

## CAPITAL TRUST Announces Q2 FY2023 Results

- **Sequential Improvement in Profitability for Fifth Quarter in a Row**
- **Company’s Flagship Product: Capital Digital Loans Demonstrates Strong Resilience With 30+ and 90+ at 2.2% and 3.0% respectively**
- **Movement Towards Lending-As-A-Service Mechanism with 5 BC Partners Live**
- **Assets Under Management stand at INR 2945 Mn**
- **PAT for the Quarter up by 3% QoQ**
- **Net Worth Now at INR 1,244 Mn**

**New Delhi, India, 16<sup>th</sup> August 2022:** Capital Trust Limited (Capital Trust), a digitally enabled non-banking finance company (NBFC), specializing in providing rural digital loans in Tier III to V regions through its fintech based direct access and 309 branches, spread across 94 districts in 10 states, with ticket size of loans ranging from ~INR 30,000 to INR 50,000, has announced its financial results for the quarter ended 30<sup>th</sup> September 2022.

Particulars (In INR Millions)	Q2 FY23	Q2 FY22	YoY%	Q1 FY23	QoQ%
<b>Assets Under Management (AUM)</b>	2,944.6	3108.1	-5%	3,074.2	-4%
<b>Total Disbursement</b>	679.3	455.1	49%	717.3	-5%
<b>Profit After Tax</b>	20.2	8.7	132%	19.5	3%
<b>90+ (%) on AUM</b>	9.3%	12.6%	-26%	7.7%	21%
<b>NNPA (%)</b>	0.0%	0.0%	-	0.0%	-
<b>Capital Adequacy *</b>	48.5%	42.6%	14%	45.7%	6%
<b>Debt-to-Equity</b>	1.0	2.0	-48%	1.3	-18%

*\*Including investment in wholly owned subsidiaries*

**Commenting on the performance, Mr. Yogen Khosla, Managing Director, Capital Trust Limited, said,** “I am happy to announce that Capital trust Limited has been able to release a positive set of numbers. The company has demonstrated a sequential increase in profitability for the fifth straight quarter. The AUM has declined partially compared to the previous quarter on the back of strong collections in the legacy portfolio and constant disbursement in the Capital Digital Loans portfolio.

*Capital Digital Loans continue to perform well in the prevailing marked condition with 30+ % at 3.2% and 90+ % at 2.0%. With the aim of increasing this portfolio, the company continues to move towards increasing its off-balance sheet portfolio by providing Lending-As-A-Service. The company has 5 BC partnerships and another 3 at the integration stage. With 75% of monthly disbursement taking place through these off-balance sheet partnerships, the company continues moving towards its stated goal of having 50% proportion of on and off-balance sheet portfolio. On the on balance sheet portfolio, the positive ALM coupled with support of existing liability partners ensures a smooth cash balance position.*

*The company continues focusing on client foreclosures from the legacy portfolio so as to focus on the*

Capital Digital Loans portfolio that has shown immense strength through tough external circumstances.

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

### Portfolio Distribution

Particulars (In INR Millions)	Q2 FY23	Q2 FY22	YoY%	Q1 FY23	QoQ%
<b>Digitally Enabled Collection Products</b>					
<b>Total Capital Digital Loans *</b>	<b>1,785</b>	<b>1,462</b>	22%	<b>1,805</b>	-1%
<b>Cash Collections Products</b>					
<b>Total Legacy Portfolio</b>	<b>1,160</b>	<b>1,646</b>	-30%	<b>1,269</b>	-9%
<b>Total Assets Under Management (AUM)</b>					
<b>Total Assets Under Management (AUM)</b>	<b>2,945</b>	<b>3,108</b>	-5%	<b>3,074</b>	-4%
On-Book Portfolio	1,613	2,549	-37%	1,975	-18%
Off-Book Portfolio	1,332	559	138%	1,100	21%

\*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 1,17,784 customers across 94 districts through 309 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](http://www.capitaltrust.in).

### For media queries, please contact:

Vinod Raina CFO (Capital Trust Limited) <a href="mailto:vinod.raina@capitaltrust.in">vinod.raina@capitaltrust.in</a> +91 9711 202 360	Vahin Khosla ED (Capital Trust) <a href="mailto:vahin.khosla@capitaltrust.in">vahin.khosla@capitaltrust.in</a> + 91 8130 919 240
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