

CSFB.2024-2025/200

July 30, 2024

**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 ended on June 30, 2024

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

In continuation to outcome of board meeting held on July 30, 2024 regarding un - audited financial results of Capital Small Finance Bank Limited ("the Bank") for the Quarter ended on June 30, 2024, 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.capitalbank.co.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**

Capital Small Finance Bank Limited

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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

Press Release

Advancing Towards a Promising Future

CAPITAL SMALL FINANCE BANK Q1FY25 Results

- GROSS ADVANCES INCREASED BY 4% Q-O-Q AND 16% Y-O-Y TO RS. 6,390.52 CRORES
- ADVANCE DISBURSEMENT INCREASES TO RS. 754 CRORES (12% Q-O-Q GROWTH AND 62% Y-O-Y GROWTH)
- ROBUST ASSET QUALITY WITH GNPA/NNPA 2.7%/1.3% (AGAINST 2.8%/1.4% Q4FY24)
- TOTAL DEPOSIT INCREASED BY 4% Q-O-Q TO ₹7,778 WITH CASA RATIO OF 39.5% (AGAINST 38.3% IN Q4FY24) AND RETAIL DEPOSIT SHARE OF 94.5%.
- PAT INCREASED TO RS. 30.02 CRORES (7% Q-O-Q GROWTH)
- NIM INCREASED TO 4.2% (AGAINST 3.8% Q4FY24)
- ROA INCREASED TO 1.3% (AGAINST 1.2% Q4FY24)
- CAPITAL ADEQUACY RATIO AS ON JUNE 30, 2024 IS 26.3% WITH TIER I RATIO OF 22.0%.

National, July 30, 2024: Capital Small Finance Bank Limited, India's first small finance bank to commence operation in 2016 announced its un-audited financial results for the quarter ended June 2024.

Mr. Sarvjit Singh Samra, MD & CEO of Capital Small Finance Bank said, "Our growth journey, re-energized with growth capital infusion has started showing upright progress, with growth in gross advances of ~12% and disbursement of ₹1400 crores + + (during last six months, post growth capital infusion). During the quarter, advances and deposits grown by ~4% Q-o-Q and stood at ₹6,391 crores and ₹ 7,778 crores respectively, with PAT for the quarter of ₹30 crores. The RoA for Q1FY25 is 1.3%.

Advance and deposit growth during the quarter are in line with Bank's estimate, despite sequential decline in advances historically during Q1. We are confident of growing loan book as initially targeted for the year with ROTA expansion.

The progress is attributed to the dedication of our team, the trust of our valued customers and our commitment to stakeholders. Through tailored financial solutions, we aim to help MSMEs, farmers, and the middle-income group to achieve their financial goals, driving sustainable growth and delivering enduring value to our stakeholders."

Key Highlights:

Balance Sheet growth:

- Total Business **increases by 13%** to Rs. 14,168 crore in Q1-FY'25 from Rs. 12,584 crore in Q1-FY'24
- Gross Advances **increases by 4% Q-o-Q** and **16% Y-o-Y** to Rs. 6,391 crore in Q1-FY'25.
- Deposit **increased by 4% Q-o-Q** and **10% Y-o-Y** to Rs. 7,778 crore in Q1-FY'25.
- **CASA is 39.5%** in Q1-FY'25 against 38.3% in Q4-FY24
- Total **Net Worth stood at Rs. 1,231 crore** in Q1 FY-'25.

- **Average CD ratio** increased from 78.3% in Q4FY24 to 79.6% in Q1FY25 with outstanding CD ratio of 82.2% as on June 30, 2024.

Profitability Growth:

- Net Interest Income increased by 14 % Q-o-Q to Rs. 99 crore in Q1-FY'25 from Rs. 87 crore in Q4-FY'24.
- **Profit after Tax increases to Rs. 30.02 crore** from Rs. 28.21 crores in Q4FY24 with Q-O-Q growth of 6%.
- NIM increased to **4.2%** in Q1 FY 25 against 3.8% in Q4 FY24.
- ROA increased to 1.3% in Q1-FY25 against 1.2% in Q4-FY24.

Other Aspects:

- Capital Adequacy Ratio has **increased to 26.25%** in Q1-FY'25 compared to 20.81% in Q1-FY'24.
- **Gross NPA and Net NPA of 2.7% and 1.3% respectively** in Q1-FY'25 against 2.8% and 1.4% in Q4FY24.
- **Almost NIL write-offs & ZERO NPA Sell-off since inception**
- **Collection efficiency of 98.6%**
- **Secured Advance portfolio of 99.80%**

The Bank offers a range of banking products on the asset and liability side. Its asset products primarily include agriculture loans, MSME and trading loans (working capital, machinery loans etc.) and mortgages (housing loans). It targets to be the primary banker to its customers and endeavour to achieve this objective through a mix of (i) suite of our product offerings; (ii) customer service orientation; (iii) deeply entrenched physical branch network; and (iv) evolving digital channels of service delivery.

About Capital Small Finance Bank (www.capitalbank.co.in) (publicrelations@capitalbank.co.in)

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 core strategy of the bank is to build a retail focused banking franchise by enabling access for middle income group customers to affordable credit in the states Bank operates, diversified & secured advance portfolio, retail focused liability franchise and customer centric business model.

For more information:

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