

CENTRUM Promoted UNITY SMALL FINANCE BANK Delivers Strong Quarterly & Annual Performance for FY2024

- **Net Profit rises significantly to Rs 143 crore up 374% Q-o-Q and Rs 439 crore for the year up 1,168% Y-o-Y.**
- **Adequate Growth Capital with CRAR at 36.4% significantly higher than the regulatory requirement.**
 - **NNPA at 0.6% & PCR at 98.7% demonstrating healthy Asset Quality and Provisions.**
 - **Return on Assets (ROA) at 4% and Return on Equity (ROE) at 33.8%.**
 - **Net Interest Margin (NIM) at 10.8%.**

Mumbai, May 06, 2024 – Unity Small Finance Bank Limited (Unity Bank), a new age, digital first bank, promoted by Centrum Financial Services, today announced its financial results for the quarter and year ending 31st March, 2024.

Key Parameters at a Glance

Particulars (Amt in ₹ crs)	Quarter Ended On (3 months)			Year Ended On (12 months)		
	31 Mar'24	31 Mar' 23	Growth %	31 Mar'24	31 Mar'23	Growth %
Total Income	521	259	101%	1,632	803	103%
Net Income	383	216	77%	1,225	628	95%
Net Interest Income (NII)	281	181	55%	981	560	75%
Pre Provisioning Operating Profit (PPoP)	147	37	298%	417	152	175%
Net Profit	143	-52	374%	439	35	1168%
Total Deposits				6,505	2,685	142%
Net Advances				7,961	4,468	78%
Banking Outlets				377	329	15%
No of States/UTs				19	17	12%

Adequate Growth Capital - Unity Bank maintains a well-funded Balance Sheet with **Shareholder's Funds at a healthy Rs 1,907 crores** and a comfortable **Liquidity Coverage Ratio (LCR: 517%)**. The Bank also has tie ups for inter-bank credit lines from various leading banks and refinance lines from SIDBI and NABARD.

Introduced New Products – A fully digital 'Do It Yourself' unsecured personal loans was introduced for salaried & self-employed individuals. For businesses, new products such as Micro LAP, Digital Business Loans, Social Infrastructure Finance for Education & Healthcare were introduced. **Additionally 46 Bank Branches and 110 ATMs were operationalized** and the Bank went live with its Debit Card.

Way Forward - Unity Bank remains committed to increasing investments in technology and will roll out several more digital offerings during the year. Our Mobile App will be rolled out in a CUG mode initially to existing bank customers and followed up with new to bank clientele as well. The Bank's credit card business too will undergo a pilot, with the introduction of several card variants.

* All numbers are for the quarter and 12 months ending 31th March 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 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.

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 Digital First 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*

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