Capital Trust

(CIN-L65923DL1985PLC195299)

Aug 12, 2026

The National Stock Exchange of India Limited
Exchange Plaza, C-I, Block G Bandra-Kurla Complex
Bandra (E), Mumbai - 400051 (Symbol-CAPTRUST)

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai -400001
(Scrip Code-511505)

Sub: Submission of Press Release – "Capital Trust Reports Positive PAT in Q1FY27; AUM Grows 52% to ₹240 Crore on Secured and Partner-Led Growth"

Dear Sir/Madam,

We are pleased to submit herewith the Press Release titled "Capital Trust Reports Positive PAT in Q1FY27; AUM Grows 52% to ₹240 Crore on Secured and Partner-Led Growth", for dissemination to the members of the Stock Exchanges and other stakeholders.

The Press Release highlights the Company's financial and operational performance for the quarter ended 30 June 2026, including the return to positive Profit After Tax, growth in Assets Under Management, and the Company's continued focus on secured lending and partner-led business models.

The same is being submitted for your information and record.

Thanking you

For Capital Trust Limited

TANYA SETHI

Digitally signed by TANYA SETHI
Date: 2026.08.12 19:00:54 +05'30'

Tanya Sethi
Company Secretary

Capital Trust

BSE & NSE Listed NBFC | Est. 1985 | Secured Gold & MSME Lending Franchise

Q1 FY27 Press Release

Capital Trust Reports Positive PAT in Q1FY27; AUM Grows 52% to ₹240 Crore on Secured and Partner-Led Growth

A. Executive Summary

Capital Trust Limited today announced its financial results for the quarter ended 30 June 2026.

Following the completion of its business transformation in FY26 and return to operational profitability in Q4FY26, **Q1FY27 demonstrated the scalability of Capital Trust's new business model.**

Total AUM increased **52% QoQ to ₹240 Cr**, while quarterly disbursements increased **24% QoQ to ₹112 Cr**. The quality of the portfolio continued to improve, with **72% of AUM now secured or carrying zero credit risk**. Gross NPA remained contained at **2.7%**, Net NPA remained **nil**, and Capital Adequacy strengthened to **40%**.

The Company reported **PAT of ₹0.20 Cr** in Q1FY27.

Company Snapshot	
Q1FY27 PAT	₹0.20 Cr Profitable
Total AUM	₹239.6 Cr (Own: ₹29 Cr | Managed: ₹211 Cr)
Secured / Gold Lending AUM	₹34.7 Cr (+68% QoQ)
Secured / Zero-Credit Risk AUM	₹173.4 Cr (72% of portfolio)
Quarter Total Disbursements	₹111.6 Cr (+24% QoQ)
Gross NPA	2.7%
Net NPA	0%
Total External Borrowings	₹15.3 Cr
Leverage (Debt/TNW)	0.6 x (Capital Adequacy now at 40%)

B. Q1FY27: From Turnaround to Scalable Growth

FY26 was a year of restructuring and transition for Capital Trust. The Company moved away from unsecured MSME lending on its own balance sheet and built two distinct growth engines:

- **Secured Gold Loans on Capital Trust's own balance sheet**
- **Partner-led, risk-capped MSME lending through BC and co-lending arrangements**

The **secured gold loan business moved beyond pilot stage** during the quarter. Six branches are now operational, cumulative disbursements have crossed ₹40 crore, and the business is running at a monthly disbursement rate of approximately ₹5 crore. In parallel, the existing 250-branch MSME network is being monetised through partner balance sheets to **originate, service and collect MSME loans at a monthly disbursement run-rate of approximately ₹30 crore**.

C. Q1FY27 Highlights

1. **AUM Growth Accelerates:** Total AUM increased 52% QoQ from ₹158 Cr to ₹240 Cr, continuing the growth momentum established in Q4FY26.
2. **Disbursements:** Total disbursements increased to ₹112 Cr in Q1FY27, up 24% over Q4FY26, driven by the scale-up of gold loan branches and the continued expansion of BC and co-lending partnerships.
3. **Gold Loans Beyond Pilot Stage:** Two co-lending partners and three lenders have been onboarded to support the secured Gold Loan book.
4. **Portfolio Risk Mix Continues to Improve:** The proportion of AUM that is secured or carries zero credit risk increased to 72%, compared with 56% at the end of FY26. Gross NPA reduced to 2.7%.
5. **Leverage at Historic Lows:** External borrowings reduced from ₹93.2 Cr as at March 2025 to ₹15.3 Cr as at June 2026. Debt/TNW: 0.6 x. CRAR: 40%.
6. **Profitability Sustained:** Profit after tax of ₹0.20 Cr, demonstrating consecutive quarters of profitability.

D. Management Comments

Commenting on the performance, Mr. Yogen Khosla, Managing Director, Capital Trust Limited, said,

"Q4FY26 demonstrated that the new model could restore operating profitability. Q1FY27 is the more important step: it demonstrates that the model can scale. Assets under management grew by more than half in a single quarter, while the quality of the portfolio improved alongside its size rather than at the expense of it.

Our strategy from here is clear. ***Gold Loans will be the primary area for incremental deployment of Capital Trust's balance sheet, supported by term borrowings for secured lending. Our 250-branch MSME network will increasingly be monetised through partner balance sheets, generating fee income with materially lower balance-sheet and credit-risk intensity****. This structure allows us to pursue growth with a significantly lower risk profile and greater capital efficiency than our earlier business model.*

I would like to express my sincere gratitude to our customers, employees, investors, lenders and other stakeholders for their continued trust in our organisation."

E. FY27 Outlook

Capital Trust enters the remainder of FY27 with a strengthened capital position, low leverage and a business model built on secured own-book lending and partnership-led MSME distribution. The company will continue to expand its gold loan branch network, raise term borrowings for deployment against secured collateral, deepen its BC and co-lending partnerships, and maintain disciplined risk controls as it scales.