



REPCO HOME FINANCE LIMITED.

(Promoted by REPCO Bank - Govt of India Enterprise)
CIN : L65922TN2000PLC044655

RHFL/SE/09/2026-27

21st May, 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 Audited Financial results of the Company for the financial year ended on 31st March, 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 Audited Financial results of the Company for the financial year ended on 31st March, 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
Company Secretary & Compliance Officer



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

Financial Results – Q4, FY 2025-26

Chennai, May 21st, 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 end financial year ended March 31st, 2026.

Loan Book and composition

The overall loan book stood at Rs. 15,880 crores at the end of March 31, 2026, as against Rs. 14,492 crores a year back registering a growth of 9.6%. The AUM was Rs. 15,394 crores as of December 31, 2025. As of March 31, 2026, loans to the non-salaried segment accounted for 53% of the outstanding loan book and loans for salaried segment accounted for 47% of loan book. Housing loans accounted for 71% of the loans while Home Equity products accounted for 29% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

Asset Quality

- ✚ GNPA amounted to Rs. 405 crores as of March 31, 2026, as against Rs. 473 crores as of March 31, 2025, and Rs. 450 crores as of December 31, 2025.
- ✚ NNPA constituted Rs. 183 crores of the loan assets as of March 31, 2026, as against Rs. 191 crores as of March 31, 2025, and Rs. 213 crores as of December 31, 2025
- ✚ The gross non-performing assets (GNPA) ratio stood at 2.55% and Net NPA ratio stood at about 1.17% of the loan assets as of March 31, 2026. This is against 3.26% and 1.32% as of March 31, 2025, respectively.
- ✚ As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 343 crores or 2.2% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 55%.

Performance in FY26 vs FY25

- ✚ Loans sanctions stood at Rs. 4,519 crores in FY26 as compared to Rs. 3,519 crores in FY25, registering a growth of 28%.
- ✚ Loan disbursements stood at Rs. 4,148 crores in FY26 as compared to Rs. 3,284 crores in FY25, registering a growth of 26%.

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- ⬇ Total income stood at Rs. 1,798 crores in FY26 as compared to Rs. 1,715 crores in FY25, registering a growth of 5%.
- ⬇ Net interest income stood at Rs. 812 crores in FY26 as compared to 746 crores in FY25, resulting in a healthy growth of 9%.
- ⬇ Net profits stood at Rs. 453 crores in FY26 as compared to Rs. 449 crores in FY25.
- ⬇ Loan spread remained healthy at 3.3%
- ⬇ Return on assets stood at 3.0%, resulting in a return on equity of 13.0% in FY26 as compared to 3.2% and 14.7%, respectively in FY25.

Performance in Q4 FY26 vs Q4 FY25

- ⬇ Loans sanctions stood at Rs. 1,320 crores in Q4 FY26 as compared to Rs. 1059 crores in Q4 FY25, registering a growth of 25%.
- ⬇ Loan disbursements stood at Rs. 1,186 crores in Q4 FY26 as compared to Rs. 975 crores in Q4 FY25, registering a growth of 22%.
- ⬇ Total income stood at Rs. 454 crores in Q4 FY26 as compared to Rs. 425 crores in Q4 FY25, registering a growth of 7%.
- ⬇ Net interest income stood at Rs. 207 crores in Q4 FY26 as compared to 178 crores in Q4 FY25, resulting in a healthy growth of 16%.
- ⬇ Net profits stood at Rs. 129 crores in Q4 FY26 as compared to Rs. 125 crores in Q4 FY25.
- ⬇ Loan spread remained healthy at 3.6%
- ⬇ Return on assets stood at 3.4%, resulting in a return on equity of 14.9% in Q4 FY26 as compared to 3.6% and 16.7%, respectively in Q4 FY25.

Performance in Q4 FY26 vs Q3 FY26

- ⬇ Loans sanctions stood at Rs. 1,320 crores in Q4 FY26 as compared to Rs. 1,087 crores in Q3 FY26 and registered a growth of 21%.
- ⬇ Loan disbursements stood at Rs. 1,186 crores in Q4 FY26 as compared to Rs. 1064 crores in Q3 FY26 and registered a growth of 12%.
- ⬇ Total income stood at Rs. 454 crores in Q4 FY26 as compared to Rs. 457 crores in Q3 FY26.
- ⬇ Net interest income stood at Rs. 207 crores in Q4 FY26 as compared to Rs. 208 crores in Q3 FY26.
- ⬇ Net profits stood at Rs. 129 crores in Q4 FY26 as compared to Rs. 109 crores in Q3 FY26.
- ⬇ Loan spread remained healthy at 3.6%
- ⬇ Return on assets and equity stood at 3.4% and 14.9% in Q4 FY26 as compared to 2.9% and 13.3% respectively in Q3 FY26.



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Capital Adequacy

The capital adequacy ratio stood at 35.38%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

Distribution network

As on March 31, 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,

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