

CSFB.2025-2026/51

April 29, 2025

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 &amp; 953739

Symbol: CAPITALSFB

**Sub: Press Release on Audited Financial Results of Capital Small Finance Bank Limited for the Quarter and year ended on March 31, 2025**

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

In continuation to outcome of board meeting held on April 29, 2025 regarding Audited financial results of Capital Small Finance Bank Limited ("the Bank") for the Quarter and financial year ended on March 31, 2025, 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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Press Release

## **Growth-Steady, Future-Ready**

### **CAPITAL SMALL FINANCE BANK LIMITED Q4 FY25 and FY25 FINANCIAL RESULTS**

- **PAT increases 18% Y-O-Y, Rs. 132 crore for FY25**
- **NIM for FY25 4.2%, improved from 3.9% in FY24**
- **Gross Advances rise by 17% Y-O-Y**
- **ROA moves up to 1.4% against 1.3% in FY24**
- **GNPA / NNPA of 2.58% / 1.30%; improved from 2.76% / 1.40% in FY24**

**Mumbai / Jalandhar, April 29, 2025: Capital Small Finance Bank Ltd**, India's first small finance bank to commence operation in 2016, declared its audited financial results for Q4 FY25 and year ended on March 31, 2025.

Celebrating **nine years** of pioneering banking access in rural and semi-urban India as a small finance bank, the Bank continues to deliver consistent performance across all key metrics, with a sharp focus on profitability, asset quality, and inclusive growth.

**Mr. Sarvjit Singh Samra, MD & CEO of Capital Small Finance Bank**, said, *"We are pleased to share the financial performance of Capital Small Finance Bank for the quarter and year ended March 31, 2025 — a year marked by healthy advance growth, improved asset quality, and improving return matrix. Despite a challenging macro environment of high interest rates, tighter monetary policy and sectoral asset quality concerns, the Bank witnessed healthy loan growth with improved asset quality, with 99.8% of loans being secured and Gross NPAs improving to 2.58%."*

*We delivered a robust performance with gross advances rising 17% YoY to ₹7,184 crores and disbursements growing by 38% to ₹2,846 crores. Owing to lower CD ratio and high liquidity ratios, we chosen calibrated Deposits growth that grew 11% to ₹8,323 crores. Our CASA ratio stood strong at 36.9%, underscoring the trust of our retail customers. Profit after tax grew 18% to ₹132 crores, with improvements in both ROA to 1.4% against 1.3% in FY24 and in NIM to 4.2% against 3.9% in FY24. Digital transactions surged to 88%, reflecting our transformation into a technology-led, agile institution. This year marks a special moment in our journey — 9 years as India's first Small Finance Bank, and 25 years as a trusted financial institution. The milestone reflects our commitment to inclusive banking and long-term value creation. We focused on deepening customer trust, expanding responsibly and building a resilient and agile institution which is **Future Ready**."*

#### **Key Highlights FY25:**

- I. **Gross Advances stood at ₹7,184 crores**
  - **17% growth Y-o-Y and Q-o-Q growth of 6%;**
  - **healthy disbursement of ₹2,846 crores in FY25 with Y-o-Y growth of 38%;**
  - **99.8% of the loan book being secured**, reaffirming our prudent lending strategy;
  - **Granular portfolio** with an average ticket size of ₹16 lacs; 61% of exposure being upto ₹25 lacs;
  - **Well-diversified book:** ~32% Agriculture, ~21% MSME, ~27% Mortgage.

**II. Deposits stood at ₹8,323 crores**

- Y-o-Y growth of **11%** with stable rollover ratio of **~90%**;
- **CASA ratio at 36.9%**, reflecting consistent deposit franchise;
- **Retail deposits form 92.5%** of total deposits, indicating a sticky and low-cost liability base.

**III. Profitability and Operational Efficiency**

- **PAT increased to ₹132 crores** for FY25 and for Q4FY25 at ₹34 crore, growth of 18% on Y-o-Y basis and 21% Q-o-Q basis from FY24 and Q4FY24 respectively.
- **NIM rose to 4.2%** for FY25 and to 4.1% for Q4FY25 from 3.9% in FY24 and 3.8% in Q4FY24, supported by improving CD ratio;
- **Cost to Income Ratio** remained stable at 62.3% during FY25 and 62.6% during Q4FY25 against 62.5% in FY24 and 63.5% during Q4FY24;
- **ROA improved to 1.4%** in FY25 and to 1.4% in Q4FY25, from 1.3% in FY24 and 1.2% in Q4FY24;
- **ROE stood at 10.4% for FY25 and 10.8% for Q4FY25**, post recent capital raise.

**IV. Asset Quality and Capital Position**

- **GNPA at 2.58%, NNPA at 1.30%** – reflecting a healthy credit profile against GNPA of 2.76%, NNPA of 1.40% in FY24.
- **Credit cost contained** at 0.12% against 0.08% in FY24.
- **Capital Adequacy Ratio** at 25.4%, with Tier-I Capital at 21.7%

For more details, please click on <https://www.capitalbank.co.in/investors/financial-results>

or reach us at [publicrelations@capitalbank.co.in](mailto:publicrelations@capitalbank.co.in)

**About Capital Small Finance Bank**

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 Bank is presently having 195 branches spread over 5 states and 2 UTs. The core strategy of the Bank is to build a retail focused business model basis customer relationship-based banking approach, diversified & secured lending practices with special emphasis on rural and semi urban geographies and Middle-Income Group segment.

**For more information: Adfactors PR**

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