

MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar

Financial Results for the Year ended March 31, 2018

Particulars	(₹ in Lacs)	
	Year Ended 31.03.2018	Year Ended 31.03.2017
	Audited	Audited
1. Interest earned (a)+(b)+(c)+(d)	27,100.46	22,368.96
(i) Interest/disc. on advances/ bills	17,835.77	14,480.56
(ii) Income on investments	6,492.74	5,812.72
(iii) Interest on balances with Reserve Bank of India and other inter-bank funds	2,760.88	2,075.68
(iv) Others	11.07	-
2. Other Income	2,286.11	1,989.06
3. Total Income (1+2)	29,386.57	24,358.02
4. Interest Expended	16,648.66	14,966.22
5. Operating Expenses (i)+(ii)	9,468.38	7,069.22
(i) Employees cost	4,592.34	3,781.58
(ii) Other operating expenses	4,876.04	3,287.64
- Rent,taxes and lighting	1,394.38	1,031.68
- Others	3,481.66	2,255.96
6. Total Expenditure ((4+5) excluding provisions and contingencies)	26,117.04	22,035.44
7. OPERATING PROFIT (3-6) (Profit before Provisions and Contingencies)	3,269.53	2,322.58
8. Provisions (other than tax) and Contingencies	298.04	150.09
9. Exceptional Items	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	2,971.49	2,172.49
11. Tax expense	1,069.47	668.49
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	1,902.02	1,504.00
13. Extraordinary items (net of tax expense)	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	1,902.02	1,504.00
15. Paid-up equity share capital (Face Value of ₹10/- each)	2,848.07	2,698.71
16. Reserves excluding Revaluation Reserves	20,510.29	16,322.99
17. Analytical Ratios		
(i) Percentage of shares held by Government of India	Nil	Nil
(ii) Capital Adequacy Ratio	19.66%	22.95%
(iii) Earnings Per Share (EPS) (in ₹)		
(a) Basic EPS before & after extraordinary items(net of tax expense)- annualized	6.86	6.53
(b) Diluted EPS before & after extraordinary items(net of tax expense)- annualized	6.86	6.53
(iv) NPA Ratios		
(a) Amount of Gross Non Performing Assets	2,112.86	1,398.56
(b) Amount of Net Non Performing Assets	1,543.14	979.02
(c) % of Gross NPAs to gross Advances	1.14%	1.02%
(d) % of Net NPAs to Net Advances	0.84%	0.72%
(v) Return on Assets (annualized)	0.64%	0.63%

Capital Small Finance Bank Limited
(Formerly known as Capital Local Area Bank Limited)
CIN: U65110PB1999PLC022634

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Segment Reporting for the Year ended March 31, 2018

(₹ in Lacs)

	Year Ended 31.03.2018	Year Ended 31.03.2017
	Audited	Audited
Revenue		
Treasury	9,575.85	8,351.07
Corporate/Wholesale Banking	1,439.59	1,345.15
Retail Banking	17,626.77	14,112.42
Other Banking Operations	744.36	549.38
Total	29,386.57	24,358.02

Result		
Treasury	1,951.02	1,326.73
Corporate/Wholesale Banking	348.60	222.65
Retail Banking	3,485.42	2,999.73
Other Banking Operations	640.42	458.64
Less :Unallocated	3,453.97	2,835.26
Total profit before Tax	2,971.49	2,172.49

Segment Assets		
Treasury	1,23,823.44	1,11,427.96
Corporate/Wholesale Banking	20,619.04	15,536.40
Retail Banking	1,87,113.96	141,800.22
Other Banking Operations	1,310.65	1,086.91
Add: Unallocated Assets	2,316.11	2,230.59
Total	3,35,183.20	2,72,082.08

Segment Liabilities		
Treasury	5,597.08	-
Corporate/Wholesale Banking	8,832.87	6,434.87
Retail Banking	2,80,001.46	234,108.08
Other Banking Operations	-	-
Add: Unallocated Liabilities	17,393.43	12,517.43
Total	3,11,824.84	2,53,060.38

Capital Employed	23,358.36	19,021.70
Total	3,35,183.20	2,72,082.08

Notes:

1. Bank is operating in Domestic Segment so there is only one Geographic Segment.
2. Inter Segment transactions are based on transfer pricing as determined by the management consent.
3. Inter Bank placements by the Bank have been re-segmented into Treasury Operations from Other Banking Operations and the previous year number has been restated accordingly.

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Statement on Assets and Liabilities as on March 31, 2018

(₹ in Lacs)

Particulars	As on 31.03.2018	As on 31.03.2017
CAPITAL & LIABILITIES	Audited	Audited
Capital	2,848.07	2,698.71
Reserve and Surplus	20,510.29	16,322.99
Deposits	2,85,052.00	2,37,821.33
Borrowings	22,220.08	11,623.00
Other Liabilities and provisions	4,552.76	3,616.06
Total	3,35,183.20	2,72,082.09
ASSETS		
Cash and Balances with Reserve Bank of India	15,430.04	15,213.56
Balances With banks and Money at call and short notice	37,482.61	33,524.34
Investments	87,073.21	78,259.50
Advances	1,84,729.11	1,36,539.97
Fixed assets	6,457.23	5,024.93
Other Assets	4,011.00	3,519.79
Total	3,35,183.20	2,72,082.09

Notes:-

- The above results have been approved by the Board of Directors in its meeting held on May 09, 2018.
- The Financial Statements have been prepared and presented on Historical Cost Basis following accrual basis of Accounting and conform to the statutory provisions to the extent applicable, accounting standards & pronouncements issued by The Institute of Chartered Accountants of India, the guidelines issued by the Reserve bank of India (RBI) from time to time and Practices generally prevailing in the Banking Industry in India.

For and Behalf of Board of Directors

Date : May 9, 2018
Place : Jalandhar

Sarvjit Singh Samra
Managing Director
DIN : 00477444