

30th January, 2026

<p>The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051</p> <p>Scrip ID: LICHSGFIN EQ Email: cmlist@nse.co.in</p>	<p>The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001.</p> <p>Scrip Code : 500253 Email: corp.relations@bseindia.com</p>
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Dear Sir/Madam,

Re:- Press Release for Third Quarter Ended December 31, 2025.

With respect to the captioned subject the Press Release pertaining to the Third Quarter ended December 31, 2025 has been uploaded on the official website of LIC Housing Finance Limited and may be accessed on the following web link

Link:- <https://www.lichousing.com/investors/press-releases>

Please take the above information on record and arrange for dissemination.

Yours faithfully,
For LIC Housing Finance Limited

Varsha Hardasani
Company Secretary and Compliance Office



MEDIA RELEASE

Q3 FY2025-26 Profit after tax at Rs. 1383.95 crs

Net interest income for the quarter is Rs. 2102 crs, up by 5%

Net interest Margin for Q3 FY 26 stood at 2.69%

Q3 Disbursements at Rs. 16096 crs, up by 4%

Outstanding loan portfolio is Rs. 314268 crs, up by 5%

Mumbai, January 30, 2026: The Board of Directors of LIC Housing Finance Ltd. (BSE:500253; NSE: LICHSGFIN) announced its unaudited results for the third quarter ended on December 31, 2025, following its approval by the board of directors in a meeting held in Mumbai on **January 30, 2026**.

The results are as per the Indian Accounting Standards i.e., IndAS notifications issued by the Ministry of Corporate Affairs and National Housing Bank in April 2018.

Performance highlights at a glance – Q3 FY2026

(Figures in Rs. Crores)

	Quarter Ended December 2025	Quarter Ended December 2024	Variation (%)
Total revenue from operations	7187	7057	2%
Net Interest Income	2102	2000	5%
Profit Before Tax	1742.51	1793.44	-3%
Net Profit after tax	1383.95	1431.96	-3%
Net Interest Margin	2.69%	2.70%	
Outstanding Loan Portfolio	314268	299144	5%

(1 crore = 10 million)

Performance highlights for the quarter ended December 31, 2025

Total disbursements were Rs. 16096 crs in Q3 FY2026 as against Rs. 15475 crs for the corresponding period in FY2025, up by 4%. Out of this, disbursement in the Individual Home Loan segment stood at Rs. 13094 crs against Rs. 12248 crs, up by 7% and Non-Housing Individual Loan segment were at Rs. 2304 cr against Rs. 2094 crs, showing a growth of 10%, whereas project loans were Rs. 583 crs compared with Rs. 983 crs for the same quarter in the previous year.

The Company's Revenue from operations was Rs. 7187 crs as against Rs. 7057 crs, a growth of 2%.

Net Interest Income (NII) was Rs. 2102 crs, as against Rs. 2000 crs for the same period in the previous year, up by 5%.

Net Profit after tax stood at Rs. 1383.95 crs compared with Rs. 1431.96 crs during the same period in the previous year. The Individual Home loan portfolio stood at Rs. 265890 crs as against Rs. 254652 crs, a growth of 4%. Project Loan portfolio stood at Rs. 8827 crs as on December 31, 2025, as against Rs. 8776 crs as on December 31, 2024. Total outstanding portfolio grew by 5% to Rs. 314268 crs from Rs. 299144 crs.

Net Interest Margin (NIM) for the quarter ended December 31, 2025 was 2.69% as against 2.70% in December 31, 2024 and 2.62% for September 30, 2025. Under IndAS 16, asset classification and provisioning changes for future credit loss are reported on an Expected Credit Loss (ECL) basis.

As per the same methodology, the provisions for ECL stood at Rs. 5105 crs as on December 31, 2025 with a coverage of 54%, as against Rs. 4974 crs as on December 31, 2024 and Rs. 5074 crs as on September 30, 2025. The stage 3 exposure at default as on December 31, 2025 stood at 2.45% as against 2.75% as on December 31, 2024 and 2.51 % as on September 30, 2025.

Performance Highlights at a glance - 9M FY2026

(Figures in Rs. Crores)

	Nine months Ended December 31, 2025	Nine months Ended December 31, 2024	Variation (%)
Revenue from operations	21583	20767	4%
Net Interest Income	6206	5963	4%
Profit before tax	5146.38	5086.23	1%
Net Profit after tax	4097.74	4061.06	1%
Net Interest Margin	2.66%	2.71 %	

(1 crore = 10 million)

During the nine months ended December 31, 2025, the total disbursements for the company stood at Rs. 45525 crs against Rs 44866 crs for the same period of the previous year. Out of this, the Individual home loan segment registered a disbursement of Rs. 37831 crs, as against Rs 36231 crs, up by 4% and Non-Housing Individual loan segment registered a growth of 17% from Rs. 5384 crs to Rs. 6288 crs.

Total disbursements under project loans stood at Rs. 1117 crs as against Rs. 2901 crs for nine months ended December 31, 2024.

The Company's Revenue from operations during this period was Rs. 21583 crs as against Rs. 20767 crs, up by 4%. Net Interest Income (NII) for nine months was Rs. 6206 crs as against Rs. 5963 crs during the same period of previous financial year.

Profit before tax (PBT) for nine months in FY2026 was Rs. 5146.38 crs as against Rs. 5086.23 crs during the same period previous year. Net profit after tax for the nine months ended December 31, 2025, was Rs. 4097.74 crs as against Rs. 4061.06 crs during the same period previous year. Net Interest Margin (NIM) for nine months ended December 31, 2025 stood at 2.66% as against 2.71% for the corresponding period ended December 31, 2024.

Speaking on the performance, Shri. Tribhuwan Adhikari, Managing Director & Chief Executive Officer of LIC Housing Finance Limited said, “Our Q3 FY26 performance has been steady, with sequential improvement in both margins and asset quality. The reduction in borrowing cost has further supported margin expansion and profitability of the Company. Looking ahead, we expect the forthcoming Union Budget to provide additional boost to the housing sector, particularly across the affordable and mid-income segments along with continuance of thrust, which will support sustained demand and healthy credit growth. Traditionally, the January - March quarter has been a strong period for the housing finance industry, and we expect to close the financial year with good numbers.”

About LIC Housing Finance Ltd

LIC Housing Finance Ltd. is the largest housing finance company in India. It has one of the widest networks of offices across the country and representative office in Dubai. In addition, the Company also distributes its products through branches of its subsidiary LIC HFL Financial Services Ltd. LIC Housing Finance Ltd was promoted by Life Insurance Corporation in 1989 and a public issue was made in 1994. It launched its maiden GDR offering in 2004. The company enjoys the highest rating from CRISIL & CARE indicating the highest safety regarding the ability to service interest and repay principal.

For further information please visit the website www.lichousing.com or contact:

Shri. Tribhuwan Adhikari

Managing Director & CEO

LIC Housing Finance Ltd.

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