

CAPITAL TRUST Announces Q1 FY2023 Results

- **Sequential Improvement in Profitability for Fourth Quarter in a Row**
- **Highest Quarterly Disbursement post-pandemic growing 24% QoQ to INR 720 Mn**
- **Company’s Flagship Product: Capital Digital Loans Continues Strong Performance with 30+ and 90+ of 3% and 2.5% respectively**
- **Assets Under Management stand at INR 3,074 Mn**
- **PAT for the Quarter up by 19% QoQ**
- **Net Worth Now at INR 1,225 Mn**

New Delhi, India, 16th August 2022: Capital Trust Limited (Capital Trust), a digitally enabled non-banking finance company (NBFC), specialising in providing rural digital loans in Tier III to V regions through its fintech based direct access and 315 branches, spread across 94 districts in 10 states, with ticket size of loans ranging from ~INR 5,000 to INR 50,000, has announced its financial results for the quarter ended 30th June 2022.

Particulars (In INR Millions)	Q1 FY23	Q1 FY22	YoY%	Q4 FY22	QoQ%
Assets Under Management (AUM)	3,074.2	3,374.4	-9%	3,006.1	2%
Total Disbursement	717.3	110.7	548%	583.0	24%
Profit After Tax	19.5	-138.0		16.3	19%
GNPA (%) Own book 90+	5.9%	9.1%	-34%	5.0%	19%
NNPA (%) Own book 90+	0.0%	0.0%		0.0%	
Provision Coverage Ratio	282%	571%	-51%	363%	-22%
Capital Adequacy *	45.7%	45.2%	1%	43.8%	4%
Debt-to-Equity	1.27	1.95	-35%	1.74	-27%

**Including investment in wholly owned subsidiaries*

Commenting on the performance, Mr. Yogen Khosla, Managing Director, Capital Trust Limited, said, “The start of the new financial year has been positive for the company. With the Covid-19 impact on the decline, the company has been able to show a good set of numbers. It gives us immense pleasure to inform you all that despite the challenges faced, we have been able to have a fourth straight quarter of increasing profitability. With the disbursement at the highest level since onset of Covid-19, we are confident of continuing this positive trend in the times to come.

We have successfully delivered strong performance on all operating parameters witnessing tremendous improvements in both disbursements and collection activities. Additionally, the onboarding of new partners, both on the TL side and the BC side, allow us good headroom to increase disbursement in the times to come. The company’s flagship product, Capital Digital Loans continues to outperform and have low delinquency levels. Another positive is the ability of the company to collect

almost 60% of the CDL portfolio either digital through NACH or advance at the branch. Our aim would be to continue growing this portfolio (which now accounts for 59% of the company AUM) and reduce legacy portfolio in the times to come. With strong fundamentals and continued support from our investors and bankers, we aim to increase our portfolio and continue serving those that have been marginalized from traditional banking opportunities.

I would like to express my sincere gratitude to our customers, employees, investors, and other stakeholders for their unwavering trust in our organisation.”

Portfolio Distribution

Particulars (In INR Millions)	Q1 FY23	Q1 FY22	YoY%	Q4 FY22	QoQ%
Digitally Enabled Collection Products					
Total Capital Digital Initiative *	1,805	945	91%	1,620	11%
Cash Collections Products					
Total Legacy Portfolio	1,269	2,429	-47%	1,386	-8%
Total Assets Under Management (AUM)					
Total Assets Under Management (AUM)	3,074	3,374	-9%	3,006	2%
On-Book Portfolio	1,975	2,543	-22%	2,298	-14%
Off-Book Portfolio	1,100	830	32%	708	55%

**Disbursed post
FY20 (automated
credit engine backed)*

About Capital Trust Limited

Capital Trust Limited (BSE: 511505; NSE: CAPTRUST), an RBI registered non-banking finance company (NBFC), offers income generating micro loans to MSMEs. Merging best practices of fintech and traditional financing, the company focuses on financial inclusion of the underserved in deep interiors of rural India using digital processes and state of the art technology. Capital Trust caters to over 99,000 customers across 94 districts through 315 branches in 10 states in North and East India. The Company prides itself to be India's first "Rural Doorstep-Fintech" company. For more information visit www.capitaltrust.in.

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