

CSFB.2024-2025/517

January 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 & 953739**Symbol: CAPITALSFB**

Sub: Press Release on Un- audited Financial Results of Capital Small Finance Bank Limited for the Quarter and nine month ended on December 31, 2024

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

In continuation to outcome of board meeting held on January 29, 2025 regarding un - audited financial results of Capital Small Finance Bank Limited ("the Bank") for the Quarter and nine month ended on December 31, 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
Tel.: 0181-5051111, 5052222 | Fax : 0181-5053333 | e-mail : mail@capitalbank.co.in | www.capitalbank.co.in
 www.facebook.com/capitalbankindia | CIN : L65110PB1999PLC022634

Press Release

*“Consistently **Progressing** towards **Promising Future**”*

CAPITAL SMALL FINANCE BANK LTD Q3 FY25 RESULTS

- **PAT increases 18% Y-O-Y**
- **Gross Advances increases 19% Y-O-Y**
- **Disbursement Increases 92% Y-O-Y**
- **Deposit increases 12% Y-O-Y with CASA of 39.1%**
- **ROA increases to 1.4% (1.3% in Q3FY24)**
- **GNPA/NNPA of 2.67%/1.35% (2.97%/1.53% in Q3FY24)**

Mumbai / Jalandhar, January 29, 2025: Capital Small Finance Bank Ltd, India’s first small finance bank commenced operations in 2016, declared its un-audited financial results for Q3 FY25 and 9M FY25 ended on December 31, 2024.

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

“We are consistently progressing towards a promising future and have closed the Q3FY25 with a Profit After Tax (PAT) of ₹34.0 crores, reflecting 18% Y-o-Y growth, with Return on Assets (ROA) inched up to 1.4%, scaling from 1.3% in Q3FY24. Gross advances increased to ₹6,816 crores, registering a growth of 19% Y-o-Y, with disbursement growth of 92%, with reduction in GNPA/NNPA to 2.67%/1.35%. Our deposits continue to be retail centric with CASA of 39.1%, grew to ₹8,384 crores, with a Y-o-Y growth of 12% and an 8% Q-o-Q.

These results underscore our commitment to deliver progressive growth while remaining steadfast in our mission to accessible banking for all. As we look forward, we are optimistic towards our growth momentum and delivering value to our stakeholders.”

Key Highlights Q3 FY25:

Balance Sheet growth:

- Gross Advances increases by 19% Y-o-Y and 11% YTD to Rs. 6,816 crores, with 99%+ being secured and Zero direct MFI exposure.
- Deposit increases by 12% Y-o-Y and with Q-o-Q growth of 8% to Rs. 8384 crores, with 93.2% being the retail deposit.
- CASA ratio of 39.1% in Q3FY25 against 37.1% in Q2FY25.
- Total Shareholder’s fund stood at Rs. 1,302 crores.

Profitability Growth:

- Profit after Tax increases to Rs. 34 crore with 18% growth Y-o-Y basis.
- ROA inched up to 1.4%, scaling from 1.3% in Q3FY24
- NIM increases to 4.3% in Q3FY25 against 3.9% in Q3FY24.
- Cost to Income Ratio decreases to 62.1% in Q3FY25 against 62.8% in Q3FY24

Other Aspects:

- Capital Adequacy Ratio stood at 25.8%.
- Gross NPA and Net NPA of 2.67% and 1.35% respectively in Q3FY25 against 2.97% and 1.53% in Q3FY24, with ~ZERO write offs.

About Capital Small Finance Bank (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 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.

The Bank is presently having 185 branches spread over 5 states and 2 UTs. The core strategy of the Bank is to build a retail focused business model with emphasis on Middle Income Group, customer centric practices, diversified & secured lending portfolio and with focus on rural and semi urban areas.

For more information: Adfactors PR

Rakesh Kumar Jha: 9873904595 | rakesh.jha@adfactorspr.com

Sukanya Meta: 9674106049 | sukanya.meta@adfactorspr.com