

REF. No.: SPFSL/BSE/SEC/2025-26/53

17<sup>th</sup> November, 2025

BSE Ltd.  
Corporate Relationship Department,  
First Floor, New Trading Wing,  
Rotunda Building, P J Towers,  
Dalal Street, Fort, Mumbai – 400 001.

SCRIP CODE: 540168

Dear Madam/Sir (s),

Sub: - Press Release

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Press Release on the Unaudited Financial Results for the quarter and half year ended September 30, 2025. The same is also being made available in the website of the company, [www.suprapacific.com](http://www.suprapacific.com).

This is for your information and records.

Yours Faithfully,

Leena Yezhuvath  
Company Secretary

# FINANCIAL RESULTS

***Q2 - 2025-26***

# Financial Results – Q2 2025

***SCRIP CODE: 540168***

Supra Pacific has delivered a robust performance in Q2 FY 2025–26, demonstrating strong growth across key financial parameters. The company's strategic focus on asset expansion, disciplined cost management, and operational efficiency has translated into significant improvements in Net Worth, AUM, Revenue, EBITDA, PBT, and PAT. The following section highlights the key financial metrics and their growth compared to the corresponding quarter of the previous year.

# Key Highlights

Financial Results - Q2	
AUM	318.75 CR
CRAR	31.92%
Net Profit	1.90 CR
Net Worth	76.13 CR
NNPA	0.91%
GNPA	1.51%
Debt Equity Ratio	3.52%

# Key Highlights

Operational Highlights - Q2	
AUM	318.75 CR
Balance Sheet Size	373.16 CR
Total Borrowings Till Q2	273.2 CR
Disbursement Till Q2	213.31 CR
PAT	1.85 CR
Shareholders Fund	77.54 CR
Yield	24.00%
Borrowing Cost	12.46%
EPS	₹1.90 (Annualised)

# Key Highlights

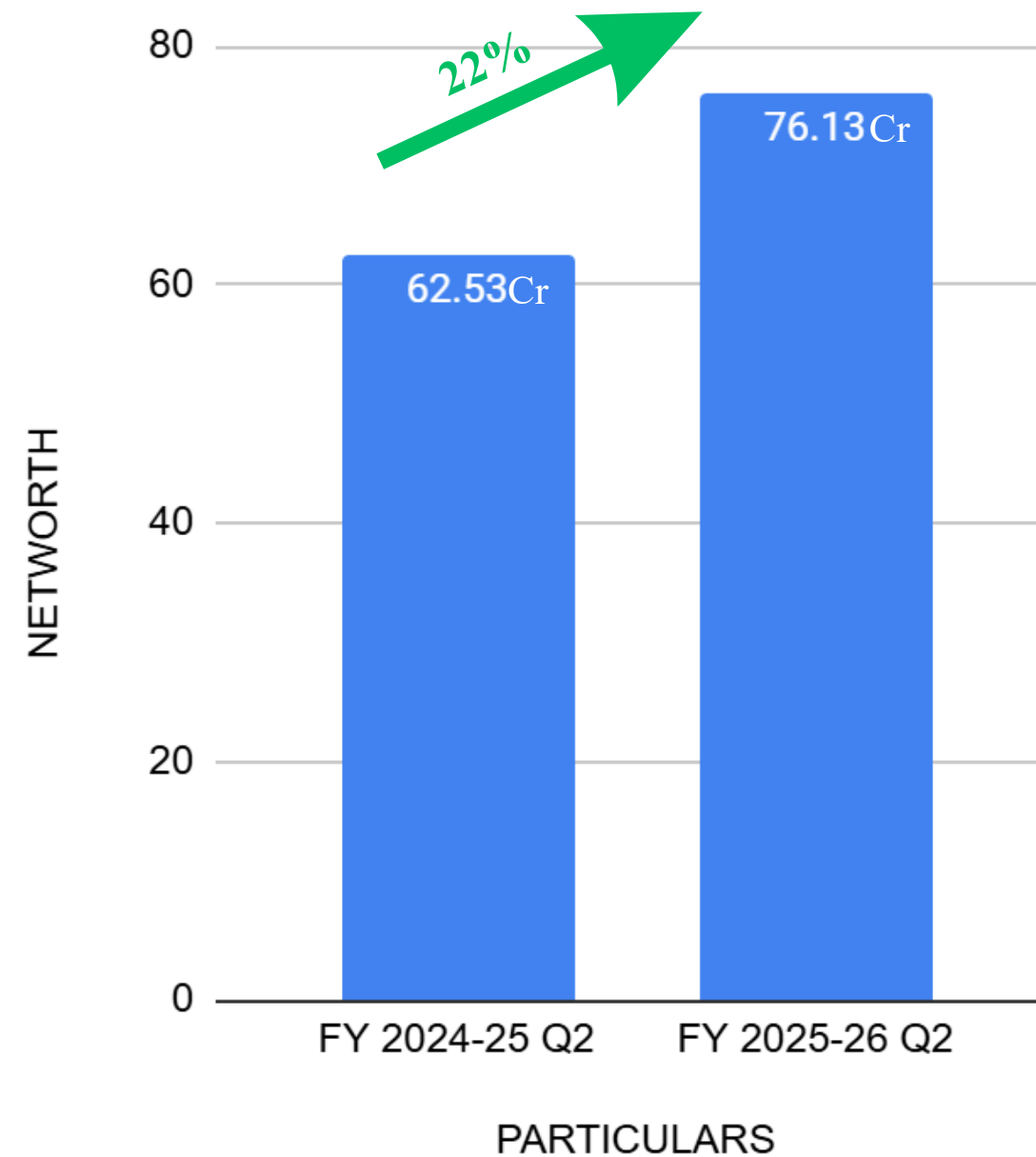
Geographical Presence (As of Q2 2025)		
State	Branches	AUM
Kerala	47	136.48 CR
Maharashtra	18	97.04 CR
Karnataka	17	74.11 CR
Tamil Nadu	12	11.12 CR

# Quarterly Milestone: Supra Pacific Reports Exceptional Growth

## NET WORTH

Supra Pacific has further reinforced its financial strength, recording a Net Worth of ₹76.13 crore at the end of Q2 FY 2025–26, compared to the corresponding quarter ended 30th September 2024 — marking a 22% increase.

This solid expansion enhances the company's capital adequacy, strengthens its ability to leverage future growth opportunities, and contributes meaningfully to long-term shareholder value.

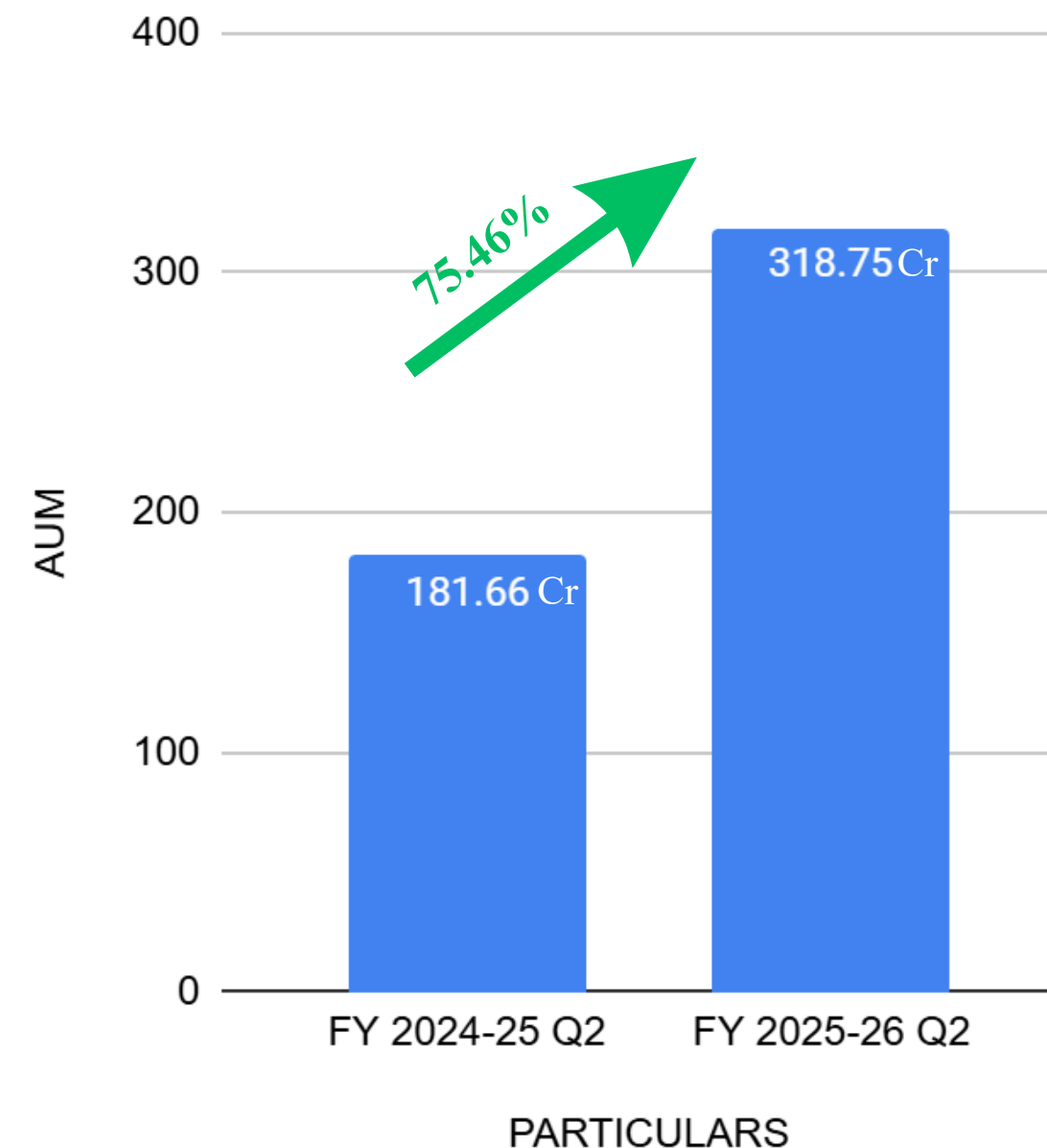


# Quarterly Milestone: Supra Pacific Reports Exceptional Growth

## AUM

The company's operational scale accelerated markedly, with Assets Under Management (AUM) reaching to ₹318.75 crore at the end of Q2 FY 2025–26, compared to the corresponding quarter ended 30th September 2024 — registering a 75.46% expansion.

This substantial growth in the loan book reflects strong credit demand, improved customer acquisition efficiency, and deeper market penetration. The expanding AUM base continues to strengthen revenue visibility, enhance interest income generation, and reinforce the company's overall portfolio momentum.



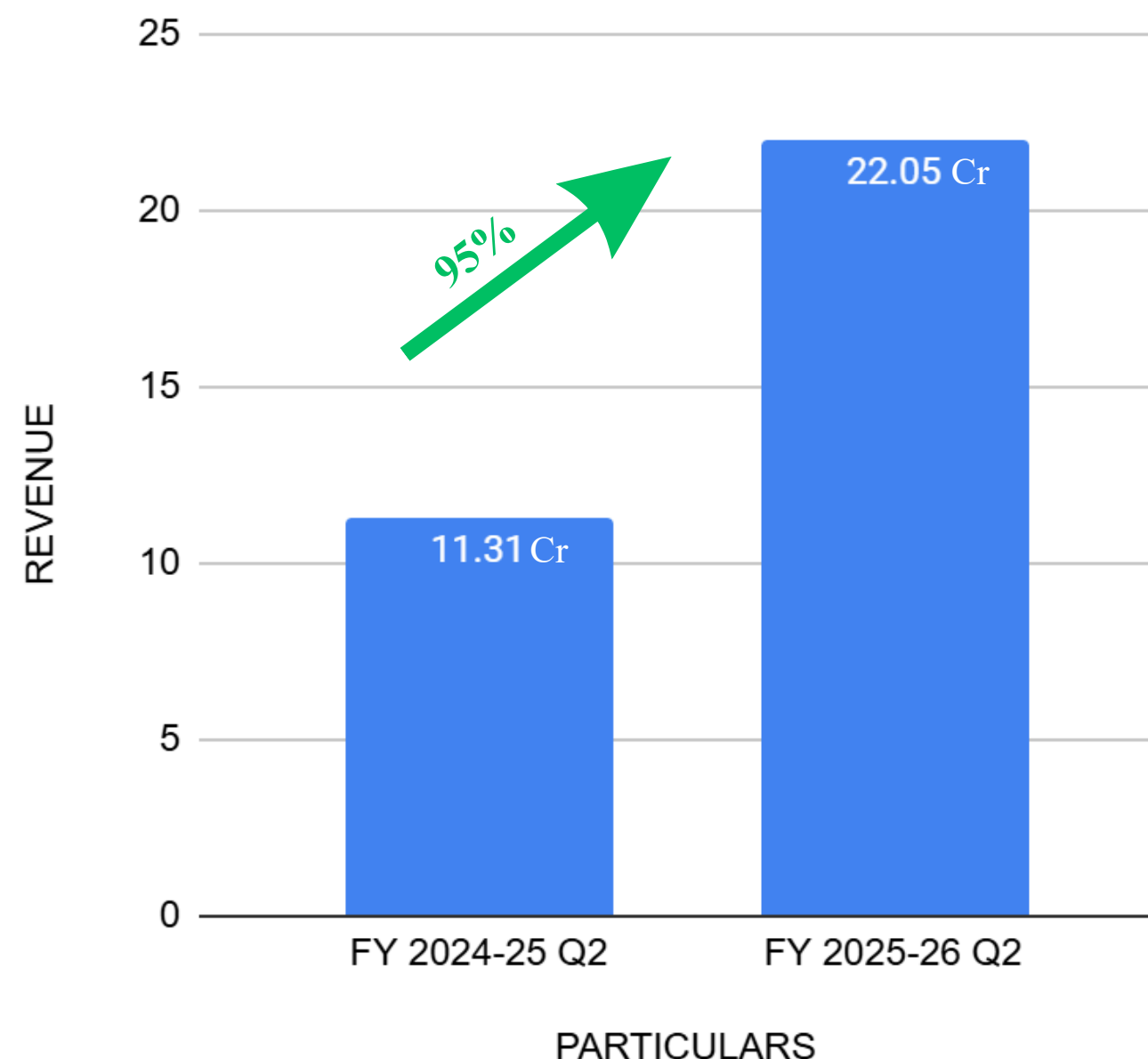


# Quarterly Milestone: Supra Pacific Reports Exceptional Growth

## REVENUE

Propelled by the expansion of our asset base, Revenue from Operations rose to ₹22.05 crore at the end of Q2 FY 2025–26, compared to the corresponding quarter of the previous year ended 30th September 2024 — marking an impressive 95% increase.

This near-doubling of revenue underscores the company's strong growth trajectory and reflects the effective deployment of capital into high-quality, yield-accretive assets, strengthening both earnings visibility and operational momentum.

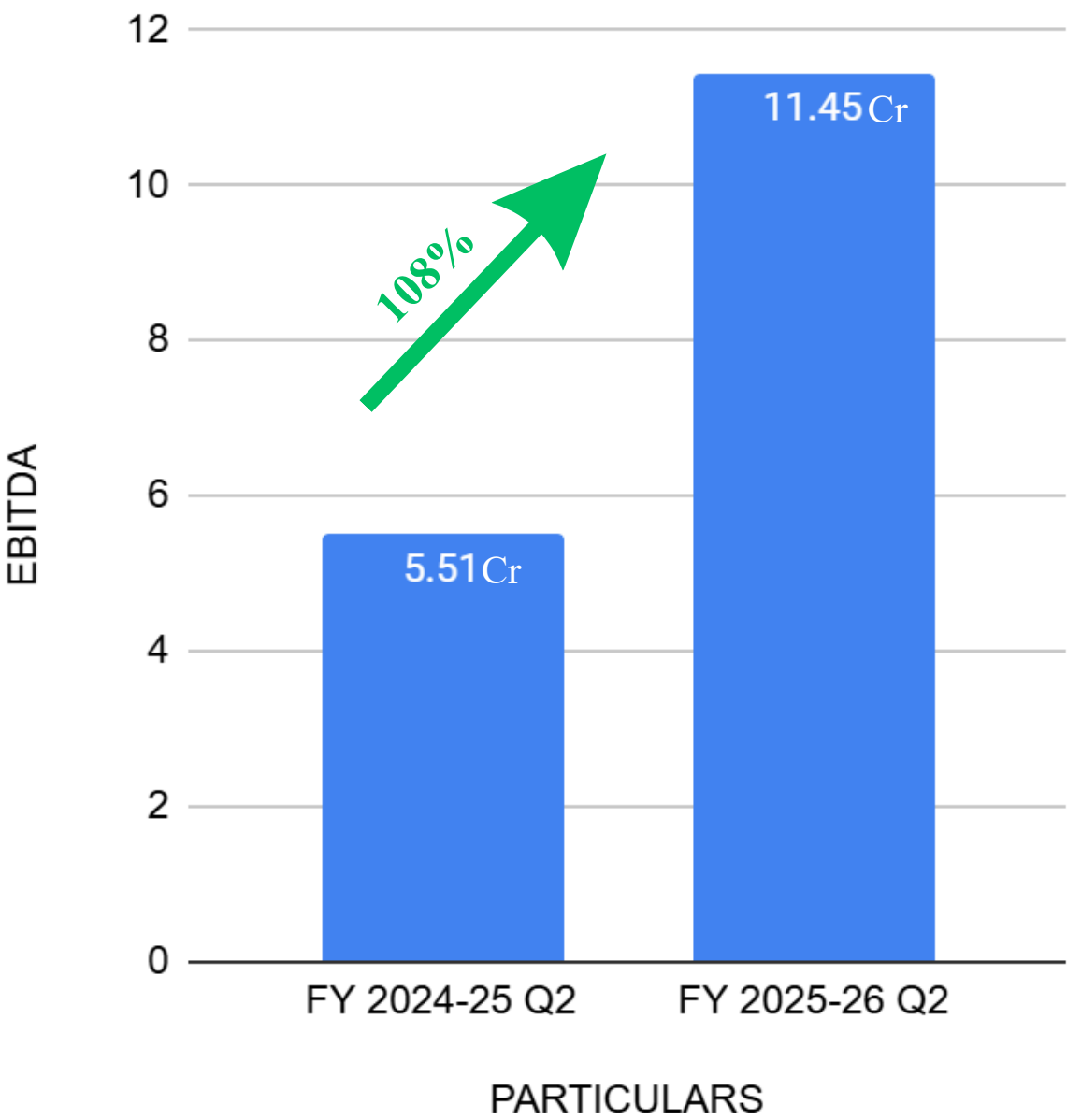


# Quarterly Milestone: Supra Pacific Reports Exceptional Growth

## EBITDA

The company delivered a marked improvement in operating profitability, with EBITDA rising to ₹11.45 crore at the end of Q2 FY 2025–26, compared to the corresponding quarter ended 30th September 2024 — registering a strong 108% expansion.

This sharp uplift in EBITDA reflects favourable operating leverage, prudent cost rationalisation, and improved margin efficiency. The performance reaffirms the company’s ability to scale its operations while maintaining disciplined expense controls, thereby strengthening its overall operating margin profile.

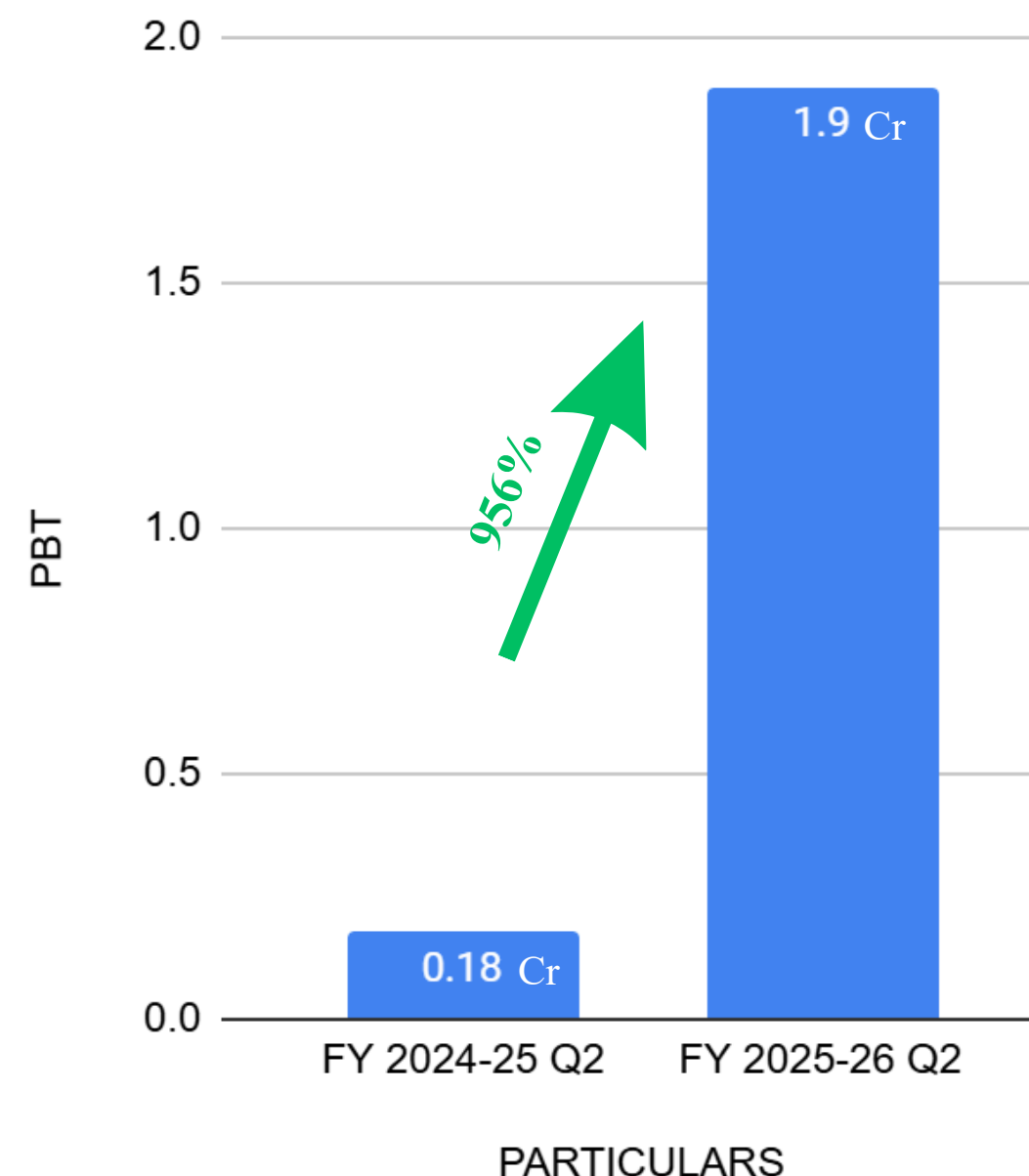


# Quarterly Milestone: Supra Pacific Reports Exceptional Growth

## PBT

The company delivered a transformative improvement in profitability, with Profit Before Tax (PBT) reaching ₹1.9 crore at the end of Q2 FY 2025–26 compared to the corresponding quarter of the previous year ended 30th September 2024 — marking an extraordinary 956% growth.

This sharp escalation in pre-tax earnings reflects robust top-line expansion, enhanced operational leverage, and judicious financial management, underscoring the company's efficiency in converting revenue growth into scalable, sustainable pre-tax profitability.

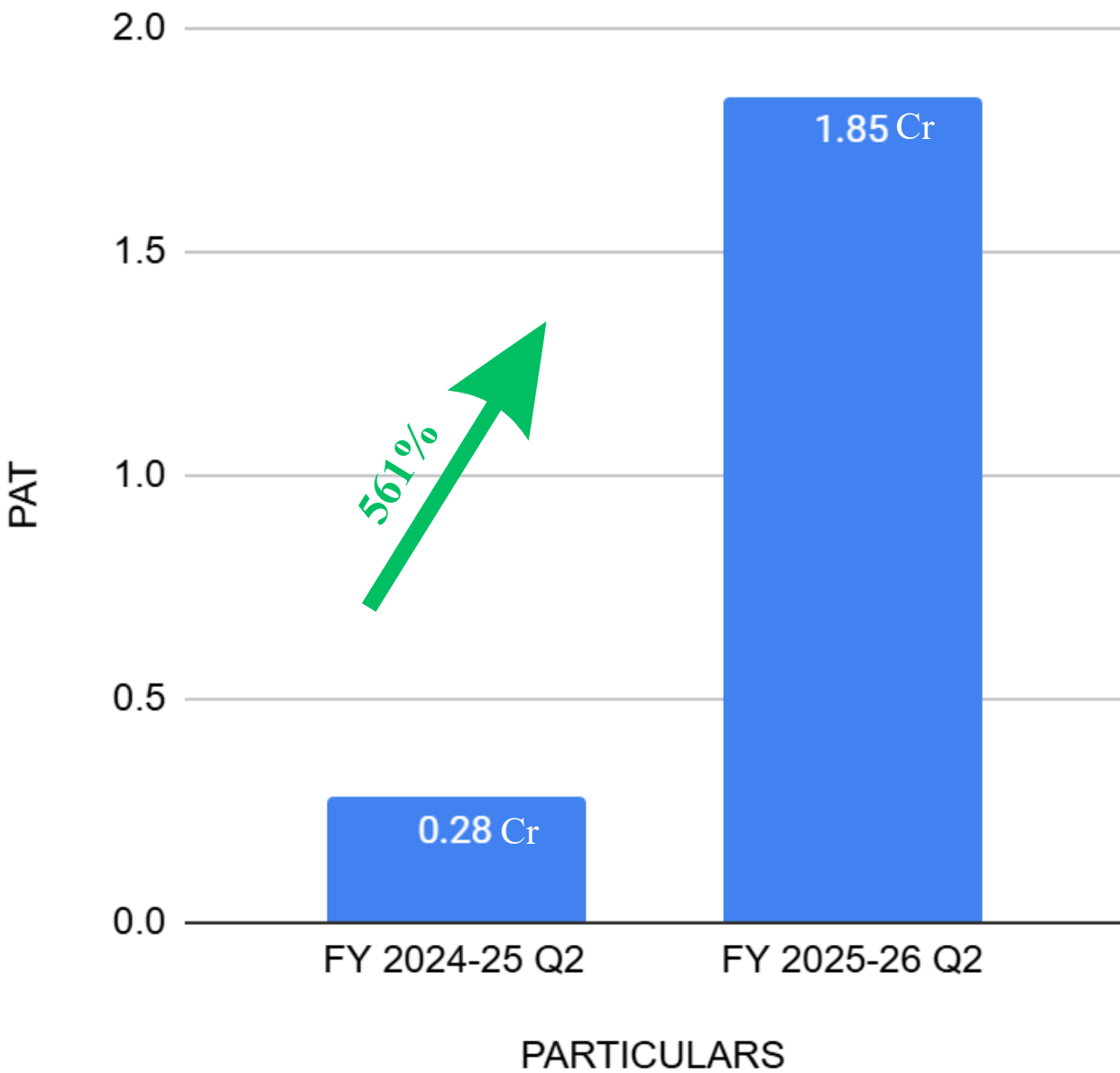


# Quarterly Milestone: Supra Pacific Reports Exceptional Growth

## PAT

The company’s net profitability for shareholders strengthened materially, with Profit After Tax (PAT) reaching ₹1.85 crore at the end of Q2 FY 2025–26, compared to the corresponding quarter ended 30th September 2024 — reflecting a remarkable 561% increase.

This significant growth in the bottom line highlights the company’s ability to efficiently leverage its expanding AUM and top-line momentum, translating operational scale and revenue growth into high-quality, sustainable, and shareholder value-accretive earnings.



**SUPRA  
PACIFIC** | **FINANCIAL  
SERVICES LIMITED**

POWERING PROGRESS  
A BSE Listed Non-Banking Financial Company

# Performance Commentary

The second quarter of FY 2025-26 was marked by exceptional, multi-faceted growth. A 75.46% expansion in AUM fueled a 95% surge in revenue, demonstrating our strong market momentum.

This top-line growth translated into remarkable profitability, showcasing significant operational leverage. EBITDA grew by 108%, while PBT and PAT expanded exponentially by 956% and 561%, respectively.

This performance was achieved while simultaneously strengthening our balance sheet, as evidenced by a 22% rise in Net Worth. The results underscore a period of robust, scalable, and highly profitable operations.

# Outlook

Building on this strong quarterly performance, our strategic focus remains on:

- **Sustained Portfolio Growth:** Continuing to expand our AUM by deepening our geographical presence in key states and identifying new high-yield markets.
- **Maintaining Asset Quality:** Upholding prudent risk management practices to maintain low NPA levels (NNPA 0.91%, GNPA 1.51%) and protect our balance sheet.
- **Enhancing Efficiency:** Further leveraging our scalable platform to control operating costs and continue the trend of positive margin expansion.
- **Optimizing Capital Structure:** Maintaining a healthy capital adequacy (CRAR 31.92%) and managing our debt-equity ratio to fund future growth efficiently.



# About Supra Pacific Financial Services Ltd.

Supra Pacific Financial Services Ltd., a BSE-listed NBFC established in 1986, offers gold loans, auto loans, business loans, microfinance, insurance and investment options. With a strong focus on financial inclusion, the company leverages technology to serve underserved communities in India through accessible and customer-centric financial services.

## CORPORATE ADDRESS

Supra Tower, Vallathol Junction, Thrikkakara, Ernakulam, Kerala - 682021

Email Address [info@suprapacific.com](mailto:info@suprapacific.com)

Phone Number [+91 484 3100900](tel:+914843100900)