

CSFB.2024-2025/344

October 24, 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 and Half year ended on September 30, 2024

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

In continuation to outcome of board meeting held on October 24, 2024 regarding un - audited financial results of Capital Small Finance Bank Limited ("the Bank") for the Quarter and Half year ended on September 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

Regd. & Head Off.: 'MIDAS Corporate Park', 3rd Floor, 37, G.T. Road, Jalandhar-144 001, INDIA
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 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

Press Release

From **INTENT** to **ACTION**
CAPITAL SMALL FINANCE BANK - Q2FY25 RESULTS

NET PROFIT INCREASE 37% Y-o-Y

ROA of 1.4% AGAINST 1.1% (Q2FY24)

GROSS ADVANCES INCREASE 15% Y-o-Y

GROSS NPA 2.6% AGAINST 2.7% (Q2FY24)

October 24, 2024: Capital Small Finance Bank Limited, India's first small finance bank commenced operations in 2016, announced its un-audited financial results for the quarter ended September 30, 2024.

Mr. Sarvjit Singh Samra, MD & CEO of Capital Small Finance Bank said,

"Turning Intent into Actions as we tread on our growth journey.

We have successfully closed the September 2024 quarter with a remarkable ₹33.3 crores Profit After Tax (PAT), reflecting a strong 37% growth on a year-on-year basis, with Return on Assets (ROA) of 1.4% (1.1% in Q2FY24). Our gross advances have grown to ₹ 6,718 crores, registering a growth of 15% year-on-year and 5% on quarter-on-quarter basis. Our asset quality further improved, with gross NPA reduced to 2.6% & net NPA to 1.3%, against 2.7% & 1.4% respectively during the corresponding quarter. We continue to maintain a healthy CASA ratio of 37%+, aligned with our strategic focus."

Our tailored financial solutions empower MSMEs, farmers, and middle-income customers, driving sustainable growth and creating lasting values. With continued focus on innovation, customer-centric strategies and operational excellence; we remain committed to deliver value for all stakeholders as we progress toward our vision of inclusive growth.

KEY HIGHLIGHTS:

Balance Sheet growth:

- Gross Advances increases by 5% Q-o-Q and 15% Y-o-Y to Rs. 6,718 crores, with 99.8% being secured and Zero direct MFI exposure.
- Deposit increases by 11% Y-o-Y to Rs. 7,780 crores, with 93.7% being the retail deposit.
- CASA ratio of 37.1% in Q2FY25 against 37.8% a year back.
- Total Shareholder's fund stood at Rs. 1,266 crores.
- Average CD ratio increases to 82.4% in Q2FY25 from 79.6% in Q1FY25.

Profitability Growth:

- Profit after Tax increases to Rs. 33.3 crore with 37% growth Y-o-Y basis.
- ROA increases to 1.4% in Q2FY25 against 1.1% in Q2FY24
- NIM increases to 4.2% in Q2FY25 against 4.0% in Q2FY24.
- Cost to Income Ratio decreases to 61.4% in Q2FY25 against 64.8% in Q2FY24

Other Aspects:

- Capital Adequacy Ratio stood at 26.3%.
- Gross NPA and Net NPA of 2.6% and 1.3% respectively in Q2FY25 against 2.7% and 1.4% in Q2FY24, with ~ZERO write offs.

The Bank offers a wide range of banking products both on the asset and liability side. Asset products primarily include agriculture, MSME & trading loans (working capital, machinery loans etc.) and mortgages (housing loans & LAP). The Bank targets to be the primary banker of its customers and endeavour to achieve this objective, through a mix of (i) suite of 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)

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 to middle income group customers for affordable credit, building diversified & secured advance portfolio, retail focused liability franchise and customer centric business model.

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For more information: Adfactors PR

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