July 27, 2026

The Secretary
BSE Limited
Pheeroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai - 400 001
Scrip Code: 531595

The Secretary
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051
Scrip Code: CGCL

Sub: Press Release – Unaudited Standalone and Consolidated financial results of the Company for the quarter ended June 30, 2026

Dear Sir/Madam,

Please find enclosed the Press Release on the unaudited standalone and consolidated financial results of the Company for the quarter ended June 30, 2026, which have been subject to limited review report by the Joint Statutory Auditors of the Company.

The said intimation was received by the Company on July 27, 2026 at 08:49 P.M. (IST).

The aforesaid Press Release will be made available on the Company's website at www.capriloans.in.

You are requested to kindly take the same on records.

Thanking you,

Yours faithfully,
for **Capri Global Capital Limited**

Bhatt

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No.: A20491

Encl.: As above

Capri Global Capital Limited
(CIN: L65921MH1994PLC173469)
502, Tower - A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai, Maharashtra - 400013
+9122 4088 8100/4354 8200 | contact@capriglobal.in | www.capriloans.in

Capri Global Capital Limited

Press Release: 1QFY27 Results

- ✓ *Strong Growth - Consolidated AuM rises above Rs 40,000 Crores up 62% YoY*
- ✓ *1QFY27 - PAT increased by 102% YoY to Rs 353 Crores*
- ✓ *Asset Quality Under Control & Robust Liquidity Position*
- ✓ *Achieved RoAE of 19%+ and RoAA of 4%+ ahead of our stated timeline*

- ✓ *Huge market opportunity, strong capital position & continued investments in technology position us well to deliver AuM growth of 30%+ CAGR, consistent RoAE of 19% -21% and RoAA of 4.2% - 4.7%*

Mumbai, July 27th, 2026: The Board of Directors of Capri Global Capital Ltd. (CGCL), a non-deposit taking and systemically important NBFC (NBFC-ND-SI) on Monday, July 27th, 2026 announced the unaudited financial results for the quarter ended June 30th, 2026. Key takeaways are as follows:

Key Performance Highlights for 1QFY27 Consolidated Results

(Rs Crores)

CONSOLIDATED	1QFY27	1QFY26	Y-o-Y	4QFY26	Q-o-Q
Total AuM	40,112	24,755	62.0%	36,623	9.5%
Gold Loans	19,179	9,105	110.6%	16,965	13.1%
MSME Loans	6,779	5,478	23.7%	6,486	4.5%
Affordable Housing	7,815	5,490	42.3%	7,447	4.9%
Construction Finance	6,332	4,521	40.1%	5,708	10.9%
Net Interest Income	736	412	78.5%	596	23.6%
Non-Interest Income	217	169	28.2%	247	(12.1)%
Net Total Income	953	582	63.9%	842	13.2%
Operating Expense	421	270	55.9%	416	1.3%
Operating Profit	532	311	70.8%	426	24.8%
Profit After Tax	353	175	102.0%	283	25.0%
Spread on advances	7.8%	6.7%	110 bps	7.1%	76 bps
Cost-to-income	44.2%	46.5%	(227) bps	49.4%	(521) bps
Operating Profit Margin	5.5%	5.2%	31 bps	5.1%	46 bps
RoAA	4.1%	3.2%	91 bps	3.8%	32 bps
RoAE	19.1%	13.0%	612 bps	16.0%	316 bps
Basic EPS (not annualised)	3.67	2.05	79.2%	2.94	25.0%
Book Value Per Share (Rs)	78.6	66.9	17.4%	74.9	5.0%
Gross Stage 3 Ratio	1.1%	1.7%	(61) bps	0.9%	14 bps
PCR (on Stage-3)	43.2%	41.0%	228 bps	41.2%	205 bps
CRAR (Standalone)	24.7%	34.5%	(982) bps	25.8%	(119) bps

Business and Earnings Performance

Delivers best-ever quarterly performance; Consolidated AuM rises above Rs 40,000 crores

CGCL delivered its strongest quarterly performance in 1QFY27 with consolidated AuM increasing 62% YoY and 10% QoQ to reach Rs 40,112 crores. Growth was broad-based across lending verticals, led by a robust 111% YoY increase in Gold Loans, 24% YoY increase in MSME Loans, and a 42% YoY rise in Housing Loans. Growth remained granular and well-diversified, with customer base exceeding 7.6 lakhs.

Profitability continues to improve sharply; PAT for the quarter increased 102% YoY

CGCL continues to deliver robust profitability quarter on quarter, reporting a highest ever quarterly PAT of Rs 353 crores, up 102% YoY. The sharp increase in profitability was led by strong margin expansion, continued operating efficiency improvement, and consistent growth across all key business segments. This resulted in strong improvement in return metrics, with RoAE at 19.1% and RoAA at 4.1% for 1QFY27 compared to 13.0% and 3.2% respectively for the corresponding quarter of previous year. Net Interest Income for the quarter grew 79% YoY to Rs 736 crores on account of strong AuM growth and spread expansion 7.8% (+1.1% YoY) with both yield and cost of borrowings improving further to 17.0% and 9.1% respectively, reflecting the company's ability to protect margins.

Non-Interest Income continues to complement lending businesses

Non-interest income continued to complement lending businesses supporting revenue diversification in 1QFY27, reinforcing our strategy of building a stable and recurring earnings profile. Non-interest income for the quarter grew 28% YoY to Rs 217 crores, contributing 23% of net total income, supported by robust growth in income from distribution businesses and off-book.

The insurance distribution business generated net fee income of Rs 42 crores, up 66% YoY in 1QFY27. We expect this to be recurring fee income and continue to grow with scale and increase in penetration across our expanding retail customer base. The car loan distribution net income grew strongly to Rs 32 crores in 1QFY27, up 37% YoY. Income from off-book stood at Rs 65 crores for the quarter, with share of off-book at 20% of the AuM.

Operating efficiency shows steady improvement with rising scale and productivity gains

The branch network remained steady at 1,433 locations and continues to mature with Company benefiting with growth and productivity increase from earlier expansion. Operational efficiency improved further with the cost-to-income ratio declining to 44.2% in 1QFY27, compared to 46.5% in 1QFY26. Supported by spread expansion and improved cost efficiency, pre-provision operating profit for the quarter surged 71% YoY to Rs 532 crores.

Asset Quality under control with credit cost rangebound

Asset quality remained under control with the GNPA ratio at 1.1% and NNPA ratio at 0.6%. Impairment costs for the quarter stood at Rs 62 crores and remained rangebound at an annualized 0.8% of the gross loan book. In line with our focus on strong risk discipline and conservative provisioning policy, our provision coverage ratio on stage 3 loans remained robust at 43.2%.

Robust Capital Position and Liquidity

CGCL standalone capital adequacy ratio stood strong at 24.7% in 1QFY27 and consolidated total equity stood at Rs 7,565 crores, up 18% YoY. Borrowings increased by 73% YoY to Rs 27,630 crores. Comfortable leverage (debt / equity) at 3.7x positions Company well to deliver growth while maintaining balance sheet strength.

Managing Director Mr. Rajesh Sharma Commented:

"We delivered a strong performance in 1QFY27, with healthy AuM growth across our key lending segments, supported by a diversified and fully secured retail portfolio. Profitability accelerated further during the quarter, driven by improving margins led by higher share of high-yield products, steady growth in fee income and continued improvement in cost efficiency led by productivity gains. Despite macroeconomic challenges and market volatility during the 1Q, our asset quality remained under control reflecting our commitment to drive profitability through strong risk management, sustainable growth and operational excellence. With strong capital position and continued investments in technology, we are well positioned to scale efficiently and are now confident of revising our guidance to AuM of Rs 650bn with 30%+ CAGR by FY28, consistent RoAE of 19%-21% and RoAA of 4.2%-4.7%, while creating significant value for all our stakeholders."

About Capri Global Capital Ltd:

Capri Global Capital Limited ("Capri Loans") is a well-diversified retail focused Non-Banking Financial Company listed on the BSE and the NSE. Capri Loans has AuM of over Rs 40,000 crores and serves customer base of over 7.6 Lakhs through 1,400+ branches and employee base of 13,700+ as of June 30th, 2026 across pan India. Capri Loans offers a wide range of secured and collateralized loans across four primary lending segments – Gold Loans, MSME Loans, Construction Finance and Housing Loans offered through its 100% subsidiary, Capri Global Housing Finance Limited ("CGHFL"). Capri Loans also has fee-based businesses such as insurance distribution through corporate agency license and distribution of car loans through its subsidiary Capri Loans Car Platform Private Limited ("CLCPPL").

For further information, please get in touch with:

Hardik Doshi

hardik.doshi@capriglobal.in

M:+91 81083 45011

Payal Dave

Payal.Dave@in.mpms.mufg.com

M: +91 98199 16314

Disclaimer:

This press release is for information purposes only and does not constitute an offer, solicitation or advertisement with respect to the purchase or sale of any security of Capri Global Capital Limited (the "Company") and no part of it shall form the basis of or be relied upon in connection with any contract or commitment whatsoever. This press release is not a complete description of the Company. Certain statements in this release contain words or phrases that are forward looking statements. All forward-looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Any opinion, estimate or projection herein constitutes a judgment as of the date of this press release, and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. All information contained in this press release has been prepared solely by the Company. No information contained herein has been independently verified by anyone else. No representation or warranty (express or implied) of any nature is made nor is any responsibility or liability of any kind accepted with respect to the truthfulness, completeness or accuracy of any information, projection, representation or warranty (expressed or implied) or omissions in this press release. Neither the Company nor anyone else accepts any liability whatsoever for any loss, howsoever, arising from any use or reliance on this press release or its contents or otherwise arising in connection therewith. The distribution of this document in certain jurisdictions may be restricted by law and persons into whose possession this press release comes should inform themselves about, and observe, any such restrictions.