Capital Small Finance Bank

SEEDS OF GROWTH, ROOTS OF TRUST

Investor Presentation – Q4 & FY26

Safe Harbour

Capital Small Finance Bank

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Differentiated Bank Focused on Middle Income Segment | Quarter Update

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Advances

YoY 21%

Quarterly Update

- Growth of 21% YoY basis and 6.4% QoQ basis
- 20% growth in disbursement ₹919 cr (₹765 cr in Q4FY25)
- The disbursement spread across the sectors & growth driver for the quarter is MSME/business segment (QoQ 9%) and LAP (QoQ 4%)

Key Aspects

- Focus on middle income customer segment and emphasis on primary banking relationship. ATS of ₹18.3 lacs in Q4FY26 (vs ₹17.8 lacs in Q3FY26)
- Diversified loan book (mix across Agriculture, Mortgage, Business Loans/MSME, Corporate loans and Consumption loans) with ZERO direct micro finance exposure (98% being secured loans)

₹1,148 FY16 — CAGR 22% — 7.6x — ₹8,687 FY26

Asset Quality (%)

Quarterly Update

- Gross NPA and Net NPA improved to 2.54% and 1.24% (2.68% and 1.35% in Q3FY26) respectively
- Credit cost continued to remain stable at 0.26% (calculated as % to avg assets)
- SMA1 & 2 reduced to 4.92% in Q4FY26 vs 6.46% in Q3FY26

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 - 2.54%

NNPA - 1.24%

Deposit

YoY 20%

Quarterly Update

- Growth of 20% YoY basis and 1% QoQ basis
- CASA remains strong at 35% (36% Q3FY26)
- Deposit cost started showing decline trend, 5.75% Q4FY26 (vs 5.86% in Q3FY26)

Key Aspects

- Retail focused liability franchise (retail deposit share of 90%+)
- High Rollover ratio of **90%+** depicting a stable deposit base

₹1,814 FY16 — CAGR 19% — 5.5x — ₹10,018 FY26

Profitability

YoY^ 17%

Quarterly Update

- PPOP growth of 28% YoY basis and PAT growth of 17% YoY basis
- NII growth of 13% and Non-Interest Income growth of 16%, on YoY basis
- CI ratio reduced to 58.2% Q4FY26 (vs 62.6% Q4FY25)
- NIM# showing early sign of improvement, 4.06% in Q4FY26 (vs 4.01% in Q3FY26) (calculated as % to avg assets)

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 26% — 10.1x — ₹141 FY26

PAT

CAGR (FY2016-FY25) | ^YoY= Q4FY26 vs Q4FY25 ₹ in crores

#NIM has been computed based on the Net Interest income (Interest Income – Interest Expense) and Average Total Assets

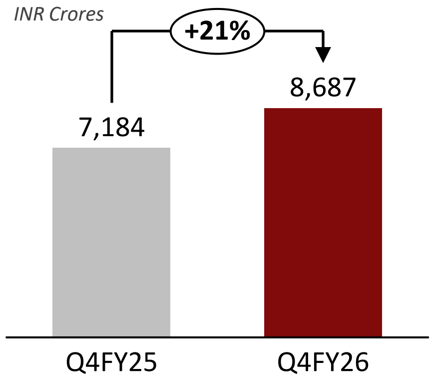
Numbers have been rounded off wherever applicable

Performance Highlights

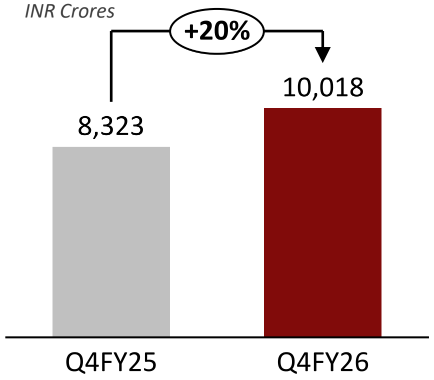
Key Highlights Q4FY26

Capital Small Finance Bank

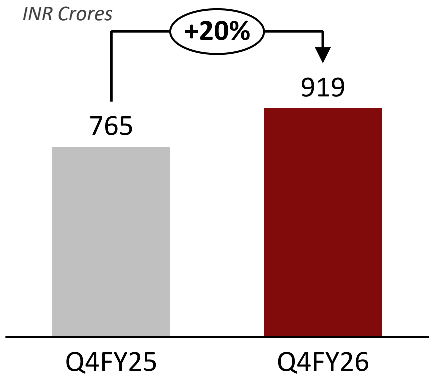
Gross Advances



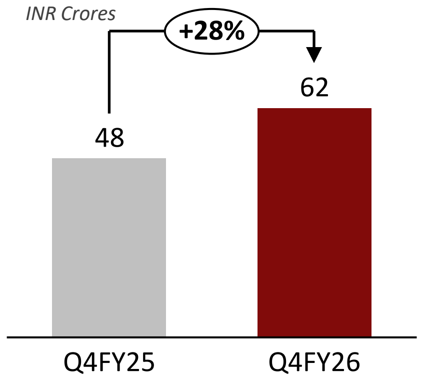
Deposits



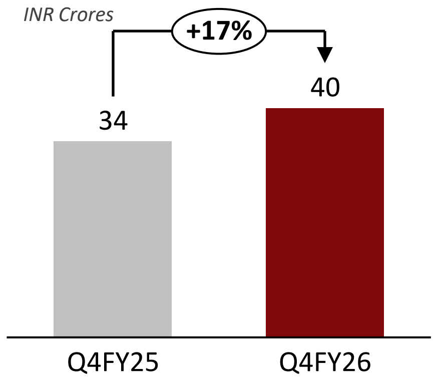
Disbursement



PPOP



Profit After Tax



RoA (%)

1.33%

Vs

1.36%/**1.16%**

(31st March 2025/ **31st December 2025**)

Collection Efficiency (%)

99.1%

Vs

98.7%/**101.1%**

(31st March 2025/ **31st December 2025**)

GNPA (%)

2.54%

Vs

2.58%/**2.68%**

(31st March 2025/ **31st December 2025**)

NNPA (%)

1.24%

Vs

1.30%/**1.35%**

(31st March 2025/ **31st December 2025**)

NIM# (%)

4.06%

Vs

4.01%

(31st December 2025)

CASA Ratio (%)

34.7%

Avg. CASA 34.8%

Vs

35.9%

(31st December 2025)

CRAR (%)

22.3%

Vs

21.6%

(31st December 2025)

Branch Network

211 Branches

across 5 states And 2 Union Territories

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

Numbers have been rounded off wherever applicable

Key Highlights FY26

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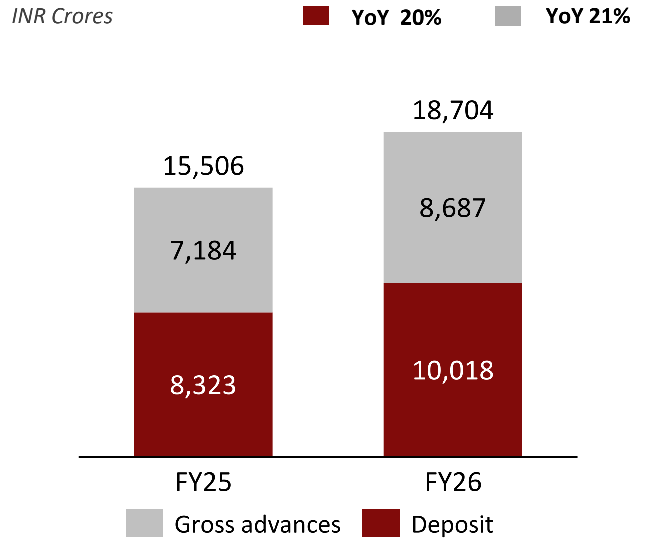
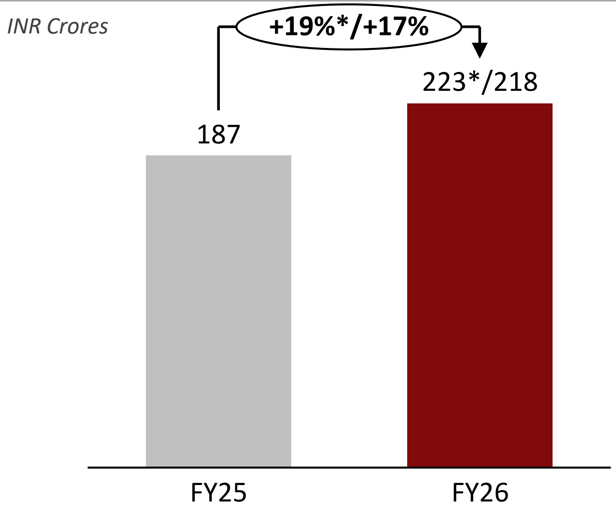
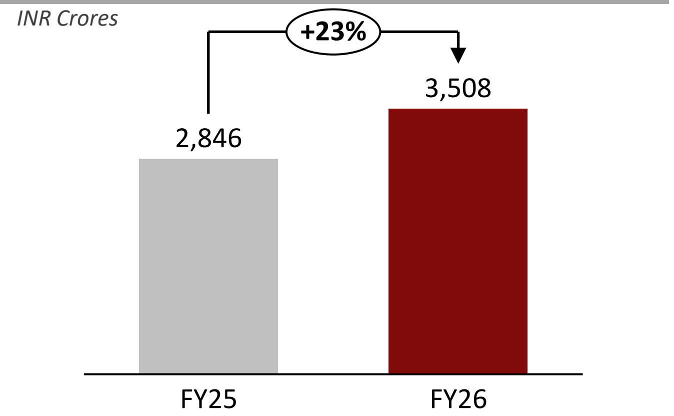
Gross Advances & Deposits



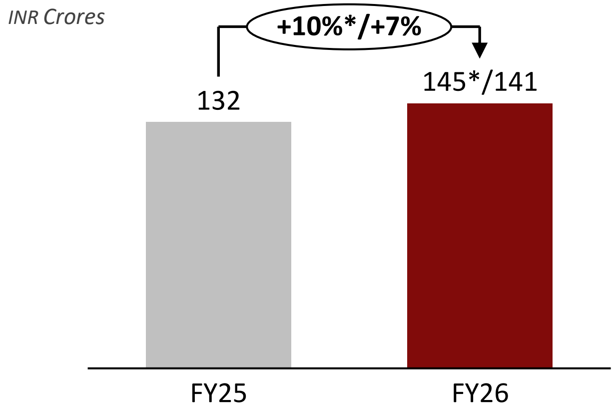
PPOP



Disbursement



Profit After Tax



*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

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Asset Portfolio

Well-Diversified Credit Portfolio – Q4FY26

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	Agricultural Loans	Mortgage Loans		MSME, Trading & other Business Loans	Corporate Loans		Consumption & Other Loans
Products	• Kisan Credit Card • Agricultural Term Loan	• Housing Loan • Loan Against Property		• Working Capital loan • Project Financing • Machinery loan	• Term loan to NBFC'S • Term Loan to MFI'S		• Auto Loan • Gold Loan • Loan Against FDRs
		Housing Loan	LAP		NBFCs (Non-MFI)	MFIs	
		Rs. 2,192 Cr			Rs. 1,201Cr		
Gross Advances	**Rs. 2,452 Cr** Rs. 2,335 Cr / Rs. 2,290 Cr (Q4FY25/Q3FY26)	**Rs. 945 Cr** Rs. 872 Cr / Rs. 932 Cr (Q4FY25/Q3FY26)	**Rs. 1,247 Cr** Rs. 1,052 Cr / Rs. 1,193 Cr (Q4FY25/Q3FY26)	**Rs. 2,209 Cr** Rs. 1,512 Cr / Rs. 2,023 Cr (Q4FY25/Q3FY26)	**Rs. 1,162 Cr** Rs. 815 Cr / Rs. 1,086 Cr (Q4FY25/Q3FY26)	**Rs. 39 Cr** Rs. 84 Cr / Rs. 48 Cr (Q4FY25/Q3FY26)	**Rs. 633 Cr** Rs. 516 Cr / Rs. 593 Cr (Q4FY25/Q3FY26)
ATS	**Rs. 1.31 Mn** Rs. 1.26 Mn / Rs. 1.29 Mn (Q4FY25/Q3FY26)	**Rs. 1.55 Mn** Rs. 1.47 Mn / Rs. 1.54 Mn (Q4FY25/Q3FY26)	**Rs. 1.26 Mn** Rs. 1.09 Mn / Rs. 1.20 Mn (Q4FY25/Q3FY26)	**Rs. 2.70 Mn** Rs. 2.19 Mn / Rs. 2.60 Mn (Q4FY25/Q3FY26)	**Rs. 278.84 Mn** Rs. 244.14 Mn / Rs. 278.10 Mn (Q4FY25/Q3FY26)	**Rs. 217.50 Mn** Rs. 182.50 Mn / Rs. 192.00 Mn (Q4FY25/Q3FY26)	**Rs. 0.87 Mn** Rs. 0.80 Mn / Rs. 0.86 Mn (Q4FY25/Q3FY26)
NNPA	**2.76%** 2.06% / 2.75% (Q4FY25/Q3FY26)	**0.73%** 0.99% / 0.85% (Q4FY25/Q3FY26)	**0.55%** 0.67% / 0.70% (Q4FY25/Q3FY26)	**0.82%** 1.80% / 1.11% (Q4FY25/Q3FY26)	**NIL** NIL / NIL (Q4FY25/Q3FY26)	**17.30%** NIL / 14.85% (Q4FY25/Q3FY26)	**0.48%** 0.44% / 0.42% (Q4FY25/Q3FY26)
Interest Yield	**12.54%** 12.64% / 12.62% (Q4FY25/Q3FY26)	**9.85%** 10.50% / 9.83% (Q4FY25/Q3FY26)	**12.33%** 12.64% / 12.46% (Q4FY25/Q3FY26)	**10.55%** 10.74% / 10.60% (Q4FY25/Q3FY26)	**10.77%** 10.93% / 10.80% (Q4FY25/Q3FY26)		**9.69%** 9.75% / 9.70% (Q4FY25/Q3FY26)

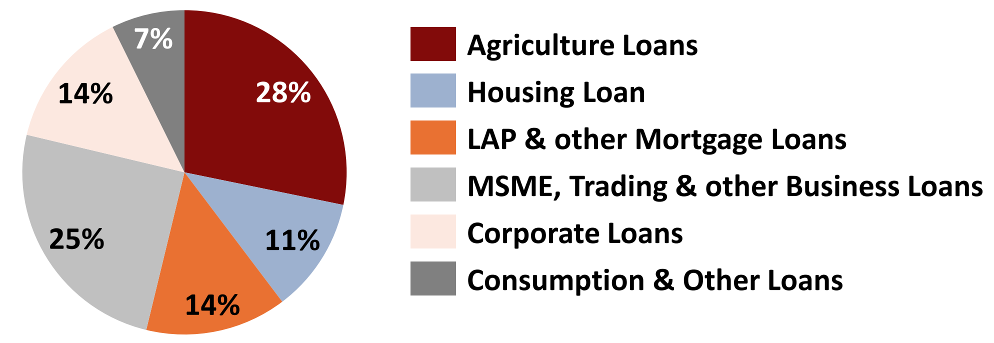
Granular loan book portfolio ATS of Rs. 1.83 mn

Focus on middle-income customer segment

Emphasis on secured lending with ~98%+ secured

Endeavour to be a full suite banker for the customer

AUM of Rs. 8,686.77 crores



Data as of March 2026

Numbers have been rounded off wherever applicable

Diversified & Secured Advances Portfolio

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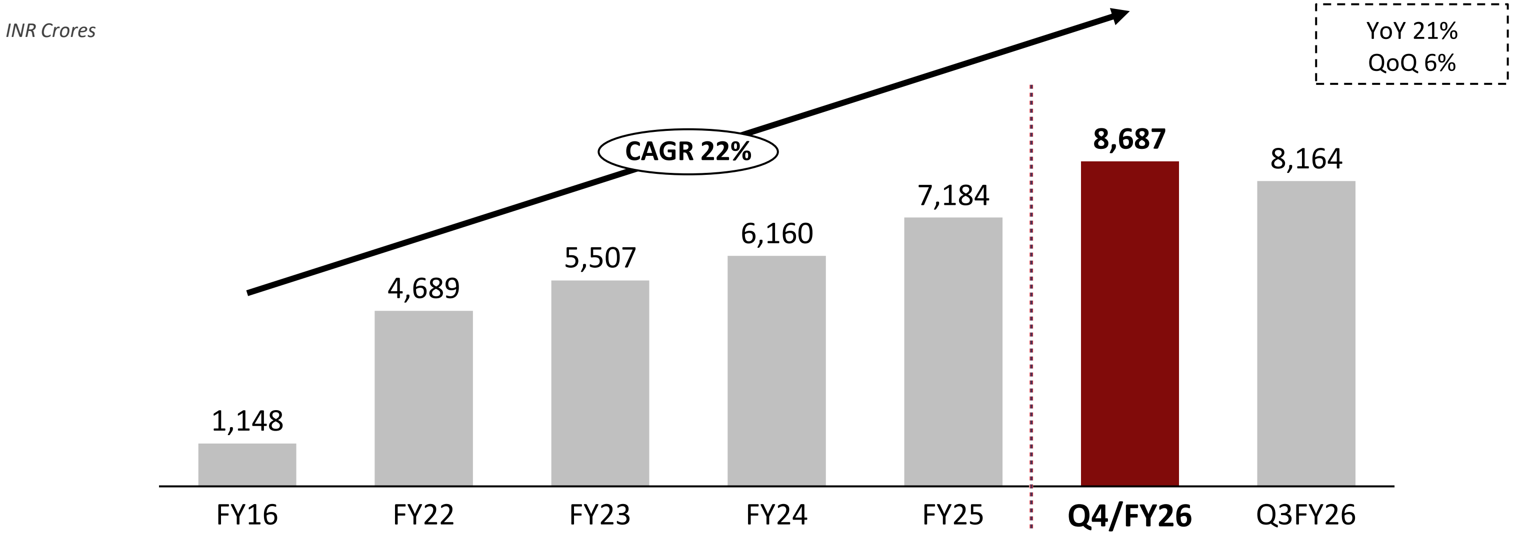
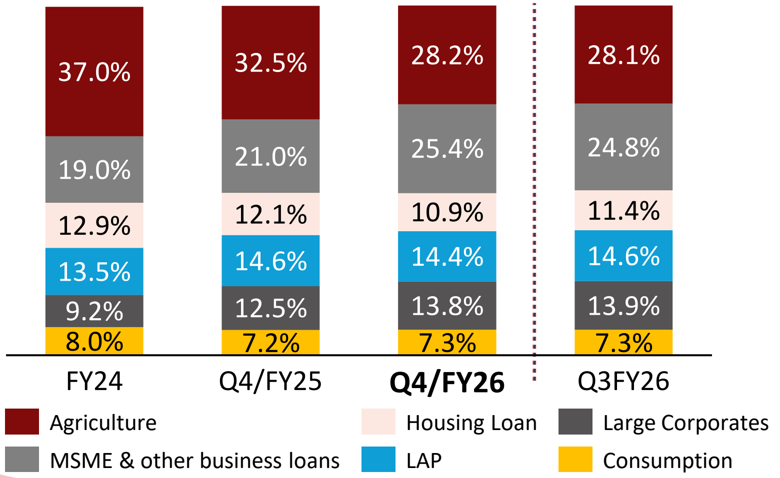
Gross Loan Book

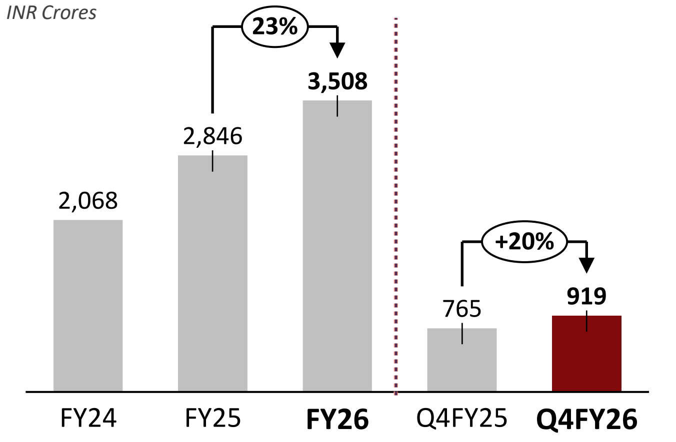


- Diversified portfolio with each segment witnessed multiple cycles
- Continued focused on secured lending with ~98% being secured
- The growth driver for the quarter is MSME/ Business segment, grew by 9% on QoQ and 46% on YoY basis, followed by LAP, grew by 4% on QoQ basis and 19% on YoY basis
- Share of Advances from other than Home State increased to 24% (21% Q4FY25)

Diversified Portfolio & non reliance on MFI segment (%)



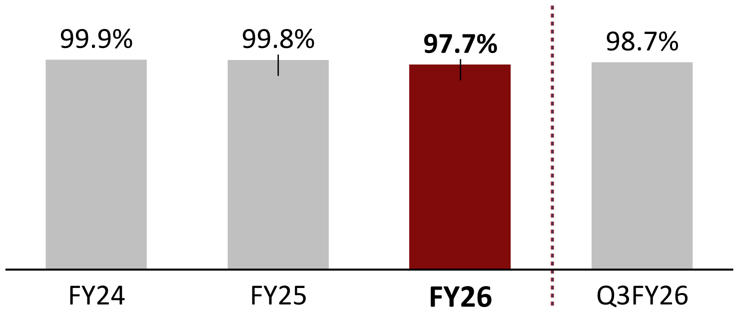
Healthy Disbursements



CAGR (FY2016-26)

Emphasis on Secured Lending (%)

77% collateralized with immovable properties/FDR/Gold^



Data^ as of March 2026

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Industry Leading Asset Quality

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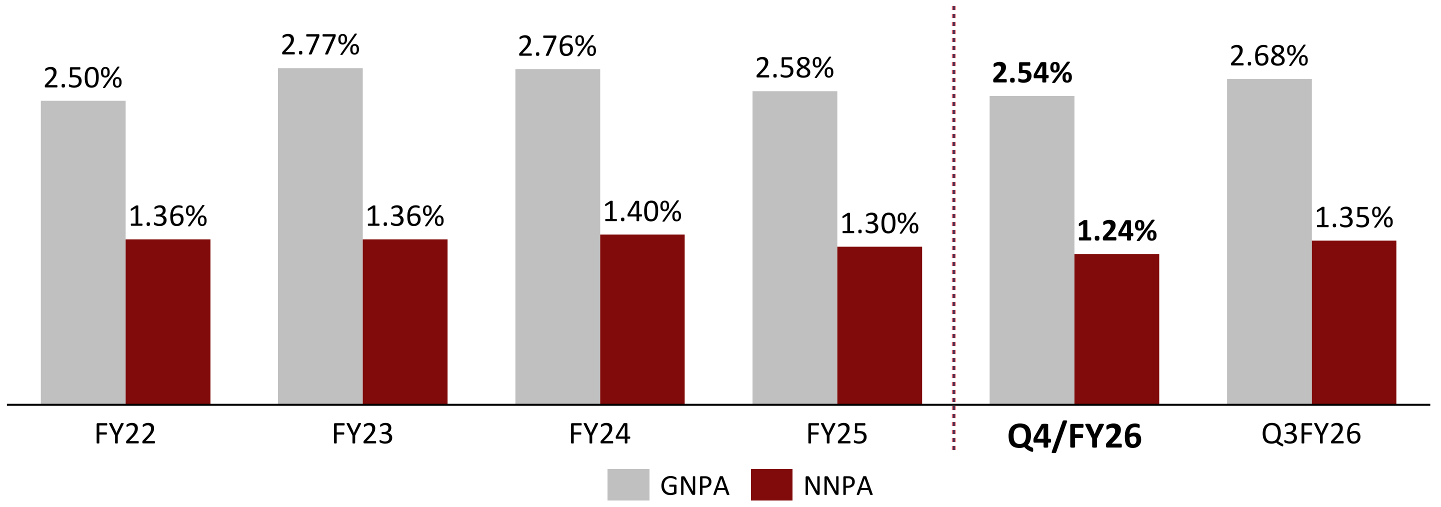
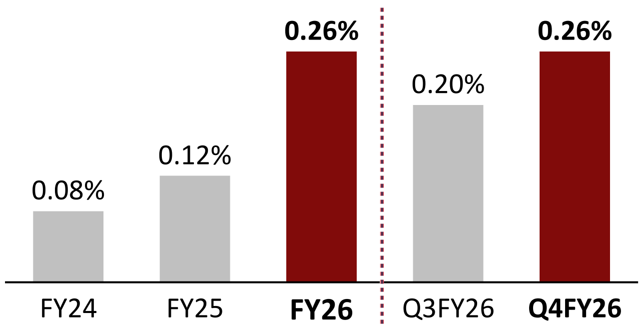
Asset Quality (%)

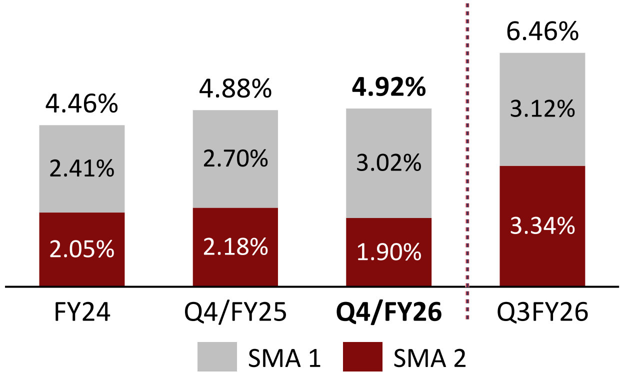


- Focus on secured products with strong underwriting capabilities resulting in one of the lowest NPAs
- Being PRIMARY BANKER, better visibility of borrowers' cash flow: follow conservative LTV approach
- Emphasis on collection and resolutions even for sticky loans – negligible write-offs and NIL NPA sell-off
- PCR has increased to 51.9% in Q4FY26 against 50.4% in Q3FY26 and FY25

Credit Cost[2]



SMA 1 & 2 (%)



NPA Table (INR Crores)	FY24	FY25	FY26	Q4FY25	Q3FY26	Q4FY26
Opening NPAs	152.6	170.2	185.3	182.3	213.3	218.9
Additions	128.4	84.4	112.8	24.6	23.2	25.3
Upgradations & Recovery	110.5	68.8	76.9	21.3	17.5	23.6
Write offs[1]	0.3	0.5	0.8	0.3	0.1	0.2
Closing NPAs	170.2	185.3	220.4	185.3	218.9	220.4

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 and Risk Management Practices

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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'

Numbers have been rounded off wherever applicable

Industry Leading Asset Quality

2.54%
GNPA as of Mar-26

1.24%
NNPA as of Mar-26

0.26%
Credit Cost Q4FY26

~ Negligible write-offs
One of the most secured Asset Portfolio in the Lending Industry

Numbers have been rounded off wherever applicable

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Liability Portfolio

Retail Focused Liability Franchise with High Share of CASA

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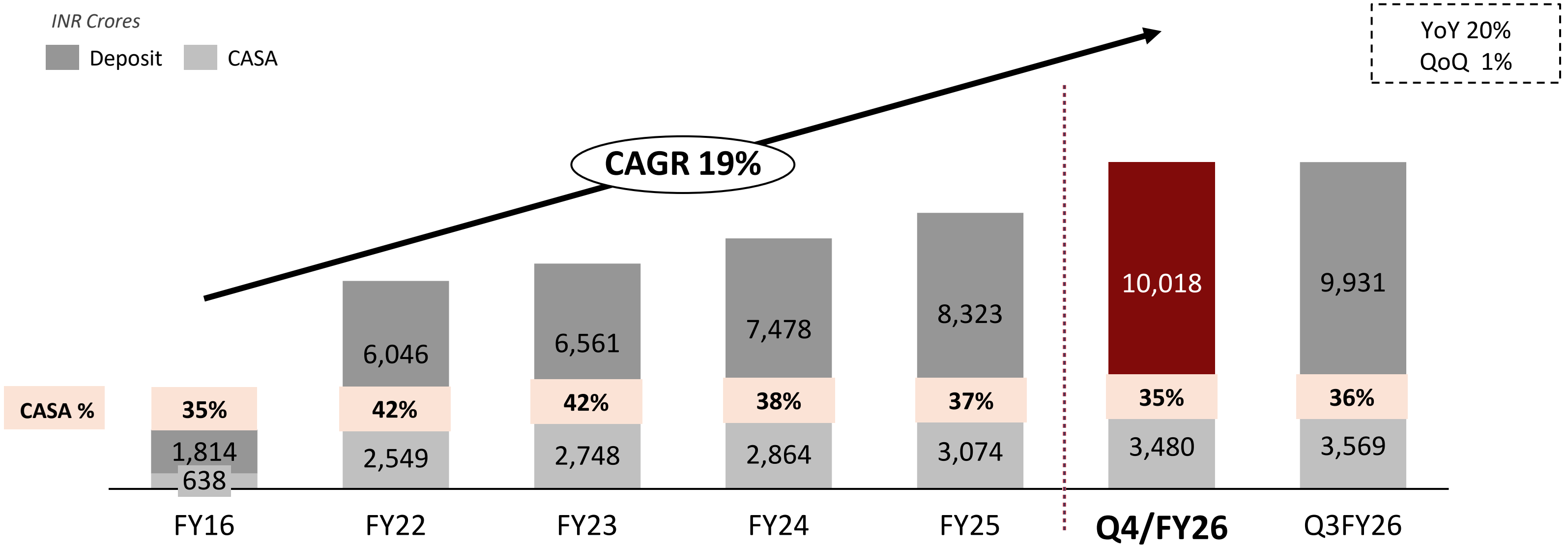
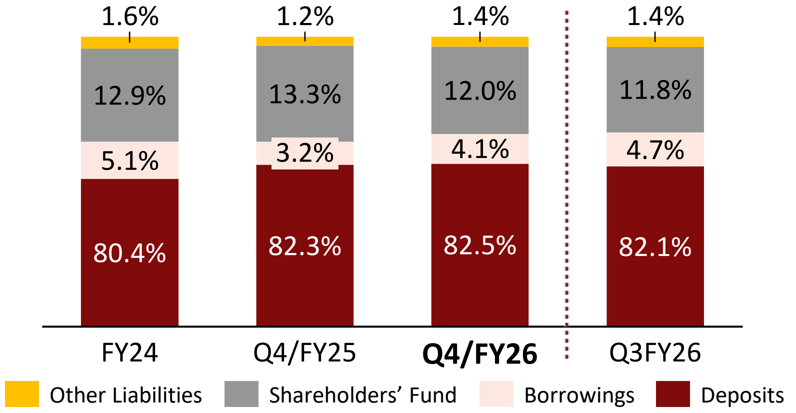
Total Deposits



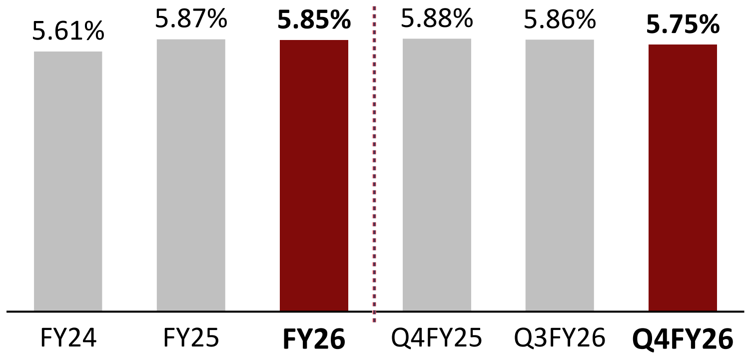
- Post rate cuts in the begin of the year, Bank has accelerated deposit mobilisation and grew deposit by 20% in Q4FY26 on YoY basis
- Focus on granular & retail centric deposits, with negligible Bulk deposits.
- Deposit cost started showing declining trend 5.75% in Q4FY26 (vs 5.86% in Q3FY26)
- CASA ratio remained healthy at 34.7% (average CASA 34.8% for Q4FY26).
  (Interest on saving bank accounts is 3.10%)

Funding Mix – Positively skewed towards Deposits

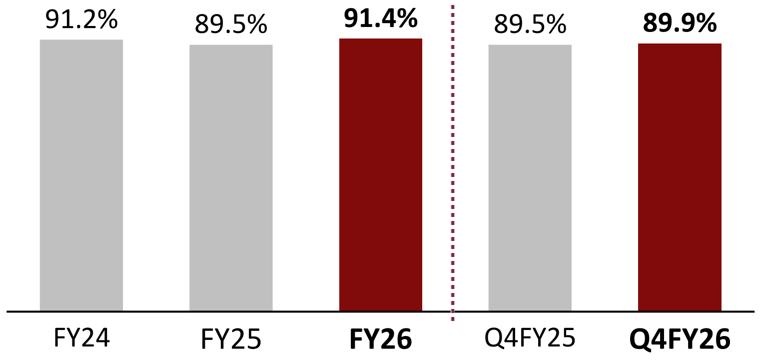
Retail Deposit share continues ~90%



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

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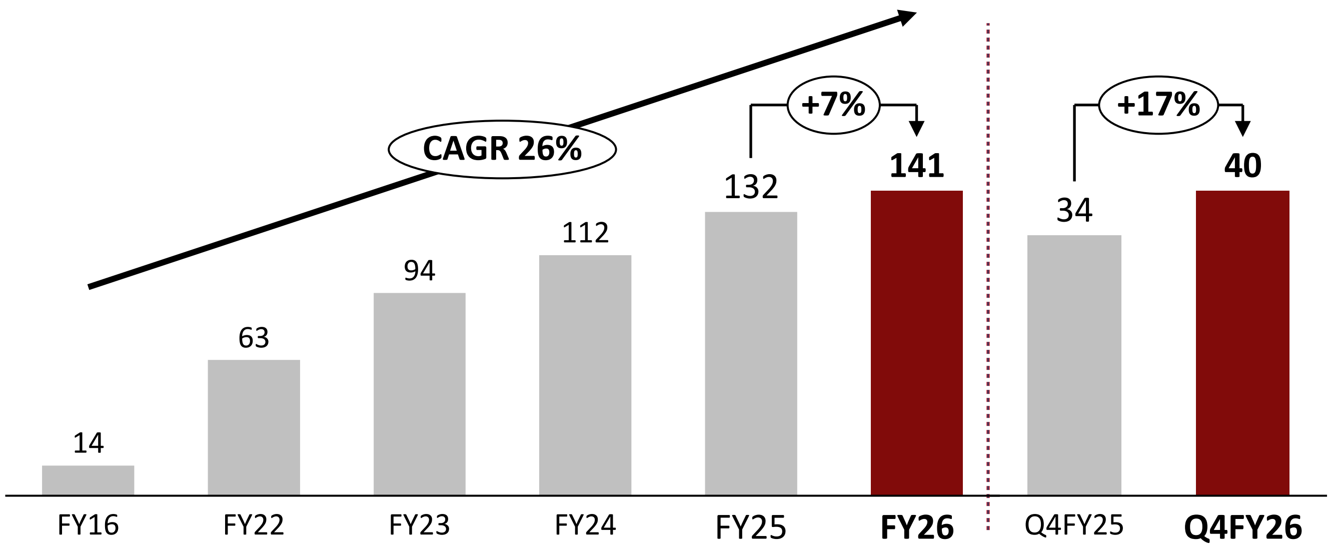
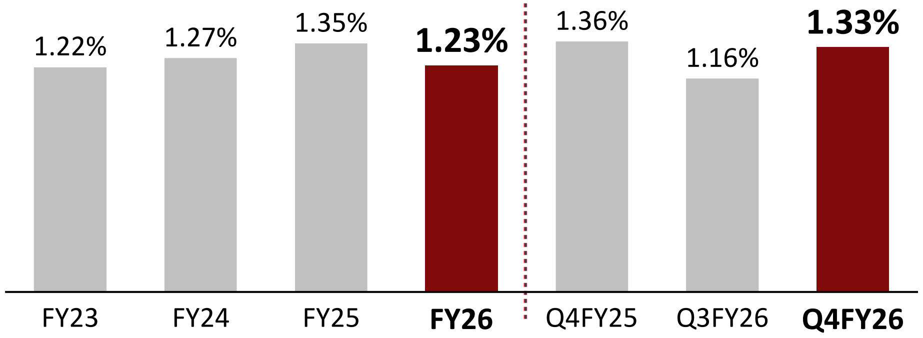
Profit After Tax

INR Crores

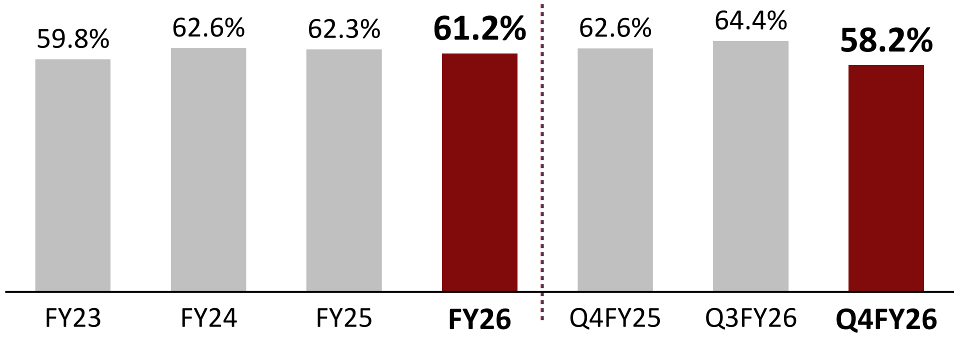


- Net Interest Income grew by 13% YoY to Rs. 463 cr (Rs. 122 cr in Q4FY26) and Non Interest Income grew by 16% YoY to Rs. 99 cr (Rs. 26 cr in Q4FY26)
- PPOP (Q4FY26) growth 28% YoY basis & PAT growth of 17% YoY basis
- NIMs showing early signs of improvement; 4.06% in Q4FY26 (vs 4.01% in Q3FY26)
- Operating margins improved to 2.1% in Q4FY26 VS 1.9% IN Q4FY25 (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

INR Crs.

Particulars	Q4FY26	Q4FY25	YoY[1](%)	Q3FY26	FY26	FY25	FY24	FY23	FY22	CAGR[2] %
Interest Earned	274	231	19%	272	1,050	909	794	676	579	
Other Income	26	26	-	27	99	86	68	50	54	
Gross Total Income	**300**	**257**	**17%**	**299**	**1,149**	**995**	**862**	**726**	**633**	**17%**
Interest Expended	152	128	19%	153	587	498	449	354	323	
Operating expenses	86	82	7%	89	339	311	258	223	196	
Pre-Provision Operating Profit	62	48	28%	57	223	187	154	149	113	
Provisions & Contingencies^	22	14	-	18	77	55	43	55	51	
PAT (Before Exceptional Items)	**40**	**34**	**17%**	**38**	**145**	**132**	**112**	**94**	**63**	**33%**
Exceptional Items *	**-**	**-**	**-**	**4**	**4**	**-**	**-**	**-**	**-**	
Reported PAT	**40**	**34**	**17%**	**34**	**141**	**132**	**112**	**94**	**63**	**33%**
Earnings Per Equity Share (non annualized)										
Basic (Rs)	**8.8**	**7.6**		**7.6**	**31.2**	**29.2**	**30.7**	**27.4**	**18.4**	
Diluted (Rs)	**8.8**	**7.5**		**7.6**	**31.1**	**29.1**	**30.5**	**27.2**	**18.2**	

1. *YoY (calculated Q4FY26 over Q4FY25)*
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)*

^including write off values/ credit costs components

Numbers have been rounded off wherever applicable

Return Ratios

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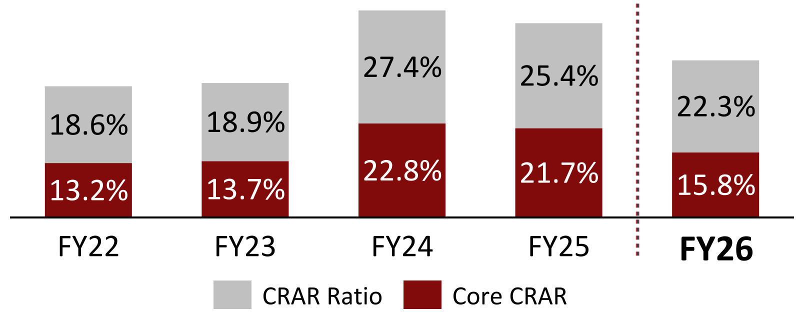
Key Business Parameters	Q4FY26	Q3FY26	Q4FY25	FY26	FY25	FY24	FY23	FY22
CD ratio (Avg) (%)	82.3	80.4	82.5	81.3	81.4	79.0	78.0	70.6
CD ratio (Outstanding) (%)	86.7	82.2	86.3	86.7	86.3	82.4	83.9	77.5
Yield on Advances (%)	10.8	11.0	11.0	11.0	11.2	11.1	10.8	10.9
Cost of Deposits (%)	5.7	5.9	5.9	5.9	5.9	5.6	4.9	5.0
Cost to Income ratio (%)	58.2	64.4	62.6	61.2	62.3	62.5	60.0	63.4

Return Ratios %	Q4FY26	Q3FY26	Q4FY25	FY26	FY25	FY24	FY23	FY22
Net Interest Margin[1]	4.06	4.01	4.09	4.04	4.20	3.94	4.19	3.78
Non-Interest Income[2]	0.9	0.9	1.0	0.9	0.9	0.8	0.6	0.8
Operating Margins	2.1	1.7	1.9	1.9	1.9	1.8	1.9	1.7
Credit Cost*	0.26	0.20	0.13	0.26	0.12	0.08	0.32	0.42
RoA[3]	1.33	1.16	1.36	1.23	1.35	1.27	1.22	0.93
RoAA[4]	2.0	1.8	2.0	1.9	2.1	2.0	1.9	1.6
RoE[5]	11.4	9.9	10.8	10.1	10.4	14.6	16.6	12.9

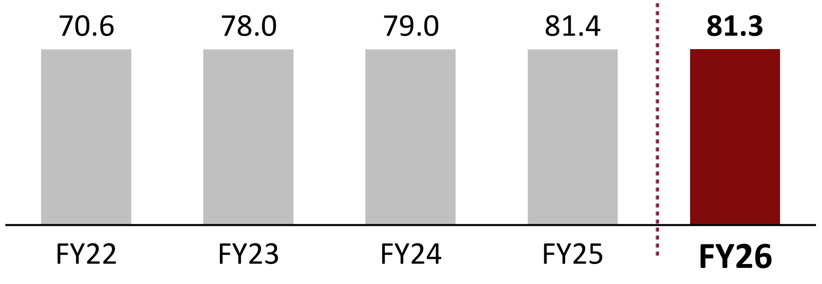
Other Income (INR cr)	Q4FY26	Q3FY26	Q4FY25
Advance Related Fee Income	9.7	6.7	10.3
Operations Related Fee Income	5.8	5.8	4.8
Banca Commission[6]	9.5	12.1	9.3
Forex & Treasury Income	0.8	1.5	1.2
Total Other Income	**25.8**	**26.1**	**25.6**

- 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.
- Operating margins improved to 2.1% in Q4FY26 VS 1.9% IN Q4FY25 (calculated as % to average assets)
- * PCR has increased to 51.9% in Q4FY26 against 50.4% in Q3FY26 and FY25

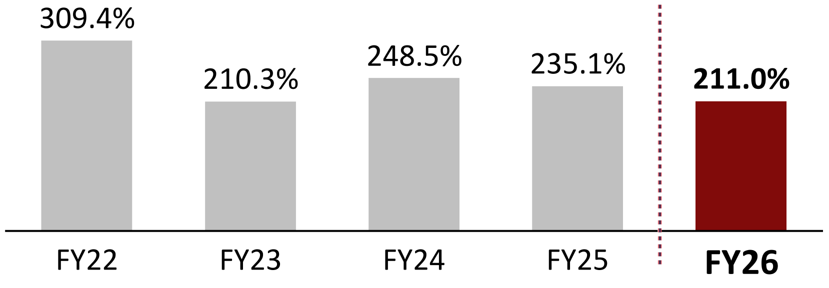
CRAR (%)



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. ROA is calculated as % of Avg Assets 4. ROAA is calculated as % of Avg Advances 5. ROE is calculated as % of Avg Equity 6. 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 Cr)	Q4FY26	Q4FY25	YoY[1](%)	Q3FY26	FY26	FY25	FY24	FY23	FY22
Capital & Liabilities									
Shareholder's Fund[2]	1,461	1,340		1,429	1,461	1,340	1,197	611	516
Deposits	10,018	8,323	20%	9,931	10,018	8,323	7,478	6,561	6,046
Borrowings	499	321		566	499	321	472	721	498
Other Liabilities and Provisions	166	124		166	166	124	148	98	93
Total	**12,144**	**10,108**	**20%**	**12,091**	**12,144**	**10,108**	**9,295**	**7,991**	**7,154**
Assets									
Cash and Balances with RBI (Balances with Banks & Money at call & short notice)	1,321	1,000		1,744	1,321	1,000	1,321	881	1,019
Investments	1,973	1,819		1,952	1,973	1,819	1,706	1,489	1,357
Advances	8,572	7,090	21%	8,054	8,572	7,090	6,075	5,429	4,635
Fixed Assets	97	89		94	97	89	84	83	84
Other Assets	181	110		248	181	110	110	110	59
Total	**12,144**	**10,108**	**20%**	**12,091**	**12,144**	**10,108**	**9,295**	**7,991**	**7,154**
Book Value (per share)	**322**	**296**		**315**	**322**	**296**	**266**	**178**	**152**

1. *YoY (calculated FY26 over FY25)*
2. *Capital + Reserves & surplus*

Numbers have been rounded off wherever applicable

Capital SFB @2029 (Q4FY26 tracker)

Capital Small Finance Bank

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

Q2FY26	Vision 2029	FY29 (P)	Update Q4FY26
7,907 cr	Advance Book 2x by 2029	16k++ cr	8,687 cr
1.38%/0.20%	Asset Quality NNPA/Credit Cost* (Endeavor to keep)	Below 1.0%/0.3%	1.24%/0.26%
199	Branch Network 1.5x by 2029	300++	211
1.26%	Profitability Matrix RoA (Endeavor to achieve)	1.6%++	1.33%
10.2%	RoE (Endeavor to achieve)	15.0%++	11.4%

*Calculated as % to total average assets

"From Strong to Stronger"

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

Capital Small Finance Bank

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

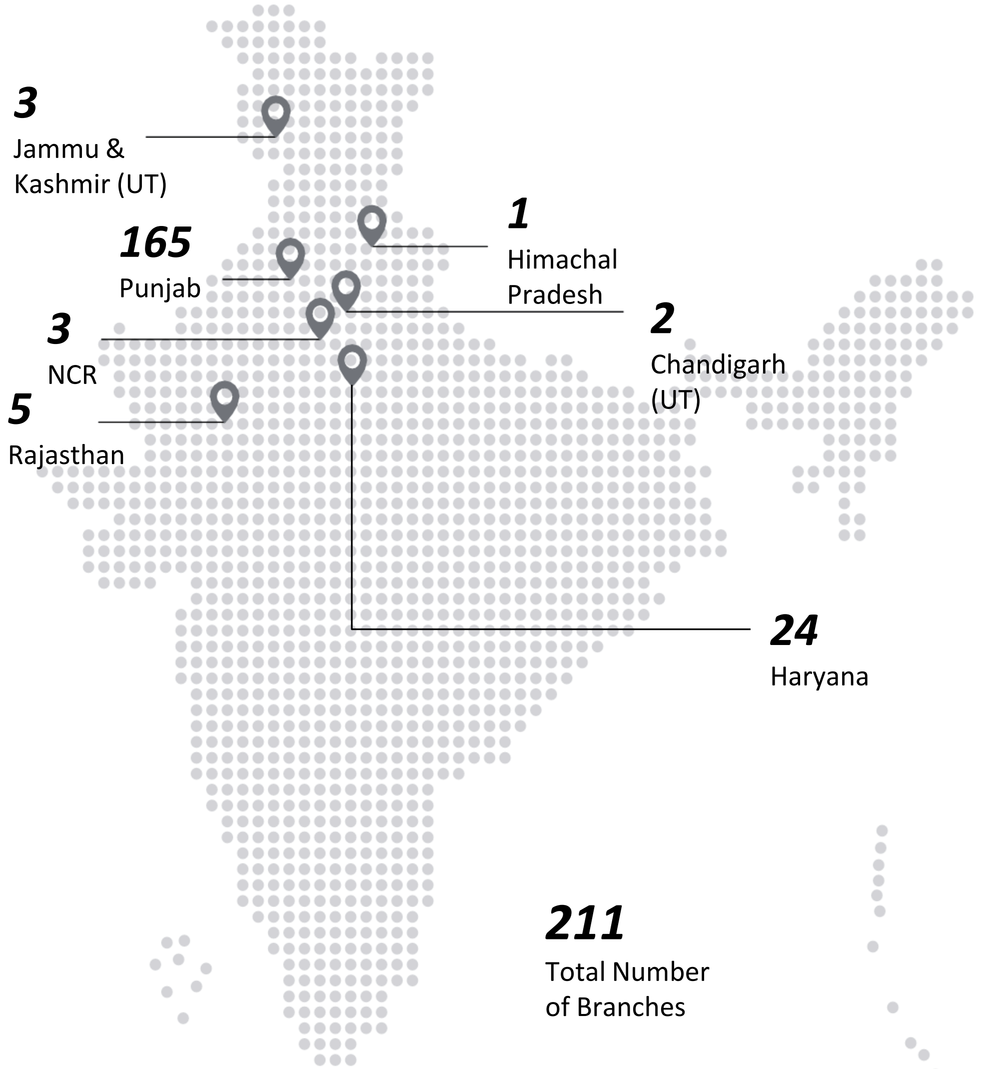
Mobile Banking (Capital Mobile+)

Mobile Passbook (Capital Mobile Connect)

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

Increasing Presence to Enhance Accessibility

Capital Small Finance Bank



42	2,249	213	~7.84 Lakh
Number of Districts	Employees	ATMs	Customers

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	
	Mar'25	Mar'26	Mar'25	Mar'26	Mar'25	Mar'26
Rural Areas	40.5%	39.8%	36.4%	35.3%	22.4%	21.5%
Semi-Urban Areas	36.4%	37.4%	39.5%	38.3%	33.8%	33.2%
Urban Areas (including Metro)	23.1%	22.7%	24.1%	26.5%	43.8%	45.3%
Total	**100%**	**100%**	**100%**	**100%**	**100%**	**100%**

All data as of Q4FY26/March 31, 2026 **Includes UT Chandigarh & Jammu*

Numbers have been rounded off wherever applicable

Our 'Strengths' Build Over 20 Years by Focusing on Customers

Capital Small Finance Bank

Retail focused liability franchise with high CASA share

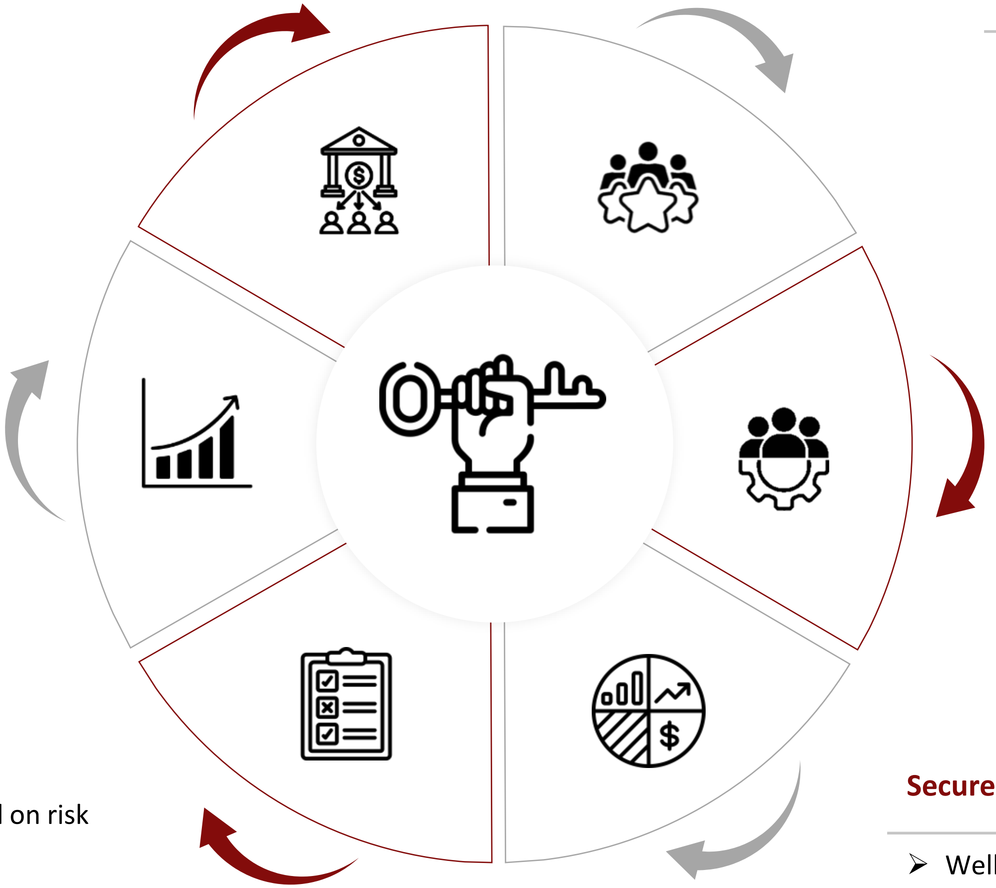
- High CASA[1] ratio 35% with 90.4% retail deposits
- Low Cost of deposits at 5.7% in Q4FY26

Consistent track record of growth with operational & profitability metrics

- ROAA[2] at 2.0%, ROA[3] at 1.33% as of quarter
- CAGR FY16-FY25 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 conservation LTV
- Committee approach for large value exposures
- GNPA at 2.54% and NNPA at 1.24%



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 28% towards Agricultural, 11% towards Housing, 14% 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 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*

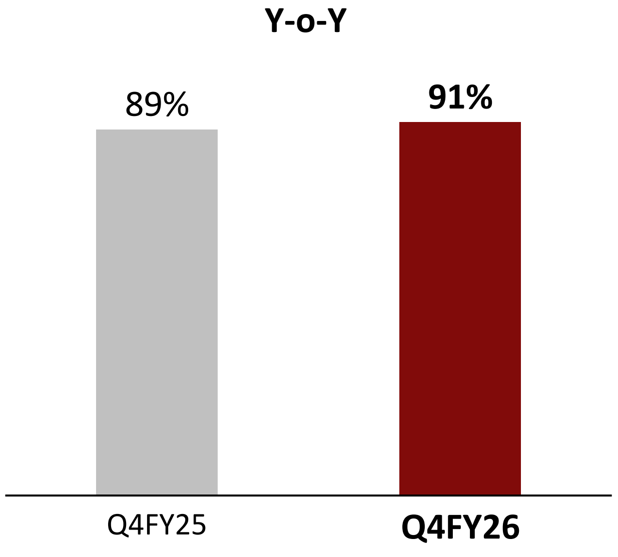
Numbers have been rounded off wherever applicable

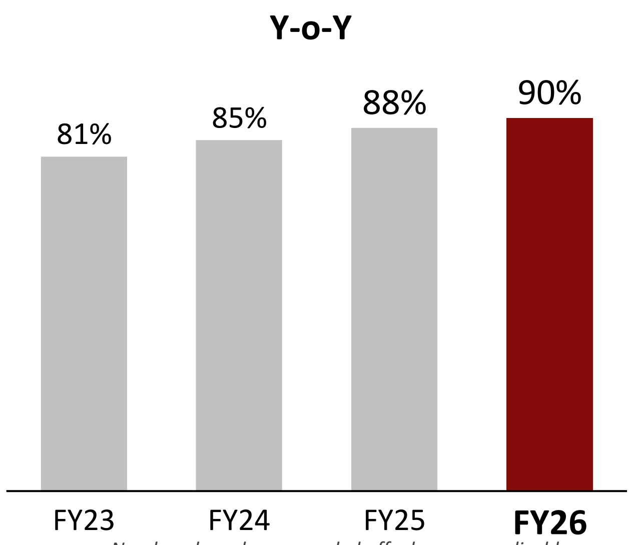
Enabling Seamless Digital Experiences to Our Customers

Capital Small Finance Bank

Transforming Customer Experience	Personalised Data-Driven Processes	Empowering Ourselves with Technology
• Deepening customer engagement through digital channels	• Leverage technology and data analytics for scalability and profitable growth	• Increasing cashless banking & Automating operation
• Analysing data driven insights to offer customised solutions	• Improve collection efficiency through data driven early warning systems	• Improving collections through warning systems
• Developing alternate digital channels	• Cross selling opportunities and effective customer engagement through analytics	• Targeting and monitoring customers through data

Share of Digital Transactions in non-cash Transactions





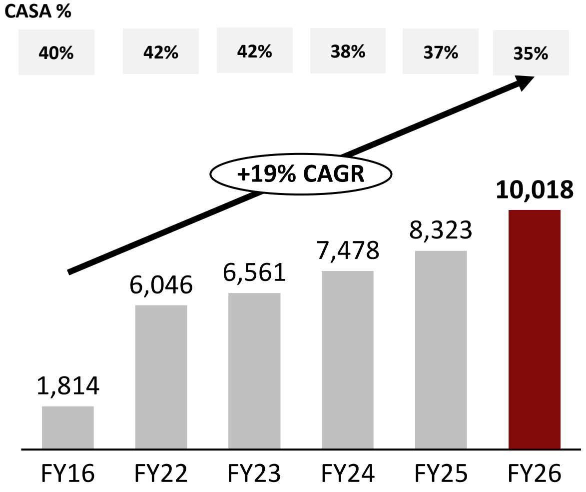
Numbers have been rounded off wherever applicable

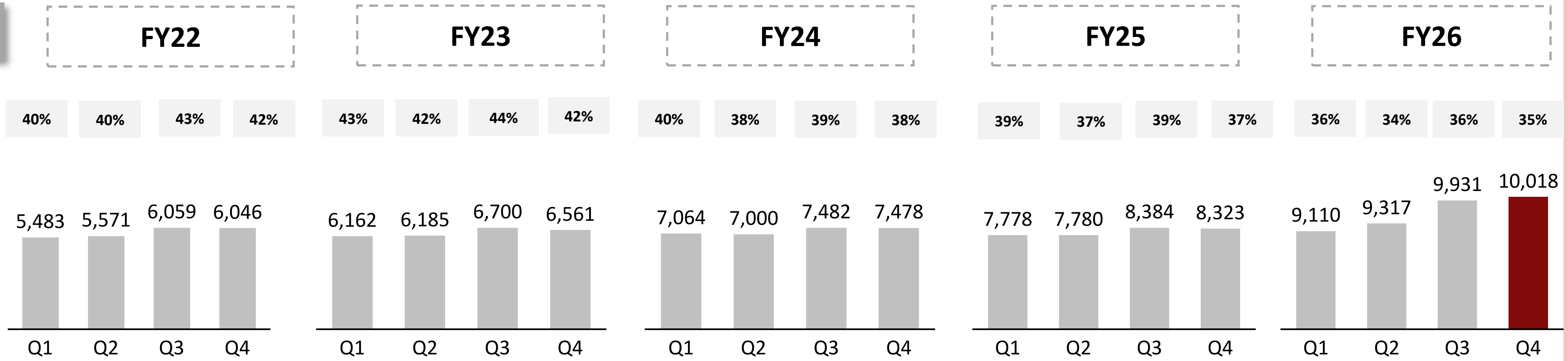
Historical Performance - Deposits & Advances

Capital Small Finance Bank

Total Deposits

INR Crores

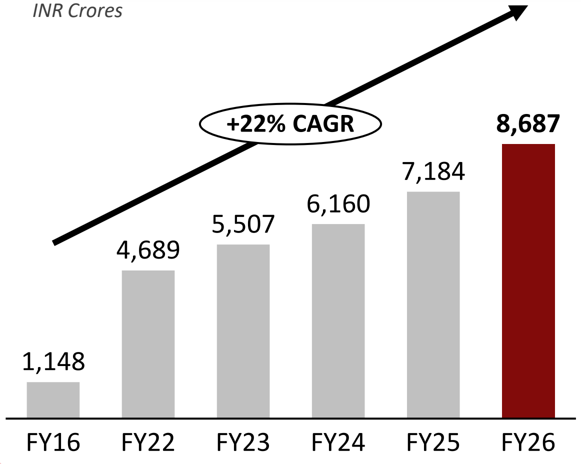


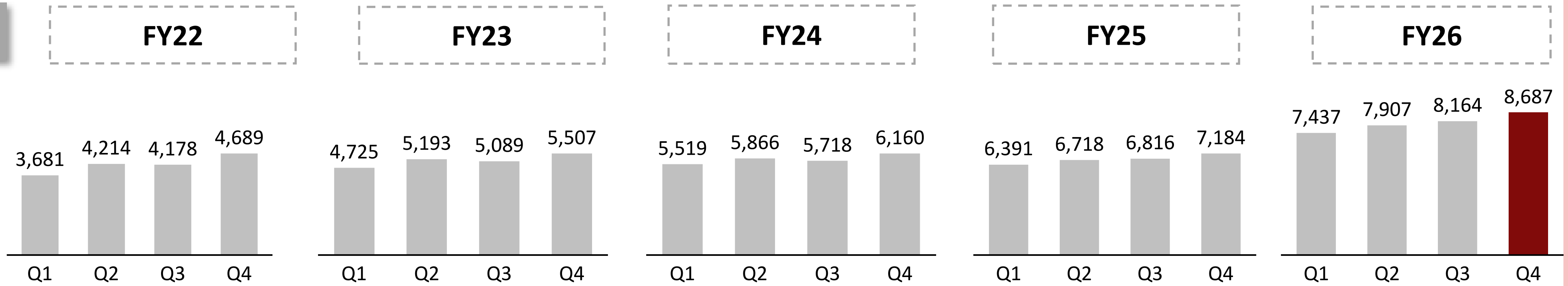


	FY22				FY23				FY24				FY25				FY26			
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	*Q4*	Q1	Q2	Q3	*Q4*	*Q1*	*Q2*	*Q3*	*Q4*
Q-o-Q	5%	2%	9%	0%	2%	0%	8%	-2%	8%	-1%	7%	*0%*	4%	0%	8%	*-1%*	*9%*	*2%*	*7%*	*1%*

Gross Loan Book

INR Crores





	FY22				FY23				FY24				FY25				FY26			
(%)	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	Q4	Q1	Q2	Q3	*Q4*	*Q1*	*Q2*	*Q3*	*Q4*
Q-o-Q	-2%	14%	-1%	12%	1%	10%	-2%	8%	0%	6%	-3%	8%	4%	5%	2%	*6%*	*4%*	*6%*	*3%*	*6%*

CASA calculated as total CASA divided by total deposits

Numbers have been rounded off wherever applicable

Capital Small Finance Bank

Leadership Team

Experienced Management Team

Sarvjit Singh Samra
Managing Director, Promoter and 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.
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.

Raghav Aggarwal
Chief Credit Officer – Branch Banking

Associated with the Bank since 2015 across various roles in credit sanctioning & monitoring and served as Chief Risk Officer from 2020 to 2026. Presently serving as Chief Credit Office – Branch Banking. 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, roles across Finance and Treasury, most recently serving as Deputy CRO. Serving as Chief Risk Officer since 2026. Member of ICAI.

Position as on April 28, 2026

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 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

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

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