

Ref: SEC/MFL/SE/2025/6358

November 13, 2025

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 ended September 30, 2025

The Company's Board of Directors at their meeting held today i.e., November 13, 2025, has announced the Unaudited Financial Results for the quarter ended September 30, 2025.

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 Half Year ended September 30, 2025





Performance Highlights for the Half Year ended September 30, 2025



Highest Ever Consolidated Loan AUM:
42% YoY Increase at ₹ 1,47,673 Crores



Highest Ever Consolidated Profit after Tax in any first Half of a Year:
74% YoY Increase at ₹ 4,386 Crores



Highest Ever Standalone Loan AUM:
47% YoY Increase at ₹ 1,32,305 Crores



Highest Ever Gold Loan AUM:
45% YoY Increase of ₹ 1,24,918 Crores



Highest Ever Standalone Profit after Tax in any first Half of a Year:
88% YoY Increase at ₹ 4,391 Crores



Highest Ever Average Gold Loan AUM Per Branch:
₹ 25.15 Crores



Gold Loan Disbursement to New Customers:
₹ 13,183 Crores to 8,90,920 Customers



Quantity of Gold held as Security in our lockers:
Up from 199 Tonnes to 209 Tonnes YoY



International Credit Rating Upgrade:
Fitch Ratings upgraded the debt rating from 'BB' to 'BB+' with a 'Stable' outlook



Subsidiaries

Muthoot Homefin (India) Ltd



Increase in Loan AUM:

33% YoY Increase at ₹ 3,247 Crores



Increase in Total Revenue:

44% YoY Increase at ₹ 222 Crores

Muthoot Money Ltd



Increase in Loan AUM:

182% YoY Increase at ₹ 6,393 Crores



Increase in Total Revenue:

244% YoY Increase at ₹ 501 Crores



Profit Turnaround:

Profit of ₹ 106 Crores as against last year's Loss of ₹ 5 Crores

Asia Asset Finance PLC, Sri Lanka



Increase in Loan AUM:

48% YoY Increase at LKR 3,868 Crores



Increase in Profit After Tax:

33% YoY Increase at LKR 40 Crores



Increase in Branch Network:

18% YoY Increase at 107 Branches

Kochi, November 13, 2025:

Highest Ever Consolidated Loan AUM at ₹ 1,47,673 Crores as on September 30, 2025

Historic Highest YoY Growth in Loan AUM of ₹ 43,524 Crores, at 42%

Highest Ever Consolidated Profit after Tax at ₹ 4,386 Crores in any first half of a year, up by 74% YoY

Highest Ever Standalone Loan AUM at ₹ 1,32,305 Crores as on September 30, 2025

Historic Highest YoY Growth in Loan AUM of ₹ 42,108 Crores, at 47%

Highest Ever Standalone Profit after tax at Rs. 4,391 Crores in any first half of a year, up by 88% YoY

Highest Ever Gold Loan AUM at ₹ 1,24,918 Crores as on September 30, 2025

Historic Highest YoY Growth in Gold Loan AUM of ₹ 38,754 Crores, at 45%

Other Key Highlights:

- Raised USD 600 million through Global issuance of bonds.
- Fitch Ratings upgraded Muthoot Finance Limited's long-term issuer credit rating from 'BB' to 'BB+' with a 'Stable' outlook
- Opened 133 new branches by the Group in H1 FY26
- Honored with CSR Times Award for championing Non-Communicable Diseases (NCDs) education and screening programme for tribal villages in Koraput, Odisha

Key Subsidiaries – ‘Stable Performance Across Subsidiaries’

Belstar Microfinance

- Opened 23 gold loan branches in H1 FY26 to diversify the loan product portfolio, Total branches as on H1 FY 26 is 1287 vs 1111 branches on H1 FY 25
- Obtained IRDAI approval to act as Corporate Agent for insurance product distribution
- Collection Efficiency increased by 0.86% at 99.08% in H1 FY 26 which was 98.22% on H1 FY 25
- Disbursed Rs. 3,662 crores in H1 FY 26 which is 6% higher compared with previous year H1 FY 25

Muthoot Homefin

- Loan AUM at Rs. 3,247 crores in H1 FY26 vs. Rs. 2,441 crores in H1 FY25; growth of ~33% YoY
- Disbursed loans of Rs. 455 crores in H1 FY26
- Interest income increased at ~46% YoY to Rs. 179 crores in H1 FY26 vs. Rs. 122 crores in H1 FY25
- Profit After Tax stood at Rs. 10 crores in H1 FY26
- GNPA at 1.69% in H1 FY26 vs. 1.59% in H1 FY25
- Equity Share Capital infusion of Rs. 200 crores during H1 FY26 to strengthen the capital base and capital adequacy ratio

Muthoot Money

- Loan AUM at Rs. 6,393 crores in H1 FY26 vs. Rs. 2,265 crores in H1 FY25; growth of ~ 182 % YoY
- Equity Share Capital infusion of Rs. 500 crores during H1 FY26 increased the total capital base to Rs. 1,626 crores as of September 30, 2025
- Total income increased at ~244% YoY for H1FY26 stood at Rs. 501 crores vs. Rs. 146 crores in H1 FY25
- Profit Turnaround: from Rs. 5 crore loss in H1FY25 to Rs. 106 crore profit in H1FY26
- Branch network increased to 997 in H1 FY26 from 893 during H1 FY25

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 half year ended September 30, 2025.

Consolidated Results of Muthoot Finance Ltd

Muthoot Finance Ltd Consolidated Loan Assets Under Management grew **42%** YoY to Rs. **1,47,673** crores in H1 FY26 as against Rs. **104,149** crores in H1 FY25. During the half year, Consolidated Loan Assets Under Management grew by Rs. **25,493** crores, growth of **21%**. Consolidated Profit after tax for H1 FY26 stood at Rs. **4,386** crores as against Rs. **2,517** crores last year, an increase of **74%** YoY. During the quarter, Consolidated Loan Assets Under Management grew by Rs. **13,735** crores, growth of **10%**.

(Rs. in crores)

Financial Performance	Q2 FY26	Q1 FY26	QoQ %	Q2 FY25	YoY %	H1 FY26	H1 FY25	YoY %
Group Branch Network	7,524	7,413	1%	7,097	6%	7,524	7,097	6%
Consolidated Gross Loan Assets of the Group	1,47,673	1,33,938	10%	1,04,149	42%	1,47,673	1,04,149	42%
Consolidated Profit of the Group	2,412	1,974	22%	1,321	83%	4,386	2,517	74%
Contribution in the Consolidated Gross Loan Assets of the Group								
<i>Muthoot Finance Ltd</i>	1,29,185	1,17,141	10%	89,081	45%	1,29,185	89,081	45%
<i>Subsidiaries</i>	18,488	16,797	10%	15,068	23%	18,488	15,068	23%
Contribution in the Consolidated Profit of the Group								
<i>Muthoot Finance Ltd</i>	2,298	2,004	15%	1,235	86%	4,303	2,306	87%
<i>Subsidiaries</i>	114	(30)	-	86	32%	83	211	(60%)

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. **4,391** crores in H1 FY26 as against Rs. **2,330** crores in H1 FY25, an increase of **88%** YoY. The profit after tax for Q2FY26 stood at Rs. **2,345** crores as against Rs. **1,251** crores in Q2 FY25, an increase of **87%** YoY. Loan AUM stood at Rs. **1,32,305** crores in H1 FY26 as compared to Rs. **90,197** crores in H1 FY25, registering a growth of **47%** YoY. During H1 FY26, Loan AUM increased by Rs. **23,657** crores, registering a growth of **22%** and Gold Loan AUM increased by Rs. **21,962** crores, registering a growth of **21%**. During Q2 FY26, Gold Loan AUM increased by Rs. **11,723** crores, registering a growth of **10%**.

Muthoot Homefin (India) Ltd (MHIL), the wholly owned subsidiary, loan AUM stood at Rs. **3,247** crores in H1 FY26 as against Rs. **2,441** crores in H1 FY25, an increase of **33 %** YoY. During the half year, Loan assets increased by Rs. **262** crores, an increase of **9%**. The loan disbursement for H1 FY26 stood at Rs. **455** crores. Total revenue for H1 FY26 stood at Rs. **222** crores as against Rs. **154** crores in H1 FY25, registering a growth of **44%** YoY. Profit after tax stood at Rs. **10** crores in H1 FY26. Stage III Loan Asset stood at **1.69 %** as of September 30, 2025.

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 FY26 stood at Rs. **7,715** crores. Total Revenue stood at Rs. **840** crores in H1 FY26. It incurred a loss of Rs. **160** crores during the half year which is consistent with the adverse environment generally in the Micro Finance Sector. However, losses have narrowed down from Rs. **128** crores in Q1 FY26 to Rs. **32** crores in Q2 FY 26. Stage III Loan Asset stood at **4.58%** which is also consistent with industry peers. Consequent to RBI allowing micro finance companies to have 40% non-microfinance loan portfolio, it has opened **23** gold loan branches in H1FY 26 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. **241** crores in H1 FY26. Total revenue for H1 FY26 stood at Rs. **70** crores. It achieved a Profit after tax of Rs. **23** crores in H1 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 **3,868** crores in H1 FY26, as against LKR **2,609** crores in H1 FY25, an increase of **48%** YoY. Total revenue for H1 FY26 stood at LKR **440** crores as against LKR **315** crores in H1 FY25, an increase of **40%** YoY. It achieved a Profit after tax of LKR **40** crores in H1 FY26, as against profit of LKR **30** crores in last year, an increase of **33%** YoY.

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. Loan portfolio for H1 FY26 stood at Rs. **6,393** crores, as against Rs. **2,265** crores in H1 FY25, an increase of **182%** YoY. During the half year, Loan AUM increased by Rs. **2,491** crores, an increase of **63.82 %**. Total revenue for H1 FY26 increased to Rs. **501** crores as against Rs. **146** crores in H1 FY25, an increase of **244%** YoY. It achieved a Profit after tax of Rs. **106** crores in H1 FY26 compared to loss of Rs. **5** crores in H1 FY25.

Mr. George Jacob Muthoot, Chairman said “We are pleased to report sustained continued growth momentum in our Consolidated Loan Assets Under Management which have reached a historic high of Rs 1,47,673 crores driven by robust performance of our core gold loan business. Our consolidated Profit after Tax grew by 74% YoY to Rs. 4,386 crores for H1FY26, reflecting strong lending activity. Our leadership in the gold loan segment underscores the deep trust customers place in us and the effectiveness of our customer-centric approach evidenced by the high levels of new customer acquisitions and repeat footfalls. These achievements are a testament to the dedication of our employees and the unwavering trust of our valued customers. In the current economic environment, Muthoot Finance’s distinctive brand and customer focus provide a clear competitive advantage enabling us to serve millions of borrowers who depend on gold loan.

Commenting on the Company’s performance, **Mr. George Alexander Muthoot, Managing Director, said**, “We are delighted to report another strong quarter, with Standalone Loan Assets Under Management rising to Rs. 1,32,305 crores, up 47% year-on-year and 10% quarter-on-quarter. This steady trajectory highlights the resilience of our business model and the continued trust our customers. Standalone Profit After Tax increased 88% YoY to Rs. 4,391crores for H1FY26. In view of this performance, we are upgrading our FY26 gold loan growth guidance from 15% to 30-35%. Favorable regulatory changes by the RBI for gold loan sector, higher gold prices and tighter norms for unsecured credit are expected to boost gold loan demand. We will continue to expand our non-gold loan portfolio including personal loan, home loan and business loan while maintaining our total non-gold loan AUM including microfinance at about 12-15% of the consolidated loan portfolio. The microfinance sector is showing renewed resilience following the implementation of regulatory guardrails and improved underwriting, auguring well for future performance. We are accelerating our digital transformation to deliver faster, more seamless credit access for millions of customers nationwide. With an enhanced branch network, a trusted brand, and sustained investment in technology and innovation, Muthoot Finance is well-positioned to deliver sustained growth throughout FY26 and beyond.”

Other Highlights:**Financial Highlights (MFIN):****Standalone results for Muthoot Finance Ltd.****(Rs. in Crores)**

Particulars	Q2 FY26	Q1 FY26	QoQ %	Q2 FY25	YoY %	H1 FY26	H1 FY25	YoY %
Total Income	6,461	5,720	13%	4,126	57%	12,181	7,836	55%
Profit Before Tax	3,151	2,745	15%	1,708	85%	5,897	3,200	84%
Profit After Tax	2,345	2,046	15%	1,251	87%	4,391	2,330	88%
Earnings Per Share (Basic) (Rs.)	58.42	50.97	15%	31.16	87%	109.39	58.03	89%
Loan Assets	1,32,305	1,20,031	10%	90,197	47%	1,32,305	90,197	47%
Branches	4,967	4,877	1.8%	4,855	2.3%	4,967	4,855	2%

Particulars	Q2 FY26	Q1 FY26	Q2 FY25	H1 FY26	H1 FY25
Return on Average Loan assets	7.44%	7.16%	5.74%	7.30%	5.58%
Return on Average Equity	30.61%	28.28%	19.99%	29.14%	18.65%
Book Value Per Share (Rs.)	793.09	733.64	639.67	793.09	639.67

Particulars	Q2 FY26	Q1 FY26	Q2 FY25
Capital Adequacy Ratio	20.89	21.96	26.96
Share Capital & Reserves(Rs. in Crs)	31,843	29,457	25,684

Business Highlights (MFIN):

Particular	H1 FY26	H1 FY25	Growth (YoY)
Branch Network	4,967	4,855	2.3%
Gold Loan Outstanding	1,24,918	86,164	45%
Credit Losses (Rs. in Crs)	127.09	28.84	341%
% of Credit Losses on Gross Loan Assets Under Management	0.10%	0.03%	200%
Average Gold Loan per Branch (Rs. In Crs)	25.15	17.75	42%
No. of Loan Accounts (in lakh)	107	97	10%
Total Weight of Gold Jewellery pledged (in tonnes)	209	199	5%
Average Loan Ticket Size	1,17,142	88,650	32%
No. of employees	31,113	28,478	9%

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 14 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 and Uttarakhand.

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 FY26	H1 FY25	Q2 FY26	Q1 FY26	FY25
No. of branches	166	147	166	163	163
No. of Sales Offices	166	147	166	163	163
No. of Employees	1,022	838	1,022	982	924
Loan AUM	3,247	2,441	3,247	3,096	2,985
Loan Asset	2,786	2,098	2,786	2,677	2,571
Capital Adequacy Ratio	30%	30%	30%	22%	23%
Total Revenue	222	154	119	103	353
Total Expense	203	130	106	98	299
Profit Before Tax	19	24	13	5	54
Profit After Tax	10	17	8	2	39
Shareholder's Funds	726	493	726	517	515
Total Outside Liabilities	2,365	1,887	2,365	2,351	2,314
Total Assets	3,091	2,380	3,091	2,868	2,829
Stage III Loan Assets	47	33	47	43	30
% Stage III asset on Gross Loan Asset	1.69%	1.59%	1.69%	1.60%	1.17%
Stage III ECL Provision	21	23	21	20	19
ECL Provision	44	31	44	37	29
ECL Provision as a % of Gross Loan Asset	1.60%	1.49%	1.60%	1.37%	1.12%
No. of Customers	32,761	27,243	32,761	31,783	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 September 30, 2025, 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 **1287** branches, with **264** controlling regional offices and employing **12,169** staff. Loan AUM has stood at **Rs. 7,715** crores as of September 30, 2025. Total Revenue for H1 FY26 stood at **Rs. 840** crores, and Net worth stood at **Rs. 1,612** crores as of September 30, 2025.

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 FY26	H1 FY25	Q2 FY26	Q1 FY26	FY25
No. of branches	1,287	1,111	1,287	1275	1281
No. of Employees	12,169	12,075	12,169	12,427	13,076
Loan AUM	7,715	9,625	7,715	7,707	7,970
Loan Assets	6,853	8,426	6,853	6,902	7,187
Capital Adequacy Ratio	22 %	22%	22 %	23%	25%
Total Revenue	840	1,165	426	414	2125
Total Expense	1,054	978	469	585	2074
Profit Before Tax	(214)	187	(43)	(171)	51
Profit After Tax	(160)	142	(32)	(128)	46
Shareholder's Funds	1,612	1,867	1,612	1,643	1,771
Total Outside Liabilities	6,364	7,243	6,364	6,193	5,817
Total Assets	7,976	9,110	7,976	7,836	7,588
Stage III Loan Assets	335	298	335	320	361
% Stage III asset on Gross Loan Asset	4.58%	3.51%	4.58%	4.44%	4.98%
Stage III ECL Provision	317	253	317	298	330
ECL Provision	411	412	411	439	464
ECL Provision as a % of Gross Loan Asset	5.63%	4.88%	5.63%	6.12%	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 H1 FY26, it has insured more than **12,27,600** lives with a first-year premium collection of Rs. **169** crores under traditional, term and health products.

Key Business Parameters:

(Rs. in Crores)

Particulars	H1 FY26	H1 FY25	Q2 FY26	Q1 FY26	FY25
Total Premium Collection	241	321	120	121	589
No. of Policies (in lakhs)	13	14	7	6	25
Total Revenue	70	93	37	34	166
Profit After Tax	23	23	12	11	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 **55** years, and has evolved to serve the growing needs of people of Sri Lanka.

As on September 30, 2025, 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 **107** branches across Sri Lanka. It has total staff strength of **1,003** currently.

Key Financial Parameters:

(LKR in crores)

Particulars	H1 FY26	H1 FY25	Q2 FY26	Q1 FY26	FY25
LKR/INR	0.293200	0.282147	0.293200	0.284900	0.289100
No. of Branches	107	91	107	101	100
No. of Employees	1,003	699	1,003	998	913
Loan AUM	3,868	2,609	3,868	3,492	3,133
Capital Adequacy Ratio	26 %	24%	26%	24%	29%
Total Revenue	440	315	233	207	690
Total Expenses	373	281	195	178	626
Profit Before Tax	67	34	38	29	64
Profit After Tax	40	30	22	18	44
Shareholder's Funds	418	367	418	396	378
Total Outside Liabilities	3,861	2,857	3,861	3,791	3,333
Total Assets	4,279	3,224	4,279	4,187	3,711


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 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 September 30, 2025, Muthoot Money Ltd. has a total loan portfolio of Rs. **6,393** crores as against Rs. **2,265** crores last year.

Key Financial Parameters:
(Rs. in crores)

Particulars	H1 FY26	H1 FY25	Q2 FY26	Q1 FY26	FY25
No. of branches	997	893	997	997	992
No. of employees	4,791	3,555	4,791	4,432	4,437
Loan AUM	6,393	2,265	6,393	5,000	3,903
Capital Adequacy Ratio (%)	25%	21%	25%	20%	25%
Total Revenue	501	146	288	213	430
Total Expense	359	153	195	164	414
Profit Before Tax	142	(7)	92	49	16
Profit After Tax	106	(5)	69	37	12
Stage III Loan Assets	51	47	51	48	54
% Stage III asset on Gross Loan Asset	0.78%	2.06%	0.78%	0.96%	1.37%
Stage III ECL Provision	11	9	11	10	10
ECL Provision	37	19	37	31	26
ECL Provision as a % of Gross Loan Asset	0.57	0.83%	0.57%	0.62%	0.67%
Shareholders' Funds	1,626	503	1,626	1,057	1,020
Total Outside Liabilities	5,242	2,011	5,242	4,614	3,420
Total Assets	6,868	2,514	6,868	5,671	4,440
