

Ref: SEC/MFL/SE/2026/6603

May 14, 2026

**National Stock Exchange of India Ltd.**  
Exchange Plaza,  
Plot No. C/1, G Block,  
Bandra-Kurla Complex  
Bandra (E), Mumbai - 400 051  
Symbol: MUTHOOTFIN

**Department of Corporate Services**  
**BSE Limited,**  
P. J. Tower, Dalal Street,  
Mumbai - 400 001  
Scrip Code: 533398

**NSE IFSC Limited (NSE IX)**  
Unit 1201, Brigade, International Financial Center,  
12th Floor, Building No. 14-A, GIFT SEZ  
Gandhinagar,  
Gujarat 382 355

Dear Sir/Madam,

**Re: Press release on Audited Financial Results for the quarter and year ended March 31, 2026**

The Company's Board of Directors at their meeting held today i.e., May 14, 2026, has announced the Audited Financial Results for the quarter and year ended March 31, 2026.

We herewith enclose a copy of Press Release proposed to be released in leading newspapers across the country.

Thank You,

For Muthoot Finance Limited

Rajesh A  
Company Secretary  
ICSI Membership No. FCS 7106



# Financial Results for the Year Ended March 31, 2026



*Muthoot Family – 800 years of Business Legacy*

## Performance Highlights for the Year ended March 31, 2026



**Highest Ever Consolidated Loan AUM:**  
**49% YoY Increase at ₹ 1,81,916 Crores**



**Highest Ever Consolidated Profit After Tax in any Year:**  
**98% YoY Increase at ₹ 10,607 Crores**



**Highest Ever Standalone Loan AUM:**  
**50% YoY Increase at ₹ 1,62,826 Crores**



**Highest Ever Standalone Profit After Tax in any Year:**  
**95% YoY Increase at ₹ 10,134 Crores**



**Highest Ever Consolidated Gold Loan AUM:**  
**54% YoY Increase of ₹ 1,65,030 Crores**



**Highest Ever Standalone Gold Loan AUM:**  
**50% YoY Increase of ₹ 1,54,084 Crores**



**Highest Ever Average Gold Loan AUM Per Branch (Standalone):**  
**₹ 31 Crores**



**Highest Ever Gold Loan Disbursement to New Customers in any Year (Standalone):**  
**34% YoY Increase at ₹ 29,347 Crores to 17,71,094 Customers**



## Subsidiaries

### Muthoot Homefin (India) Ltd



**Increase in Loan AUM:**

**17% YoY Increase at ₹ 3,485 Crores**



**Increase in Total Revenue:**

**34% YoY Increase at ₹ 446 Crores**



**Increase in Profit After Tax:**

**15% YoY Increase at ₹ 45 Crores**

### Muthoot Money Ltd



**Increase in Loan AUM:**

**151% YoY Increase at ₹ 9,794 Crores**



**Increase in Total Revenue:**

**201% YoY Increase at ₹ 1,294 Crores**



**Increase in Profit After Tax:**

**2679% YoY Increase at ₹ 338 Crores**

### Asia Asset Finance PLC, Sri Lanka



**Increase in Loan AUM:**

**57% YoY Increase at LKR 4,918 Crores**



**Increase in Profit After Tax:**

**135% YoY Increase at LKR 104 Crores**



**Increase in Branch Network:**

**15% YoY Increase at 115 Branches**

**Kochi, May 14, 2026:**

**Highest Ever Consolidated Loan AUM at ₹ 1,81,916 Crores as on March 31, 2026**

**Historic Highest YoY Growth in Loan AUM of ₹ 59,736 Crores, at 49%**

**Highest Ever Consolidated Profit after Tax at ₹ 10,607 Crores in any year, up by 98% YoY**

**Highest Ever Standalone Loan AUM at ₹ 1,62,826 Crores as on March 31, 2026**

**Historic Highest YoY Growth in Loan AUM by ₹ 54,178 Crores, at 50%**

**Highest Ever Standalone Profit after tax at Rs. 10,134 Crores in any year, up by 95% YoY**

**Highest Ever Consolidated Gold Loan AUM at ₹ 165,030 Crores as on March 31, 2026**

**Historic Highest YoY Growth in Gold Loan AUM of ₹ 57,704 Crores, at 54%**

#### **Other Key Highlights:**

- Muthoot Finance declared for FY25-26 highest ever dividend on equity shares of 300% on face value of Rs. 10 each ie., Rs.30 per equity share. This is the 14<sup>th</sup> year of consistent dividend declaration since its IPO in 2011.
- Opened 177 new branches by the Group in FY26.
- Achieved historic milestone of Rs. 1.81 lakh crore in Consolidated Loan AUM; Achieved historic milestone of Rs. 10,000 crore Consolidated Profit after Tax in FY 26.
- Muthoot Finance is the only 'pure play' Gold Loan NBFC in the Upper layer NBFC classification of Reserve Bank of India for 4 years in a row
- Received multiple industry recognitions including:
  - a. Muthoot Finance certified as "India's Most Trusted Financial Services Brand" for 10th year in a row by TRA's Brand Trust Report 2026
  - b. Muthoot Finance certified as a Great Places to Work by Great Place to Work Institute for 5<sup>th</sup> year in a row
  - c. Recognised at the FICCI Women in Workforce Summit and Awards 2025 for our strong initiatives in women's career development, mentorship and capability building

#### **Key Subsidiaries – 'Stable Performance Across Subsidiaries'**

##### **Belstar Microfinance**

- Opened 81 gold loan branches in FY26 to diversify the loan product portfolio, Total branches as on FY 26 is 1,312 vs 1,281 branches on FY 25
- Collection Efficiency increased by 0.69% at 99.85% in FY 26 which was 99.16% on FY 25
- Disbursed Rs. 7,583 crores in FY 26 vs. Rs 6,013 crores in FY 25; growth of 21% YoY
- Insurance Corporate Agency income noted a significant improvement during current quarter, reaching Rs. 11.52 Crore.
- Execution of Direct Assignment Transaction of Microfinance loan portfolio to the extent of Rs 593 Crore.

##### **Muthoot Homefin**

- Loan AUM at Rs.3,485 crores in FY26 vs. Rs. 2,985 crores in FY25; growth of ~17% YoY
- Disbursed loans of Rs. 994 crores in FY26
- Interest income increased at ~36% YoY to Rs. 372 crores in FY26 vs. Rs. 273 crores in FY25
- Profit After Tax stood at Rs. 45 crores in FY26
- GNPA at 2.63 % in FY26 vs 1.17% in FY25 and NNPA at 1.94% in FY26 vs 0.46% in FY25

## Muthoot Money

- Loan AUM at Rs. 9,794 crores in FY26 vs. Rs. 3,903 crores in FY25; growth of ~ 151% YoY
- Equity Share Capital infusion of Rs. 1,000 crores during FY26 increased the total capital base to Rs.2,357 crores
- Total income increased at ~ 201% YoY for FY26 stood at Rs. 1,294 Crores vs. Rs. 430 crores in FY25
- Active customer base has shown consistent growth, from 2.74 lakh in FY 25 to 4.6 lakh in FY 26.
- Upgraded credit rating to AA+/Stable from AA/Stable by CRISIL for long term borrowings.
- Profit after tax at Rs. 338 crore in FY26 vs. Rs. 12 crore in FY25.

## Results

A meeting of the Board of Directors of Muthoot Finance Ltd. was held today to consider and approve the audited standalone and consolidated results for the quarter and financial year ended March 31, 2026.

### Consolidated Results of Muthoot Finance Ltd

Muthoot Finance Ltd Consolidated Loan Assets Under Management grew **49%** YoY to Rs. **1,81,916** crores in FY26 as against Rs. **1,22,181** crores in FY25. Consolidated Profit after tax for FY26 increased to Rs. **10,607** crores as against Rs. **5,352** crores last year, an increase of **98%** YoY. During the quarter, Consolidated Loan Assets Under Management grew by Rs. **17,196** crores, growth of **10%**.

(Rs. in crores)

Financial Performance	Q4 FY26	Q3 FY26	QoQ%	Q4 FY25	YoY %	FY26	FY25	YoY%
Group Branch Network	7,568	7,541	0.40%	7,391	2%	7,568	7,391	2%
Consolidated Gross Loan AUM of the Group	181,916	1,64,720	10%	122,181	49%	181,916	122,181	49%
Consolidated Profit of the Group	3,397	2,823	20%	1,444	135%	10,607	5,352	98%
Contribution in the Consolidated Gross Loan AUM of the Group								
<i>Muthoot Finance Ltd</i>	158,936	1,44,202	10%	106,418	49%	158,936	106,418	49%
<i>Subsidiaries</i>	22,981	20,517	12%	15,763	46%	22,981	15,763	46%
Contribution in the Consolidated Profit of the Group								
<i>Muthoot Finance Ltd</i>	3,028	2,597	17%	1,479	105%	9,929	5,126	94%
<i>Subsidiaries</i>	369	226	63%	-35	NA	678	226	193%

**Mr. George Jacob Muthoot, Chairman said** "We are glad to announce another year of remarkable growth and significant milestone achievement for the company. Our Consolidated Loan Assets Under Management crossed the milestone of Rs. 1,81,000 crores and has increased by 49 % YoY. Our Standalone Loan Assets Under Management crossed significant milestone of Rs. 1,62,000 crore and has increased by 50% YoY. . The Consolidated Profit after Tax for FY26 increased by 98% YoY at Rs.10,607 crores. The Standalone Profit after Tax for FY26 increased by 95% YoY at Rs.10,134 crores. With a strong focus on Muthoot Finance's vision to emerge as a diversified financial services group, FY27 is expected to be another year of disciplined growth and transformation. The new gold loan guidelines are a positive step for the industry and are expected to accelerate the formalisation of the gold loan sector by strengthening transparency, governance, and customer confidence in organised players. As one of the pioneers of the organised gold loan industry, we believe these changes will help deepen financial inclusion and further expand access to formal credit across India. Alongside maintaining our leadership in gold loans, we continue to make steady progress across affordable housing finance, microfinance, personal loans, and small business lending, while also accelerating digital initiatives across the organisation. Despite ongoing geopolitical shifts and global uncertainties, we remain optimistic about India's long-term structural growth story and is committed to creating sustainable value for all stakeholders."

*Mr. George Alexander Muthoot, Managing Director said, " We are proud to announce that this year we crossed another significant milestone, with Consolidated Gold Loan AUM reaching Rs.1,65,030 crores increased by 54% YoY and Standalone Gold Loan AUM reaching Rs. 1,54,084 crores increased by 50%. During the year, we also achieved our highest ever gold loan advances to new customers at Rs. 29,347 crores among 17.71lakh New Customers, reinforcing our position as a trusted partner in India's organised gold loan industry. As the sector continues to formalise and evolve, we remain focused on delivering responsible, transparent, and customer-centric lending solutions at scale. Complementing our core gold loan business, our non-gold loan offerings continued to gain traction, with our microfinance loans, personal loans, and home loans playing a pivotal role in diversifying our overall loan book. The micro finance arm also showcased resilience amidst broader sectoral challenges, with a positive return on asset. We further strengthened our digital infrastructure and customer engagement capabilities to enhance convenience, improve servicing efficiency, and deepen penetration among digitally savvy customers. Our omnichannel strategy is steadily enabling a seamless transition for both gold and non-gold loan customers towards digital platforms, while continuing to preserve the strong relationship-led approach that remains central to Muthoot Finance's business model."*

### **Standalone Results of Muthoot Finance Ltd and its subsidiaries**

**Muthoot Finance Ltd (MFIN)**, India's largest gold financing company in terms of loan portfolio, registered profit after tax of Rs. **10,134** crores in FY26 as against Rs. **5,201** crores in FY25, an increase of **95%** YoY. The profit after tax for Q4 FY26 stood at Rs. **3,086** crores as against Rs. **1,508** crores in Q4 FY25, an increase of **105%** YoY. Loan AUM stood at Rs. **1,62,826** crores in FY26 as compared to Rs. **108,648** crores in FY25, registering a growth of **50%** YoY. During FY26, Gold Loan AUM increased by Rs. **51,128** crores, registering a growth of **50%**. During Q4 FY26, Gold Loan AUM increased by Rs. **14,426** crores, registering a growth of **10%**.

**Muthoot Homefin (India) Ltd (MHIL)**, the wholly owned subsidiary, loan AUM stood at Rs. **3,485** crores in FY26 as against Rs. **2,985** crores in FY25, an increase of **17%** YoY. The loan disbursement for FY26 stood at Rs. **994** crores. Total revenue for FY26 stood at Rs. **446** crores as against Rs. **334** crores in FY25, registering a growth of **34%** YoY. Profit after tax stood at Rs. **45** crores in FY26 as against Rs. **39** crores in FY 25, an increase of **15%** YoY. Stage III Loan Asset stood at **2.63 %** as of March 31, 2026.

**M/s. Belstar Microfinance Limited (BML)** is an RBI registered micro finance NBFC, and a subsidiary company where Muthoot Finance holds 66.13% stake. Loan AUM for FY26 stood at Rs. **8,222** crores. Total Revenue stood at Rs. **1,829** crores in FY26. Amidst the adverse environment generally in the Micro Finance Sector, it achieved a significant turnaround in H2 FY26, posting a Profit After Tax of Rs. **184** crores offsetting the loss incurred in H1 FY26 of Rs. **160** crores to profit of Rs. **24** crores for the full year. Stage III Loan Asset stood at **5.54%** which has a provision coverage of **98.06%**. The higher Stage III % is also consistent with industry peers. Consequent to RBI allowing micro finance companies to have 40% non-microfinance loan portfolio, it has opened **81** gold loan branches in FY26 to diversify the loan product portfolio.

**Muthoot Insurance Brokers Pvt. Limited (MIBPL)**, an IRDA registered Direct Broker in insurance products and a wholly owned subsidiary company generated a total premium collection amounting to Rs. **456** crores in FY26. Total revenue for FY26 stood at Rs. **136** crores. It achieved a Profit after tax of Rs. **29** crores in FY26.

**Asia Asset Finance PLC (AAF)** is a listed subsidiary based in Sri Lanka where Muthoot Finance holds 72.92% stake. Loan portfolio stood at LKR **4,918** crores in FY26, as against LKR **3,133** crores in FY25, an increase of **57%** YoY. Total revenue for FY26 stood at LKR **1,022** crores as against LKR **690** crores in FY25, an increase of **48%** YoY. It achieved a Profit after tax of LKR **104** crores in FY26, as against profit of LKR **44** crores in last year, an increase of **135%** YoY.

**Muthoot Money Ltd (MML)** became a wholly owned subsidiary of Muthoot Finance Ltd in October 2018. MML is an RBI registered Non-Banking Finance Company engaged in extending gold loans. Loan AUM for FY26 stood at Rs. **9,794** crores, as against Rs. **3,903** crores in FY25, an increase of **151%** YoY. During the quarter, Loan AUM increased by Rs. **1,791** crores, an increase of **22 %**. Total revenue for FY26 increased to Rs. **1,294** crores as against Rs. **430** crores in FY25, an increase of **201%** YoY. It achieved a Profit after tax of Rs. **338** crores in FY26 as against profit of Rs. **12** crores in FY25.

#### Other Highlights:

#### Financial Highlights (MFIN): Standalone results for Muthoot Finance Ltd.

(Rs. in Crores)

Particulars	Q4 FY26	Q3 FY26	QoQ%	Q4 FY25	YoY %	FY26	FY25	YoY%
Total Income	8,194	7,253	13%	4,874	68%	27,600	17,135	61%
Profit Before Tax	4,167	3,582	16%	2,020	106%	13,645	7,071	93%
Profit After Tax	3,086	2,656	16%	1,508	105%	10,134	5,201	95%
Earnings Per Share (Basic) (Rs.)	76.87	66.16	16%	37.56	105%	252.43	129.54	95%
Loan Assets	162,826	1,47,552	10%	108,648	50%	1,62,826	108,648	50%
Branches	4,968	4,970	-	4,855	2%	4,968	4,855	2%

Particulars	Q4 FY26	Q3 FY26	Q4 FY25	FY26	FY25
Return on Average Loan assets	7.95%	7.59%	5.85%	7.55%	5.70%
Return on Average Equity	30.63%	32.03%	21.76%	34.17%	19.73%
Book Value Per Share (Rs.)	940.05	859.33	708.26	940.05	708.26

Particulars	Q4 FY26	Q3 FY26	Q4 FY25	FY26	FY25
Capital Adequacy Ratio	20.75	20.27	23.71	20.75	23.71
Share Capital & Reserves(Rs. in Crs)	37,740	34,502	28,437	37,740	28,437

#### Business Highlights (MFIN):

Particular	FY26	FY25	YoY %
Branch Network	4,968	4,855	2%
Gold Loan Outstanding	154,084	102,956	50%
Credit Losses (Rs. in Crs)	235.27	126.86	85%
% of Credit Losses on Gross Loan Assets Under Management	0.14%	0.12%	68%
Average Gold Loan per Branch (Rs. In Crs)	31.02	21.21	46%
No. of Loan Accounts (in lakh)	104	102	1%
Total Weight of Gold Jewellery pledged (in tonnes)	196	208	(6)%
Average Loan Ticket Size	148,782	100,607	48%
No. of employees	31,613	29,221	8%

**Our Subsidiaries:****About Muthoot Homefin (India) Limited:**

MHIL is a Housing Finance Company registered with National Housing Bank (NHB). It is a wholly owned subsidiary of Muthoot Finance Limited. MHIL's prime goal is to contribute towards financial inclusion of LMI families by opening doors of formal housing finance to them. Its focus is on extending Affordable Housing Finance. MHIL would be concentrating primarily on retail housing loans in the initial stages. It operates on a 'Hub and Spoke' model, with the centralized processing based out of corporate office at Mumbai. MHIL has operations in 15 states and 3 Union territories - Maharashtra (including Mumbai), Gujarat, Rajasthan, Madhya Pradesh, Kerala, Karnataka, Telangana, Andhra Pradesh, Haryana, Chandigarh, Uttar Pradesh, Chhattisgarh, Punjab, Tamil Nadu, Delhi, Pondicherry, Uttarakhand and Himachal Pradesh.

MHIL has short term debt rating of 'A1+' for its Commercial Paper programme which indicates, "Very strong degree of safety regarding timely payment of financial obligations and carry lowest credit risk" from ICRA Ltd. MHIL has long term debt rating of AA+/(stable) for its Bank Limits and Non-Convertible Debentures which indicates "High degree of safety with regard to timely servicing of financial obligations and carries very low credit risk" from CRISIL Ltd. It also has short term debt rating of 'A1+' for its Commercial Paper programme which indicates, "Very strong degree of safety regarding timely payment of financial obligations and carry lowest credit risk" and long-term debt rating of AA+/(stable) for its Non-Convertible Debentures which indicates "High degree of safety regarding timely servicing of financial obligations and carries very low credit risk" from CARE Ratings Ltd.

**Key Financial Parameters:****(Rs. in Crores)**

Particulars	FY26	FY25
No. of branches	175	163
No. of Sales Offices	175	163
No. of Employees	969	924
Loan AUM	3,485	2,985
Loan Asset	2,974	2,571
Capital Adequacy Ratio	31.15%	23.18%
Total Revenue	446	334
Total Expense	380	280
Profit Before Tax	66	54
Profit After Tax	45	39
Shareholder's Funds	761	515
Total Outside Liabilities	2,538	2,314
Total Assets	3,230	2,829
Stage III Loan Assets	78	30
% Stage III asset on Gross Loan Asset	2.63%	1.17%
Stage III ECL Provision	21	19
ECL Provision	44	29
ECL Provision as a % of Gross Loan Asset	1.47%	1.12%
No. of Customers	35,072	31,012

### About Belstar Microfinance Limited (BML):

BML was incorporated in January 1988 at Bangalore and the company was registered with the RBI in March 2001 as a Non-Banking Finance Company. The company was reclassified as “NBFC-MFI” by RBI effective from 11th December 2013. Muthoot Finance holds **66.13%** of equity share capital in BML. BML was acquired by the ‘Hand in Hand’ group in September 2008 to provide scalable microfinance services to entrepreneurs nurtured by ‘Hand in Hand’s’ Self Help Group (SHG) program. The company commenced its first lending operations at Haveri District of Karnataka in March 2009 to 3 SHGs, 22 members for INR 0.2 million.

As of March 31, 2026, BML operations are spread over 19 states and 2 UT (Tamil Nadu, Andhra Pradesh, Karnataka, Madhya Pradesh, Maharashtra, Kerala, Odisha, Chhattisgarh, Gujarat, Rajasthan, Bihar, Uttar Pradesh, Uttarakhand, West Bengal, Pondicherry, Telangana, Jharkhand, Haryana, Punjab, Tripura and Delhi). It has **1,312** branches, with **268** controlling regional offices and employing **11,514** staff. Loan AUM has stood at **Rs. 8,222** crores as of March 31, 2026. Total Revenue for FY26 stood at **Rs. 1,829** crores, and Net worth stood at **Rs. 1,795** crores as of March 31, 2026.

CRISIL has assigned the long term debt rating of ‘CRISIL AA/Stable’ for its Bank Limits and Debt Instruments which indicates, “high degree of safety regarding timely servicing of financial obligations and carry very low credit risk”.

### Key Financial Parameters:

(Rs. in crores)

Particulars	FY26	FY25
No. of branches	1,312	1,281
No. of Employees	11,514	13,076
Loan AUM	8,222	7,970
Loan Assets	6765	7,187
Capital Adequacy Ratio	23.50%	24.97%
Total Revenue	1,829	2125
Total Expense	1,791	2074
Profit Before Tax	38	51
Profit After Tax	25	46
Shareholder’s Funds	1,795	1,771
Total Outside Liabilities	5,933	5,817
Total Assets	7,728	7,588
Stage III Loan Assets	402	361
% Stage III asset on Gross Loan Asset	5.54%	4.98%
Stage III ECL Provision	394	330
ECL Provision	448	464
ECL Provision as a % of Gross Loan Asset	6.18%	6.43%

### About Muthoot Insurance Brokers Pvt Limited:

MIBPL is a wholly owned subsidiary of Muthoot Finance Ltd. It is an unlisted private limited company holding a license to act as a Direct Broker from IRDA since 2013. It is actively distributing both life and non-life insurance products of various insurance companies. During FY26, it has insured more than **16,07,000** lives with a first-year premium collection of Rs. **293** crores under traditional, term and health products.

### Key Business Parameters:

(Rs. in Crores)

Particulars	FY26	FY25
Total Premium Collection	456	589
No. of Policies (in lakhs)	17	25
Total Revenue	136	166
Profit After Tax	29	36

### About Asia Asset Finance PLC, Sri Lanka:

Asia Asset Finance PLC, (AAF) Colombo, Sri Lanka became a foreign subsidiary of Muthoot Finance Ltd on December 31, 2014. The company formerly known as Finance and Land Sales has been in operation for over **56** years, and has evolved to serve the growing needs of people of Sri Lanka.

As on March 31, 2026, total holding in AAF by Muthoot Finance stood at **9.05** crores equity shares representing **72.92%** of their total equity share capital and **3.97** crores preference shares representing **95.87%** of their total preference share capital. AAF is a registered financial company based in Sri Lanka a fully licensed, deposit-taking institution registered with the Central Bank of Sri Lanka and listed on the Colombo Stock Exchange.

AAF is in lending business since 1970. The company was involved in Retail Finance, Hire Purchase & Business Loans. Consequent to Muthoot Finance taking stake, Muthoot Finance enabled AAF into Gold Loan Business which now constitutes its primary business. It has **115** branches across Sri Lanka. It has total staff strength of **1098** currently.

### Key Financial Parameters:

(LKR in crores)

Particulars	FY26	FY25
LKR/INR	0.300800	0.289100
No. of Branches	115	100
No. of Employees	1098	913
Loan AUM	4,918	3,133
Capital Adequacy Ratio	24.43%	29.46%
Total Revenue	1,022	690
Total Expenses	829	626
Profit Before Tax	193	64
Profit After Tax	104	44
Shareholder's Funds	478	378
Total Outside Liabilities	4,900	3,333
Total Assets	5,378	3,711

**About Muthoot Money Limited:**

Muthoot Money Ltd (MML), became a wholly owned subsidiary of Muthoot Finance Ltd in October 2018. MML is an RBI registered Non-Banking Finance Company engaged in extending gold loans. Initially, the Company was formed to extend loans for commercial vehicles and equipment. However, due to low margins, stiff competition, high operating cost and high defaults, such loans have been stopped. Now the Company is focusing only on Gold Loans and is present in locations where Muthoot Finance do not have presence. CRISIL Ltd assigned long term debt rating of AA+/Stable for its bank limits. As on March 31, 2026, Muthoot Money Ltd. has a total loan portfolio of Rs. **9,794** crores as against Rs.**3,903** crores last year.

**Key Financial Parameters:**
**(Rs. in crores)**

Particulars	FY26	FY25
No. of branches	998	992
No. of employees	4,884	4,437
Loan AUM	9,794	3,903
Capital Adequacy Ratio (%)	23.63%	24.81%
Total Revenue	1,294	430
Total Expense	843	414
Profit Before Tax	452	16
Profit After Tax	338	12
Stage III Loan Assets	60	54
% Stage III asset on Gross Loan Asset	0.61%	1.37%
Stage III ECL Provision	12	10
ECL Provision	53	26
ECL Provision as a % of Gross Loan Asset	0.54%	0.67%
Shareholders' Funds	2,357	1,020
Total Outside Liabilities	7,988	3,420
Total Assets	10,345	4,440

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