Repco Home Finance

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

RHFL/SE/96/2025-26

5th February, 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 3rd quarter and 9 months ended on 31st December, 2025

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 3rd quarter and 9 months ended on 31st December, 2025.

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: 2026.02.05 18:12:57 +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

Financial Results – Q3, FY 2025-26

Chennai, February 05, 2026:

The Board of Directors of Repco Home Finance Limited in its meeting held on 05th February 2026 has approved the financial results for the quarter ended December 31, 2025.

Loan Book and composition

The overall loan book stood at Rs. 15,394 crores at the end of December 31, 2025, as against Rs. 14,155 crores a year back registering a growth of 8.8% with AUM at Rs. 15,033 crores as of September 30, 2025. As of December 31, 2025, loans to the non-salaried segment accounted for 52.9% of the outstanding loan book and loans for salaried segment accounted for 47.1% of loan book. Housing loans accounted for 71.0% of the loans while Home Equity products accounted for 29.0% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

Asset Quality

- GNPA amounted to Rs. 450 crores as of December 31, 2025, as against Rs. 546 crores as of December 31, 2024 and Rs. 475 crores as of September 30, 2025.
- NNPA constituted Rs. 213 crores of the loan assets as of December 31, 2025, as against Rs. 209 crores as of December 30, 2024 and Rs. 225 crores as of September 30, 2025.
- The gross non-performing assets (GNPA) ratio stood at 2.92% and Net NPA ratio stood at about 1.38% of the loan assets as of December 31, 2025. This is against 3.86% and 1.51% as of December 31, 2024 respectively.
- As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 359 crores, which is 2.3% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 53%.

Performance in Q3 FY26 vs Q3 FY25

- Loans sanctions stood at Rs. 1,087 crores in Q3 FY26 as compared to Rs. 806 crores in Q3 FY25, registering a growth of 35%.
- Loan disbursements stood at Rs. 1,064 crores in Q3 FY26 as compared to Rs. 761 crores in Q3 FY25, registering a growth of 40%.
- Total income stood at Rs. 457 crores in Q3 FY26 as compared to Rs. 445 crores in Q3 FY25, registering a growth of 3%.
- Net interest income stood at Rs. 208 crores in Q3 FY26 as compared to 198 crores in Q3 FY25, resulting in a healthy growth of 5%.

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- Net profits stood at Rs. 109 crores in Q3 FY26 as compared to Rs. 107 crores in Q3 FY25.
- Loan spread remained healthy at 3.8%
- Return on assets stood at 2.9%, resulting in a return on equity of 13.3% in Q3 FY26 as compared to 3.1% and 14.6%, respectively in Q3 FY25.

Performance in Q3 FY26 vs Q2 FY26

- Loans sanctions stood at Rs. 1,087 crores in Q3 FY26 as compared to Rs. 1206 crores in Q2 FY26.
- Loan disbursements stood at Rs. 1,064 crores in Q3 FY26 as compared to Rs. 1069 crores in Q2 FY26.
- Total income stood at Rs. 457 crores in Q3 FY26 as compared to Rs. 446 crores in Q2 FY26.
- Net interest income stood at Rs. 208 crores in Q3 FY26 as compared to Rs. 201 crores in Q2 FY26.
- Return on assets and equity stood at 2.9% and 13.3% in Q3 FY26 as compared to 2.9% and 13.5% respectively in Q2 FY26.

Capital Adequacy

The capital adequacy ratio stood at a healthy 37.22%, well above the regulatory requirement of 15%.

Distribution network

As on December 31, 2025, the Company had a total network of 205 branches and 31 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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