

Ref: SEC/MFL/SE/2026/6787

October 31, 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 Unaudited Financial Results for the quarter and Half year ended September 30, 2026

The Company's Board of Directors at their meeting held today i.e., October 31, 2026, has announced the Unaudited Financial Results for the quarter and half year ended September 30, 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
Achutha
Warrier

Digitally signed by
Rajesh Achutha Warrier
Date: 2026.10.31
15:25:01 +05'30'

Rajesh A
Company Secretary
ICSI Membership No. FCS 7106



Financial Results for the Half Year ended September 30, 2026



Muthoot Family – 800 years of Business Legacy



Performance Highlights for half year ended September 30, 2026



Consolidated Loan AUM:

42% YoY Increase at ₹ 2,09,317 Crores



Consolidated Profit After Tax:

39% YoY Increase at ₹ 6,103 Crores



Standalone Loan AUM:

42% YoY Increase at ₹ 1,87,810 Crores



Standalone Profit After Tax:

26% YoY Increase at ₹ 5,527 Crores



Consolidated Gold Loan AUM:

46% YoY Increase at ₹ 1,93,212 Crores



Standalone Gold Loan AUM:

43% YoY Increase at ₹ 1,78,956 Crores



Average Gold Loan AUM Per Branch (Standalone):

₹ 34 Crores



Gold Loan Disbursement to New Customers (Standalone):

₹ 20,238 Crores to 9,93,900 Customers



Quantity of Gold held as Security in our lockers:

Increase from 196 Tonnes to 204 Tonnes during Half Year



Number of Active Customers:

Increase from 64 Lakhs to 69 Lakhs during Half Year



Subsidiaries

Muthoot Homefin (India) Ltd



Loan AUM:

7% YoY Increase at ₹ 3,460 Crores



Total Revenue:

2% YoY Increase at ₹ 218 Crores



Profit After Tax:

9% YoY Increase at ₹ 11 Crores

Belstar Microfinance Limited



Loan AUM:

2% YoY Increase at ₹ 7,876 Crores



Total Revenue:

8% YoY Increase at ₹ 906 Crores



Profit Turnaround:

Profit of ₹ 144 Crores as against last year's Loss of ₹ 160 Crores



Muthoot Money Ltd



Loan AUM:

99% YoY Increase at ₹ 12,716 Crores



Total Revenue:

120% YoY Increase at ₹ 1,103 Crores



Profit After Tax:

242% YoY Increase at ₹ 364 Crores

Asia Asset Finance PLC, Sri Lanka



Loan AUM:

39% YoY Increase at LKR 5,394 Crores



Total Revenue:

63% YoY Increase at LKR 719 Crores



Profit After Tax:

110% YoY Increase at LKR 84 Crores



Kochi, October 31, 2026:

Consolidated Loan AUM at ₹ 2,09,317 crores as on September 30, 2026

42% YoY Loan AUM Growth of ₹ 61,644 Crores

Consolidated Profit after Tax at ₹ 6,103 crores for the half year, up by 39% YoY

Standalone Loan AUM at ₹ 1,87,810 crores as on September 30, 2026

42% YoY Loan AUM Growth of ₹ 55,505 crores

Standalone Profit after tax at ₹ 5,527 crores for the half year, up by 26% YoY

Consolidated Gold Loan AUM at ₹ 1,93,212 Crores as on September 30, 2026

46% YoY Gold Loan AUM Growth of ₹ 61,214 Crores

Other Key Highlights:

- Shri. Alexander George Muthoot assumed the office of Managing Director effective from October 01, 2026.
- Shri. George Alexander Muthoot assumed the office of Executive Vice-Chairman effective from October 01, 2026.
- Shri. Eapen Alexander joined the Board of Directors and has been appointed as Whole-Time Director, having previously served as Executive Director of the Company effective from October 01, 2026.
- Shri. K.R. Bijimon, Executive Director, has been elevated to the position of Chief Executive Officer (CEO) effective from October 01, 2026.
- During the quarter, the Board approved merger of wholly-owned subsidiary Muthoot Money Limited into Muthoot Finance Limited, the appointed date being April 1, 2027, subject to regulatory and other approvals. The strategic consolidation simplifies Group structure and unlocks combined operational and financial efficiencies.
- Opened 336 new branches by the Group in H1 FY27 of which Muthoot Finance opened 262 branches and Muthoot Money opened 13 branches.
- Asia Asset Finance PLC (AAF), a listed subsidiary of Muthoot Finance, successfully completed its Rights Issue, raising LKR 1.5 billion in September, 2026.
- Shri Alexander George Muthoot, Managing Director, The Muthoot Group was conferred with the prestigious "Top 50 Successful Successor Award" by Hurun India.

Key Subsidiaries – ‘Stable Performance Across Subsidiaries’

Belstar Microfinance

- 82 new Gold Loan Branches opened in H1 FY 27 taking the total gold loan branches to 163, further strengthening portfolio resilience and supporting a balanced asset mix. Total branches as on H1 FY27 are 1,362 vs 1,287 branches in H1 FY 26.
- The branch expansion has led to Gold Loan portfolio reaching ₹484 crores as at H1 FY27.
- Collection efficiency improved to 99.61% in H1 FY27, versus 99.25% in H1 FY26, indicating continued operating improvement in the core micro-finance loan portfolio.
- Loan AUM at Rs. 7,876 crores in H1 FY27, with a marginal increase versus Rs. 7,715 crores in H1 FY26, as industry-wide stress moderated disbursement growth.
- Profit After Tax in H1 FY27 at Rs. 144 crores, compared to a loss of Rs. 160 crores in H1 FY26.
- GNPA improved to 3.26% in H1 FY27, versus 4.58% in H1 FY26, while NNPA improved to 0.07% from 0.26% over the same period.



Muthoot Homefin

- Loan AUM at Rs.3,460 crores in H1 FY27 vs. Rs.3,247 crores in H1 FY26; growth of ~7% YoY.
- Interest income increased at ~13% YoY to Rs. 202 crores in H1 FY27 vs. Rs. 179 crores in H1 FY26.
- Profit After Tax stood at Rs. 11 crores in H1 FY27 vs. Rs. 10 crores in H1 FY26; growth of ~ 9% YoY.

Muthoot Money

- Loan AUM at Rs. 12,716 crores in H1 FY27 vs. Rs. 6,393 crores in H1 FY26; growth of ~ 99% YoY.
- Total income increased ~ 120% YoY to Rs. 1,103 Crores in H1 FY27 vs. Rs. 500 crores in H1 FY26.
- Profit after tax stood at Rs. 364 crores in H1 FY27 vs. Rs. 106 crores in H1 FY26; growth of ~ 242% YoY.

Results

A meeting of the Board of Directors of Muthoot Finance Ltd. was held today to consider and approve the unaudited standalone and consolidated results for the quarter and the half year ended September 30, 2026.

Consolidated Results of Muthoot Finance Ltd

Muthoot Finance Ltd's Consolidated Loan Assets Under Management grew **42%** YoY to Rs. **2,09,317** crores in H1 FY27 as against Rs. **1,47,673** crores in H1 FY26. During the half year, Consolidated Loan Assets Under Management grew by Rs. **27,401** crores, growth of **15%**. Consolidated Profit after tax for H1 FY27 increased to Rs. **6,103** crores as against Rs. **4,386** crores last year, an increase of **39%** YoY.

(Rs. in crores)

Financial Performance	Q2 FY27	Q1 FY27	QoQ %	Q2 FY26	YoY %	H1 FY27	H1 FY26	YoY %
Group Branch Network	7,904	7,654	3%	7,524	5%	7,904	7,524	5%
Consolidated Gross Loan Assets of the Group	209,317	191,532	9%	147,673	42%	209,317	147,673	42%
Consolidated Profit of the Group	3,278	2,825	16%	2,412	36%	6,103	4,386	39%
Contribution in the Consolidated Gross Loan Assets of the Group								
Muthoot Finance Ltd	183,700	168,163	9%	129,185	42%	183,700	129,185	42%
Subsidiaries	25,617	23,369	10%	18,488	39%	25,617	18,488	39%
Contribution in the Consolidated Profit of the Group								
Muthoot Finance Ltd	2,909	2,484	17%	2,298	27%	5,393	4,303	25%
Subsidiaries	369	341	8%	114	224%	710	83	755%

Mr. George Alexander Muthoot, Executive Vice Chairman said "Muthoot Finance began FY27 with a strong footing with our Consolidated Loan AUM reaching highest ever level of Rs. 1,91,532 crores in Q1FY27 and the momentum is sustained in Q2FY27 with Consolidated Loan AUM reaching highest ever level of Rs 2,09,317 crores, an increase of 42% YoY. Our consolidated Profit after Tax grew by 39 % YoY to Rs. 6,103 crores underpinned by healthy growth in our core gold loan business. Our subsidiaries have continued the strong momentum, contributing significantly to our consolidated loan assets which now stand at 12%. Standalone Loan AUM reached highest ever level of Rs. 1,87,810 crores. This achievement reflects relentless effort of our dedicated employees and the unwavering trust of our valued customers.

India's gold loan market continues to present significant growth opportunities, supported by rising demand for secured credit and the increasing formalisation of borrowing. Our microfinance subsidiary is also showing a turnaround with calibrated growth and diversification into Gold loan business. Belstar has opened 163 Gold loan branches till date. The merger of Muthoot Money which is now engaged only in gold loan will unlock operational and financial efficiencies. With our extensive and widening branch network and decades of expertise in gold loans, we are well-positioned to continue leading the market and build on our growth momentum through FY27 and beyond."



Commenting on the Company's performance, **Mr. Alexander George Muthoot, Managing Director**, said, "We are pleased to report another strong quarter of performance, with our Standalone Loan Assets Under Management reaching Rs. 1,87,810 crore, marking a 42% year-on-year and 9% quarter-on-quarter growth. Our Standalone Profit After Tax for H1 FY27 rose by 26% YoY to Rs.5,527 crore, reflecting improved operational efficiency, prudent cost management, and a disciplined approach to growth. This consistent upward trajectory underscores the resilience of our business model and the continued trust our customers place in us. We are also revising our gold loan growth guidance for FY27 upward by an additional 10%. The RBI's updated gold lending guidelines, effective 1st April 2026, involves a learning curve for us as well as customers, which will get stabilized over few quarters irrespective of which growth trajectory will continue.

During the quarter Muthoot Finance added 201 branches further expanding the reach across the length and breadth of India. India's gold loan market continues to evolve, with new entrants and rising demand creating opportunities for responsible growth. At Muthoot Finance, our focus remains on strengthening our services through customer trust, deeper reach and technology-led service delivery, while maintaining prudent lending practices and sustaining our growth momentum through FY27."

Standalone Results of Muthoot Finance Ltd and its subsidiaries

Muthoot Finance Ltd (MFIN), India's largest gold loan NBFC in terms of loan portfolio, registered profit after tax of Rs. **5,527** crores in H1 FY27 as against Rs. **4,391** crores in H1 FY26, an increase of **26%** YoY. The profit after tax for Q2FY27 stood at Rs. **2,977** crores as against Rs. **2,345** crores in Q2 FY26, an increase of **27%** YoY. Loan AUM stood at Rs. **1,87,810** crores in H1 FY27 as compared to Rs. **1,32,305** crores in H1 FY26, registering a growth of **42%** YoY. During H1 FY27, Loan AUM increased by Rs. **24,984** crores, registering a growth of **15%** and Gold Loan AUM increased by Rs. **24,872** crores, registering a growth of **16%**. During Q2 FY27, Gold Loan AUM increased by Rs. **15,658** crores.

Muthoot Homefin (India) Ltd (MHIL), the wholly owned subsidiary's loan AUM stood at Rs. **3,460** crores in H1 FY27 as against Rs. **3,247** crores in H1 FY26, an increase of **7%** YoY. The loan disbursement for H1 FY27 stood at Rs. **277** crores. Total revenue for H1 FY27 stood at Rs. **218** crores as against **Rs. 214** crores in H1 FY26, registering a growth of **2%** YoY. Profit after tax stood at Rs. **11** crores in H1 FY27 as against Rs. **10** crores in H1 FY26, an increase of **9%** YoY. Stage III Loan Assets stood at **2.50%** as of September 30, 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 H1 FY27 stood at Rs. **7,876** crores as against Rs. **7,715** crores in H1 FY26, an increase of **2%**. Total revenue for H1 FY27 stood at Rs. **906** crores as against Rs. **840** crores in H1 FY26, registering a growth of **8%** YoY. It achieved a Profit after tax of Rs. **144** crores in H1 FY27 as against loss of Rs. **160** crores in H1 FY26. Stage III Loan assets stood at **3.26%** in H1 FY27, as compared to **4.58%** last year. Consequent to RBI allowing micro finance companies to have 40% non-microfinance loan portfolio, it has opened **163** gold loan branches as at H1 FY27 to diversify the loan product portfolio. The gold loan portfolio stood at Rs. **484** crores as at H1 FY27.

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. **144** crores in H1 FY27. Total revenue for H1 FY27 stood at Rs. **56** crores. It achieved a Profit after tax of Rs. **30** crores in H1 FY27 as against Rs. **23** crores in H1 FY 26, an increase of **34%** YoY.

Asia Asset Finance PLC (AAF) is a listed subsidiary based in Sri Lanka where Muthoot Finance holds **78.41%** stake. Loan portfolio stood at LKR **5,394** crores in H1 FY27, as against LKR **3,868** crores in H1 FY26, an increase of **39%** YoY. Total revenue for H1 FY27 stood at LKR **719** crores as against LKR **440** crores in H1 FY26, an increase of **63%** YoY. It achieved a Profit after tax of LKR **84** crores in H1 FY27, as against LKR **40** crores in in H1 FY26, an increase of **110%** 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 H1 FY27 stood at Rs. **12,716** crores, as against Rs. **6,393** crores in H1 FY26, an increase of **99%** YoY. During the half year, Loan AUM increased by Rs. **2,921** crores, registering a growth of **30%**. Total revenue for H1 FY27 increased to Rs. **1,103** crores as against Rs. **500** crores in H1 FY26, an increase of **120%** YoY. It achieved a Profit after tax of Rs. **364** crores in H1 FY27 as against profit of Rs. **106** crores in H1 FY26, an increase of **242%** YoY.

Other Highlights:

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

(Rs. in Crores)

Particulars	Q2 FY27	Q1 FY27	QoQ %	Q2 FY26	YoY %	H1 FY27	H1 FY26	YoY %
Total Income	8,842	7,603	16%	6,442	37%	16,445	12,153	35%
Profit Before Tax	3,993	3,423	17%	3,151	27%	7,416	5,897	26%
Profit After Tax	2,977	2,550	17%	2,345	27%	5,527	4,391	26%
Earnings Per Share (Basic) (Rs.)	74.14	63.53	17%	58.42	27%	137.67	109.39	26%
Loan Assets	1,87,810	1,72,053	9%	1,32,305	42%	1,87,810	1,32,305	42%
Branches	5,230	5,029	4%	4,967	5%	5,230	4,967	5%

Particulars	Q2 FY27	Q1 FY27	Q2 FY26	H1 FY27	H1 FY26
Return on Average Loan assets	6.62%	6.09%	7.44%	6.34%	7.30%
Return on Average Equity	29.40%	26.60%	30.61%	27.72%	29.14%
Book Value Per Share (Rs.)	1046.49	970.70	793.09	1046.49	793.09

Particulars	Q2 FY27	Q1 FY27	Q2 FY26
Capital Adequacy Ratio	19.81%	20.30%	20.89%
Share Capital & Reserves(Rs. in Crs)	42,015	38,973	31,843

Business Highlights (MFIN):

Particulars	H1 FY27	H1 FY26	Growth (YoY)
Branch Network	5,230	4,967	5.3%
Gold Loan Outstanding (Rs. in Crs)	1,78,956	1,24,918	43%
Credit Losses (Rs. in Crs)	188	99	90%
% of Credit Losses on Gross Loan Assets Under Management	0.10%	0.06%	74%
Average Gold Loan per Branch (Rs. In Crs)	34.22	25.15	36%
No. of Loan Accounts (in lakhs)	115	107	8%
Total Weight of Gold Jewellery pledged (in tonnes)	204	209	-2%
Average Loan Ticket Size	1,55,591	1,17,142	33%
No. of employees	32,233	31,113	4%

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	H1 FY27	H1 FY26	Q2 FY27	Q1 FY27	FY26
No. of branches	176	166	176	176	175
No. of Sales Offices	176	166	176	176	175
No. of Employees	905	1,022	905	957	969
Loan AUM	3,460	3,247	3,460	3,496	3,485
Loan Asset	3,004	2,786	3,004	3,012	2,974
Capital Adequacy Ratio	29%	30%	29%	29%	31%
Total Revenue	218	214	109	110	446
Total Expense	201	195	98	104	380
Profit Before Tax	17	19	11	6	66
Profit After Tax	11	10	7	4	45
Shareholder's Funds	772	726	772	765	761
Total Outside Liabilities	2,514	2,365	2,514	2,534	2,538
Total Assets	3,286	3,091	3,286	3,299	3,299
Stage III Loan Assets	75	47	75	76	78
% Stage III asset on Gross Loan Asset	2.50%	1.69%	2.50%	2.52%	2.63%
Stage III ECL Provision	23	21	23	25	21
ECL Provision	51	44	51	49	44
ECL Provision as a % of Gross Loan Asset	1.71%	1.60%	1.71%	1.64%	1.47%
No. of Customers	35036	32761	35036	35184	35072

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 September 30, 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 **1,362** branches, with **261** controlling regional offices and employing **10,417** staff. Loan AUM has stood at **Rs. 7,876** crores as of September 30, 2026. Total Revenue for H1 FY27 stood at **Rs. 906** crores, and Net worth stood at **Rs. 1,939** crores as of September 30, 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	H1 FY27	H1 FY26	Q2 FY27	Q1 FY27	FY26
No. of branches	1,362	1,287	1,362	1,331	1,312
No. of Employees	10,417	12,169	10,417	10,819	11,514
Loan AUM	7,876	7,715	7,876	7,842	8,222
Loan Assets	7,242	6,853	7,242	7,050	6,765
Capital Adequacy Ratio	25 %	22%	25 %	25%	24%
Total Revenue	906	840	454	452	1,829
Total Expense	714	1,054	354	360	1,791
Profit Before Tax	192	(214)	100	92	38
Profit After Tax	144	(160)	78	66	25
Shareholder's Funds	1,939	1,612	1,939	1,861	1,795
Total Outside Liabilities	5,845	6,364	5,845	5,714	5,933
Total Assets	7,784	7,976	7,784	7,575	7,728
Stage III Loan Assets	236	335	236	201	402
% Stage III asset on Gross Loan Asset	3.26%	4.58%	3.26%	2.85%	5.54%
Stage III ECL Provision	231	317	231	196	394
ECL Provision	355	411	355	281	448
ECL Provision as a % of Gross Loan Asset	4.90%	5.63%	4.90%	3.99%	6.18%

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 H1 FY27, it has insured more than **3,21,000** lives with a first-year premium collection of Rs. **84** crores under traditional, term and health products.

Key Business Parameters:
(Rs. in Crores)

Particulars	H1 FY27	H1 FY26	Q2 FY27	Q1 FY27	FY26
Total Premium Collection	144	241	74	70	456
No. of Policies (in lakhs)	3.4	12.6	1.7	1.7	16.6
Total Revenue	56	70	28	28	136
Profit After Tax	30	23	13	17	29

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 of September 30, 2026, total holding in AAF by Muthoot Finance stood at **17.46** crores equity shares representing **78.41%** of their total equity 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 **125** branches across Sri Lanka. It has total staff strength of **1251** currently.

Key Financial Parameters:
(LKR in crores)

Particulars	H1 FY27	H1 FY26	Q2 FY27	Q1 FY27	FY26
LKR/INR	0.290100	0.293200	0.290100	0.280800	0.300800
No. of Branches	125	107	125	120	115
No. of Employees	1,251	1003	1,251	1,197	1,098
Loan AUM	5,394	3,868	5,394	5,270	4,918
Capital Adequacy Ratio	18%	26%	18%	19%	24%
Total Revenue	719	440	362	357	1,022
Total Expenses	557	373	288	269	829
Profit Before Tax	162	67	74	88	193
Profit After Tax	84	40	41	43	104
Shareholder's Funds	701	418	701	520	478
Total Outside Liabilities	5961	3861	5961	5521	4900
Total Assets	6663	4279	6663	6042	5378

About Muthoot Money Limited:

Muthoot Money Ltd (MML), became a wholly owned subsidiary of Muthoot Finance Ltd in October 2018. MML is a 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 costs 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 September 30, 2026, Muthoot Money Ltd. has a total loan portfolio of Rs. **12,716** crores as against Rs. **6,393** crores as at H1 FY26.

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

Particulars	H1 FY27	H1 FY26	Q2 FY27	Q1 FY27	FY26
No. of branches	1,011	997	1,011	998	998
No. of employees	5,067	4,791	5,067	5,012	4,884
Loan AUM	12,716	6,393	12,716	10,550	9,794
Capital Adequacy Ratio	21%	25%	21%	23%	24%
Total Revenue	1,103	500	592	511	1,293
Total Expense	617	358	336	280	841
Profit Before Tax	486	142	256	230	452
Profit After Tax	364	106	191	172	338
Stage III Loan Assets	145	51	145	70	60
% Stage III asset on Gross Loan Asset	1.14%	0.80%	1.14%	0.67%	0.61%
Stage III ECL Provision	20	11	20	13	12
ECL Provision	78	37	78	58	53
ECL Provision as a % of Gross Loan Asset	0.61%	0.57%	0.61%	0.55%	0.54%
Shareholders' Funds	2,720	1,626	2,720	2,529	2,357
Total Outside Liabilities	11,119	5,242	11,119	9,019	7,988
Total Assets	13,839	6,868	13,839	11,549	10,345
