

January 29, 2026

The Secretary
BSE Limited
Pheeroze Jeejeebhoy Towers
Dalal Street, Fort
Mumbai - 400 001
Scrip Code: 531595

The Secretary
National Stock Exchange of India Limited
Exchange Plaza, 5th Floor
Plot No- 'C' Block, G Block
Bandra-Kurla Complex, Bandra (East)
Mumbai – 400 051
Scrip Code: CGCL

Sub: Press Release – Unaudited Standalone and Consolidated financial results of the Company for the third quarter and nine months ended December 31, 2025

Dear Sir/Madam,

Please find enclosed the Press Release on the unaudited standalone and consolidated financial results of the Company for the third quarter and nine months ended December 31, 2025, which have been subject to limited review Report by the Joint Statutory Auditors of the Company.

The said intimations was received by the Company on January 29, 2026 at 10.29 p.m. (IST).

The aforesaid Press Release will be made available on the Company's website at www.caprilloans.in.

You are requested to kindly take the same on records.

Thanking you,

Yours faithfully,
for Capri Global Capital Limited

A handwritten signature in blue ink, appearing to read "Bhatt" followed by a flourish.

Yashesh Bhatt
Company Secretary & Compliance Officer
Membership No.: A20491

Encl.: As above



Capri Global Capital Limited

(CIN: L65921MH1994PLC173469)

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Capri Global Capital Limited

Press Release: 3Q FY26 Results

AUM INR 30,406 Cr 47% YoY / 12% QoQ	Disbursements INR 10,879 Cr 87% YoY / 21% QoQ
Gross Stage 3 1.2% PCR 43.6% / Restr. Ass. 0.3%	Consolidated PAT INR 255 Cr 99% YoY / 8% QoQ

(Rs Crores)

CONSOLIDATED	3QFY26	3QFY25	Y-o-Y	2QFY26	Q-o-Q
Total AUM	30,406	20,674	47.1%	27,040	12.4%
Gold Loans	12,799	7,102	80.2%	10,406	23.0%
MSME Loans	5,886	4,926	19.5%	5,602	5.1%
Affordable Housing	6,490	4,649	39.6%	5,972	8.7%
Construction Finance	5,109	3,742	36.5%	4,969	2.8%
Net Interest Income	510	345	47.8%	480	6.4%
Non-Interest Income	240	107	123.8%	203	18.2%
Net Total Income	751	453	65.8%	683	9.9%
Operating Expense	387	264	46.9%	338	14.7%
Operating Profit	363	189	92.1%	345	5.3%
Profit After Tax	255	128	99.4%	236	8.2%
Spread on net advances	7.0%	6.7%	36 bps	6.9%	16 bps
Cost-to-income	51.6%	58.2%	-662 bps	49.4%	215 bps
Operating Profit Margin	5.1%	3.8%	127 bps	5.3%	-27 bps
RoAA	4.0%	2.8%	113 bps	4.0%	-1 bps
RoAE	15.0%	12.6%	244 bps	14.4%	63 bps
Basic EPS (not annualised)	2.66	1.31	102.6%	2.45	8.2%
Book Value Per Share (Rs)	72.0	50.0	43.9%	69.4	3.8%
Gross Stage 3 Ratio	1.2%	1.7%	-49 bps	1.3%	-10 bps
PCR (on Stage-3)	43.6%	39.4%	416 bps	42.8%	73 bps
CRAR (Standalone)	30.3%	22.9%	742 bps	32.9%	-254 bps

Key Performance Highlights for 3QFY26 Consolidated Results

Mumbai, January 29th 2026: The Board of Directors of Capri Global Capital Ltd. (CGCL), a non-deposit taking and systemically important NBFC (NBFC-ND-SI) on Thursday, January 29th, 2026 announced the unaudited financial results for the quarter ended December 31st, 2025. Key takeaways are as follows:

Business and Earnings Performance

Delivers best-ever quarterly performance; Consolidated AUM crosses Rs 30,000 crores

CGCL delivered its strongest quarterly performance in 3QFY26 with consolidated AUM increasing 47% YoY and 12% QoQ to reach Rs 30,406 crores. Growth was broad-based across lending verticals, led by a 80% YoY increase in Gold Loans, 19% YoY increase in MSME Loans and a 40% YoY rise in Housing Loans. Disbursements grew 87% YoY to Rs 10,879 crores, while growth remained granular and well-diversified, with customer base exceeding 6.3 lakhs.

Continued uptick in profit growth in 3QFY26; PAT increased 99% YoY

CGCL sustained its strong uptick in profitability in 3QFY26, reporting a highest ever quarterly PAT of Rs 255 crores, up 99% YoY. The sharp increase in profitability was driven by expanding margins, operating leverage benefit, and consistent growth across all key business segments. The company delivered strong improvement in return metrics, with annualised RoAE at 15.0% and RoAA at 4.0% compared to 12.6% and 2.8% respectively, in the corresponding quarter of the previous year.

Net Interest Income grew 48% YoY to Rs 510 crores, supported by strong expansion in the retail loan book and reduction in cost of funds resulting in spread expansion. Blended yields remained stable at 16.4% and spreads expanded by 36 bps YoY to 7.0%, reflecting the company's ability to protect margins.

Strong Growth in Fee-Based Income; Non-Interest Revenue Remains a Strategic Lever

Non-interest income continued to scale meaningfully in 3QFY26, reinforcing our strategy of building a diversified and resilient earnings profile. Non-interest income grew 124% YoY to Rs 240 crores, contributing 32.0% of net total income during the quarter, supported by robust growth in co-lending fee income and insurance distribution business.

Co-lending fee income witnessed continued increase during the quarter, supported by higher origination volumes, deeper lender partnership and seamless integration, while enabling efficient capital utilization and enhancing return metrics. Co-lending AUM grew 93% YoY and now constitutes 23.5% of consolidated AUM versus 21.0% in 2QFY26.

The insurance distribution business generated net fee income of Rs 34 crores in 3QFY26 and Rs 87 crores in 9MFY26. We expect this vertical to contribute high quality recurring fee income going forward, supported by partnerships with 20 insurance companies and growing penetration across our expanding retail customer base. The car loan distribution business maintained steady momentum, with originations of Rs 3,290 crores in 3QFY26, up 15% YoY.

Operational Leverage Play Continues with Increasing Scale and Productivity Gains

The branch network expanded to 1,331 locations in 3QFY26, with a net addition of 107 branches during the quarter, while the employee base increased marginally to 13,066, reflecting improved productivity. Operational efficiency strengthened further with the cost-to-income ratio improving to 51.6% in 3QFY26, compared to 58.2% in 3QFY25. Supported by spread expansion and improved cost efficiency, pre-provision operating profit surged 92% YoY to Rs 363 crores in 3QFY26.

Asset Quality Improves with Credit Cost Under Control

In line with our focus on growing the book while maintaining strong risk discipline, impairments for 3QFY26 stood at Rs 23 crores, down by 26% QoQ and accounted for 0.4% of the gross loan book. Asset quality improved further with the Gross Stage 3 ratio declining to 1.2%, down by 49 bps YoY. Similarly, the Net Stage 3 ratio improved to 0.7%, down 35 bps YoY, supported by adequate provision coverage ratio of 43.6% on Stage 3 loans.

Robust Capital Position and Liquidity

CGCL standalone capital adequacy ratio stood strong at 30.3% in 3QFY26 and consolidated total equity stood at Rs 6,927 crores, up by 68% YoY reflecting strong equity capital position. Borrowings increased by 38% YoY to Rs 19,421 crores. Debt/Equity ratio remained comfortable at 2.8x.

Promoter & Managing Director Mr. Rajesh Sharma Commented:

"We delivered a strong performance in 3QFY26, with healthy AUM growth across our key lending segments, supported by a diversified and secured portfolio. Profitability improved during the quarter, driven by stable margins, higher contribution from high-yield products, strong growth in fee-based income and operating leverage from our expanding network, while our asset quality remained resilient. With a strong capital position and continued investments in technology, we are well positioned to scale efficiently and remain on track to achieve Rs 55,000 cores AUM, sustainable RoAE of 16-18% and RoAA of 4.0%-4.5% by FY28, creating long-term value for all stakeholders."

About Capri Global Capital Ltd:

Capri Global Capital Limited ("Capri Loans") is a well-diversified retail focused Non-Banking Financial Company listed on the BSE Limited and the NSE Limited. Capri Loans has AUM of over Rs 30,000 crores and serves customer base of over 6.3 Lakhs through more than 13,000+ employees and 1,330+ branches as of December 31st, 2025 across pan India. Capri Loans offers a wide range of secured and collateralized loans across four primary lending segments - MSME Loans, Gold Loans, Construction Finance and Housing Loans offered through its 100% subsidiary, Capri Global Housing Finance Limited ("CGHFL"). Capri Loans also has fee-based businesses such as distribution of car loan products and has a composite license for distribution of Life, General and Health insurance policies.

For further information, please get in touch with:

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Disclaimer:

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