

CSFB 2025-26/447

January 05, 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

Dear Sir/Madam

Sub: Disclosure under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulation 30 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Code of Practices and Procedures for Fair Disclosure of Unpublished Price Sensitive Information in terms of Regulation 8 read with Schedule A of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby submit business highlights for the quarter ended December 31, 2025 as **ANNEXURE** appended herewith.

The information presented herein is provisional and subject to limited review by the statutory auditors of the Bank and approval from the Audit Committee and Board of Directors.

A copy of this letter is being uploaded on the website of the Bank at www.capital.bank.in.

For Capital Small Finance Bank Limited

Amit Sharma
Company Secretary and Compliance Officer
Membership No. F10888

Capital Small Finance Bank Limited

Regd. & Head Off.: 'MIDAS Corporate Park', 3rd Floor, 37, G.T. Road, Jalandhar-144 001, INDIA
Tel.: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

Key Business Highlights for the quarter ended December 31, 2025

₹ in crores, rounded off to nearest number

Particulars	December 31, 2025 (Provisional)	September 30, 2025	Q-o-Q Growth	December 31, 2024	Y-o-Y Growth	March 31, 2025
Gross Advances	8,164	7,907	3.3%	6,816	19.8%	7,184
Gross NPA (% of gross advances)	2.7%	2.7%	-	2.7%	-	2.6%
Total Deposits	9,931	9,317	6.6%	8,384	18.5%	8,323

Management Commentary

Loan Portfolio

As of December 31, 2025, the Bank's gross advances stood at ₹8,164 crores, registering a year-on-year (Y-o-Y) growth of 19.8% and quarter-on-quarter (Q-o-Q) growth of 3.3%.

The Disbursements during the quarter increased to ₹919 crore, as compared to ₹737 crore in Q3FY25 reflecting a growth of 24.7%. The loan book remains well-diversified, with 98.7% being secured, in line with the Bank's retail-centric lending approach.

Asset Quality

Asset quality remained stable, with Gross NPAs at 2.7% as of December 31, 2025, as compared to 2.7% in Q2FY26 and Q3FY25. This reflects the Bank's consistent emphasis on prudent underwriting, robust recovery mechanism, and a well-secured, diversified & granular loan book that continues to demonstrate strong repayment behaviour.

Deposits

The total deposits of the Bank aggregated to ₹9,931 crores registering a Y-o-Y growth of 18.5% and Q-o-Q growth of 6.6%. The CASA ratio improved and stood at healthy levels of 35.9% as of December 31, 2025, against 33.9% as of September 30, 2025. This reflects the Bank's sustained focus on building a stable and cost-efficient deposit franchise.

Loan-to-Deposit & Liquidity Ratio

The average[^] CD ratio of the Bank for the quarter ended December 31, 2025 stood at 80.4% against 81.6% for the quarter ended September 30, 2025 and 81.1% for the quarter ended December 31, 2024. The LCR of the Bank stood at 215.82% for the quarter ended December 31, 2025. The same along with higher capital adequacy ratio, provides sufficient leg room for future growth.

[^] average is calculated basis daily outstanding balances
