

| | As of/for the | | | | |
|---|-----------------|-----------------|-----------------|-------------------------------------|-------------------------------------|
| | FY2021 | FY2022 | FY 2023 | Nine months ended December 31, 2022 | Nine months ended December 31, 2023 |
| Average Yield ⁽¹²⁾ (F=A/E*100) | 13.2% | 12.8% | 12.8% | 12.8%* | 14.0%* |
| Net Interest Margin | | | | | |
| Total Income (A) | 15,755.5 | 17,285.6 | 20,435.2 | 14,882.1 | 18,951.7 |
| Finance Cost (B) | 8,159.7 | 7,612.0 | 7,991.9 | 5,857.3 | 7,248.1 |
| Net Interest Income ⁽¹³⁾ (C=A-B) | 7,595.8 | 9,673.6 | 12,443.3 | 9,024.8 | 11,703.6 |
| Average Total Assets ⁽⁸⁾ (D) | 129,983.8 | 140,030.7 | 154,968.4 | 151,337.4 | 173,267.2 |
| Net Interest Margin ⁽¹⁴⁾ (E=C/D*100) | 5.8% | 6.9% | 8.0% | 8.0%* | 9.0%* |
| EBITDA and EBITDA / Total Income | | | | | |
| Profit/ (loss) for the period/year (A) | 3,401.3 | 4,448.5 | 5,447.6 | 4,040.6 | 5,478.8 |
| Tax expense (B) | 923.8 | 1,225.1 | 1,510.6 | 1,122.0 | 1,531.0 |
| Exceptional Items (C) | - | - | 250.0 | - | - |
| Finance costs (D) | 8,159.7 | 7,612.0 | 7,991.9 | 5,857.3 | 7,248.1 |
| Depreciation and amortisation (E) | 111.9 | 132.5 | 164.9 | 120.8 | 152.2 |
| EBITDA (A+B+C+D+E) | 12,596.7 | 13,418.1 | 15,365.0 | 11,140.70 | 14,410.10 |
| Total income | 15,755.5 | 17,285.6 | 20,435.2 | 14,882.1 | 18,951.7 |

Average balances wherever presented are calculated as simple average of balance at the beginning of period and balance at the end of period.

Notes:

- (1) Gross NPA:- Represents our Gross Retail NPA (closing balance of the Gross NPA of our Retail AUM as of the last day or the relevant year or period). See ** under “– Financial Ratios” on page 216 for impact of the November 12 Circular.
- (2) Net NPA:- Represents Gross NPA of our retail AUM as of the last day of the relevant year or period less provision on the same.
- (3) Retail AUM:- Represents the aggregate of future principal outstanding and overdue principal outstanding, if any, for all loan assets under management which includes loan assets held by our Company as of the last day of the relevant year or period as well as loan assets which have been transferred by our Company by way of securitization or assignment or co-lending and are outstanding as of the last day of the relevant year or period.
- (4) Total Equity:- Represents the aggregate of our equity share capital and other equity.
- (5) Average total equity:- Represents the simple average of our total equity as of the last day of the relevant year or period and our total equity as of the last day of the previous year or period.
- (6) Average net worth: Represents the simple average of our net worth as of the last day of the relevant year or period and our net worth as of the last day of the previous year or period.
- (7) Return before exceptional item on Equity:- Calculated as the Profit After Tax before exceptional item for the relevant year or period as a percentage of average total equity in such year or period.
- (8) Average Total Assets:- Represents the simple average of total assets outstanding as of the last day of the relevant year or period and total assets outstanding as of the last day of the previous year or period.
- (9) Return before exceptional item on Average Total Assets:- Calculated as the Profit After Tax before exceptional item for the relevant year or period as a percentage of Average Total Assets in such year or period.
- (10) Credit Cost to Average Total Assets:- Calculated as impairment on financial assets for the relevant year or period as a percentage of Average Total Assets in such year or period.
- (11) Average housing and other loans:- Represents the simple average of our housing and other loans as of the last day of the relevant year or period and our housing and other loans as of the last day of the previous year or period.
- (12) Average yield: Represents the ratio of interest income on loans for a year or period to the average housing and other loans for the relevant year or period.
- (13) Net interest income:- Calculated as our total income for the relevant year or period less finance cost for such year or period.
- (14) Net interest margin:- Represents the ratio of our net interest income for a year or period to the Average Total Assets for such year or period.

* These financial data have been presented on an annualized basis in the following manner: reported figure multiplied by number of days in a FY divided by number of days in a year. The calculation does not take into account seasonality factors or any other factors which could impact period-on-period variations and may not reflect our actual performance for FY2023 and FY2024. The presentation of annualized financial data has limitations as an analytical tool and should not be considered in isolation or as a substitute for analysis of our operating results. Annualized financial data are not standard measures under the Ind AS and should not be considered in isolation or construed as alternatives to net income/loss, cash flow or any other measure of financial performance or as indicators of our operating performance, liquidity, profitability or cash flows generated by operating, investing or financing activities. Annualized financial data presented herein may not be comparable to similarly titled measures presented by other companies.