

## Centrum Group Delivers Healthy Quarterly & Half Yearly Performance for H1 FY2025

- Consolidated Revenue stands at Rs 868 crore up 61% Q-o-Q and at Rs 1,593 crore for H1FY25 up 61% Y-o-Y.
- Increased revenue driven by growth in Banking, Housing Finance, Wealth and Alternative Investment Businesses.
- Consolidated EBITDA at Rs 401 crore up 68 % Q-o-Q and at Rs 643 crore for H1FY25 up 61% Y-o-Y.
- Centrum Wealth Client Assets stands over Rs 42,000 crore.
- Centrum Housing Finance AUM at ~Rs 1,500 crore.

**Mumbai, October 30, 2024** – The Centrum Group, one of India’s leading diversified banking & financial services and insurance (BFSI) organization, announces its financial results for the quarter and half year (6 months) ending 30<sup>th</sup> September, 2024.

### Key Parameters at a Glance

Particulars (Amt in ₹ crore)	Quarter Ended on (3 months)			Half Year Ended on (6 months)		
	30 <sup>th</sup> Sept'24	30 <sup>th</sup> Sept'23	Growth %	30 <sup>th</sup> Sept'24	30 <sup>th</sup> Sept'23	Growth %
Consolidated Revenue	868	537	61%	1,593	988	61%
Revenue from Operations	784	533	47%	1,500	977	54%
EBITDA	401	239	68%	643	396	62%
Net Profit / (Loss)	8	(28)	127%	(114)	(93)	(23%)

\*Financials are prepared in accordance with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, from time to time. Q-o-Q means comparison between quarter ending 30<sup>th</sup> September 2024 vs 30<sup>th</sup> September 2023. Y-o-Y means comparison between 6 months ending 30<sup>th</sup> September 2024 vs 30<sup>th</sup> September 2023.

**About Centrum Group:** One of India’s fast growing and diverse financial services groups, Centrum has been serving the financial and advisory needs of institutions and HNIs for two and a half decades. Our Institutional services include Investment Banking and Broking to FIIIs, Pension Funds, Indian Mutual Funds, Domestic Institutions etc. We also provide Wealth Management Services to HNIs and Family Offices, Affordable Housing finance in tier 2 & 3 cities and Retail Broking services. Our AIF has funds across Private Debt and Venture Capital. We have been providing MSME Loans and Micro finance through Unity Small Finance Bank, our most recent venture. We are a pan India BFSI Group with a strong leadership team of seasoned professionals with a successful track record.

CENTRUM

# CENTRUM GROUP CONSOLIDATED FINANCIALS Q2FY2025 HEALTHY GROWTH ACROSS PARAMETERS

## Consolidated Revenue



₹ **868 cr.**

▲ 61% Q-O-Q

## EBITDA



₹ **401 cr.**

▲ 68% Q-O-Q

## Net Profit



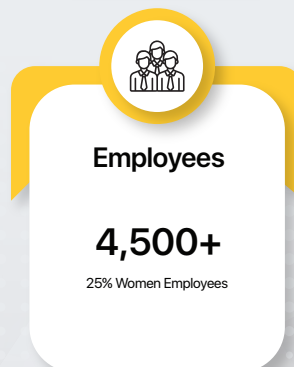
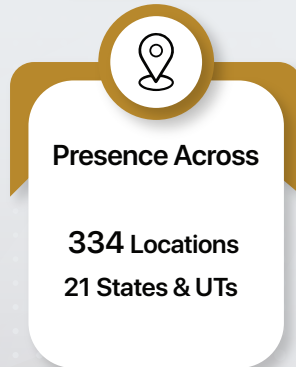
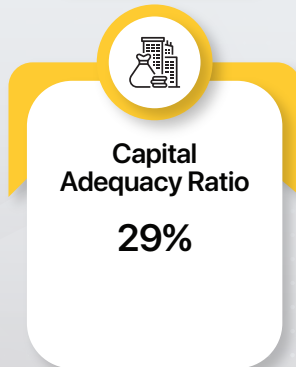
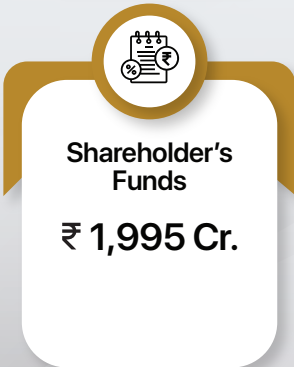
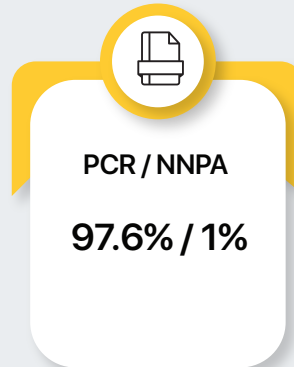
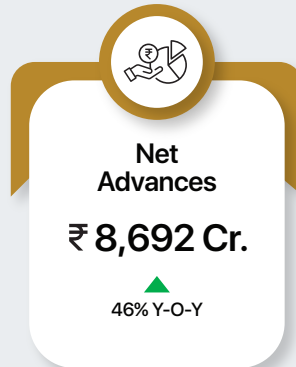
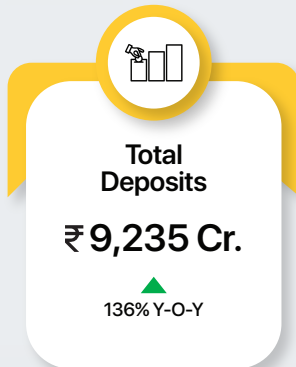
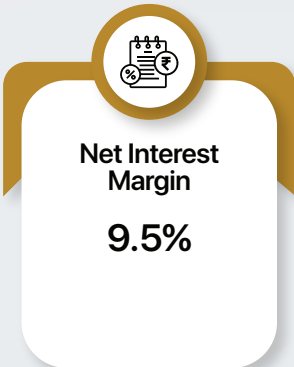
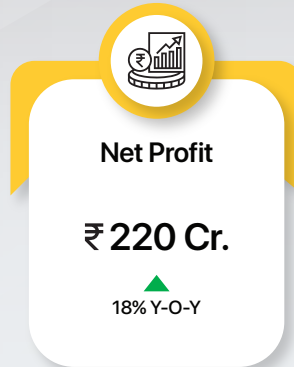
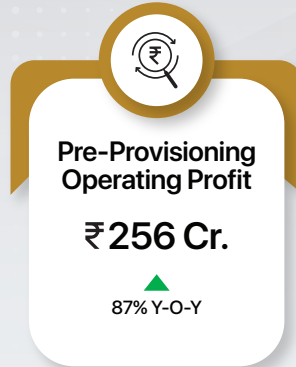
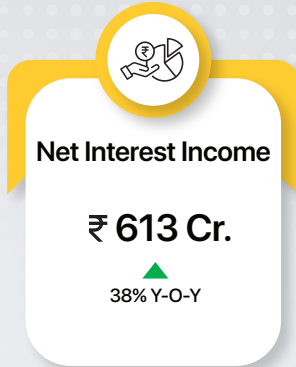
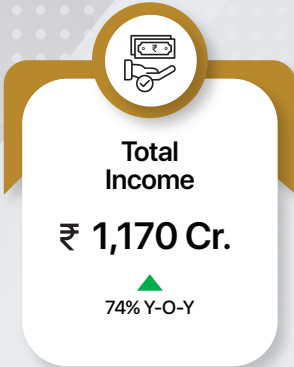
₹ **8 cr.**

▲ 127% Q-O-Q

All numbers in INR. Financials are prepared in accordance with the Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013, read with the Companies (Indian Accounting Standards) Rules, 2015, as amended, from time to time. Q-o-Q means comparison between quarter ending 30th September 2024 vs 30th September 2023.

# UNITY BANK - H1 FY2025

## HEALTHY GROWTH ACROSS PARAMETERS



\* All numbers are for 6 months ending 30th September 2024. Y-O-Y means comparison between Half year ending 30th September 2024 vs 30th September 2023. Financial results have been prepared in accordance with the Banking Regulations Act 1949, generally accepted accounting principles in India, including Accounting Standards as prescribed under Section 133 of the Companies Act 2013, Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements), 2015, as amended and the guidelines issued by the Reserve Bank of India (RBI) from time to time.

**CENTRUM Promoted UNITY SMALL FINANCE BANK Delivers Healthy Quarterly & Half Yearly Performance for H1 FY2025**

- *Sustained growth in Total Income and Net Profitability. Deposits & Net Advances too rise significantly in spite of a challenging macro environment.*
- *Total Income stands at Rs 640 crore up 78% Q-o-Q.*
- *Net Profit rises significantly to Rs 187 crore up 36% Q-o-Q.*
- *Steady growth in Total Deposits scaling Rs 9,235 crore with retail deposits comprising 72%.*
- *Net Advances stand at Rs 8,692 crore with Rs 2,598 crore of disbursements in H1FY25. (30% of AUM)*
- *Comfortable capital adequacy with CRAR at 29% significantly higher than the regulatory requirement.*
- *Annualized Return on Assets (ROA) at 2.9% and Return on Equity (ROE) at 31.1%.*

**Mumbai, October 30, 2024** – Unity Small Finance Bank Limited (Unity Bank), a new age bank, promoted by Centrum Financial Services Ltd., announces its financial results for the quarter and half year (6 months) ending 30<sup>th</sup> September, 2024.

**Key Parameters at a Glance**

Particulars (Amt in ₹ crs)	Quarter Ended on (3 months)			Half Year Ended on (6 months)		
	30 <sup>th</sup> Sept'24	30 <sup>th</sup> Sept'23	Growth %	30 <sup>th</sup> Sept'24	30 <sup>th</sup> Sept'23	Growth %
Total Income	640	361	78%	1,170	673	74%
Net Income	449	269	67%	799	515	55%
Net Interest Income (NII)	320	232	38%	613	443	38%
Pre Provisioning Operating Profit (PPoP)	170	84	103%	256	137	87%
Net Profit	187	138	36%	220	186	18%
Total Deposits				9,235	3,918	136%
Net Advances				8,692	5,947	46%

**Adequate Growth Capital** - The Bank maintains a well-funded Balance Sheet with **Shareholder's Funds at a healthy Rs 1,995 crores** and a comfortable **Liquidity Coverage Ratio (LCR: 351%)**. The Bank has adequate growth capital to continue its organic growth as well as evaluate in-organic opportunities. Additionally tie ups for inter-bank credit lines from various leading banks and refinance lines from SIDBI, MUDRA and NABARD are in place.

**Greater Geographic Spread** – In H1FY25, Unity Bank established banking outlets in Punjab, Telangana and Kerala, and will enter Tamil Nadu, Rajasthan and Haryana in the coming quarter. Additionally, with the roll out of several digital initiatives such as its mobile banking app, unsecured personal loans and partner tie ups for raising liabilities, the bank has built a diversified retail customer base across products. Going forward the bank will enhance and leverage its digital platforms to reach a larger customer base.

**Conservative Approach** – Given the dynamic macro environment, the Bank has adopted a conservative approach and maintained a **Provision Coverage Ratio (with w/off) of 97.6%**. Despite an increase in Net Advances, Net NPAs stood at a comfortable 1%.

**Way Forward** - Unity Bank remains committed to increasing investments in technology and will roll out several more offerings during the year. The Bank has partnered with reputed fintechs to pilot two credit cards, which will be rolled out in the coming quarter. Additionally, significant marketing initiatives will be rolled out to help increase reach and acquire customers across business segments.

*\* All numbers are for the quarter and 6 months ending 30<sup>th</sup> September 2024. Financial results have been prepared in accordance with the Banking Regulations Act 1949, generally accepted accounting principles In India, Including Accounting Standards as prescribed under Section 133 of the Companies Act 2013. Regulation 52 or the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements). 2015, as amended and the guidelines Issued by the Reserve Bank of India (RBI) from time to time. Q-o-Q means comparison between quarter ending 30th September 2024 vs 30th September 2023. Y-o-Y means comparison between 6 months ending 30th September 2024 vs 30th September 2023.*

### **About Unity Small Finance Bank Limited**

*Unity Small Finance Bank Limited is a Scheduled Commercial Bank, promoted by Centrum Financial Services Ltd. (**Subsidiary of BSE & NSE listed – Centrum Capital Ltd.**) with Resilient Innovations Pvt Ltd as a joint investor. It strives to be a new age Bank with a business model of collaboration and open architecture, uniting all its stakeholders to deliver a seamless digital banking experience. Driven by its mission to have the highest standards of Corporate Governance, Unity Bank has in place a strong Board comprising of industry veterans. It offers services across Branch Banking, Business Banking, Inclusive Banking, Digital Banking and Treasury Services. For more information about Unity Bank and its services, please visit [www.theunitybank.com](http://www.theunitybank.com)*

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