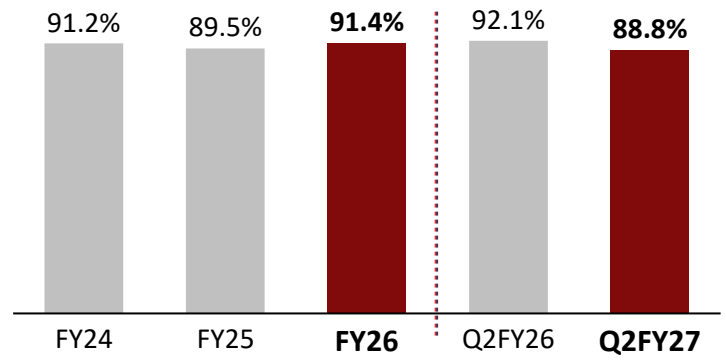
Deposit-Led Funding Mix (%)



Cost of Deposits (%)



Rollover Ratio (%)



CASA calculated as total CASA divided by total deposits, CAGR (FY2016-26)

Numbers have been rounded off wherever applicable

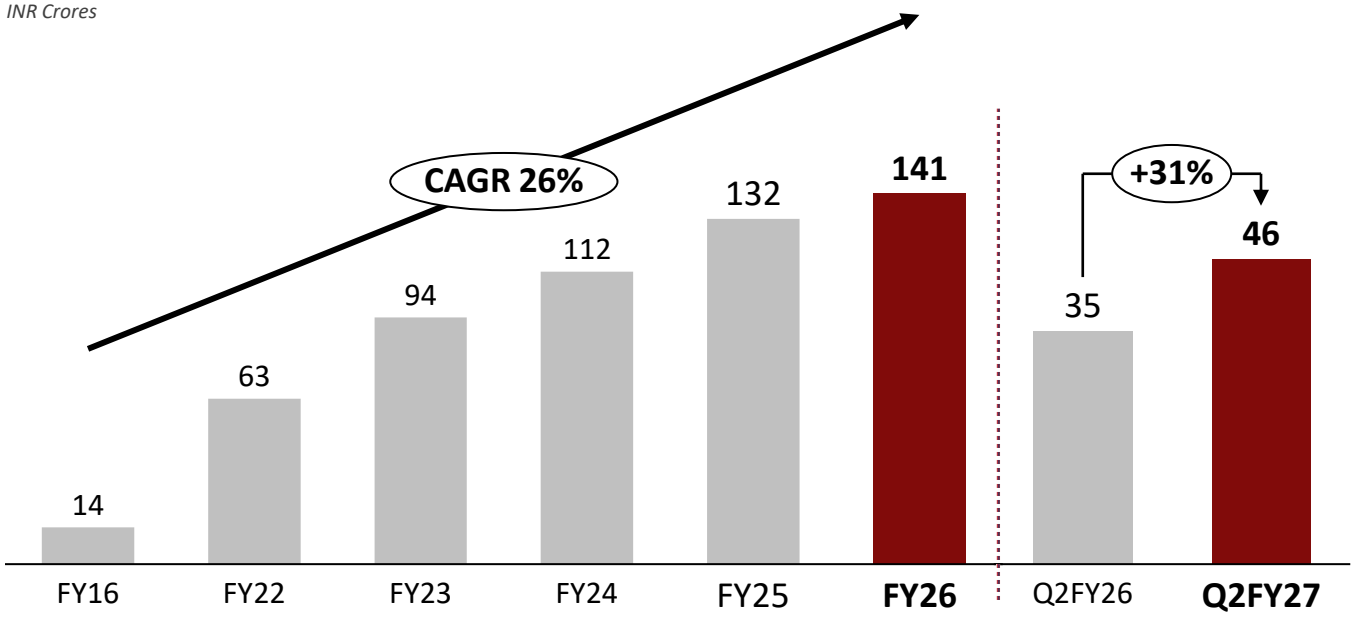
Capital Small Finance Bank



Financials & Key Ratios

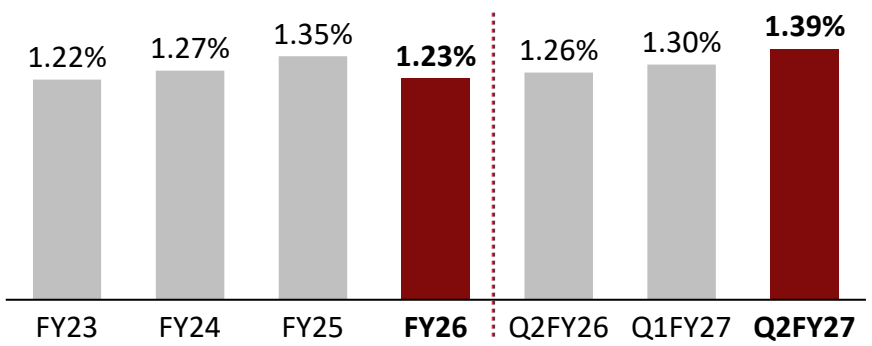
Consistently Improving Profitability

Profit After Tax (INR Crores)

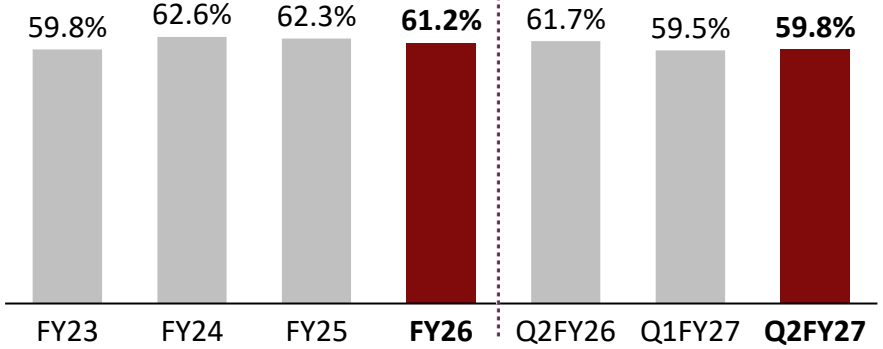


- Net Interest Income grew by 24% YoY to INR 139 Crores (INR 112 Crores in Q2FY26) and Non Interest Income grew by 28% YoY to INR 30 Crores (INR 24 Crores in Q2FY26)
- PPOP (Q2FY27) growth 31% YoY basis & PAT growth of 31% YoY basis
- NIMs improvement; 4.24% in Q2FY27 (vs 4.21% in Q1FY27 & 4.04% in Q2FY26)
- Operating margin improved to 2.08% in Q2FY27 vs 1.88% in Q2FY26 (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)	Q2FY27	Q2FY26	YoY[1](%)	Q1FY27	H1FY27	H1FY26	FY26	FY25	FY24	FY23	FY22	CAGR[2] %
Net Interest Income	**139**	**112**	**24%**	**134**	**272**	**221**	**463**	**410**	**345**	**322**	**255**	**19%**
Other Income	30	24	25%	26	56	47	99	86	68	50	54	
Operating expenses	101	83	22%	95	196	164	339	311	258	223	196	
Pre-Provision Operating Profit	**68**	**52**	**31%**	**65**	**133**	**104**	**223**	**187**	**154**	**149**	**113**	**31%**
Provisions & Contingencies^	22	16	38%	23	46	37	77	55	43	55	51	
PAT (Before Exceptional Items)	**46**	**35**	**31%**	**41**	**87**	**67**	**145**	**132**	**112**	**94**	**63**	**33%**
Exceptional Items *	-	-	-	-	-	-	4	-	-	-	-	
Reported PAT	**46**	**35**	**31%**	**41**	**87**	**67**	**141**	**132**	**112**	**94**	**63**	**33%**
Earnings Per Equity Share (non annualized)												
Basic (Rs)	**10.0**	**7.7**		**9.1**	**19.1**	**14.8**	**31.2**	**29.2**	**30.7**	**27.4**	**18.4**	
Diluted (Rs)	**10.0**	**7.7**		**9.1**	**19.0**	**14.7**	**31.1**	**29.1**	**30.5**	**27.2**	**18.2**	

1. YoY (calculated H1FY27 over H1FY26)
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
^including writeoff values

Return Ratios

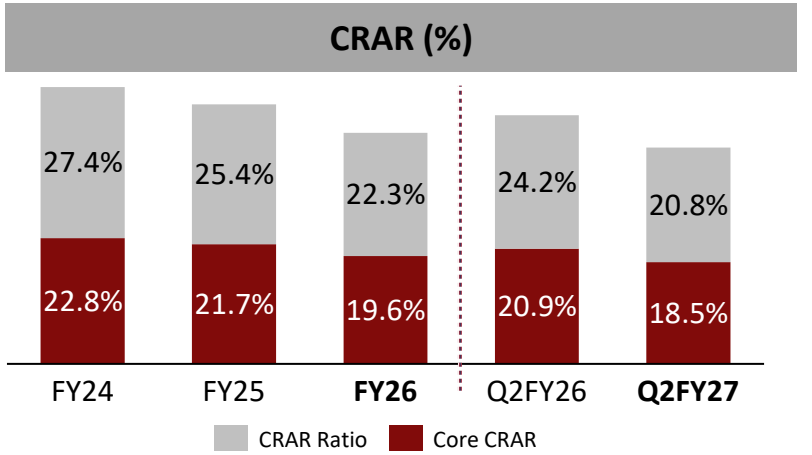
Capital Small Finance Bank

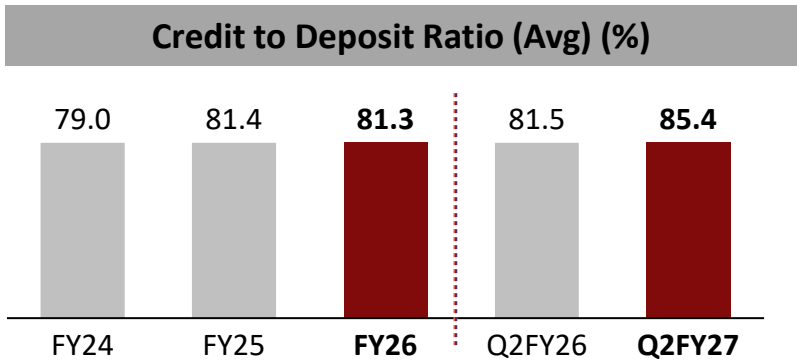
Key Business Parameters	Q2FY27	Q1FY27	Q2FY26	FY26	FY25	FY24	FY23	FY22
CD ratio (Avg) (%)	85.4	83.0	81.5	81.3	81.4	79.0	78.0	70.6
CD ratio (Outstanding) (%)	90.1	85.6	84.9	86.7	86.3	82.4	83.9	77.5
Yield on Advances (%)	11.0	10.9	11.0	11.0	11.2	11.1	10.8	10.9
Cost of Deposits (%)	5.7	5.6	5.9	5.9	5.9	5.6	4.9	5.0
Cost to Income ratio (%)	59.8	59.5	61.7	61.2	62.3	62.5	60.0	63.4

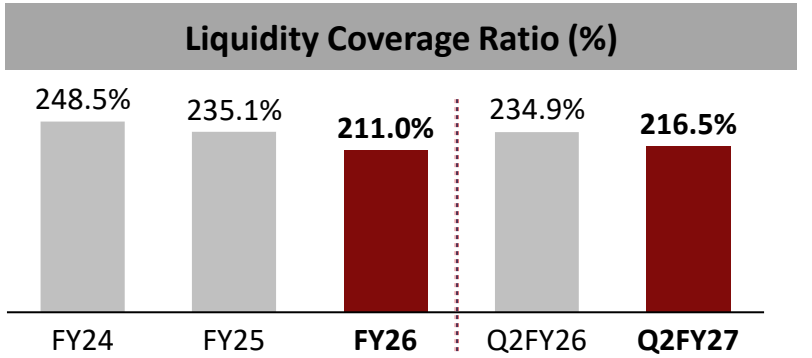
Return Ratios %	Q2FY27	Q1FY27	Q2FY26	FY26	FY25	FY24	FY23	FY22
Net Interest Margin[1]	4.24	4.21	4.04	4.04	4.20	3.94	4.19	3.78
Non-Interest Income[2]	0.92	0.82	0.86	0.87	0.88	0.77	0.66	0.79
Operating Margin	2.08	2.04	1.88	1.90	1.92	1.76	1.95	1.66
Credit Cost[3]	0.18	0.31	0.20	0.26	0.12	0.08	0.32	0.42
RoA[4]	1.39	1.30	1.26	1.23	1.35	1.27	1.22	0.93
RoRWA[5]	2.37	2.27	2.23	2.17	2.38	2.41	2.38	1.88
RoE[6]	12.23	11.20	10.22	10.10	10.38	14.6	16.62	12.95

Other Income (INR Crores)	Q2FY27	Q1FY27	Q2FY26
Advance Related Fee Income	12.1	7.8	9.1
Operations Related Fee Income	6.7	6.2	5.3
Banca Commission[7]	10.2	10.2	8.6
Forex & Treasury Income	1.2	1.9	0.7
Total Other Income	**30.2**	**26.1**	**23.7**

- Effectively managed yields and interest spread across interest rate cycles;
- Operating margin improved to 2.08% in Q2FY27 vs 1.88% in Q2FY26 (calculated as % to average assets)







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)	H1FY27	H1FY26	YoY[1](%)	Q1FY27	FY26	FY25	FY24	FY23	FY22
Capital & Liabilities									
Shareholder's Fund[2]	1,523	1,391	9%	1,488	1,461	1,340	1,197	611	516
Deposits	10,831	9,317	16%	10,596	10,018	8,323	7,478	6,561	6,046
Borrowings	864	577		686	499	321	472	721	498
Other Liabilities and Provisions	176	149		179	166	124	148	98	93
Total	**13,393**	**11,434**	**17%**	**12,949**	**12,144**	**10,108**	**9,295**	**7,991**	**7,154**
Assets									
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,349	1,436		1,583	1,321	1,000	1,321	881	1,019
Investments	2,105	1,954	8%	2,037	1,973	1,819	1,706	1,489	1,357
Advances	9,633	7,801	23%	8,952	8,572	7,090	6,075	5,429	4,635
Fixed Assets	109	91		102	97	89	84	83	84
Other Assets	197	152		275	181	110	110	110	59
Total	**13,393**	**11,434**	**17%**	**12,949**	**12,144**	**10,108**	**9,295**	**7,991**	**7,154**
Book Value (per share)	**335**	**307**		**327**	**322**	**296**	**266**	**178**	**152**

1. *YoY (calculated H1FY27 over H1FY26)*
2. *Capital + Reserves & surplus*

Numbers have been rounded off wherever applicable

Consistently improving Financial Strength

Capital Small Finance Bank

₹334.97
Book Value as of Sept-26

₹38.24[3]
EPS as of Sept-26

1.39%/2.37%
RoA/RoRWA Q2FY27

12.23%
RoE Q2FY27

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 34%++ CASA
- Deposit CAGR of 19%+ (FY16-26)

Advance Profile
~8.5x 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
~13x 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

Q2FY26	From Strong to Stronger – Vision 2029	FY29 (P)	Update – Q2FY27
7,907 Crs	**Advance Book** **2x by 2029**	16k++ Crs	9,755 Crs
1.38%/0.20%	**Asset Quality** **NNPA/Credit Cost*** (Endeavor to keep)	Below 1.0%/0.3%	1.12%/0.18%
199	**Branch Network** **1.5x by 2029**	300++	222
1.26%	**Profitability Matrix** **RoA** (Endeavor to achieve)	1.6%++	1.39%
10.2%	**RoE** (Endeavor to achieve)	15.0%++	12.23%

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 (21.8% as on September 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

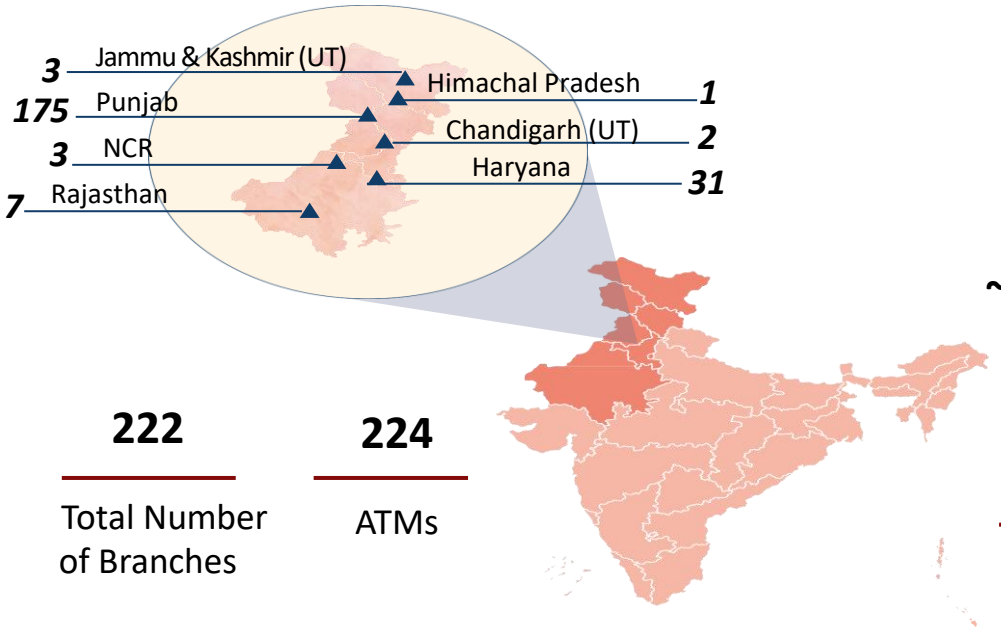
Internet Banking

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



46
Number of Districts

~8.13 Lakh
Customers

2,463
Employees

222
Total Number of Branches

224
ATMs

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

Geographies	Branches			Deposits			Advances		
	Q2 FY27	Q2 FY26	Q1 FY27	Q2 FY27	Q2 FY26	Q1 FY27	Q2 FY27	Q2 FY26	Q1 FY27
Rural Areas	39%	40%	40%	36%	35%	36%	21%	22%	21%
Semi-Urban Areas	38%	37%	38%	39%	39%	39%	33%	33%	33%
Urban Areas (including Metro)	23%	23%	22%	25%	26%	25%	46%	45%	46%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

All data as of Q2FY27/September 30, 2026

Capital Small Finance Bank

Geographical Performance - Q2FY27

74.3%/25.7%	91.8%/8.2%	175/47	2.88%/0.87%
Advance Mix Punjab / Other States	**Deposit Mix** Punjab / Other States	**Branch Network** Punjab / Other States	**GNPA** Punjab / Other States

Key Metrics	Punjab	Other States	Total
Advances (₹ Crore)	7,250.35	2,504.98	9,755.33
Advances Growth (YoY%)	19%	39%	23%
Deposits (₹ Crore)	9,939.75	890.88	10,830.63
Deposits Growth (YoY%)	17%	12%	16%
GNPA/NNPA (%)	2.88%/1.39%	0.87%/0.35%	2.36%/1.12%
CASA Ratio (%)	35.30%	25.32%	34.48%

Expansion Plans

- **Expanding outreach to the contiguous states**
- **Enhanced branch outreach by scaling up new branch opening**
- **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

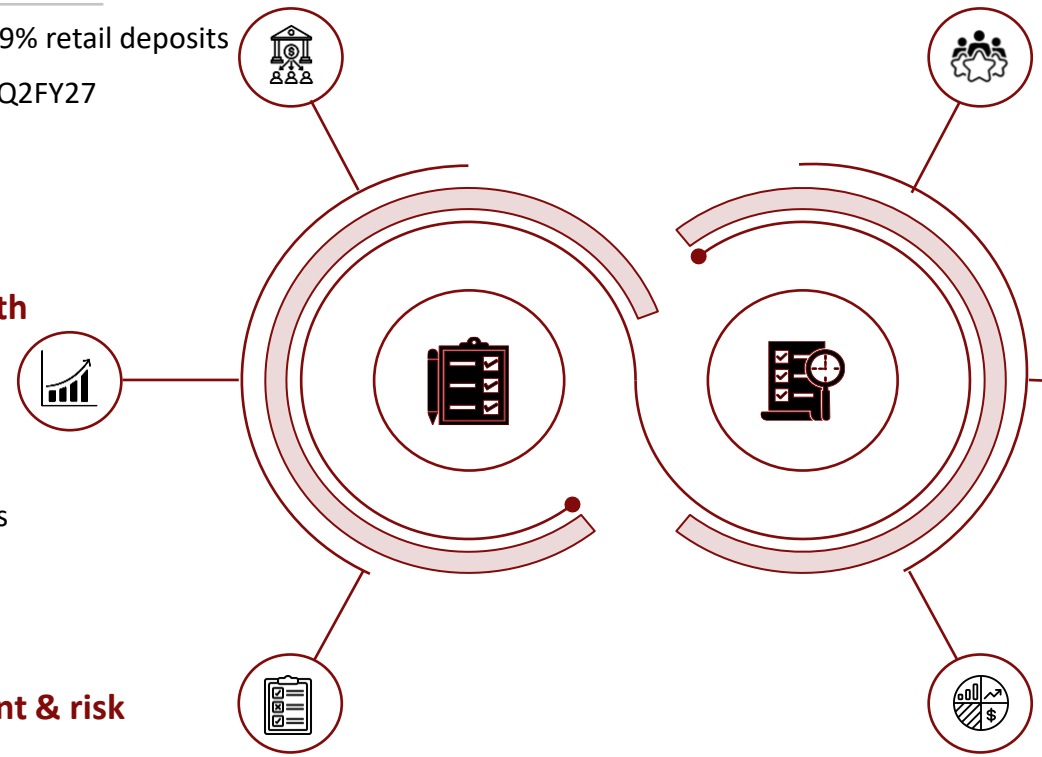
- High CASA[1] ratio 34.5% with 89.9% retail deposits
- Low Cost of deposits at 5.7% in Q2FY27

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

Consistent track record of growth with operational & profitability metrics

- ROAA[2] at 2.0%, ROA[3] at 1.39% as of quarter
- CAGR FY16-FY26 for PAT 26%; Advances 22%; Deposits 19%



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

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 2.36% and NNPA at 1.12%

Secured and diversified advances portfolio

- Well-diversified loan portfolio with 26% towards Agricultural, 10% towards Housing, 14% towards LAP, 28% 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

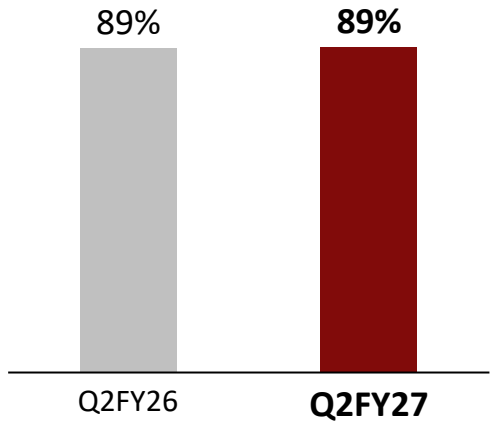
- Leverage technology and data analytics for scalability and profitable growth
- Improve collection efficiency through data driven early warning systems
- Cross selling opportunities and effective customer engagement through analytics

03

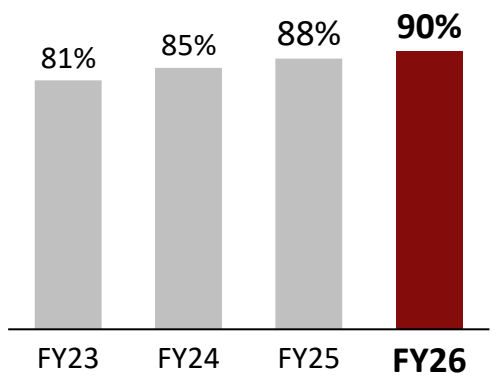
Empowering Ourselves with Technology

- 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 (%)

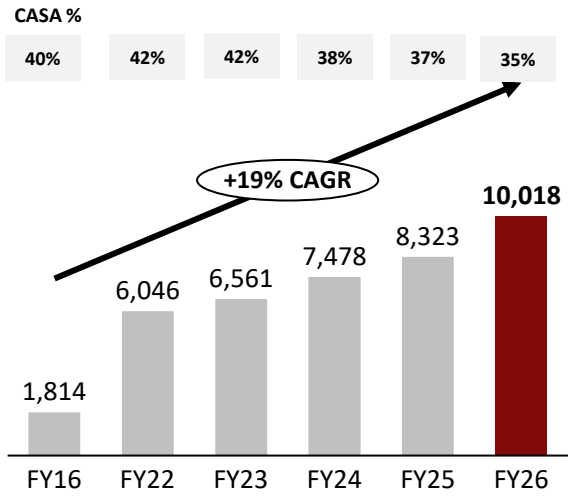


Numbers have been rounded off wherever applicable

Historical Performance - Deposits & Advances

Capital Small Finance Bank

Total Deposits (INR Crores)



FY23

	Q1	Q2	Q3	Q4
CASA %	43%	42%	44%	42%
Deposits	6,162	6,185	6,700	6,561
(%)	Q1	Q2	Q3	Q4
Q-o-Q	2%	0%	8%	-2%

FY24

	Q1	Q2	Q3	Q4
CASA %	40%	38%	39%	38%
Deposits	7,064	7,000	7,482	7,478
(%)	Q1	Q2	Q3	*Q4*
Q-o-Q	8%	-1%	7%	*0%*

FY25

	Q1	Q2	Q3	Q4
CASA %	39%	37%	39%	37%
Deposits	7,778	7,780	8,384	8,323
(%)	Q1	Q2	Q3	*Q4*
Q-o-Q	4%	0%	8%	*-1%*

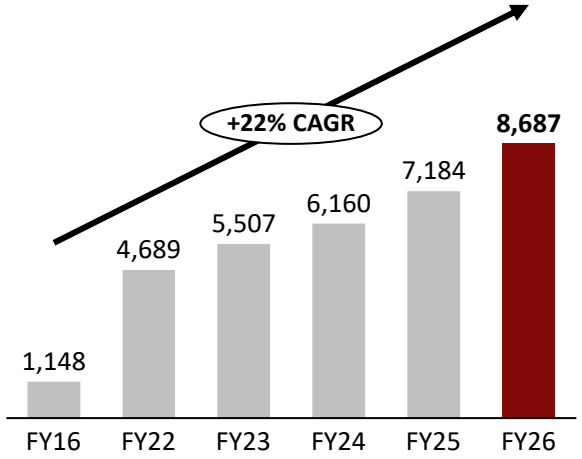
FY26

	Q1	Q2	Q3	Q4
CASA %	36%	34%	36%	35%
Deposits	9,110	9,317	9,931	10,018
(%)	Q1	Q2	Q3	Q4
Q-o-Q	9%	2%	7%	1%

FY27

	Q1	Q2
CASA %	37%	34%
Deposits	10,596	10,831
(%)	Q1	Q2
Q-o-Q	6%	2%

Gross Loan Book (INR Crores)



FY23

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

FY24

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

FY25

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

FY26

	Q1	Q2	Q3	Q4
Gross Loan Book	7,437	7,907	8,164	8,687
(%)	Q1	Q2	Q3	Q4
Q-o-Q	4%	6%	3%	6%

FY27

	Q1	Q2
Gross Loan Book	9,074	9,755
(%)	Q1	Q2
Q-o-Q	5%	8%

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



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)



Mr. Joseph Conrad Agnelo D'Souza

Additional Director
(Non Executive Independent Director)

- Served as Chief Investor Relations officer at HDFC Ltd.
- 40+ years of experience in the BFSI sector
- worked on assignments for multilateral agencies in financial services in Asia, Africa and Eastern Europe.
- Helped to set up mortgage companies in Bangladesh, Sri Lanka, Egypt, Maldives and Tanzania.



Company: Capital Small Finance Bank Limited

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.

CIN: U74140MH2010PTC204285

Mr. Abhishek Shah / Mr. Dhruvil Jani

abhishek.shah@sgapl.net / dhruvil.jani@sgapl.net

Tel: +91 99306 51660 / +91 97025 54569