G. JOSEPH & ASSOCIATES
Chartered Accountants

INDEPENDENT AUDITORS' REVIEW REPORT ON REVIEW OF INTERIM FINANCIAL RESULTS OF THE COMPANY PURSUANT TO THE REGULATION 33 OF SEBI (LISTING OBLIGATION AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015 (AS AMENDED)

To the Board of Directors of Supra Pacific Financial Services Limited

1. We have reviewed the accompanying Statement of Unaudited Financial Results of SUPRA PACIFIC FINANCIAL SERVICES LIMITED (the "Company"), for the quarter and half year ended September 30,2026 (the "Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, (as amended), including relevant circulars issued by SEBI from time to time.

2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of regulation 33 of the SEBI (Listing Obligations and Disclosure Requirement) Regulations,2015 (as amended) including relevant circulars issued by SEBI from time to time. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For G Joseph & Associates
Chartered Accountants
Firm Reg. No. 006310S

Allen Thomas Joseph
Partner
M No. 228498

Place : Kochi
Date : 27-10-2026
UDIN: 26228498EELXFC6057

G. JOSEPH & ASSOCIATES * CHARTERED ACCOUNTANTS * COCHIN 682 020

54/2753, First Floor,
Muttathil Lane, Kadavanthra,
Cochin - 682 020, Kerala

Tel : +91 484 2207411
Email : mail@gja.co.in
Web : www.gja.co.in

SUPRA PACIFIC | FINANCIAL SERVICES LIMITED™
A BSE Listed Non-Banking Financial Company

CIN: L64990MH1986PLC039547
Registered Office & Corporate Office:
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kanakia Wall Street, Andheri. Kurla Road, Andheri East,
Mumbai, Chakala Midc, Mumbai, Maharashtra, India-400093

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED,SEPTEMBER 30, 2026

Rs. In lakhs

SL. No.	PARTICULARS	Quarter ended			Half Year Ended		Year Ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		(Un Audited)	(Un Audited)	(Un Audited)	(Un Audited)	(Un Audited)	(Audited)
	Revenue from Operations						
(i)	Interest income	2,285.73	2,143.69	1,869.69	4,429.42	3,593.60	7,987.61
(ii)	Fees and Commission Income	417.78	257.03	308.26	674.81	410.69	798.61
(iii)	Net gain on fair value changes		-			-	-
(I)	Total Revenue from Operations	2,703.51	2,400.72	2,177.95	5,104.23	4,004.29	8,786.22
(II)	Other income	390.34	210.18	27.62	600.52	50.79	421.90
(III)	**Total income (I+II)**	**3,093.85**	**2,610.90**	**2,205.57**	**5,704.75**	**4,055.08**	**9,208.12**
	Expenses						
(i)	Finance costs	1,301.36	1,128.04	807.58	2,429.40	1,447.88	3,765.66
(ii)	Impairment on financial instruments	75.98	66.62	85.15	142.60	140.05	171.64
(iii)	Employee Benefit Expenses	804.58	704.15	800.65	1,508.73	1,469.99	2,747.56
(iv)	Depreciation and Amortisation Expenses	197.90	177.18	147.45	375.08	277.12	556.72
(v)	Other expenses	331.31	244.76	175.09	576.07	369.20	1,081.88
(IV)	**Total Expenses**	**2,711.13**	**2,320.75**	**2,015.93**	**5,031.88**	**3,704.23**	**8,323.47**
(V)	**Profit/(loss) before tax (III-IV)**	**382.72**	**290.15**	**189.64**	**672.87**	**350.85**	**884.66**
(VI)	**Tax expense:**						
	1. Current tax	20.75	72.89	47.31	93.64	88.13	222.65
	2. Deferred tax	125.06	-49.36	2.29	75.70	-	-89.49
	3..Current tax relating to earlier years	-40.46	-	-36.53	-40.46	-36.53	-36.53
	Sub Total	105.36	23.53	13.07	128.89	51.60	96.63
(VII)	**Profit/(Loss) for the period/year (V-VI)**	**277.36**	**266.62**	**176.57**	**543.98**	**299.25**	**788.03**
(VIII)	**Other Comprehensive Income**						
	(A) (i) Items that will not be reclassified to profit or loss			-	-		-
	Remeasurements of the defined benefit plans (net of tax)	34.78	-9.57	9.12	25.21	6.83	28.50
(IX)	**Total Comprehensive Income (VII+VIII)**	**312.14**	**257.05**	**185.69**	**569.19**	**306.08**	**816.53**
(X)	Paid-up equity share capital (Face value of ₹10/- each)	4,914.03	4,914.03	3,328.78	4,914.03	3,328.78	4,914.03
(XI)	Other equity	7,414.22	7,117.15	4,425.92	7,414.22	4,425.92	6,836.55
(XII)	Earnings per Equity Share						
	(a) Basic (₹)	0.56	0.52	0.56	1.11	0.95	2.48
	(b) Diluted (₹)	0.56	0.52	0.56	1.11	0.95	2.48

For SUPRA PACIFIC | FINANCIAL SERVICES LIMITED™

Joby George
Managing Director
DIN: 06429801

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BALANCE SHEET AS AT SEPTEMBER,30, 2026

(All amounts are in lakhs of Indian Rupees)

	PARTICULARS	As at 30 September 2026	As at 31 March 2026
I	**ASSETS**		
1	**FINANCIAL ASSETS**		
a.	Cash and cash equivalents	1,895.04	4,091.69
b	Bank Balance other than above	1,651.59	444.83
c	Receivables		
	(I) Trade receivables	496.06	317.66
	(II) Other receivables	134.85	83.63
d	Loans	43,400.95	34,893.29
e	Other financial assets	205.38	198.94
2	**NON-FINANCIAL ASSETS**		
a.	Current tax Assets /(liabilities) (net)	278.68	168.25
b.	Deferred tax assets (Net)	90.29	165.99
c.	Property, plant and equipment	7,060.65	6,368.05
d.	Capital work-in-progress		
e.	Other intangible assets	85.93	88.71
f.	Right of use asset	2,094.72	1,807.42
a.	Investment in leased property		
g.	Other non-financial assets	1,061.97	666.73
	Total Assets	**58,456.12**	**49,295.20**
II	**LIABILITIES AND EQUITY**		
A.	**LIABILITIES**		
1	**FINANCIAL LIABILITIES**		
a	Payables		
	(I) Trade payables		
	(i) total outstanding dues of micro enterprises and small enterpr	-	-
	Total outstanding dues of creditors other than MSME	27.07	20.28
b.	Debt securities	16,273.98	14,225.40
c.	Borrowings (Other than debt securities)	13,550.49	9,912.97
d.	Subordinated liabilities	13,022.04	10,203.98
e.	Lease liability	2,307.89	1,979.54
f.	Other financial liabilities	71.29	246.59
2	**NON-FINANCIAL LIABILITIES**		
a.	Provisions	460.72	459.40
b.	Other non-financial liabilities	414.38	496.46
B.	**EQUITY**		
a.	Equity share capital	4,914.03	4,914.03
b.	Share application money pending allotment		
c	Other equity	7,414.22	6,836.55
	Total Liabilities and Equity	**58,456.12**	**49,295.20**

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UNAUDITED STATEMENT OF CASH FLOWS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2026

Particulars	Half Year ended	
	As at September 30, 2026	As at September 30, 2025
	(Unaudited)	(Unaudited)
A. Cash flow from operating activities		
Profit / (Loss) before tax	672.87	350.85
Adjustments for:		
Interest income on loans	(4,429.42)	(3,593.60)
Finance Costs	2,429.40	1,447.88
Depreciation, amortization and impairment	375.08	277.12
Impairment on financial instruments	142.60	140.05
Interest Income from Others	-	(8.87)
Gratuity Provision	36.18	34.08
Leave Encashment Provision	11.55	20.48
Operational cash flow from interest:	**(761.75)**	**(1,332.02)**
Changes in working capital:		
Decrease/ (increase) in Receivables	(229.62)	(73.89)
Decrease/ (increase) in Loans	(8,183.94)	(6,447.82)
Decrease/ (increase) in Other Financial Assets	(6.44)	(44.95)
Decrease/ (increase) in Other Non Financial Asset	(395.24)	(16.09)
Increase/ (decrease) in Trade Payables	6.79	29.51
Increase/ (decrease) in Other Financial Liabilities	(175.30)	2.12
Increase/ (decrease) in Provisions	1.33	135.00
Increase/ (decrease) in Other Non-Financial Liabilities	(82.08)	37.65
	(9,826.25)	**(7,710.48)**
Interest received on loans	4,012.47	3,444.05
Finance costs	(1,791.70)	(1,155.99)
	(7,605.49)	**(5,422.42)**
Taxes Paid (Net)	(55.00)	(40.00)
Net cash (used in) / generated from operating activities (A)	**(7,660.49)**	**(5,462.42)**
B. Cash flow from investing activities		
Purchase of property, plant and equipment	(863.45)	(113.19)
Purchase of Other intangible assets	(7.54)	(2.25)
Sale of Property, plant and equipment	0.45	
Investment in Fixed Deposit	(1,206.76)	(464.48)
Net cash used in investing activities (B)	**(2,077.30)**	**(579.92)**
C. Cash flow from financing activities		
Proceeds from issue of equity shares, including securities premium	-	1,000.00
(Payment)/Receipt of Security deposits	36.40	(37.29)
Dividend Paid	-	-
Net Proceeds from Issue of Debt Securities	1,710.54	3,332.32
Net Proceeds from Subordinated Liabilities	2,430.79	636.31
Net proceeds from Borrowings other than Debt Securities	3,637.52	1,876.50
Equity Capital raising expenses	(30.63)	
Payment of lease liabilities	(243.47)	(214.06)
Net cash generated from financing activities (C)	**7,541.15**	**6,593.78**
Net increase / (decrease) in cash and cash equivalents (A+B+C)	**(2,196.64)**	**551.44**
Cash and cash equivalent at the beginning of the period	**4,091.69**	**273.79**
Cash and cash equivalents at the end of the period	**1,895.05**	**825.22**

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1 These financial results have been prepared in accordance with the recognition and measurement principles of Indian Accounting Standard ("Ind AS") prescribed under section 133 of the Companies Act 2013 (the "Act") read with relevant rules issued thereunder and the other accounting principles generally accepted in India and in compliance with Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 27, 2026. Statutory Auditors of the Company have carried out limited review of the aforesaid results.

2 The Code on Wages, 2019 and Code on Social Security, 2020 ("the Codes") relating to employee compensation and post employment benefits that received Presidential assent have not been notified. Further, the related rules for quantifying the financial impact have not been notified. The Company will assess the impact of the Codes when the rules are notified and will record any related impact in the period the Codes becomes effective.

3 Consequent to the adoption of Indian Accounting Standards ('Ind AS') as notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules 2015 from April 1, 2019, the impairment losses have been determined and recognised under the expected credit loss method also considering any applicable guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators as and when they are issued and are applicable.

4 The Company's main business is financing activities. All activities are carried out within India. As such there are no separate reportable segments as per Indian Accounting Standard 108 (Ind AS) on "Operating Segments".

5 Disclosures pursuant to RBI Notification - RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated 24 September 2021
(a) The company has not transferred through assignment in respect of loans not in default during the period ended September 30, 2026
(b) The company has not transferred/acquired any stressed loans not in default during the period ended September 30, 2026

6 The company has designated an exclusive email ID viz. investorgrievance@suprapacific.com for investor grivance redressal.

7 Previous period/year figures have been regrouped/reclassified to make them comparable with those of current period.

For and on behalf of the Board of Directors
SUPRA PACIFIC FINANCIAL SERVICES LIMITED

For SUPRA PACIFIC | FINANCIAL SERVICES LIMITED™

Joby George
Managing Director
(DIN : 06429801)

Joby George
Managing Director
DIN: 06429801

Place : Mumbai
Date :27-10-2026

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Format for disclosure of related party transactions every Six months

(Rs In Lakhs)

	Details of the listed entity		Details of the counterparty						In case monies are due to either party as a result of the transaction		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
											In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investments			Details of the loans, inter-corporate deposits, advances or investments				
Sl. No	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary	Type of related party transaction	Value of the related party transaction as approved by the audit committee	Value of transaction during the reporting period	Opening balance	Closing balance	Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ intercorporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (endusage) Total
1	SUPRA PACIFIC FINANCIAL SERVICES LTD	AAACM3467C	Centreal Bazaar India Limited	AAICC3907H	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives	Repayment of Corporate Loan Given	48.13	2.99	2.99	-				Corporate Loan Given	19.71%- 20.05%	60 Months	Secured	For Instalation of Solar Panels
2			Centreal Bazaar India Limited	AAICC3907H	Associates / Enterprises owned or significantly influenced by Key Management Personnel or their relatives	Interest on Loan Received	-	0.11	-	-								
3			Centreal Consultancy Service Private Ltd	AAJCC2559C	Shareholder	Debenture/Subordinated Debt issued		1,500.00			Issuance of Debt							
4			Centreal Consultancy Service Private Ltd	AAJCC2559C	Shareholder	Interest on Debenture/ Subordinated debt Paid		13.24			Issuance of Debt							
5			Joby George	AGOPJ1913F	Key Management Personnel	Remuneration paid		28.00										
6			Joby George	AGOPJ1913F	Key Management Personnel	Interest on Debenture/ Subordinated debt Paid	-	1.13	-	-								
7			Abidh Abubakkar	AMQPA2093P	Director	Debenture/Subordinated Debt issued		25.00			Issuance of Debt							
8			Abidh Abubakkar	AMQPA2093P	Director	Interest on Debenture/ Subordinated debt Paid		8.00	-	-								
9			Manoj Ravi	AIRPR8676C	Key Management Personnel	Remuneration paid		76.62										
10			Leena Yezhuvath	ACGPY5799L	Key Management Personnel	Remuneration paid		5.94										
11			Rajeev M R	ABQPR1106F	Key Management Personnel	Remuneration paid		17.89										
12			Sandeep Babu T	BNAPS8734D	Director	Sitting fee		1.00										
13			Sandeep Babu T	BNAPS8734D	Director	Interest on Debenture/ Subordinated debt Paid		8.58	-	-								
14			Manoj K	AJSPK2725M	Director	Sitting fee		0.70	-	-								
15			Manoj K	AJSPK2725M	Director	Interest on Debenture/ Subordinated debt Paid		0.06	-	-								
16			A G Varughese	ACJPV6498A	Independent Director	Sitting fee		0.90	-	-								
17			Joly Sebastian	AIOPS8753N	Independent Director	Sitting fee		0.90	-	-								
18			ASHNA B R	BHFPR3650E	Relative of Directors	Interest on Debenture/ Subordinated debt Paid		1.29	-	-								
19			ASHNA B R	BHFPR3650E	Relative of Directors	Debenture/Subordinated Debt issued		10.00			Issuance of Debt							
21			DHANYA JOSE	AKUPD3469J	Relative of Directors	Interest on Debenture/ Subordinated debt Paid		1.88	-	-								
22			SMITHA JOBY	FSEPS3956L	Relative of Directors	Interest on Debenture/ Subordinated debt Paid		5.75	-	-								
24			MANJU SANDEEP	ENUPM7267L	Relative of Directors	Debenture/Subordinated Debt issued		10.00			Issuance of Debt							
25			Dhanya Jose	AKUPD3469J	Independent Director	Debenture/Subordinated Debt issued		10.00			Issuance of Debt							
26			Dhanya Jose	AKUPD3469J	Independent Director	Sitting fee		1.00	-	-								
27			CHRISTY JOBY	CPBPJ8221C	Relatives of Key Management Personnel/Director	Debenture/Subordinated Debt issued		100.00			Issuance of Debt							
28			SMITHA JOBY	FSEPS3956L	Relatives of Key Management Personnel/Director	Debenture/Subordinated Debt issued		200.00			Issuance of Debt							
29			Anvar K	BUVPA7161G	Independent Director	Sitting fee		1.00	-	-								
					Total			2,031.98	2.99	-								

For SUPRA PACIFIC | FINANCIAL SERVICES LIMITED™

Joby George
Managing Director
DIN: 06429801