Ref No: APTUS/03-NOV/2026-27 **November 04, 2026**

To, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 543335	To, National Stock Exchange of India Ltd., Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051 Scrip Symbol: APTUS

Dear Sir/Madam,

Sub: Investor Press Release on the Financial and Operational Performance of the Company for the Second quarter ended September 30, 2026.

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Press Release on the Financial and Operational Performance of the Company for the second quarter ended September 30, 2026.

This Investor Press Release is also available on the website of the Company at https://www.aptusindia.com/press-release.

Please take this information on record.

Thanking you,

For Aptus Value Housing Finance India Limited

SANIN PANICKER Digitally signed by SANIN PANICKER
Date: 2026.11.04 15:58:09 +05'30'

Sanin Panicker
Company Secretary & Compliance Officer

APTUS VALUE HOUSING FINANCE INDIA LIMITED

No. 8B, Doshi Towers, 8th Floor,
No: 205, Poonamallee High Road, Kilpauk, Chennai, Tamil Nadu, 600010

Press Release

Chennai: November 04, 2026: Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the second quarter and half year ended September 30, 2026.

Performance Highlights

- Disbursements in H1 FY27 were at ₹2,206 Cr, growth of 27% Y-o-Y. Q2 FY27 disbursements were at ₹1,153 Cr, growth of 20% Y-o-Y.
- AUM as of September'26 was at ₹14,177 Cr, growth of 20% Y-o-Y.
- H1 FY27 Net Income Margin was at ₹904 Cr, growth of 19% Y-o-Y. Q2 FY27 was at ₹463 Cr, growth of 19% Y-o-Y.
- H1 FY27 Net Profit was at ₹ 528 Cr, growth of 19% Y-o-Y. Q2 FY27 net profit was at ₹267 Cr, growth of 18% Y-o-Y.
- The RoA/RoE was at 7.7%/20.1%, amongst the best in the industry.

Key Performance Metrics

(₹ Cr)

Particulars	Q2 FY27	Q2 FY26	Y-o-Y	H1 FY27	H1 FY26	Y-o-Y
Disbursements	1,153	963	20%	2,206	1,738	27%
AUM	14,177	11,767	20%	14,177	11,767	20%
Net Income Margin	463	389	19%	904	758	19%
Net Profit	267	227	18%	528	446	19%
Gross NPA (%)	1.7%	1.6%	13 bps	1.7%	1.6%	13 bps
Net NPA (%)	1.3%	1.2%	10 bps	1.3%	1.2%	10 bps
Opex (%)	2.8%	2.7%	18 bps	2.8%	2.7%	11 bps
RoA (%)	7.7%	7.9%	-18 bps	7.7%	7.9%	-13 bps
RoE (%)	20.1%	20.0%	8 bps	20.1%	20.0%	10 bps

Commenting on the results, Mr. P. Balaji, Managing Director, said, "Q2 FY27 witnessed continued improvement in business momentum, supported by steady execution of our strategic growth initiatives, alongside ongoing technology enhancements and process improvements. Our AUM grew 20% YoY to ₹14,177 Cr, supported by strong disbursements of ₹1,153 Cr, reflecting healthy business growth.

The strategic initiatives undertaken at the start of the financial year are progressing steadily and contributing to our growth momentum.

- We continue to expand our presence in Maharashtra and Odisha, where we are witnessing encouraging business traction, while also deepening our penetration in existing markets.
- The branches opened over the last few quarters are increasingly contributing to our business growth. Our total branch network now stands at 397, following the addition of 58 branches during H1 FY27 (including 25 branches in Q2). The branches opened during H1 are expected to contribute to business growth from Q3 onwards.

- Our efforts to broaden and diversify our sourcing channels are gaining traction, supported by the expansion of our connector network and greater emphasis on digital marketing initiatives. The connector channel is steadily strengthening its contribution to overall disbursements, providing an additional avenue to support our growth ambitions.
- Increasing our Average Ticket Size (ATS) remains an important strategic priority, with a focus on strengthening portfolio quality, improving customer economics and supporting sustainable growth.
- We continue to explore opportunities to diversify our lending portfolio beyond Home Loans and SME Loans, while carefully evaluating potential products that align with our long-term growth strategy.

Our continued focus on strengthening customer selection and maintaining prudent underwriting standards is yielding encouraging results, with a noticeable improvement in the quality of customers.

Our continued focus on technology and data analytics is helping streamline operations and strengthen credit assessment. Digital adoption remains high, with over 92% of agreements executed digitally and 94% of collections processed through digital channels. Increased usage of Account Aggregators, CKYC and Credit Bureau integrations, along with ongoing process improvements, is expected to further streamline operations, enhance underwriting efficiency and improve the overall customer experience.

On the asset quality front, collections were impacted by the performance in the NBFC business leading to an increase in delinquencies. However, the underlying portfolio quality remains resilient, and we have undertaken initiatives to strengthen our collection framework, particularly in the NBFC business. The GNPA and Net NPA stood at 1.68% and 1.27%, respectively. We remain confident of improved collections and a gradual normalisation of asset quality metrics to earlier levels by the end of FY27.

On the profitability front, our spreads stood at 8.9%. The Opex ratio remained at 2.8%, while credit cost stood at 0.7%. Net profit for the quarter stood at ₹267 Cr, translating into an RoA of 7.7% and an RoE of 20.1%, among the best in the industry.

Given the progress on our growth initiatives and factoring in the current operating environment, we remain confident of achieving AUM growth of our earlier guidance of around 22% for FY27, while maintaining our outlook on spreads and operating costs.

About Aptus Value Housing Finance India Limited: (aptusindia.com; BSE: 543335; NSE: APTUS)

Aptus Value Housing Finance India Limited is amongst the fastest growing & profitable affordable housing finance Company with a network of 397 branches catering to over 1.99 lakh customers in Tamil Nadu, Telangana, Andhra Pradesh, Karnataka, Odisha and Maharashtra. The company offers home loans for purchase and self-construction of residential property, home improvement, extension loans, loan against property and business loans to the low and middle-income groups.

For more information contact:
Investor Relations,
Aptus Value Housing Finance India Limited
E-mail: investorrelations@aptusindia.com

DISCLAIMER:

Certain statements that are made in the Press Release may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like significant changes in economic environment in India and overseas, tax laws, inflation, litigation, etc. Actual results might differ substantially from those expressed or implied. Aptus Value Housing Finance India Ltd. will not be in any way responsible for any action taken based on such statements and discussions; and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.