



Regency Fincorp Limited

(Formerly Known as: Regency Investments Limited)

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Zirakpur140603, Punjab.

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Date: 2nd February, 2026

To
The Listing Department
BSE Limited,
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street Mumbai, Maharashtra – 400001

Sub: Press Release for Unaudited Financial Results

Ref: Regency Fincorp Limited (Scrip Code: 540175)

Dear Sir/Madam,

Pursuant to Regulation 30 read with Schedule III of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations"), we hereby submit the copy of the press release on the un-audited financial results and performance of the company for the quarter ended on 31st December, 2025. The same is attached and marked herewith as **Annexure-I**.

The said information is also available on the website of the company, www.regencyfincorp.co.in

This is for your kind information and record.

For Regency Fincorp Limited

Abhimanyu
Company Secretary & Compliance office
M.No. 49176

Presentation to the Board

Regency Fincorp Limited Reports Robust Quarterly Results with Profit After Tax of ₹340.44 Lacs for Q3 FY 2025–26

Regency Fincorp Limited, a leading Non-Banking Financial Company (NBFC) dedicated to empowering MSMEs and individual borrowers through digital-first financial solutions, today announced its unaudited financial results for the quarter and nine months ended **31st December 2025**.

The Company continued its strong growth momentum, delivering consistent performance across all key financial parameters, supported by prudent credit management, enhanced digital adoption, and improved operational efficiency.

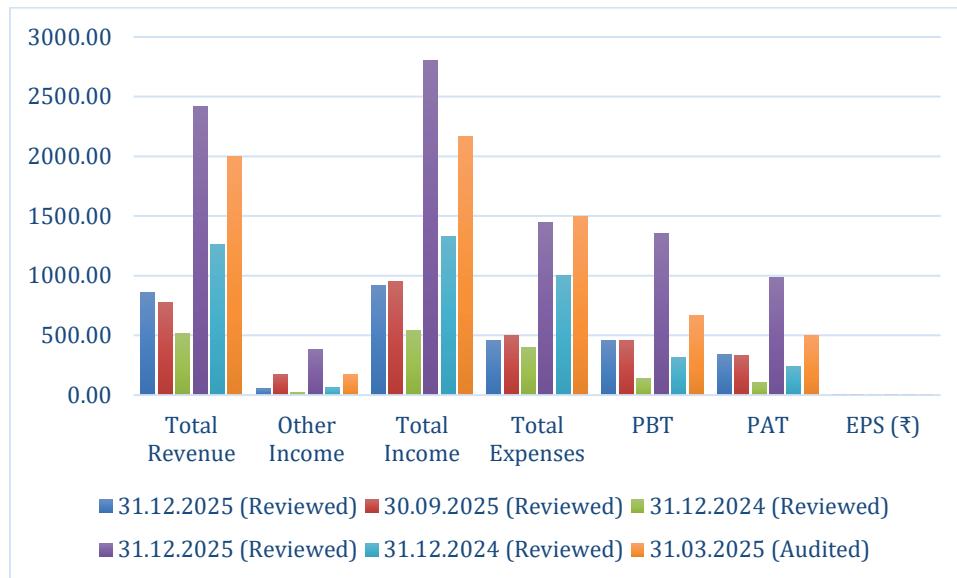
Performance Highlights – Q3 FY 2025–26 (31 Dec 2025 Reviewed)

- **Total Income** increased to ₹914.48 Lacs, compared to ₹539.08 Lacs in Q3 FY 2024–25, delivering a strong YoY growth of 69.6%
- **Profit Before Tax (PBT)** surged to ₹459.66 Lacs, from ₹137.53 Lacs last year, registering an impressive YoY growth of 234.2%.
- **Profit After Tax (PAT)** rose sharply to ₹340.44 Lacs, versus ₹102.92 Lacs in Q3 FY 2024–25, achieving a robust YoY growth of 230.7%.
- **Quarter-on-Quarter PAT** improved to ₹340.44 Lacs in Q3 FY 2025–26, up from ₹332.18 Lacs in Q2 FY 2025–26, reflecting continued earnings momentum.
- **Earnings Per Share (EPS)** doubled to ₹0.42, compared to ₹0.21 in Q3 FY 2024–25, marking a 100% YoY increase.

Key Financial Indicators (₹ in Lacs)

Particulars	31.12.2025 (Reviewed)	30.09.2025 (Reviewed)	31.12.2024 (Reviewed)	31.12.2025 (Reviewed)	31.12.2024 (Reviewed)	31.03.2025 (Audited)
Total Revenue	862.57	779.52	515.70	2418.41	1265.15	1995.56
Other Income	51.91	174.58	23.37	384.63	59.85	170.87
Total Income	914.48	954.10	539.08	2803.04	1325.00	2166.43
Total Expenses	454.82	500.14	401.55	1450.07	1005.78	1497.09
PBT	459.66	453.96	137.53	1352.97	319.22	669.34
PAT	340.44	332.18	102.92	988.33	238.87	497.57
EPS (₹)	0.42	0.48	0.21	1.23	0.5	0.78

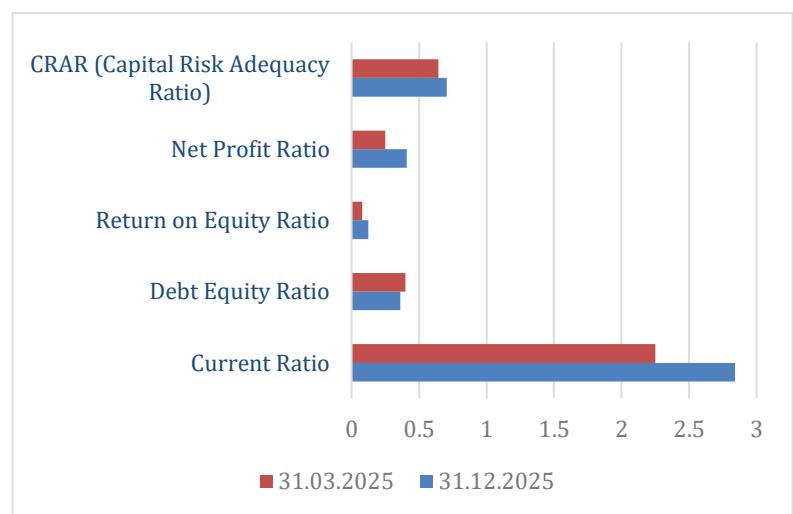
Presentation to the Board



Graph highlights strong quarter-on-quarter and year-on-year growth in Revenue, Profit, and EPS for Regency Fincorp Limited during **Q3 FY 2025–26**.

Regency Fincorp Limited – Financial Ratio Analysis (FY 2025)

Particulars	31.12.2025	31.03.2025
Current Ratio	2.84	2.25
Debt Equity Ratio	0.36	0.4
Return on Equity Ratio	12.33%	7.82%
Net Profit Ratio	40.87%	24.93%
CRAR (Capital Risk Adequacy Ratio)	70.38%	64.35%



The company reported steady improvement in key financial ratios, reflecting strong liquidity, profitability, and capital adequacy in **Q3 FY 2025–26**.