

Date: May 29, 2026

To,
The Manager,
Bombay Stock Exchange Limited,
Corporate Relationship Department,
Phirozee Jeejeebhay Tower,
Dalal Street, Fort,
Mumbai-400 001
BSE Scrip Code: 533260

To,
The Manager,
National Stock Exchange of India Limited,
Exchange Plaza, C/1, Block G,
Bandra Kurla Complex,
Bandra (East),
Mumbai-400 051,
NSE Symbol: CPCAP

Sub: Q4 FY26 & Fiscal Year 26 Investor Update

Respected Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed the Q4 FY26 & Fiscal Year 26 Investor Update on the Audited financial results (Standalone & Consolidated) for the quarter and year ended March 31, 2026.

This disclosure will also be hosted on the Company's website <https://cpcapital.in/>

Thanking you,

**For CP Capital Limited
(Formerly known as Career Point Limited)**

**(CS Manmohan Pareek)
Company Secretary & Compliance Officer
(ACS34858)**

Enclosed:

1. Q4 FY26 & Fiscal Year 25-26 Investor Update

CP Capital Limited

(Formerly known as Career Point Limited)

Registered office: Village Tangori, Bamur, Mohali, Punjab 140601

Corporate Office: CP Tower-1, Road No-1, IPIA, Kota, Rajasthan-324005

Phone: +91 744 3559282; Website: www.cpcapital.in, E-mail: investors@cpil.in CIN: L64990PB2000PLC054497

AUDITED RESULTS · Q4 & FULL YEAR FY 2025-26

INVESTOR UPDATE

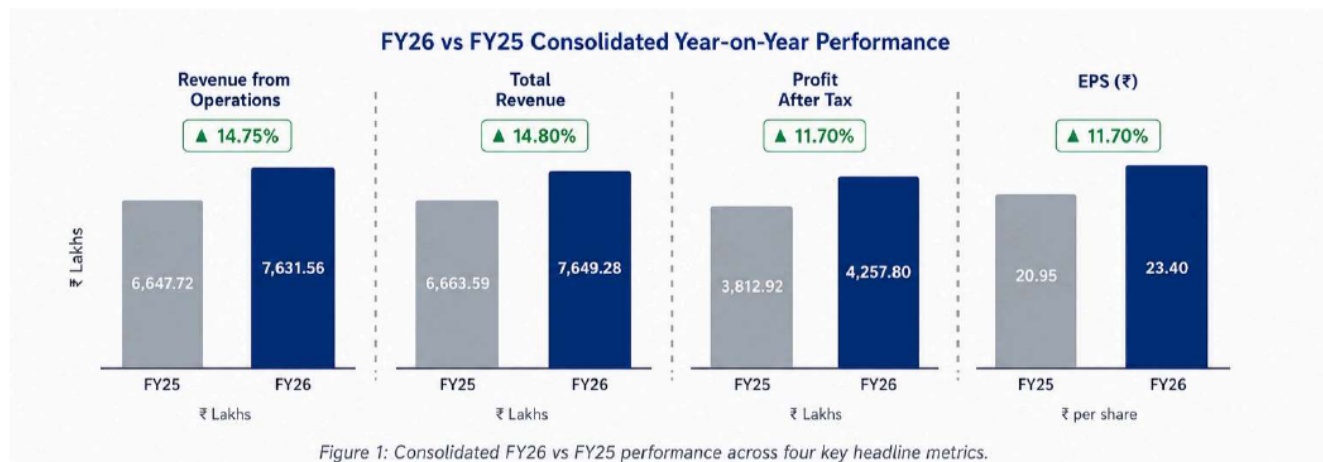
The company has delivered its strongest consolidated year on record. Revenue, profitability, and per-share earnings advanced together, anchored by disciplined loan book expansion and a deliberately diversified income mix.

Consolidated PAT (FY26) ₹ 4,257.80 L ↑ +11.7% YoY	Consolidated Revenue (FY26) ₹ 7,649.28 L ↑ +14.8% YoY	EPS (FY26) ₹ 23.40 ↑ +11.7% YoY	Net Loan Book ₹ 44,215.82 L ↑ +10.0% YoY
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₹66252.32 L Total Assets	₹ 57291.76 L Total Equity	₹ 314.91 Net Worth / Share	0.13x Debt-to-Equity	70.3% PBT Margin (Consol.)
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1. FY26 AT A GLANCE · YEAR-ON-YEAR PERFORMANCE

On every consolidated metric, FY26 outperforms FY25. The company has scaled across revenue, profitability, and per-share earnings simultaneously, the hallmark of compounding growth.



Consolidated Revenue from Operations grew 14.75% year-on-year to ₹ 7631.56 Lakhs, with Total Revenue advancing 14.8% to ₹ 7,649.28 Lakhs. Profit After Tax expanded 11.7% to ₹ 4,257.80 Lakhs, and Earnings Per Share increased to ₹ 23.40 from ₹ 20.95, providing a substantial per-share value uplift for shareholders.

2. EXECUTIVE SUMMARY · THE FY26 STORY

Five takeaways frame our performance for the financial year ended 31 March 2026.

1. FY26 delivers record consolidated performance.

Consolidated Profit After Tax expanded to ₹ 4,257.80 Lakhs from ₹ 3,811.71 Lakhs, an 11.7% year-on-year improvement. Consolidated Revenue from Operations grew 14.75% to ₹ 7631.56 Lakhs, with Total Revenue scaling 14.8% to ₹ 7,649.28 Lakhs. EPS rose to ₹ 23.40 from ₹ 20.95, translating top-line growth directly into per-share value for shareholders.

2. The earning-asset base scaled materially.

The consolidated Net loan book grew to ₹ 44,215.82 Lakhs, up 10.0% year-on-year, representing net deployment of ₹ 4,015 Lakhs of fresh capital at attractive risk-adjusted spreads. Total Assets crossed ₹66252.32 Lakhs (up 6.1%), and Total Equity expanded to ₹ 57291.76 Lakhs entirely through organic earnings retention.

3. A diversified, lending-anchored revenue model.

Interest Income contributes 72.9% of consolidated revenue (₹ 5,578.91 L), anchored by the lending book. Rental and Infrastructure Income contributes 22.61% (₹ 1725.72 L), generated by the company's tangible real-asset base. This dual-engine model of financial yield plus real-asset rental provides resilience across cycles.

4. Strong margins reflect the operating leverage in the model.

Consolidated PBT margin for FY26 stood at 70.3% on Total Revenue, with PAT margin of 55.7%. The combination of yielding loans and recurring real assets income translates revenue growth into incremental profitability efficiently, with FY26 also reflecting a measured increase in interest cost from calibrated incremental borrowings deployed into the loan book.

5. Conservative balance sheet with ample headroom for FY27.

With Debt-to-Equity at 0.13x, the balance sheet remains conservatively leveraged with significant headroom for continued deployment. Net Worth per share advanced to ₹ 314.91 from ₹ 299.94, an organic accretion driven entirely by retained earnings with no equity dilution during the year. The Company enters FY27 with significant capital headroom.

3. QUARTERLY MOMENTUM · CONSISTENT EARNINGS DELIVERY

Comparing each quarter of FY26 against the same quarter of FY25 reveals consistent year-on-year growth at the consolidated level. The Q1FY25 base has been shown on both reported and adjusted basis: the adjusted figure of ₹ 836 Lakhs excludes approximately ₹ 322 Lakhs of one-time income from the prior-year quarter, giving a like-for-like comparable.

Consolidated PAT: Same-Quarter Comparison FY25 vs FY26

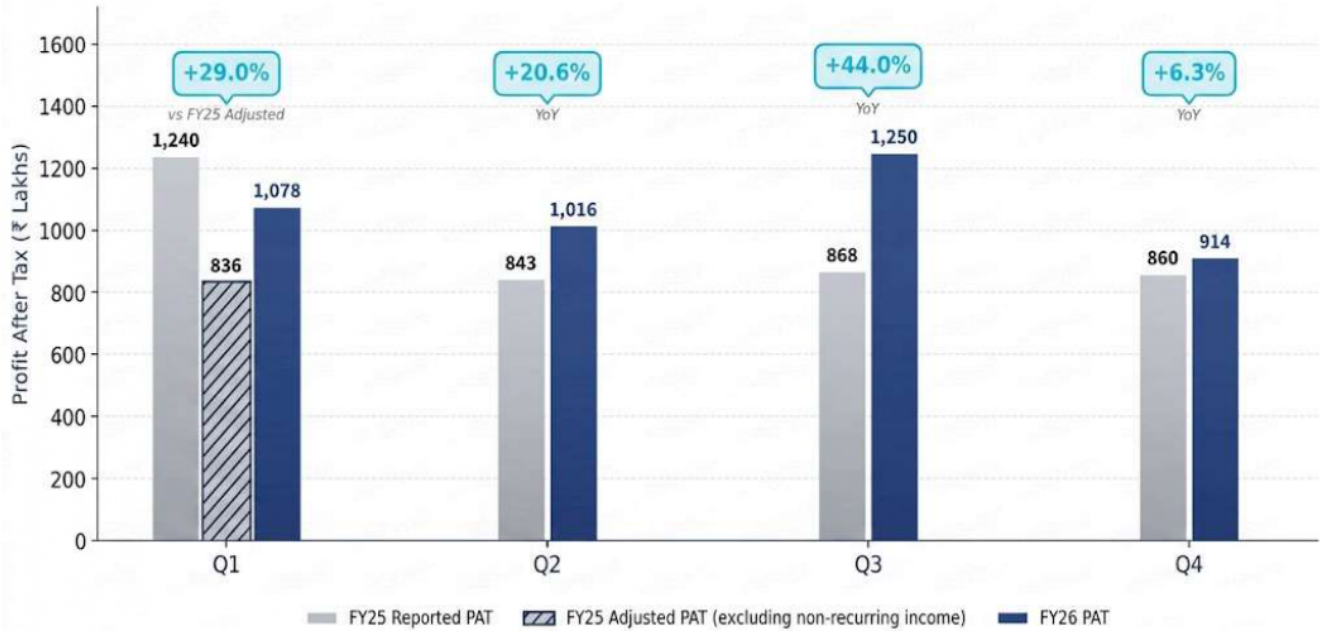


Figure 2: Consolidated quarterly PAT compared against the same quarter of the previous year. Growth for Q1 is computed against the FY25 adjusted base.

On a like-for-like basis, every quarter of FY26 has delivered higher Profit After Tax than the same quarter of FY25. Q1 expanded 29.0% over the adjusted base, Q2 grew 20.6%, Q3 advanced 44.0%, and Q4 increased 6.3% year-on-year. Q3FY26 stood out as the strongest quarter of the year at ₹ 1,250 Lakhs, while the full-year aggregate of ₹ 4,258 Lakhs is the highest annual consolidated PAT in the Company's history.

REVENUE MIX · DIVERSIFICATION DEEPENS

Side-by-side, the FY25 and FY26 revenue compositions tell a clear story of structural diversification. While lending remains the anchor, the company has substantially scaled its rental and infrastructure income stream through subsidiary Career Point Infra Limited, creating a more balanced revenue mix.

Consolidated Revenue Mix: FY25 vs FY26 Composition



Category	FY25	FY26
Interest Income (Lending)	₹5,577.00 L (83.5%)	₹5,578.91 L (72.9%)
Rental & Infra Income	₹667.67 L (10.0%)	₹1,725.72 L (22.6%)
Fees & Commission	₹425.70 L (6.4%)	₹278.13 L (3.6%)
Net Gain on Fair Value	₹0.00 L (0.0%)	₹48.80 L (0.6%)
Other Income	₹10.65 L (0.2%)	₹17.72 L (0.2%)

Figure 3: Consolidated revenue composition for FY25 and FY26, with category-wise values and percentage shares of total revenue.

Rental and Infrastructure Income scaled from ₹ 667.67 Lakhs in FY25 to ₹ 1725.72 Lakhs in FY26, a 2.5x expansion that lifted its share of consolidated revenue from 10.0% to 22.0%. Interest Income remained broadly stable in absolute terms (₹ 5,577 Lakhs to ₹ 5,579 Lakhs) while its share of total revenue moderated from 83.5% to 72.9%. The result is a more diversified, more resilient revenue base going into FY27.

4. BALANCE SHEET · STRENGTHENING THE LOAN BOOK

The Company's balance sheet at 31 March 2026 reflects deliberate, disciplined expansion of its core earning-asset base. The lending book is the principal driver of the year's growth, funded by a calibrated combination of retained earnings and conservative borrowings.

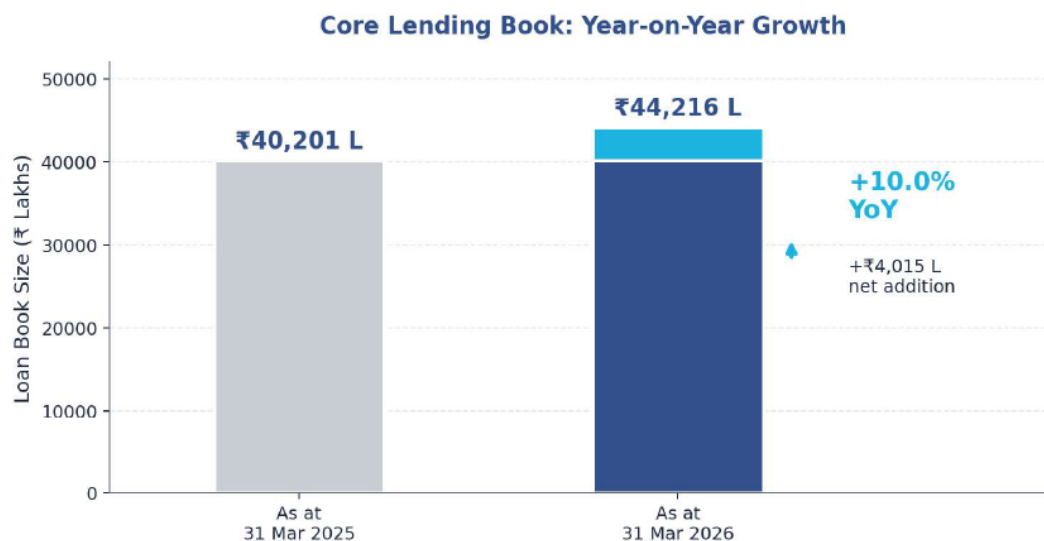


Figure 4: Year-on-year movement in the consolidated core lending book, including the net addition during FY26.

The consolidated loan book grew to ₹ 44,215.82 Lakhs from ₹ 40,200.75 Lakhs at the end of FY25, a 10.0% year-on-year expansion representing net deployment of ₹ 4,015 Lakhs in fresh capital during FY26. This incremental deployment carries forward into FY27 as a structurally larger earning base, generating run-rate interest income through the year. Total Assets crossed ₹66252.32 Lakhs (up 6.1% year-on-year), and Total Equity advanced to ₹ 57291.76 Lakhs (up 5.0%) entirely through organic retained earnings.

On the funding side, borrowings were calibrated up to ₹ 7,720.69 Lakhs from ₹ 4,193.04 Lakhs, a measured increase deployed into the loan book at attractive spreads. The Debt-to-Equity ratio at 0.13x remains conservative and well within prudent leverage norms, providing meaningful headroom for continued lending expansion in FY27 without straining the balance sheet.

5. STANDALONE FINANCIAL HIGHLIGHTS

Particulars (₹ Lakhs)	Q4FY26	Q3FY26	Q4FY25	YoY %	FY26	FY25
Revenue from Operations	1,290.28	1,726.28	1,485.06	(13.1%)	6,084.55	6,727.91
Interest Income	1,243.83	1,387.14	1,209.37	+2.8%	5,332.79	5,174.96
Total Revenue (incl. other inc.)	1,334.96	1,727.23	1,485.66	(10.1%)	6,135.99	6,729.81
Profit Before Tax	818.75	1,106.31	1,225.18	(33.2%)	4,056.23	5,279.63

Profit After Tax	568.13	984.19	883.39	(35.7%)	3,158.96	4,066.47
Basic & Diluted EPS (₹)	3.12	5.41	4.86	(35.7%)	17.36	22.35

Table 1: Standalone audited financial highlights for the quarter and year ended 31 March 2026, with comparatives. Figures in ₹ Lakhs except where stated.

Note: The FY25 standalone base included ₹ 727.36 Lakhs of dividend income and approximately ₹ 322 Lakhs of additional one-time income (collectively ₹ 1,049.36 Lakhs of non-recurring items). With these items now anniversaried out, the FY26 standalone results provide a cleaner comparable base for forward year-on-year tracking, and the underlying standalone core lending franchise continues to grow steadily.

6. CONSOLIDATED FINANCIAL HIGHLIGHTS

Particulars (₹ Lakhs)	Q4FY26	Q3FY26	Q4FY25	YoY %	FY26	FY25
Revenue from Operations	1,847.05	2068.78	1,601.14	+12.8%	7631.56	6,650.37
Interest Income	1,283.77	1,434.31	1,305.91	(1.7%)	5,578.91	5,577.00
Total Revenue (incl. other inc.)	1,861.64	2,039.02	1,601.16	+16.3%	7,649.28	6,661.02
Profit Before Tax	1,226.60	1,427.13	1,242.23	(1.3%)	5,379.57	5,177.59
Profit After Tax (Owners of Parent)	913.74	1,249.71	859.59	+6.3%	4,257.80	3,811.71
Basic & Diluted EPS (₹)	5.02	6.87	4.72	+6.4%	23.40	20.95

Table 2: Consolidated audited financial highlights for the quarter and year ended 31 March 2026, with comparatives. Figures in ₹ Lakhs except where stated.

7. MANAGEMENT COMMENTARY & OUTLOOK

A. Annual Performance: A Year of Compounding Consolidated Growth

CP Capital Limited has closed Financial Year 2025-26 with the strongest consolidated performance in the Company's recent history. Consolidated Revenue from Operations grew 14.2% year-on-year to ₹ 7631.56 Lakhs, Total Revenue advanced 14.8% to ₹ 7,649.28 Lakhs, and Consolidated Profit After Tax expanded 11.7% to ₹ 4,257.80 Lakhs. EPS scaled to ₹ 23.40 per share from ₹ 20.95.

More importantly, the growth has been broad-based across revenue, profitability, and per-share earnings simultaneously, the signature of a well-functioning compounding platform. The consolidated PBT margin for FY26 of 70.3% on Total Revenue and PAT margin of 55.7% demonstrate the operating leverage inherent in the lending-plus-real-asset business model. The diversification of the revenue mix during the year, with Rental and Infrastructure Income scaling 2.5x, has lifted the structural resilience of the income profile going into FY27.

B. Quarterly Delivery: Consistent Same-Quarter Growth

Comparing each quarter of FY26 against the same quarter of FY25 demonstrates consistent year-on-year delivery throughout the year. Q1FY26 PAT grew 29.0% over the FY25 adjusted base (which excludes a one-time pre-tax item of approximately ₹ 322 Lakhs from Q1FY25). Q2FY26 PAT grew 20.6%, Q3FY26 PAT grew 44.0%, and Q4FY26 PAT grew 6.3%. The full-year aggregate of ₹ 4,258 Lakhs is the highest annual consolidated PAT delivered by the Company.

Q4FY26 specifically delivered Consolidated Revenue from Operations of ₹ 1,847.05 Lakhs (up 12.8% year-on-year) and Total Revenue of ₹ 1,861.64 Lakhs (up 16.3%). Consolidated Profit After Tax attributable to Owners of the Parent grew 6.3% year-on-year to ₹ 913.74 Lakhs, with EPS at ₹ 5.02 versus ₹ 4.72 in Q4FY25.

C. Balance Sheet: Building a Bigger, Better Loan Book

The Consolidated Balance Sheet at 31 March 2026 tells the same compounding story in stock terms. Total Assets grew to ₹66252.32 Lakhs from ₹ 62,475.35 Lakhs. The core lending book, the principal earning asset of the company, expanded 10.0% year-on-year to ₹ 44,215.82 Lakhs, adding ₹ 4,015 Lakhs of fresh deployment in FY26 at attractive risk-adjusted spreads. Investment Property of ₹ 17,127.09 Lakhs continues to anchor the real-asset base of the consolidated platform, generating recurring Rental and Infrastructure Income that scaled to ₹ 1725.72 Lakhs at the consolidated level in FY26.

On the capital side, Total Equity expanded to ₹ 57291.76 Lakhs entirely through retained organic earnings, with no equity raises or dilutive actions during the year. Other Equity (reserves) scaled to ₹ 55,472.49 Lakhs. Borrowings were calibrated up to ₹ 7,720.69 Lakhs to fund loan book expansion at attractive spreads, keeping the Debt-to-Equity ratio at a conservative 0.13x. Net Worth per share grew to ₹ 314.91 from ₹ 299.94.

D. Outlook: Entering FY27 with Momentum and Headroom

CP Capital enters FY27 with three durable tailwinds. First, the loan book is 10% larger entering the new year, which creates a structurally higher run-rate of interest income. Second, the conservative leverage position at 0.13x Debt-to-Equity provides meaningful headroom to fund further loan book growth without strain on the balance sheet. Third, the diversified revenue mix with Rental and Infrastructure Income now contributing 22.0% of consolidated revenue provides a more resilient earnings base across cycles.

Operationally, the Company will continue to focus on disciplined capital deployment into yielding assets at attractive risk-adjusted spreads, maintaining conservative provisioning, optimising the cost structure, and delivering sustainable long-term value to shareholders. The dual-engine consolidated revenue model of lending interest income complemented by real-asset income is expected to remain the foundation of the company's earnings durability across cycles.

The Board and Management remain committed to the highest standards of corporate governance, transparency in disclosures, and regulatory compliance, in keeping with the spirit of the listing obligations and the trust placed in the Company by its shareholders.

DISCLAIMER

This investor update has been prepared for informational purposes only. The financial results presented herein for the Quarter and Financial Year ended 31 March 2026 are audited and have been approved by the Board of Directors. Comparative figures for prior periods are derived from previously published audited and unaudited results. This document contains forward-looking statements based on current expectations and assumptions; actual results may differ materially due to various risks and uncertainties. This communication does not constitute an offer to sell or a solicitation of an offer to buy any securities. Investors are advised to read the detailed financial statements filed with the stock exchanges and to make their own assessment in consultation with their financial advisors.