

October 28, 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, 5 th Floor, Plot No.- 'C' Block, G Block Bandra- Kurla Complex, Bandra (East), Mumbai – 400 051 Scrip Code: CGCL	The Secretary India International Exchange (IFSC) Limited 1st Floor, Unit No. 101, The Signature, Building no. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355	The Secretary NSE IFSC Limited Unit-1201, 12th Floor, Brigade International Financial Centre, Block- 14, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355
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Sub: Press Release – Unaudited Standalone and Consolidated financial results of the Company for the quarter and half year ended September 30, 2026

Dear Sir/Ma'am,

Please find enclosed the Press Release on the unaudited standalone and consolidated financial results of the Company for the quarter and half year ended September 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 October 28, 2026 at 03:48 P.M. (IST).

The aforesaid Press Release will be made available on the Company's website at <https://www.capriloans.in/cms/press-release/2026/2026-10-28/Capri-Global-Capital-2QFY27-Press-Release-final-1.pdf>

You are requested to kindly take the same on records.

Thanking you,

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



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

Encl.: As above



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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Capri Global Capital Limited

Press Release: 2QFY27 Results

- ✓ Strong Growth - Consolidated AUM reaches Rs 43,878 crores, up 62% YoY
 - ✓ 2QFY27 PAT rises 77% YoY to an all-time high of Rs 418 crores
 - ✓ Operating profit grows 84% YoY; cost-to-income improves to 41.4%
 - ✓ RoAE reaches 21.6% and RoAA of 4.4%, reflecting sustained improvement in returns
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- ✓ Strong capital position, expanding distribution and technology-led productivity support our target of Rs 65,000 crores AUM by FY28, consistent RoAE of 19%-21% and RoAA of 4.2%-4.7%.
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Mumbai, Oct 28th, 2026: The Board of Directors of Capri Global Capital Ltd. (CGCL), a non-deposit taking and systemically important NBFC (NBFC-ND-SI) on Tuesday, Oct 27th, 2026, announced the unaudited financial results for the quarter and half year ended Sep 30th, 2026. Key takeaways are as follows:

Key Performance Highlights for 2QFY27 Consolidated Results

(Rs Crores)

CONSOLIDATED	2QFY27	2QFY26	Y-o-Y	1QFY27	Q-o-Q
Total AUM	43,878	27,040	62.3%	40,112	9.4%
Gold Loans	21,004	10,406	101.8%	19,179	9.5%
MSME Loans	7,016	5,602	25.2%	6,779	3.5%
Affordable Housing	8,325	5,972	39.4%	7,815	6.5%
Construction Finance	7,534	5,059	48.9%	6,339	18.9%
Net Interest Income	812	480	69.4%	736	10.3%
Non-Interest Income	273	203	34.2%	214	27.5%
Net Total Income	1085	683	58.9%	950	14.2%
Operating Expense	449	338	33.0%	418	7.4%
Operating Profit	636	345	84.3%	532	19.6%
Profit After Tax	418	236	77.3%	353	18.4%
Spread on net advances	8.3%	6.9%	142 bps	7.9%	38 bps
Cost-to-income	41.4%	49.4%	(807) bps	44.0%	(264) bps
Operating Profit Margin (% AAUM)	6.1%	5.3%	73 bps	5.5%	51 bps
RoAA	4.4%	4.0%	41 bps	4.1%	29 bps
RoAE	21.6%	14.4%	716 bps	19.1%	242 bps
EPS (Basic) (not annualised)	4.35	2.45	77.3%	3.67	18.4%
Book Value Per Share (Rs)	82.8	69.4	19.3%	78.6	5.2%
Gross Stage 3	1.2%	1.3%	(4) bps	1.1%	(19) bps
PCR (on Stage-3)	33.3%	42.8%	(950) bps	43.2%	(992) bps
CRAR (Standalone)	22.7%	32.9%	(1016) bps	24.7%	(196) bps

Business and Earnings Performance

Strong quarterly momentum continues; Consolidated AUM rises to Rs 43,878 crores

CGCL sustained its strong growth momentum in 2QFY27, with consolidated AUM rising 62% YoY and 9% QoQ to Rs 43,878 crores. Growth remained broad-based across its secured lending businesses, led by Gold Loans at Rs 21,004 crores, up 102% YoY, Construction Finance at Rs 7,534 crores, up 49% YoY, Affordable Housing at Rs 8,325 crores, up 39% YoY, and MSME Loans at Rs 7,016 crores, up 25% YoY. The Gold Loan portfolio represented approximately 48% of consolidated AUM at quarter-end.

Profitability scales to a new high; quarterly PAT increases 77% YoY

CGCL reported its highest-ever quarterly PAT of Rs 418 crores in 2QFY27, an increase of 77% YoY and 18% QoQ, supported by strong portfolio growth, healthy lending spreads and operating leverage. Net Interest Income rose 69% YoY to Rs 812 crores, while pre-provision operating profit increased 84% YoY to Rs 636 crores. Yield on net advances remained at 17.5% and cost of borrowings stood at 9.2%, resulting in a spread of 8.3%, compared with 6.9% a year earlier. The improvement in profitability lifted RoAE to 21.6% from 14.4% in 2QFY26 hence improvement of 716 bps and RoAA to 4.4% from 4.0% registering growth of 41 bps.

1HFY27 performance demonstrates sustained earnings momentum

For 1HFY27, CGCL reported Net Interest Income of Rs 1,549 crores, up 74% YoY, and non-interest income of Rs 487 crores, up 31% YoY. Operating profit grew 78% YoY to Rs 1,168 crores, while PAT increased 88% YoY to Rs 772 crores. The cost-to-income ratio improved to 42.6% from 48.1% in 1HFY26, reflecting stronger operating leverage. 1HFY27 RoAE stood at 20.4%, reinforcing the Company's progress on sustainable profitability.

Non-interest income strengthens earnings diversification

Non-interest income grew 34% YoY and 28% QoQ to Rs 273 crores in 2QFY27, contributing approximately 25% of net total income. The growth reflects increasing contributions from the Company's asset-light distribution businesses and other fee-based activities, complementing its core lending operations and supporting a diversified earnings profile. Insurance distribution income increased 82% YoY to Rs 51 crores, supported by cross-selling opportunities across the growing customer base and partnerships with 23 insurance companies. Net car loan distribution income grew 35% YoY to Rs 34 crores, while loan originations through the car loan distribution platform rose 27% YoY to approximately Rs 3,601 crores during the quarter. Co-lending/direct assignment income stood at Rs 72 crores, with co-lending/direct assignment AUM representing 20.7% of consolidated AUM.

Operating leverage improves as distribution network expands

The Company expanded its branch network to 1,609 locations in 2QFY27, up from 1,433 in the preceding quarter. The branch network now comprises of 1,154 Gold Loan branches and 455 Non-Gold branches. As the network scales, productivity gains and targeted technology integration continue to support operating efficiency. The cost-to-income ratio improved sharply to 41.4% in 2QFY27 from 49.4% in 2QFY26 and 43.9% in 1QFY27, while operating profit grew 84% YoY to Rs 636 crores.

Asset quality remains manageable with disciplined risk oversight

Gross Stage 3 assets stood at 1.2% of the loan book at the end of 2QFY27, compared with 1.3% a year earlier and 1.1% in the preceding quarter. Net Stage 3 assets stood at 0.8%, versus 0.7% in 2QFY26 and 0.6% in 1QFY27. Credit costs, including write-offs and ECL provisions, were Rs 79 crores for the quarter, equivalent to approximately 0.8% of average total assets on an annualised basis. Stage 3 provision coverage stood at 33.3%. The Company remains focused on prudent underwriting, monitoring and collections as the portfolio expands.

Robust Capital Position and Liquidity

CGCL maintained a strong capital position with a standalone capital adequacy ratio of 22.7% as at the end of 2QFY27. Consolidated total equity increased 19% YoY to Rs 7,958 crores, while consolidated borrowings stood at Rs 30,489 crores. Debt-to-equity remained comfortable at 3.8x. Cash and bank balances of Rs 2,835 crores, alongside diversified funding sources, provide liquidity to support the Company's continued growth.

Managing Director Mr. Rajesh Sharma Commented:

"We delivered another strong quarter, with broad-based growth across our secured lending businesses taking consolidated AUM to nearly Rs 44,000 crores. Our continued focus on higher-yielding products, growth in fee-based income and productivity-led operating efficiencies helped us achieve our highest quarterly profit of Rs 418 crores and RoAE of 21.6%. We have expanded our distribution network while maintaining a strong capital position and a disciplined approach to risk management. The opportunities across our lending segments remain significant, and we will continue to invest in technology, analytics and enhance customer reach to build a more scalable and diversified franchise. We remain focused on our target of Rs 65,000 crores AUM by FY28, with a longer-term ambition of Rs 1,25,000 crores-plus by FY31, while targeting consistent RoAE of 19%-21% and RoAA of 4.2%-4.7%, creating sustainable value for 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 NSE. As of September 30, 2026, Capri Loans had consolidated AUM of approximately Rs 43,878 crores and operated through a network of 1,609 branches with over 15,400 employees across India. The Company offers secured and collateralised loans across four principal lending segments - Gold Loans, MSME Loans, Construction Finance and Affordable Housing Loans, the latter through its wholly owned subsidiary, Capri Global Housing Finance Limited ("CGHFL"). Its fee-based businesses include insurance distribution through a corporate agency licence and car loan distribution through Capri Loans Car Platform Private Limited ("CLCPPL").

For further information, please get in touch with:

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