

January 16, 2026

BSE Limited

Corporate Relationship Department
25th Floor, Phiroze Jeejeebhoy Towers,
Dalal Street, Fort,
Mumbai - 400 001.

BSE Scrip Code: 524000

National Stock Exchange of India Limited

The Listing Department,
Exchange Plaza,
Bandra- Kurla Complex, Bandra (East),
Mumbai - 400 051.

NSE Symbol: POONAWALLA

Dear Sir / Madam,

Subject: Press Release - Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")

Pursuant to Regulation 30 and other applicable provisions of the SEBI Listing Regulations, please find enclosed press release on the Unaudited Financial Results and Performance of the Company for the quarter and nine months ended December 31, 2025.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,
For Poonawalla Fincorp Limited

Shabnum Zaman
Company Secretary
ACS-13918

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

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Registered Office: 201 and 202, 2nd floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036 **T:** +91 20 67808090

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PRESS RELEASE

Robust AUM growth of 77.6% YoY to ₹55,017 crore PAT growth of 102.5% QoQ to 150 ₹crore

Mumbai, January 16, 2026: The Board of Directors of Poonawalla Fincorp Limited, a non-deposit taking systemically important NBFC, focusing on consumer and MSME finance, today announced its unaudited financial results for the quarter ending December 31, 2025.

Poonawalla Fincorp registered robust growth in AUM during the period with AUM at ₹55,017 crore, 77.6% YoY. NII grew by 60.6% YoY to ₹1,080 crore during the quarter.

Financial highlights for the quarter ended December 31, 2025:

- **Assets Under Management (AUM)** stood at ₹55,017 crore, up 77.6% YoY and 15.3% QoQ
- **Secured to Unsecured on-book mix at 56:44**
- **Net Interest Income** (inc. fees and other income) at ₹1,080 Crore, up 60.6% YoY
- **Net Interest Margin (NIM)** (inc. fees and other income) at 8.62% in Q3FY26 vs 8.40% in Q2FY26
- **PPoP** of ₹528 crore, up 41.5% YoY in the quarter ended December 31, 2025
- **PAT** of ₹150 crore in Q3FY26 vs ₹74 Crore in Q2FY26
- **Stable asset quality: GNPA** stood at 1.51% in Q3FY26 vs 1.59% in Q2FY26
- **NNPA** stood at 0.80% in Q3FY26 vs 0.81% in Q2FY26
- **Credit cost** as a percentage to average AUM is at 2.62% in Q3FY26 vs 2.67% in Q2FY26
- **Stage 1 Assets** stood at 97.4% of on-book assets in Q3FY26 vs 97.1% in Q2FY26
- **Capital Adequacy Ratio** at 18.17% (Tier-1 at 17.15%), well above the regulatory requirement of 15%
- **Liquidity** buffer stood at ₹6,488 crore as of December 31, 2025
- **Cost of Borrowings** at 7.65% for this quarter, 4 bps lower than Q2FY26
- **12 new AI projects** have been added this quarter, bringing the total to 57 cutting-edge AI projects

Commenting on the results, **Mr. Arvind Kapil, Managing Director and CEO, Poonawalla Fincorp**, said,

“Our results mark a strong step-up in performance, reflecting disciplined execution and the strengthening of our core franchise. Profit after tax doubled quarter-on-quarter, driven by a 36.5% sequential increase in pre-provision operating profit. Return on assets improved to 1.2%, while moderation in credit costs underscores improving asset quality and risk outcomes. It is particularly encouraging to see our strategic investments delivering tangible gains across key financial metrics, reinforcing our confidence in the sustainability of this momentum”

About Poonawalla Fincorp Limited

Poonawalla Fincorp Limited (“the Company”) is a Cyrus Poonawalla group promoted non-deposit taking systemically important non-banking finance company (ND-SI-NBFC), registered with the Reserve Bank of India (RBI). The Company started operations nearly three decades back and is listed on the BSE Limited (BSE) and the National Stock Exchange of India Limited (NSE).

The Company has AUM of ₹55,017 crore as on December 31, 2025, and employs 5,264 people as of December 31, 2025. The company's financial services offerings include Loan Against Property, Gold Loans, Prime Personal Loans, Education Loans, Consumer Durable Loans, Business Loans, Instant Consumer Loans, Commercial Vehicle Loans, Mid-Market, Supply Chain Finance & NBFC Loans, Pre-Owned Car Finance, Loans for Professionals, Machinery Loans and Shopkeeper Loans.

For more information, please log on to: www.poonawallafincorp.com

For media queries contact: corporatecommunications@poonawallafincorp.com