KREON FINNANCIAL®

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To
The Bombay Stock Exchange Limited,
Listing/ Corporate Listing Department,
Floor No. 25, P.J. Towers, Dalal Street,
Mumbai, Maharashtra – 400001, India.

July 28, 2026

Dear Sir/Madam,

Sub: Financial Results of Kreon Finnancial Services Limited
Scrip Code: 530139

This is to inform you that the Board of Directors, at its meeting held on July 28, 2026, had considered and approved the unaudited financial results of the Company for the quarter ended June 30, 2026.

The financial information as required to be provided in terms of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations') forms part of the said results.

A copy of the financial results together with the limited review report thereon for the quarter ended June 30, 2026, is enclosed herewith as Annexure.

The above disclosure is being made available on the website of the Company at www.kreon.in.

This disclosure is being made pursuant to Regulation 30, 51, 52, Schedule III and other applicable provisions of the SEBI Listing Regulations.

This is for your information and records.

Thanking you.

For **KREON FINNANCIAL SERVICES LIMITED**

NIHARIKA GOYAL
Digitally signed by NIHARIKA GOYAL
Date: 2026.07.28 17:06:10 +05'30'

(NIHARIKA GOYAL)
Chief Compliance Officer

M/s. KREON FINNANCIAL SERVICES LTD

Reg. off: No.26, 22nd Street, Rathinam Nagar, Thiruvanmiyur, Chennai - 600041
CIN: L65921TN1994PLC029317
Email Id: info@kreon.in, Website: www.kreon.in

Unaudited Financial Results for the Quarter Ended 30th June 2026

S.No	Particulars	Quarter Ended 30.06.2026	Quarter Ended 31.03.2026	Quarter Ended 30.06.2025	Year Ended 31.03.2026
		Unaudited	Audited	Unaudited	Audited
(I)	**Revenue from operations**				
(i)	Interest Income	40.71	34.76	13.71	106.24
(ii)	Fees & Commission Income	1,097.50	908.73	813.71	3,493.79
(iii)	Other Operating Income	86.10	70.30	54.54	267.56
(iv)	Net gain on fair Value changes	255.04	-	138.78	-
(II)	**Total Revenue from operations**	**1,479.35**	**1,013.79**	**1,020.73**	**3,867.59**
(v)	Other Income	101.31	162.37	166.59	467.68
(III)	**Total Income (II+III)**	**1,580.66**	**1,176.16**	**1,187.32**	**4,335.27**
(IV)	**Expenses**				
(i)	Finance Costs	68.69	49.12	79.22	261.98
(ii)	Fees and commission expense	56.11	58.61	52.11	215.32
(iii)	Impairment of financial Insturments	89.51	63.19	14.82	91.51
(iv)	Employee Benefits Expenses	212.17	194.89	136.26	700.15
(v)	Depreciation, amortization and impairment	26.45	19.83	18.30	73.72
(vi)	Bad debts	309.50	351.93	179.55	1,090.52
(vii)	Net loss on fair Value changes	-	125.32	-	52.69
(viii)	Others expenses	278.23	231.15	221.95	858.18
	Total Expenses (IV)	**1,040.65**	**1,094.04**	**702.22**	**3,344.07**
(V)	Profit / (loss) before exceptional items and tax (III-IV)	540.01	82.12	485.11	991.20
(VI)	Exceptional items	-	-	-	-
(VII)	**Profit / (loss) before tax (V-VI)**	**540.01**	**82.12**	**485.11**	**991.20**
(VIII)	Tax Expense: (1) Current Tax	91.27	51.69	43.79	221.98
	(2) Prior Period Tax	-	-2.04	-	(2.04)
	(3) Deferred Tax	7.53	(3.82)	64.00	45.40
(IX)	**Profit / (loss) for the period from continuing operations(VII-VIII)**	**441.21**	**36.28**	**377.31**	**725.85**
(X)	Profit/(loss) from discontinued operations	-	-	-	-
(XI)	Tax Expense of discontinued operations	-	-	-	-
(XII)	Profit/(loss) from discontinued operations(After tax) (X-XI)	-	-	-	-
(XIII)	**Profit/(loss) for the period (IX+XII)**	**441.21**	**36.28**	**377.31**	**725.85**
(XIV)	**Other Comprehensive Income**				
	(A) (i) Items that will not be reclassified to profit or loss (specify items and amounts)	-	-	-	-
	*Investment in Equity Instruments	94.10	(204.99)	40.20	(248.59)
	*Defined Benefit Obligation	-	1.39	-	1.39
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(13.59)	28.96	(5.72)	35.36
	Subtotal (A)	80.50	(174.64)	34.48	(211.84)
	(B) (i) Items that will be reclassified to profit or loss: Gain/ (Loss) on valuation of shares	-	-	-	-
	(ii) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
	Subtotal (B)				-
	Other Comprehensive Income (A + B)	**80.50**	**(174.64)**	**34.48**	**(211.84)**
(XV)	**Total Comprehensive Income for the period (XIII+XIV) (Comprising Profit (Loss) and other Comprehensive Income for the period)**	**521.72**	**(138.35)**	**411.79**	**514.02**
(XVI)	**Paid up Equity Share Capital**	**2,022.20**	**2,022.20**	**2,022.20**	**2,022.20**
(XVII)	**Reserves excluding Revaluation Reserves**	**2,107.98**	**1,586.26**	**1,484.66**	**1,586.26**
(XVII)	**Earnings per equity share (for continuing operations)**				
	Basic (Rs.)	2.18	0.18	1.87	3.59
	Diluted (Rs.)	2.18	0.18	1.87	3.59

Notes to Audited Results:

1. The Unaudited results were reviewed by the Audit Committee and were approved by the board of Directors of the company at its meeting held on **28th July 2026**
2. Investments in equity instruments are initially measured at fair value. The company may, on initial recognition, irrevocably elect to measure the same either at FVOCI or FVTPL. The company makes such election on an intrument-by-instrument basis.
3. Other Income includes Recovery of Bad Debts of Rs. **71.23** Lakhs
4. Other Expenses(Q1 FY26-27) includes Marketing expenses of Rs.103.97 Lakhs, Tech Expenses of Rs. 28.22 Lakhs, Customer Verfication & communication cost of Rs.42.07 Lakhs etc.
5. The company has not declared any interim Dividend.
6.The company is primarily engaged in the business of financing and there ar no separate reportable segments identified as per the Ind As 108 - Operating Segments.
7. The figures have been re-grouped / re-classified / re- arranged where ever necessary to present better comparison.
8. The figures for the quarter ended 31 March 2026 are the balancing figures between audited figures in respect of full financial year and the year to date figures upto end of the third quarter of the financial year, which was subjected to a limited review by the statutory auditors.

For Kreon Finnancial Services Limited

Jaijash Tatia Sd/- Digitally signed by Jaijash Tatia Date: 2026.07.28 16:23:17 +05'30'

Place: Chennai

Date: 28.07.2026

Jaijash Tatia

Managing Director

DIN 08085029

INDIA

DARPAN & ASSOCIATES

CHARTERED ACCOUNTANT

#11/2, Shyam Avenue, College Road,Nungambakkam,Chennai - 600006

Email: darpannassociates@gmail.com

Limited Review Report

The Board of Directors of **Kreon Finnancial Services Limited**

We have reviewed the accompanying statement of unaudited standalone financial results of **Kreon Finnancial Services Limited** ("the Company") for the quarter ended **30th June 2026** attached herewith, being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (listing obligations and Disclosure requirements) Regulations, 2015, as amended to date, except for the disclosures regarding 'Public Shareholding' and 'Promoter and Promoter Group Shareholding' which have been traced from disclosures made by the management and have not been reviewed by us.

The preparation of the statement is the responsibility of the company's Management in accordance with applicable Indian Accounting Standards ('Ind AS') specified under section 133 of the Companies Act, 2013, read with relevant rules and has been approved by the Board of Directors. Our responsibility is to express a conclusion on the statement based on our review.

We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information performed by the Independent Auditor of the entity" issued by The Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review of interim financial statement is limited primarily to inquiries of persons responsible for financial and accounting matters and analytical procedures applied to the financial data. It is substantially less in scope than an audit conducted in accordance with the generally accepted accounting standards, the objectives of which is expression of opinion regarding the financial statements taken as a whole. We have not performed an audit and accordingly, we do not express an audit opinion.

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited standalone financial results prepared in accordance with the applicable Indian Accounting Standards ('Ind AS') specified under section 133 of the Companies Act, 2013, read with relevant rules issued thereunder including the amendments, if any, and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, as amended to date, including the manner in which it is to be disclosed, or that it contains any material misstatement.

for **Darpan & Associates**
Chartered Accountants
ICAI Firm Reg.n No. 016156S

DARPAN & ASSOCIATES ★ CHARTERED ACCOUNTANTS ★ FRN : 016156S No. 11/2, Shyam Avenue, College Road, Nungambakkam, Chennai-06.

(CA. Darpan Kumar)
Partner
M. No. 235817
UDIN : 26235817GJZTYN2561

Place: Chennai
Date: July 28, 2026

KREON FINNANCIAL

CERTIFICATION BY MANAGING DIRECTOR AND CHIEF FINANCIAL OFFICER

In pursuance of Regulation 17(8) of the SEBI (Listing Obligations and Disclosure Requirements), 2015, we Jaijash Tatia, Chairman and Managing Director and Shoba Nahar, Chief Financial Officer to the best of our knowledge and belief, certify that:

A. We have reviewed the financial statements and cash flow statement for the quarter ended June 30, 2026, and to the best of our knowledge and belief:
   1. It does not contain any materially untrue statement or omit any material fact or contain statements that might be misleading.
   2. It together presents a true and fair view of the Company's affairs and are in compliance with existing accounting standards, applicable laws, and regulations.

B. To the best of our knowledge and belief, there are no transactions entered into by the Company during the quarter which are fraudulent, illegal, or violative of the Company's code of conduct.

C. We accept responsibility for establishing and maintaining internal controls for financial reporting and have evaluated the effectiveness of the internal control systems of the Company pertaining to financial reporting. We have disclosed to the auditors and the Audit Committee that there are no deficiencies in the design or operation of such internal controls.

D. We have also indicated the following to the Auditors and the Audit Committee:
   1. No Significant changes in internal control over financial reporting during the above-mentioned period.
   2. No Significant changes in accounting policies during the above-mentioned period.
   3. No instances of significant fraud involving the management or any employee having a significant role in the Company's internal control system over financial reporting were observed during the above-mentioned period.

Jaijash Tatia

(JAIJASH TATIA)
Chairman & Managing Director
DIN: 08085029
Date: 21.07.2026

Shoba Nahar

(SHOBA NAHAR)
Chief Financial Officer
Date: 21.07.2026

KREON FINNANCIAL SERVICES LIMITED
#26, 22nd Street, Rathinam Nagar,
Thiruvanmiyur, Chennai - 600041

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