Muthoot Microfin Limited
Regd. Office: 13th Floor, Parinee Crescenzo, Bandra Kurla Complex
Bandra East, Mumbai, Maharashtra -400051, Phone: 0484 4277500
e-mail: info@muthootmicrofin.com | CIN: L65190MH1992PLC066228

Ref:
To

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai - 400001
Scrip code: 544055

National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex, Bandra (East)
Mumbai - 400051
Symbol: MUTHOOTMF

Dear Sir/Madam,

Sub.: Press Release

Pursuant to Regulation 30 of SEBI (Listing Regulations and Disclosure Requirements), 2015, we hereby submit the Press Release on the unaudited Financial Results for the quarter ended June 30, 2026. The same is also available on the website of the company at www.muthootmicrofin.com

Please take the same on record.

Thanking you,

Yours Truly
For Muthoot Microfin Limited

Neethu Ajay Digitally signed by Neethu Ajay Date: 2026.08.06 19:09:38 +05'30'

Neethu Ajay
Chief Compliance Officer & Company Secretary

Press Release

- **Highest-ever Q1 disbursements of Rs. 2,645 crore; disbursement growth YoY of 49%; AUM up 18% YoY to Rs. 14,457 crore**
- **Credit Cost improves by 173 bps YoY and 26 bps QoQ to 2.6%**
- **CE (Overall) improves to 97.97% up by 497bps YoY and 154 bps QoQ; X-Bucket CE at 99.89%**
- **Profitability improved by 12x YoY and 14% QoQ to Rs. 81 Crore**
- **Non-JLG portfolio expands to 24%; Gold loan disbursements commenced under co-lending partnership**
- **CRISIL upgrades long-term credit rating to AA-/Stable; A1+ CP rating reaffirmed**
- **Asset quality improves; GNPA at 3.70% down 19 bps QoQ, NNPA at 1.05% down 10 bps QoQ**

Mumbai, 6th August 2026: Muthoot Microfin Limited (NSE: MUTHOOTMF, BSE: 544055), among India's leading Non-Banking Financial Company-Micro Finance Institution (NBFC-MFI), focused on providing micro-loans to women entrepreneurs with a focus on rural regions of India, today announced its unaudited financial performance for the first quarter of the financial year 2026-27.

Business Highlights – Q1 FY27

- Gross Loan Portfolio (GLP) grew 18.0% YoY and 3.2% QoQ to Rs. 14,457 crore, reflecting strong business momentum.
- Disbursements stood at Rs. 2,645 crore, registering a growth of 48.9% YoY; marking the highest-ever first quarter disbursements in the Company's history
- Portfolio diversification continued, with the Non-JLG portfolio increasing to 24%, driven by sustained growth in the Small and Micro Enterprise Individual Loan segment
- Commenced gold loan disbursements under the referral and co-lending partnership with Muthoot Fincorp Limited during the quarter.
- CRISIL upgraded long-term credit rating to CRISIL AA-/Stable from CRISIL A+/Positive, while reaffirming the CRISIL A1+ rating on its Commercial Paper
- Digital collections increased to 40.5%, compared with 23.1% in Q1 FY26, reflecting continued customer adoption of digital payment channels.
- Active customer base stood at 32.5 lakh, supported by a pan-India network of 1,671 branches and 15,639 employees.

Financial Highlights – Q1 FY27

- Total Income grew 20.0% YoY and 5.0% QoQ to Rs. 670.6 crore; Net Interest Margin (NIM) remained stable at 12.0%.
- Pre-Provision Operating Profit (PPOP) increased 43.3% YoY and 2.9% QoQ to Rs. 198.5 crore.
- Profit After Tax (PAT) stood at Rs. 81.3 crore, registering a growth of 12x YoY and 14.4% QoQ.
- Asset quality strengthened further:
    - GNPA improved by 115 bps YoY and 19 bps QoQ to 3.70%.
    - NNPA reduced by 53 bps YoY and 10 bps QoQ to 1.05%.
    - Credit Cost at 2.6%, below the guided range of 2.7-3%
- Funding profile remained strong, with Rs. 2,733 crore raised during the quarter. Average cost of borrowing reduced to 10.13% from 10.27% in FY26.
- Liquidity position remained robust, supported by:
    - Rs. 1,328 crore in liquid funds and HQLA-GSec investments.
    - Rs. 2,500 crore of Direct Assignment (DA) / Pass Through Certificate (PTC) sanctions.
    - Rs. 1,485 crore of unutilised term funding sanctions.
- Capital adequacy ratio (CRAR) improved to 24.9% at Jun'26 from 23.9% in Mar'26.

Commenting on the performance:

Mr. Thomas Muthoot, Chairman & Non-Executive Director of Muthoot Microfin, said

"*FY27 marks an inflection point for the microfinance sector, with improving collection trends and a more stable operating environment. Despite the seasonally softer first quarter, Muthoot Microfin delivered a strong start to the year, with Assets under Management growing 18% year-on-year to ₹14,457.2 crore. The steady strengthening of our credit profile, reflected in the recent CRISIL credit rating upgrade, reinforces the strength of our business fundamentals and enhances our ability to access diversified funding at competitive costs.*

At the same time, we are also steadily transforming into a more diversified lending franchise. The improvement in our JLG and Non-JLG portfolio mix, the expansion of Small Enterprise Loan segment and the launch of gold loans through co-lending partnerships are important milestones in this journey. Together these initiatives help in building a portfolio that is more resilient across cycles.

FY27 is a defining year in this transition, one that lays the foundation for our larger Vision 30-30. With an aspiration to achieve ₹30,000 crore AUM, a more balanced portfolio mix and a Return on Equity of over 20% by FY30, we remain committed to building an institution that combines scale with resilience, innovation and responsible financial inclusion.”

Mr. Sadaf Sayeed, CEO, Muthoot Microfin, said

“We started FY27 on a strong note, recording our highest-ever first-quarter disbursements of Rs. 2,645 crore driving our AUM to 14,457.2 crores up by 18% YoY. This performance was primarily driven by the strong traction in our Non-JLG segment which now contributes ~24% of total portfolio. During the quarter, we also commenced gold loan disbursements under our co-lending partnership with Muthoot Fincorp marking another important step in strengthening our diversified and secured lending portfolio.

As we continue to grow, our focus remains firmly on maintaining the quality of our portfolio. Our collection efficiency improved to 97.97% during the quarter up by 497 bps year-on-year while X-bucket collection efficiency remained strong at 99.89%, reflecting the resilience of our portfolio and the commitment of our teams on the ground. Our consistent efforts have resulted in meaningful improvements in asset quality, with GNPA reducing to 3.70% in Q1FY27, down 115 bps YoY and credit costs moderating to 2.6%, well below our guided range of 2.7%–3.0% for the full year.

The strength of our operating performance was equally evident in our financial results. Our Income grew 20.0% year-on-year to Rs. 670.6 crore, while Pre-Provision Operating Profit increased 43.3% YoY to Rs. 198.5 crore. Profit After Tax stood at Rs. 81.3 crore, registering a year-on-year growth of 12x. These results reflect the strength of our business model and our continued focus on achieving balanced growth while maintaining profitability and portfolio quality.

As we move through the year, our priorities remain unchanged. We will continue to deepen our presence across our existing markets, strengthen customer relationships, expand our diversified product portfolio and leverage technology to improve customer experience and operating efficiency. Supported by a stronger balance sheet, improving asset quality and a clear long-term strategy, we remain confident of delivering on our FY27 priorities while steadily progressing towards our Vision 30-30."

Key Metrics: Q1FY27

Particulars	Q1FY27	Q1FY26	YoY
Gross Loan Portfolio (Rs. Cr)	14,457.2	12,252.8	18.0%
Borrowers (Lakh)	32.5	34.1	-4.7%
Branches (No.)	1671	1,726	-3.2%

Particulars (Rs. Cr)	Q1FY27	Q1FY26	YoY
Total Income	670.6	559.1	20.0%
Pre-Provision Operating Profit (PPOP)	198.5	138.5	43.3%
Profit After Tax (PAT)	81.3	6.2	12x

Key Ratios	Q1FY27	Q1FY26	YoY
Net Interest Margin (NIM)	12.0%	11.5%	50 bps
Cost/Income Ratio	53.7%	60.9%	-721 bps
Opex/GLP Ratio	6.3%	6.9%	-52 bps
Return on Assets (ROA)	2.3%	0.2%	209 bps
Return on Equity (ROE)	11.2%	0.9%	1029 bps

About Muthoot Microfin Limited

Muthoot Microfin Ltd. is a part of Muthoot Pappachan Group (also known as Muthoot Blue) and is one of the leading listed MFIs in India. It has inherited values, principles of integrity, collaboration, and excellence to take forward the legacy of 138+ years. The microfinance operations of the Company are designed to promote entrepreneurship among women and inclusive growth. It provides financial assistance through micro loans such as income generating loans to women engaged in small businesses. It is involved in delivering financial services to masses including underprivileged and disadvantaged people, living in the rural sectors of the Indian society at affordable terms, in quick turnaround time and with hassle-free processing is the aim of our financial inclusion drive. As on 30th June 2026, the Company has 3.25 million active customers served through 1,671 branches spread across 21 states and 392 districts with a Gross Loan Portfolio (GLP) of 14,457.2 Cr. It is also part of S&P BSE Financial Services Index.

For more information, please contact:

Mr. Rajat Gupta | AVP – Investor Relations
Muthoot Microfin Ltd.
Email: rajat.gupta@muthootmicrofin.com
Ph. No: +91-9821849374
www.muthootmicrofin.com

Ms. Neethu Ajay
Muthoot Microfin Ltd.
Email: info@muthootmicrofin.com
www.muthootmicrofin.com

Caution Concerning Forward- Looking Statements:

This document includes certain forward-looking statements. These statements are based on management's current expectations or beliefs and are subject to uncertainty and changes in circumstances. Actual results may vary materially from those expressed or implied by the statements herein due to changes in economic, business, competitive, technological and/or regulatory factors. The Company is under no obligation to, and expressly disclaims any such obligation to, update or alter its forward-looking statements, whether as a result of new information, future events, or otherwise.