

CFHRO SE CS LODR 16/2026
January 17, 2026

ONLINE SUBMISSION

National Stock Exchange of India Limited Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 NSE Symbol: CANFINHOME	BSE Limited Corporate Relationship Department 25th Floor, P J Towers Dalal Street, Fort Mumbai – 400 001 BSE Scrip Code: 511196
---	---

Dear Sir/ Madam,

Sub: Press Release on the Financial Performance of the Company for the Quarter Ended December 31, 2025.

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

With reference to the captioned subject, please find enclosed herewith the Press Release on the Financial Performance of the Company for the Quarter Ended December 31, 2025.

The information is also available on the website of the Company at www.canfinhomes.com

This is for your information & records.

Thanking you,

Yours faithfully,
For Can Fin Homes Limited

Nilesh Jain
Company Secretary
M.No.:18320

Encl: As above.

17/01/2026

PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER ENDED 31.12.2025

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on 17/01/2026, have approved the Financials for the quarter ending 31/12/2025.

FINANCIAL RESULTS

The Net profit for the third quarter for the current fiscal is Rs.265 Crore, compared to Rs. 212 crores for the corresponding previous period, **an increase by 25%**.

Highlights of Operational Performance for the quarter ended 31/12/2025

(Rs. in crore)

Detail	Q3 FY26 (3M)	Q3 FY25 (3M)	Growth (%)	FY26 (9M)	FY25 (9M)	Growth (%)
Loan Assets	40693	37155	10%	40693	37155	10%
Profit Before Tax	341	269	27%	951	798	19%
Profit After Tax	265	212	25%	740	623	19%
Spread	2.93%	2.68%		2.84%	2.60%	
Net Interest Margin	4.14%	3.73%		3.89%	3.64%	
ROA	2.55%	2.25%		2.37%	2.21%	
ROE	18.80%	17.55%		17.52%	17.19%	
D/E Ratio	6.55	7.08		6.55	7.08	

Loan Portfolio

The loan portfolio as at December 2025, stood at **Rs. 40683 crores** as against Rs. 37155 crores as on December 2024, recording **an increase of 10%**. Housing Loan constitutes 73 % of the Loan book and Non-Housing Loans (including CRE) constitutes 27%.

LENDING OPERATIONS

Loan Disbursements

Loan disbursements for the nine months ended December 31, 2025, stood at Rs.7287 crores compared to Rs. 6112 crores in the corresponding previous period, reflecting a 19% growth Year-on-Year (Y-o-Y).

Provisions for Expected Credit Losses

As per the requirement of Ind AS 109, provision on advances are to be carried in the Books of account on the basis of ECL. Accordingly, CFHL is required to carry provisions of Rs. 400 crores towards expected credit losses.

CFHL is carrying total provision of Rs. 505 crores, including Rs. 59 crores as management overlay and Rs.40 crores under provision for Restructured accounts.

Liquidity Position and Liquidity Coverage Ratio.

CFHL has been maintaining the required liquidity, both on Balance Sheet and also off-Balance Sheet in the form of documented undrawn Bank limits to meet its commitments. The Liquidity Coverage Ratio as of 31/12/2025, stood at 332.60% as against the stipulated Ratio of 100%. The documented undrawn Bank lines stood at **Rs. 3947 crores** as of 31/12/2025 which, along with internal accruals will take care of business commitments for next 3 months.

DEPOSITS

CFHL's deposit portfolio stood at Rs. 217 crores. To further strengthen the deposit portfolio, CFHL is offering 7.50% rate of interest for a 36 months' tenured Cumulative deposits. Senior citizens will earn 0.25 % additional rate of interest. CFHL's Fixed Deposit programme is rated "**AAA**" by ICRA with Stable outlook.

CFHL's Short Term borrowings comprising Commercial Paper (CP) is rated "**A1+**" by CARE and ICRA and Long-Term Debt and Sub Ordinate Debt Instruments are rated "**AAA Stable**" by CARE and "ICRA".

RETAIL NETWORK

CFHL has its geographical presence across India with 249 Branches/Offices spanning 21 States / Union Territories.