July 17, 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 ended June 30, 2026.

Kindly take the above intimation on record.

Thanking You,

Yours faithfully,
For Poonawalla Fincorp Limited

SHABNUM ZAMAN
Digitally signed by SHABNUM ZAMAN
Date: 2026.07.17 16:21:26 +05'30'

Shabnum Zaman
Company Secretary
ACS-13918

PRESS RELEASE

AUM stood at ₹67,054 crore
PAT growth of 20.8% QoQ to ₹308 crore

Mumbai, July 17, 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 ended June 30, 2026.

Poonawalla Fincorp reported AUM of ₹67,054 crore. NII grew by 10.9% QoQ to ₹1,415 crore and RoA strengthened to 1.98% during the quarter.

Financial highlights for the quarter ended June 30, 2026:

- **Assets Under Management (AUM)** stood at **₹67,054** crore
- **Net Interest Income** (inc. fees and other income) at **₹1,415 Crore, up 10.9% QoQ**
- **Net Interest Margin (NIM)** (inc. fees and other income) at **9.10%** in **Q1FY27** vs 9.05% in Q4FY26, improved 5 bps QoQ
- **PPoP** of **₹785 crore,** up **12.9% QoQ** in the quarter ended June 30, 2026
- **PAT** of **₹308 crore in Q1FY27** vs ₹255 Crore in Q4FY26
- **Return on Assets (RoA)** stood at **1.98% in Q1FY27** vs 1.81% in Q4FY26 and 0.68% in Q1FY26
- **Secured to Unsecured on-book mix** at **53:47**
- **Stable asset quality: GNPA** stood at **1.37% in Q1FY27** vs 1.44% in Q4FY26
- **NNPA** stood at **0.70% in Q1FY27** vs 0.74% in Q4FY26
- **Credit cost** as a percentage to average AUM is at **2.40% in Q1FY27** vs 2.51% in Q4FY26
- **Stage 1 Assets** stood at **97.6% of on-book assets in Q1FY27** vs 97.5% in Q4FY26
- **Capital Adequacy Ratio** at **19.46%** (Tier-1 at 18.37%) as on June 30, 2026, well above the regulatory requirement of 15% providing enough headroom for growth
- **Liquidity** buffer stood at **₹4,012 crore** as of June 30, 2026
- **Cost of Borrowing** at **7.72%** for this quarter, **9 bps higher** than Q4FY26
- **25 new AI projects** have been added this quarter, bringing the **total to 101 cutting-edge AI projects,** of which 50 projects have been successfully implemented

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

"This quarter marks another firm step in our journey toward sustained, predictable profitability. ROA has strengthened quarter-on-quarter, and asset quality has improved across products with both credit cost and GNPA moving favorably on an already solid base. Our investments in new businesses are translating into strong traction, with every business we have launched now scaled to healthy levels. Disbursement yields are on a positive trajectory, reinforcing the strength of our model design for the future. Our AI brain has moved from build to execution and is beginning to deliver structural opex efficiency. Each of these vectors is improving structurally, not cyclically, underscoring the durability of our earnings trajectory. We are firmly on plan and confident of delivering predictable, sustained profit creation"

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 ₹67,054 crore as on June 30, 2026, and employs 6,459 people as of June 30, 2026. 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, 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