05th November, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers, 1st Floor,
Dalal Street, Mumbai - 400001.
BSE Scrip Code: 512463

To,
National Stock Exchange of India Limited
Exchange Plaza, Bandra Kurla Complex,
Bandra (East), Mumbai - 400 051.
NSE Symbol: LLOYDSENT

Sub: Earnings Update / Investor Presentation for the quarter and half year ended 30th September, 2026.

Dear Sir/Madam,

Pursuant to Regulation 30 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 **("SEBI Listing Regulations")**, we, Lloyds Enterprises Limited **("the Company")** are enclosing herewith the Earnings Update / Investor Presentation for the quarter and half year ended 30th September, 2026.

The aforesaid Earnings Update / Investor Presentation will also be available on Company's website at *www.lloydsenterprises.in*

Kindly take the same on record.

Thanking you,
Yours faithfully,

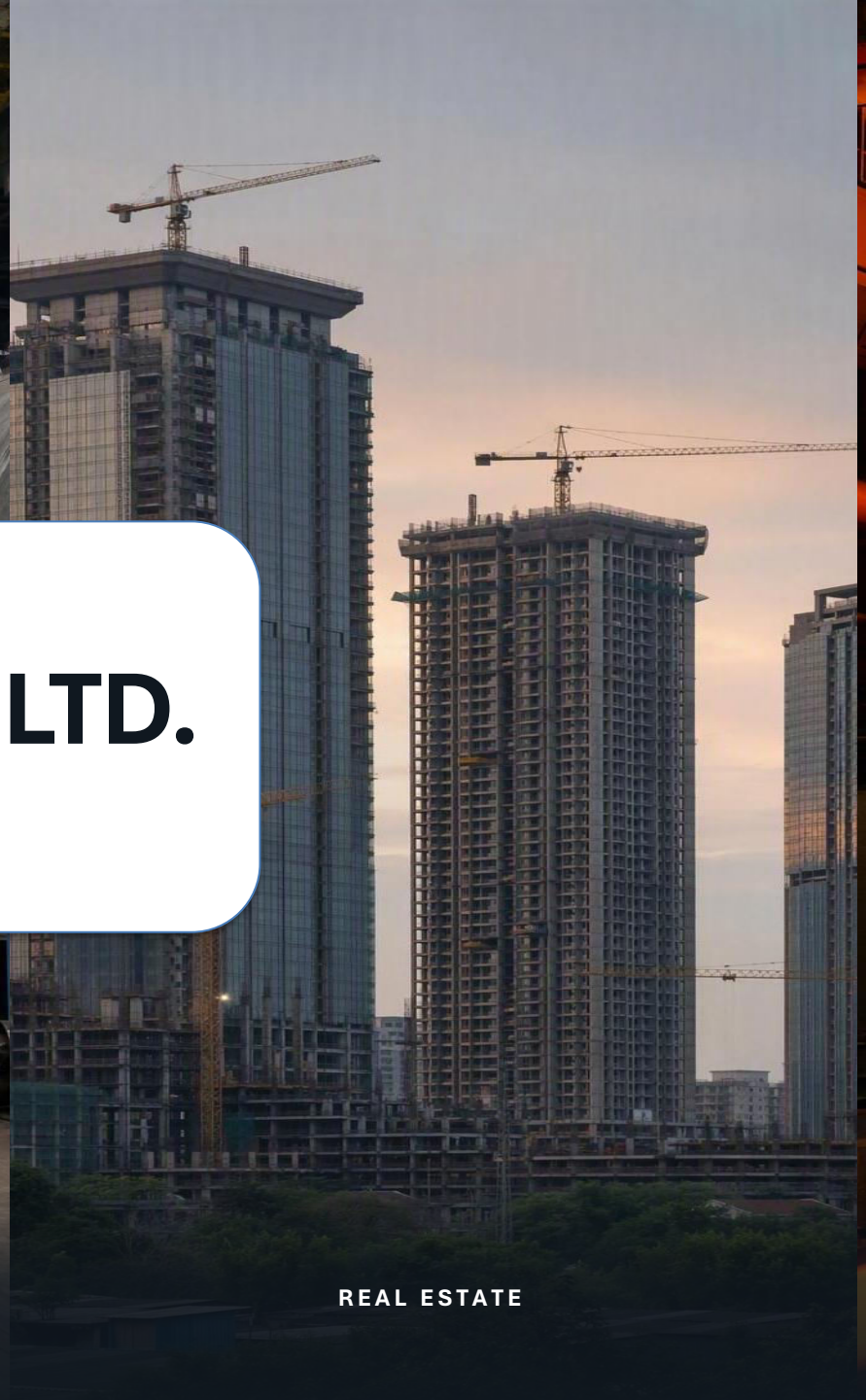
For Lloyds Enterprises Limited

Pranjal Pramod Mahapure
Digitally signed by Pranjal Pramod Mahapure
Date: 2026.11.05 17:07:08 +05'30'

Pranjal Mahapure
Company Secretary and Compliance Officer
ACS69408

Encl: As above







LLOYDS ENTERPRISES LTD.

Q2FY27 Investor Presentation

November 2026

ENGINEERING

REAL ESTATE

METALS

About Us

> Lloyds Enterprises Limited (LEL) is a diversified holding platform spanning trading, real estate and strategic investments

Listed on **the BSE since 1987** and on the **NSE since 2024**

Trading portfolio spans **steel, allied products and iron ore pellets**

Serves both **domestic and export markets**

Investment strategy focused on **long-term value creation**

Portfolio balanced between **near-term opportunities** and **sustainable growth assets**



HOLDING COMPANY OF:

- **Lloyds Engineering Works Limited (LEWL)**, a four-engine engineering, EPC, electrical and defence platform.
- **Lloyds Realty Developers Limited (LRDL)**, a 270+ acre land bank across the MMR growth corridors.

STRATEGIC INVESTMENTS INCLUDE:

- **Thriveni Lloyds Swarnagiri Private Limited, operator of India's first private primary gold mine, now in commercial production**
- 4.13% stake in **Lloyds Metals & Energy Ltd (LMEL)**, offering **exposure to an integrated iron ore and steel franchise**
- In June 2026 the company acquired **17.88% of Steel Infra Solutions Company Ltd (SISCOL)**

Q2 & H1 FY27 Highlights

₹738 Cr
Q2 CONSOLIDATED INCOME
+65% YoY

₹1,343 Cr
H1 CONSOLIDATED INCOME
+27% YoY

₹3,776 Cr
H1 STANDALONE TOTAL COMPREHENSIVE INCOME
+3,189% YoY

₹1,412 Cr
H1 CONSOLIDATED TOTAL COMPREHENSIVE INCOME
+542% YoY

WHAT CHANGED THIS HALF

01 | HOLDING COMPANY

Standalone total comprehensive income reached **₹3,775.68 Cr** in H1 FY27, reflecting the value movement in the strategic investment portfolio.

At the consolidated level, H1 income grew **27% to ₹1,343.20 Cr**, while EBITDA was ₹224.82 Cr and margin was 16.74%.

02 | ENGINEERING

LEWL's H1 pro forma platform delivered **₹359 Cr EBITDA and ₹212 Cr PAT**, with income of ₹2,550 Cr.

SISCOL expands fabrication scale; the group order book stood at ₹10,355 Cr at 30 September.

03 | PORTFOLIO

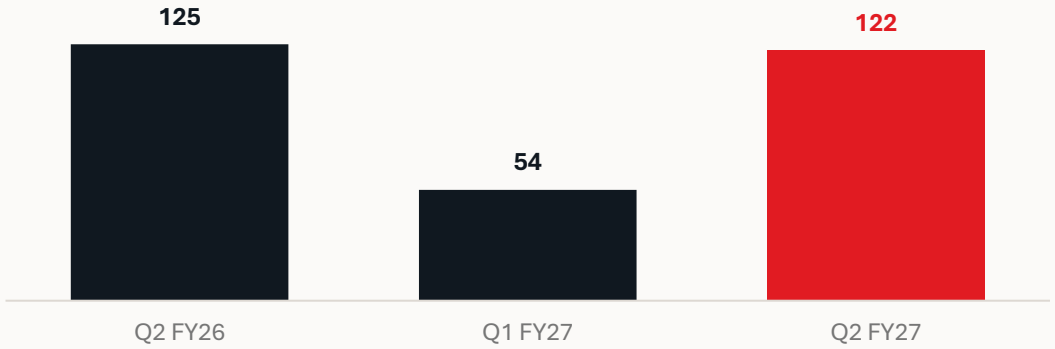
Real estate
~1.75 Cr sq ft pipeline; NSE and BSE approvals received for demerger, NCLT awaited.

Gold
Jonnagiri entered commercial production in June 2026 and produced 135 Kg in Q2 FY27; FY27 target ~400 kg.

Q2 FY27 Performance Trend

STANDALONE PERFORMANCE

₹ Crores



Total Income

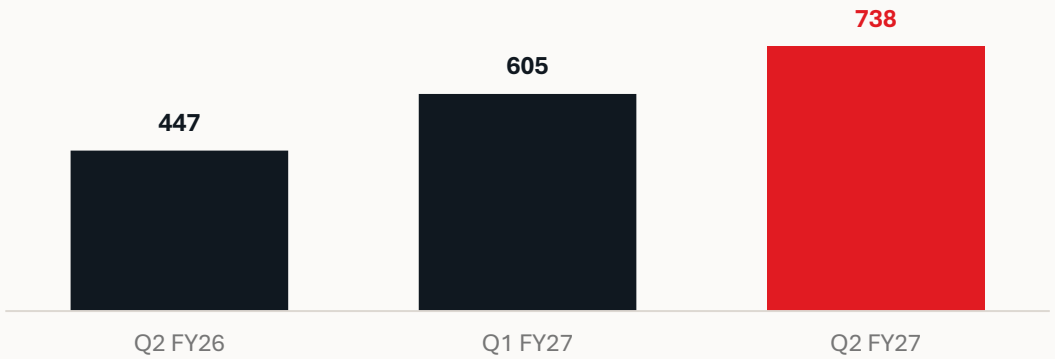
₹ Crores



Total Comprehensive Income

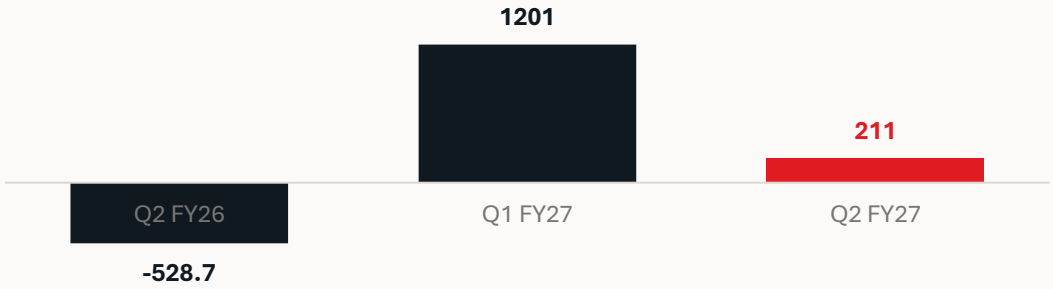
CONSOLIDATED PERFORMANCE

₹ Crores



Total Income

₹ Crores



Total Comprehensive Income

H1 FY27 Financial Performance Standalone and Consolidated

STANDALONE RESULTS

All amounts in INR Crore

PARTICULARS	H1 FY27	H1 FY26	YOY(%)
Total Income	176.19	489.50	*(64%)*
Total expenses	148.34	188.66	*(21%)*
EBIDTA*	27.85	300.84	***(91%)***
EBIDTA Margin (%)	15.81%	61.46%	***(4,565 bps)***
Depreciation and amortization	0.26	0.24	*8%*
Finance costs	20.17	11.67	*73%*
Exceptional items	-	-	-
Profit Before Tax	7.42	288.93	*(97%)*
Tax	(0.34)	37.61	-
Total Comprehensive Income	**3,775.68**	**114.81**	***3,189%***

CONSOLIDATED RESULTS

All amounts in INR Crore

PARTICULARS (INR CRORES)	H1 FY27	H1 FY26	YOY(%)
Total Income	1,343.20	1,059.67	*27%*
Total expenses	1,118.38	691.35	*62%*
EBIDTA*	224.82	368.32	***(39%)***
EBIDTA Margin (%)	16.74%	34.76%	***(1,802 bps)***
Depreciation and amortization	19.40	9.28	*109%*
Finance costs	33.20	17.97	*85%*
Exceptional Items	-	-	-
Profit Before Tax	172.22	341.07	*(50%)*
Tax	32.08	54.35	*(41%)*
Share of associates	28.07	23.79	*18%*
Total Comprehensive Income	**1,411.84**	**219.75**	***542%***

Lloyds Realty Developers Limited (LRDL)

Three decades of delivery across Mumbai, MMR, Pune and Tirupur: **30 lakh+ sq ft across 19 residential and commercial projects**, handed over with Occupation Certificates and no RERA disputes. A wholly owned subsidiary of Lloyds Enterprises, LRDL is now moving towards listing under a Scheme of Arrangement: **NSE and BSE approvals received, NCLT sanction awaited.**

30 Lacs+	19	₹3,500 Cr	~1.75 Cr
SQ FT DELIVERED	PROJECTS DELIVERED	VALUE DELIVERED TO DATE	SQ FT IN PIPELINE

RESIDENTIAL 16.90 Lacs sq ft · 10 projects · 53%

COMMERCIAL 13.50 Lacs sq ft · 9 projects · 47%

TRACK RECORD

- Zero RERA cases
- 100% OC on handover
- 100% conveyance completed

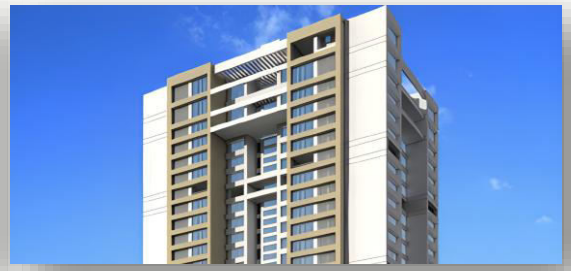
ICONIC DELIVERIES



The Square, Andheri East, Mumbai
1.87 lakh sq ft commercial, completed 2026.



1515 Moneco, Prabhadevi, Mumbai
64,000 sq ft residential tower, completed 2025.



Pearl Residency, Prabhadevi, Mumbai
2.25 lakh sq ft residential, completed 2017.



Om Chambers, Pimpri, Pune
3.50 lakh sq ft commercial, completed 2018.

Multi-Format Real Estate: ~1.75 Cr Sq Ft Pipeline

FIVE WAYS TO PARTNER

01 Development management
End-to-end project management, from planning to delivery.

02 Co-development
Integrated funding, construction and sales execution to maximise yields.

03 Financial partners
Land acquisition with pre-committed capital.

04 Redevelopment
Better homes and amenities for existing communities.

05 Plotted development
Residential, commercial or mixed-use on acquired land.

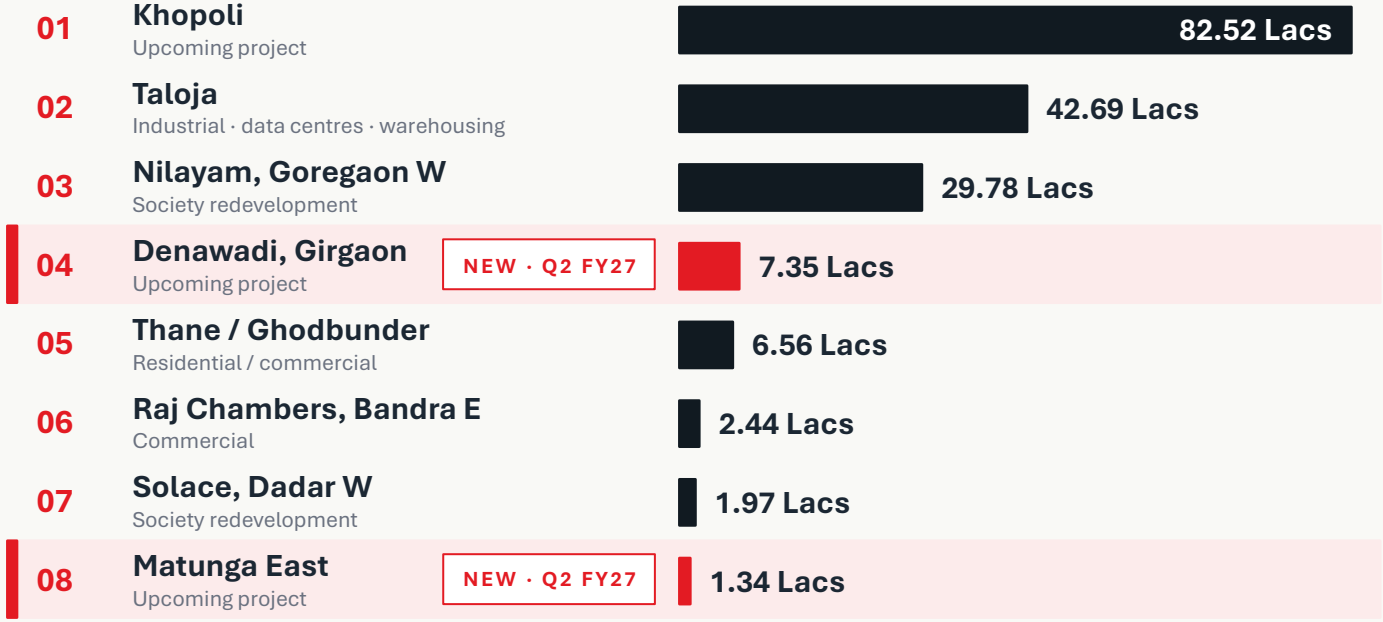
FORMATS & PIPELINE

Residential | **Commercial** | **Society redevelopment** | **Plotted development** | **Industrial**

Retail | SRA rehabilitation | Hospitality | Educational | Healthcare

Red = live in current pipeline · Grey = delivered

New in Q2 FY27 · 2 projects, 8.69 Lacs sq ft



The projects stated above include those developed by LRDL, together with its associates, special purpose vehicles (SPVs) and subsidiaries.

Corporate Restructuring to Create Two Focused Businesses

STRUCTURAL CHANGES

- Lloyds Enterprises will first merge its real estate subsidiaries, Lloyds Realty Developers and Indrajit Properties, into itself.
- The entire real estate business will then be separated into a new company, Lloyds Realty Limited.
- After the restructuring, Lloyds Enterprises will retain only the trading and investment business.
- Lloyds Realty Limited will operate as a standalone real estate company and will be automatically listed separately, subject to approvals.

STRATEGIC RATIONALE

- Trading and real estate differ sharply in capital intensity, risk profile and operating timelines, making a combined structure inefficient.
- The separation allows each business to run with its own balance sheet, funding strategy and management focus.
- It brings the underlying value of the real estate portfolio into clear view instead of keeping it embedded within Lloyds Enterprises.
- The simplified structure improves transparency and makes both businesses easier to understand and value for investors.

The restructuring creates two focused entities with clearer strategy, stronger accountability and better valuation visibility for shareholders.

SCHEME OF ARRANGEMENT: APPROVAL STATUS

REGULATORY APPROVALS

NSE	BSE	NCLT
✓	✓	...
Approval received	Approval received	Approval awaited

CONSIDERATION FOR SHAREHOLDERS OF THE DEMERGED COMPANY

- **Share entitlement ratio:** 1 fully paid-up equity share of Rs. 1 each of Lloyds Realty Limited (Resulting Company) for every 2 fully paid-up equity shares of Rs. 1 each held in Lloyds Enterprises Limited (Demerged Company).
- **Who is eligible:** Shareholders of Lloyds Enterprises whose names appear in the register of members on the Record Date, or their legal heirs and successors as recognised by the Board.
- **How it is issued:** Shares are issued and allotted as fully paid-up, automatically on the Scheme becoming effective, with no application or deed required from shareholders.

Lloyds Engineering Works Limited (LEWL)

One platform, four engines and ~3 lakh sq m of manufacturing capacity across Ahmedabad, Nagpur, Murbad, Bhilai and SISCOL

₹2,550 Cr
H1 PRO FORMA INCOME, +74%

₹359 Cr
H1 PRO FORMA EBITDA, +50%

₹212 Cr
H1 PRO FORMA PAT, +33%

₹10,355 Cr
ORDER BOOK, 30 SEP

WHERE H1 INCOME COMES FROM

ENTITY	H1 FY27 INCOME, ₹ CR	EBITDA MARGIN
LICL 24.2% associate	1,402	14.3%
LEWL standalone	718	16.3%
SISCOL 51.7% owned	500	10.2%
Metalfab 76% owned	198	15.4%
Techno Industries wholly owned	90	n.m.
LADS 85% owned	7	16.2%

ORDER BOOK MIX

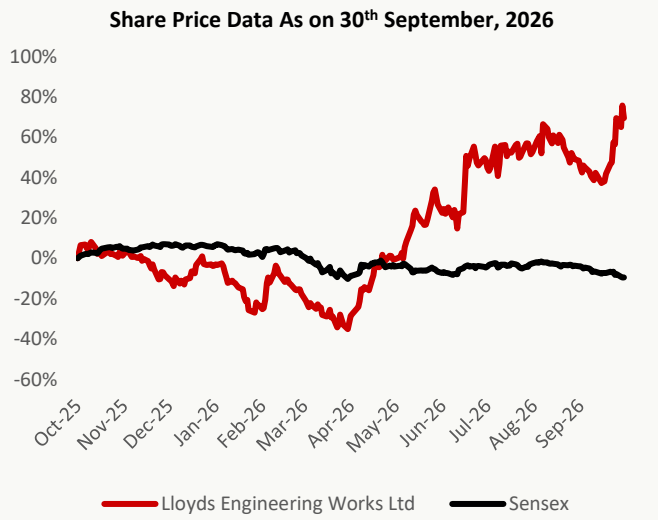


EPC & Infrastructure	₹5,764 Cr · 56%
Fabrication	₹1,443 Cr · 14%
Other engineering	₹3,149 Cr · 30%

FOUR ENGINES

FABRICATION	SISCOL: 100,000 MTPA, 187 projects; Bhilai heavy engineering
ELECTRICAL	Techno: new Vatva plant, 200+ elevators/month; ₹26.7 Cr R&D
EPC & INFRA	LICL turnkey EPC: mining-to-metal, steel and power
DEFENCE	Naval, UAV and radar tie-ups (Fincantieri, FlyFocus); ₹31 Cr R&D

SHARE PRICE VS SENSEX



LEL is the holding company for LEWL with an approximately 33% stake, so LEWL's growth and value creation flow directly to LEL's shareholders.

Lloyds Enterprises acquires 17.88% in SISCOL

Building an Integrated Structural Steel Platform

₹500 Cr	₹51 Cr	₹20 Cr	₹1,260 Cr
H1 FY27 TOTAL INCOME	H1 FY27 EBITDA, 10.22% MARGIN	H1 FY27 PAT	ORDER BOOK, 30 SEP

DEAL STRUCTURE

01 Approved by the Board on 18 June 2026, the Lloyds group and Lloyds group related entities has undergone the acquisition of 87.45% stake in Steel Infra Solutions Company Limited (SISCOL) for ₹1,073.40 crore.

02 Lloyds Engineering Works acquires 51.70% for ₹635.40 crore through a mix of cash and share swap

03 Lloyds Enterprises acquires 17.88%, and Streamland Estate LLP a further 17.88%.

STRATEGIC RATIONALE

- SISCOL is a full-stack structural steel specialist covering design, engineering, fabrication, supply and erection, incorporated in 2017.
- 187 structural steel projects executed across 22 states, including Delhi Airport Terminal 1, Noida International Airport at Jewar, the Dwarka Convention Centre and the International Tech Park, Bengaluru.
- Blue-chip clients including L&T and Tata Projects; combined structural fabrication capacity rises to 150,000 MTPA.

The acquisition adds scale, marquee clients and execution depth, positioning the group as an integrated engineering and structural steel platform with future value-unlocking optionality.

Thriveni Lloyds Swarnagiri Private Limited

Strategic investment in India's emerging **GOLD** production asset with strong long-term value creation potential

~31%
STAKE

135 Kg
PRODUCTION OF GOLD IN Q2 FY27

Until 2043
EC VALIDITY

~1,000 KgPA
PEAK GOLD CAPACITY

PROJECT SNAPSHOT — JONNAGIRI

Commercial operations launched: inaugurated by the Andhra Pradesh Chief Minister on **24 June 2026**; Jonnagiri village renamed Swarnagiri.

Fully permitted: Environmental Clearance and Consent to Operate secured; EC valid through 2043.

Mine Lease areas spanning 597.82 hectares in Tuggali mandal, Kurnool district, with simple metallurgy.

JORC resources of **~17.5 mt at 1.46 g/t (~12 t gold)** with upside potential through further drilling.

STRATEGIC RATIONALE

LEL holds a **~31% economic stake** through its 50% interest in Prakar Estate and Promoters LLP.

Produced **135kg** in Q2 and targeting **~400 kg of gold in FY27**, scaling towards ~1 tonne per year and up to ~2 tonnes with planned expansion.

₹405 crore invested to date; around 700 jobs created, roughly 80% filled locally.

Andhra Pradesh receives a **4% royalty**, and Andhra Pradesh District Trust fund receives 30% of the royalty amount.







India's first private primary gold mine since Independence

Strategic investment in Group Company - Lloyds Metals & Energy Ltd

CROWN JEWEL

Through its 4.13% stake in LMEL, LEL owns exposure to **one of India's most efficient, integrated mining and metals platforms**.

Why most efficient: LMEL couples a **large, long-life iron-ore resource** with **integrated logistics** (slurry pipeline), **captive beneficiation, pelletisation and DRI**, delivering structurally **low delivered cost**.

Capacity in motion: ROM handling EC raised from 10 to **55 Mtpa**; pellets at **8 Mt (Plant 2 commissioned May-26), expanding to 12 Mt**; **DRI at 0.70 Mt**; **85-km slurry pipeline operating at 10 Mtpa**.

Cost advantages: a planned **195-km, 16-Mtpa slurry line** from Hedri to Ghugus, with a Chandrapur stockyard, compresses freight and handling further; **MDO integration** with Thriveni improves mining productivity.

Pellet leadership build-out: strategic stakes in **MRPPL and BRPL**; BRPL's **540 KTPA** pellet and slurry assets in Odisha now add **MDO work at Tata Steel's Joda West mines** (from 1 June 2026).

WHAT THIS MEANS FOR LEL

Core exposure to a **low-cost, high-scale, compounding asset**, complemented by **optionality from warrant conversions**.

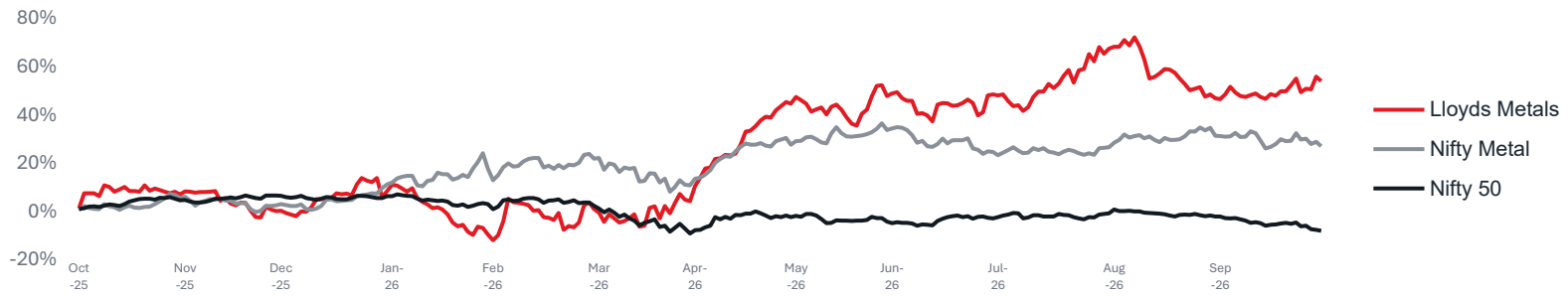
Near-term catalysts: FY27 ramp-up of pellets, DRI and the slurry corridor; **1.2-Mtpa steel plant** (commissioning targeted by March 2027); MDO consolidation benefits; and **BHQ beneficiation (30 Mt throughput)**.

Next capacity wave: a **third 4-Mt pellet plant**, the 195-km slurry line and scaled-up steel plans at Konsari extend the mine-to-metal chain.

Tata Steel partnership: MoU to explore collaboration across mining, logistics and steel, including MDO and BOT-model slurry pipelines.

Risk posture: diversified group platform, conservative capital approach, and logistics integration mitigate commodity and cycle risks.

LMEL VS NIFTY 50 AND NIFTY METAL

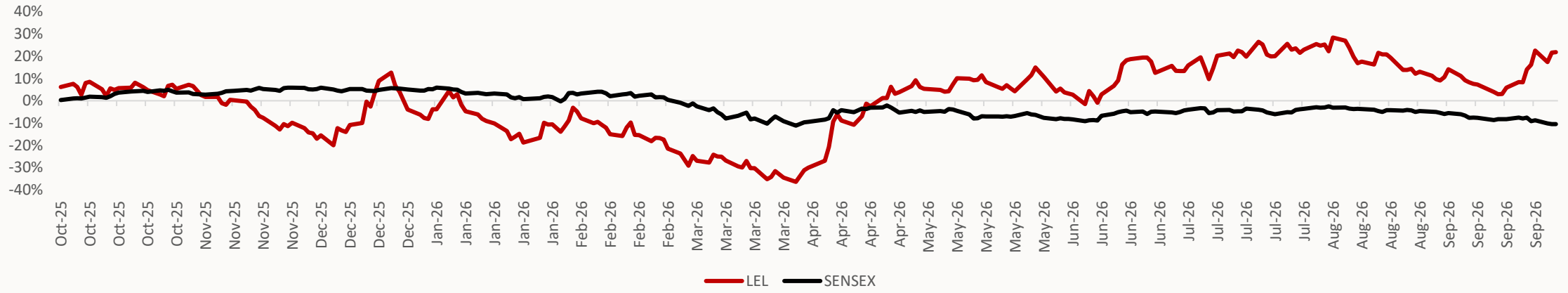


From ore to returns: LMEL is low-cost mine-to-metal flywheel.

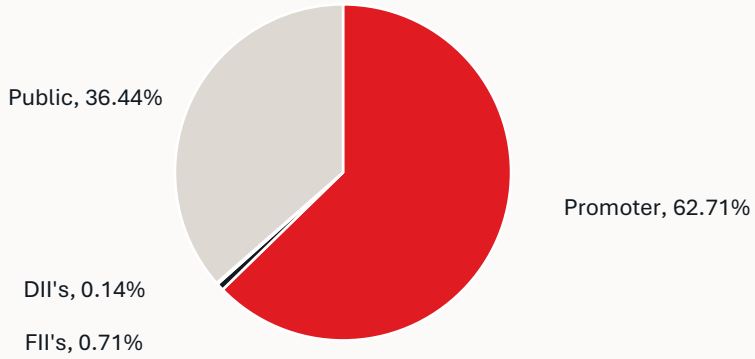
Lloyds Metals	+53.9%
Nifty Metal	+26.8%
Nifty 50	–8.1%

Capital Market Information

1 YEAR SHARE PRICE MOVEMENT (Up to 30th September 2026)



Shareholding Pattern (As on 30th September 2026)



PRICE DATA (AS ON 30th SEPTEMBER 2026)	INR
FACE VALUE	1.0
MARKET PRICE (INR)	79.40
52 WEEK H/L	84.72/40.86
MARKET CAP (INR CR)	12,120
NO. OF SHARES – FULLY PAID UP	152.41 Cr
NO. OF SHARES – PARTLY PAID UP	0.24 Cr

Disclaimer

The information contained herein has been prepared by Lloyds Enterprises Ltd .(LEL") relying on information obtained from sources believed to be reliable but LEL does not guarantee the accuracy or completeness of such information.

Except for statements of historical facts, the information herein may contain projections or other forward-looking statements regarding future events or future financial performance of LEL. These forward-looking statements are not guarantees or promises of future performance. The inclusion of such forward-looking statements shall not be regarded as a representation by LEL, its management or any other person that the objectives or plans of LEL will be achieved. Actual results and future events could differ materially from those anticipated in such forward-looking statements. Any forward-looking statement speaks only as of the date on which it is made. Risks and uncertainties arise from time to time, and it is impossible to predict these events or how they may affect LEL or cause its actual results, performance or achievements to differ materially from any projections of future performance or results expressed or implied by such forward-looking statements. LEL undertakes no obligation to update or revise any forward-looking statement contained herein, whether as a result of new information, future events or otherwise.

Figures are being rounded, and that rounding differences may appear throughout the presentation

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