CreditAccess Grameen Limited – Second Quarter FY26-27 Results

Highest Quarterly PAT Of INR 502 Cr, Growing Over 5x In Past 5 Years
PAT up 298.7% YoY, AUM up 19.5% YoY, ROA of 5.8%, ROE of 23.2%
Raised FY27 Guidance To ROA: 5.2-5.8% and ROE: 21-24%

Bengaluru, 22nd October 2026: CreditAccess Grameen Limited (**NSE:** CREDITACC, **BSE:** 541770, 'CA Grameen'), India's leading rural-focused inclusive financing platform, today announced its unaudited and limited reviewed financial performance for the second quarter and first half of the financial year 2026-27.

Business Highlights: Q2 FY27

- AUM grew **19.5% YoY** from 25,903 crore to **INR 30,946 crore**
- Disbursements increased by **19.4% YoY** from INR 5,322 crore to **INR 6,355 crore**
- Retail Finance portfolio share at **23.3%** in Sep-26 Vs 20.6% in Jun-26
- Healthy new borrower addition of **2.3 lakh** with **35% being New-to-Credit (NTC) & 4.9 lakh** in H1 FY27
- PAR 0+ stood at **2.1%** in Q2 FY27 with PAR 90+ at **1.1%**
- X-Bucket Collection Efficiency stood at **99.71%** in Sep-26
- Branch network grew by **5.3% YoY** from 2,209 in Sep-25 to **2,326 branches** in Sep-26
- Employee base grew by **4.5% YoY** from 21,701 to **22,677**

Financial Highlights: Q2 FY27

- Total income increased by **26.2% YoY** to **INR 1,904.8 crore**
- Pre-provision operating profit (PPOP) increased **39.6 % YoY** to **INR 970.2 crore**
- Credit cost declined by 43.2% YoY to INR **299 crore**
- Profit Before Tax (PBT) grew **296.6% YoY** from INR 169.2 crore to **INR 670.9 crore**
- Profit After Tax (PAT) grew **298.7% YoY** from INR 125.8 crore to **INR 501.6 crore**
- GNPA / NNPA measured predominantly at **60+ dpd** stood **1.79% / 0.59%,** with PAR 90+ of **1.11%**
- Robust liquidity of **INR 3,501.9 crore** of cash, cash equivalents, and investments, **10.2%** of the total assets
- Robust capital position with a **CRAR of 26.9%**
- Credit Rating**: AA-/Stable** by CRISIL, ICRA & India Rating

Commenting on the business performance, Mr. Ganesh Narayanan, Managing Director and Chief Executive Officer of CreditAccess Grameen Ltd, said, "*We reported our highest quarterly PAT of INR 502 crore in Q2 FY27, having grown five-fold over the past five years. FY27 marks a clear turnaround in profitability, recording INR 995 crore PAT in H1 FY27 as against INR 778 crore PAT in FY26. Our H1 FY27 ROA stood at 5.9% and ROE at 23.8%, reflecting strong business performance. Our ROA guidance has been revised upward from 4.0–4.8% (earlier) to 5.2–5.8% (revised) and ROE guidance from 16.0–20.0% (earlier) to 21.0–24.0% (revised) while retaining our AUM growth at 20.0–25.0% and credit cost at 3.0–4.0%. We have reduced our loan pricing by 50 bps applicable from October month in line with our board approved pricing policy.*

CA Grameen stands today as a more diversified and profitable company than at any point in its history. Our transformation into a diversified, rural-focused lender is now visible at scale with Retail Finance share at 23% of

the AUM. We are increasingly working towards serving the entire customer household's financial needs, from business loans to financing mortgages, affordable housing and two wheelers. For H2 FY27, our focus is to grow responsibly while staying vigilant amidst evolving macroeconomic environment. We will remain cautious in districts showing drought-related challenges, while meeting the growing credit needs of our seasoned customers, and stepping up new customer acquisition. As we enter the seasonally stronger second half, we do so with momentum in our business, strength in our balance sheet and confidence in delivering on our aforesaid guidance."

About CreditAccess Grameen Limited

CreditAccess Grameen Limited is India's leading rural-focused inclusive financing platform headquartered in Bengaluru. The Company provides a curated lifecycle credit suite to low-middle income households spanning group loans, individual business loans, secured business loans, affordable housing loans, and two-wheeler financing. The Company operates across 460 districts in 16 states (Andhra Pradesh, Bihar, Chhattisgarh, Goa, Gujarat, Jharkhand, Karnataka, Kerala, Madhya Pradesh, Maharashtra, Odisha, Rajasthan, Tamil Nadu, Telangana, Uttar Pradesh & West Bengal) and one union territory (Puducherry) through 2,326 branches. The Company's Promoter is CreditAccess India B.V., a multinational company focused on inclusive financing, supported by leading global institutional investors.

For more information, please contact:

Sahib Sharma
DGM – Investor Relations & Strategy
CreditAccess Grameen Ltd
sahib.sharma@cagrameen.in