

27th January 2026

The Manager,
Listing Department
National Stock Exchange of India Ltd.,
Exchange Plaza, 5th Floor,
Bandra-Kurla Complex,
Bandra (E), Mumbai 400 051

Dear Sirs,

Sub: Press release on unaudited financial results for the quarter ended 31st December 2025

In continuation to our letter dated 27th January 2026, submitting a copy of the unaudited financial results of TVS Credit Services Limited for the quarter and nine months ended 31st December 2025, we are enclosing a press release issued by the Company.

This may kindly be taken on record.

Thank you.

Yours faithfully,
For TVS Credit Services Limited

Chetan Nage
Company Secretary

Enclosure: As above

TVS Credit registers growth of 21% in disbursement and 22% in PAT; reports PAT of Rs 658 crore for the nine months ended December 2025

January 27, 2026: TVS Credit Services Limited, one of India's leading NBFCs, today, published its unaudited financial results for the quarter and nine months ended December 31, 2025. The Company registered a 21% growth in disbursements in 9M FY26 compared to 9M FY25. TVS Credit reported a Total Income of Rs. 5,351 Crore for 9M FY26, a growth of 8% from 9M FY25 and Net Profit After Tax of Rs. 658 Crore for 9M FY26, a growth of 22% from 9M FY25.

Q3 FY26 Highlights:

- AUM stood at Rs. 29,678 Crore as of Dec '25, a 9% growth compared to Dec '24.
- Total Income for Q3 FY26 was Rs. 1,870 Crore, a 9% growth compared to Q3 FY25.
- Profit before Tax for Q3 FY26 stood at Rs. 370 Crore, a 15% growth compared to Q3 FY25.
- Net Profit after Tax was Rs. 272 Crore for Q3 FY26, a 13% growth compared to Q3 FY25.

9M FY26 Highlights:

- AUM stood at Rs. 29,678 Crore as of Dec '25, a 9% growth compared to Dec '24.
- Total Income for 9M FY26 was Rs. 5,351 Crore, a 8% growth compared to 9M FY25.
- Profit before Tax for 9M FY26 stood at Rs. 890 Crore, a 23% growth compared to 9M FY25.
- Net Profit after Tax was Rs. 658 Crore for 9M FY26, a 22% growth compared to 9M FY25.

In Q3 FY26, TVS Credit continued to witness growth in disbursements. Positive customer sentiment post GST 2.0 implementation and low inflation drove demand across product categories leading to increased sales, deeper market penetration, and enhanced market share. TVS Credit also saw a successful festive season with robust demand. During the period, the Company maintained its focus on risk calibrated growth across product categories, building a diversified book. TVS Credit continued to drive penetration of existing products, expand product offerings, scale up distribution while enhancing customer experience and operational efficiency.

During 9M FY26, TVS Credit disbursed loans to over 41 lakh new customers, bringing its total customer base to nearly 2.3 crore.

TVS Credit will continue to focus on leveraging technology and innovation to drive digital transformation and deepen customer relationships while maintaining strong risk management practices.

About TVS Credit Services Limited:

TVS Credit Services Limited is one of India's leading and diversified Non-Banking Financial Company registered with the RBI. With over 60,700 touchpoints across India, the Company aims to empower Indians to dream bigger and fulfil their aspirations. Being the number one financier for TVS Motor Company Limited and one of the leading Two-Wheeler, Consumer Durable and Mobile Phone financiers, TVS Credit has a fast-growing footprint in Used Car Loans, Tractor Loans, Used Commercial Vehicle Loans, and Unsecured Loans. Powered by robust new-age technologies and data analytics, the Company has served nearly 2.3 crore happy customers till date.