REPCO HOME FINANCE LIMITED.
(Promoted by REPCO Bank - Govt of India Enterprise)
CIN : L65922TN2000PLC044655

RHFL/SE/33/2026-27 **11th August, 2026**

National Stock Exchange of India Limited,
Exchange Plaza,
Bandra Kurla Complex, Bandra (E)
Mumbai-400 051
NSE Symbol: REPCOHOME
Kind Attn: Listing Department

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
BSE Security Code: 535322

Dear Sir/Madam,

Sub: Press release of Un-audited Financial results of the Company for the quarter ended on 30th June, 2026

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the quarter ended on 30th June, 2026.

This disclosure will also be made available on the website of the Company, www.repcohome.com.

This is submitted for your information and records.

Thanking You,
Yours Faithfully,
For Repco Home Finance Limited

ANKUSH TIWARI
Digitally signed by ANKUSH TIWARI
Date: 2026.08.11 18:16:44 +05'30'

Ankush Tiwari
Company Secretary & Compliance Officer

Repco Home Finance Ltd. Corporate Office Chennai

Corporate Office : 3rd Floor, Alexander Square, New No : 2 (Old No. 34 & 35) Sardar Patel Road, Guindy, Chennai - 600 032.
Phone : 044-42106650 Fax : 044 - 42106651 E-mail : co@repcohome.com, www.repcohome.com
Registered Office : 'REPCO TOWER', No. 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044 - 28340715 / 4037 / 2845

Repco Home Finance

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Financial Results – Q1, FY 2026-27

Chennai, August 11th, 2026:

At its meeting today, the Board of Directors of Repco Home Finance Limited approved the financial results prepared as per Indian Accounting Standards (IND AS) for the quarter ended June 30th, 2026.

Loan Book and composition

The overall loan book stood at Rs. 15,990 crores at the end of June 30, 2026, as against Rs. 14,690 crores a year back registering a growth of 8.9%. The AUM was Rs. 15,880 crores as of March 30, 2026. As of June 30, 2026, loans to the non-salaried segment accounted for 53.5% of the outstanding loan book and loans for salaried segment accounted for 46.5% of loan book. Housing loans accounted for 70.8% of the loans while Home Equity products accounted for 29.2% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

Asset Quality

- GNPA amounted to Rs. 427 crores as of June 30, 2026, as against Rs. 485 crores as of June 30, 2025, and Rs. 405 crores as of March 31, 2026.
- NNPA constituted Rs. 194 crores of the loan assets as of June 30, 2026, as against Rs. 171 crores as of June 30, 2025, and Rs. 183 crores as of March 30, 2026.
- The gross non-performing assets (GNPA) ratio stood at 2.7% and Net NPA ratio stood at about 1.2% of the loan assets as of June 30 ,2026. This is against 3.3% and 1.2% as of June 30, 2025, respectively.
- As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 353 crores or 2.2% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 54.5%.

Performance in Q1 FY27 vs Q1 FY26

- Loans sanctions stood at Rs. 938 crores in Q1 FY27 as compared to Rs. 907 crores in Q1 FY26.
- Loan disbursements stood at Rs. 843 crores in Q1 FY27 as compared to Rs. 829 crores in Q1 FY26.
- Total income stood at Rs. 468 crores in Q1 FY27 as compared to Rs. 441 crores in Q1 FY26, registering a growth of 6.1%.
- Net interest income stood at Rs. 216 crores in Q1 FY27 as compared to 196 crores in Q1 FY26, resulting in a healthy growth of 10.2%.
- Net profits stood at Rs. 114 crores in Q1 FY27 as compared to Rs. 108 crores in Q1 FY26.

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- Loan spread remained healthy at 3.4%
- Return on assets stood at 2.9%, resulting in a return on equity of 12.7% in Q1 FY27 as compared to 2.9% and 14%, respectively in Q1 FY26.

Performance in Q1 FY27 vs Q4 FY26

- Loans sanctions stood at Rs. 938 crores in Q1 FY27 as compared to Rs. 1,320 crores in Q4 FY26.
- Loan disbursements stood at Rs. 843 crores in Q1 FY27 as compared to Rs. 1186 crores in Q4 FY26.
- Total income stood at Rs. 468 crores in Q1 FY27 as compared to Rs. 454 crores in Q4 FY26 registering a growth of 3%
- Net interest income stood at Rs. 216 crores in Q1 FY27 as compared to Rs. 207 crores in Q4 FY26 registering a growth of 4.3%.
- Net Profit stood at Rs. 114 crores in Q1 FY27 as compared to *Rs. 129 crores in Q4 FY26.
- Return on assets and equity stood at 2.9% and 12.7% in Q1 FY27 as compared to 3.4% and 14.9% respectively in Q4 FY26.

* Deferred tax liability of Rs. 14.4 crores in the FY 2025-26 (till December 2025) have been reversed for the quarter ended March 31, 2026.

Capital Adequacy

The capital adequacy ratio stood at 36.13%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

Distribution network

As on June 30, 2026, the Company had a total network of 210 branches and 32 satellite centers spread across Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala, Maharashtra, Odisha, Gujarat, West Bengal, Madhya Pradesh, Jharkhand, Rajasthan and the Union Territory of Puducherry.

For further information please visit the website http://www.repcohome.com/ or contact:

Mr. Ankush Tiwari

Company Secretary and Compliance Officer - Repco Home Finance Limited,

"Corporate Office", Third Floor, Alexander Square,

New No : 2, Sardar Patel Road, Guindy, Chennai - 600 032.

Tel No.: 044 – 42106650

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