LIC HFL
LIC HOUSING FINANCE LTD

30th October, 2026

The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai – 400 051 Scrip ID: **LICHSGFIN EQ** Email: cmlist@nse.co.in	The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai – 400 001. Scrip Code : **500253** Email: corp.relations@bseindia.com

Dear Sir/Madam,

Re.:- Press Release for First Quarter Ended September 30, 2026.

With respect to the captioned subject the Press Release pertaining to the Second Quarter ended September 30, 2026 has been uploaded on the official website of LIC Housing Finance Limited and may be accessed on the following web link

Link:- https://www.lichousing.com/investors/press-releases

Please take the above information on record and arrange for dissemination.

Yours faithfully,
For LIC Housing Finance Limited

VARSHA CHANDAR HARDASANI
Digitally signed by VARSHA CHANDAR HARDASANI
Date: 2026.10.30 21:34:37 +05'30'

Varsha Hardasani
Company Secretary and Compliance Officer

LIC HOUSING FINANCE LIMITED REGD. & CORPORATE OFFICE MUMBAI

PRESS RELEASE

LIC Housing Finance Ltd. announces its Q2 FY27 results

Q2 FY2026-27 Profit after tax at Rs. 1508.78 Crs., up by 11%

Q2 Total disbursements at Rs. 18127 Crs., up by 11%

Outstanding loan portfolio is Rs. 326173 Crs.

Q2 Net Interest Margin stood at 2.58%

Mumbai, October 30, 2026: The Board of Directors of LIC Housing Finance Ltd. (BSE:500253; NSE: LICHSGFIN) announced its unaudited results for the second quarter ended on September 30, 2026, following its approval by the board of directors in the meeting held in Mumbai on **October 30, 2026.**

The results are as per the Indian Accounting Standards i.e., IndAS notifications issued by the Ministry of Corporate Affairs and National Housing Bank in April 2018.

Performance highlights at a glance – Q2 FY2027

(Figures in Rs. Crores)

	Quarter Ended September 2026	Quarter Ended September 2025	Variation (%)
Revenue from operations	7175	7074	*1%*
Net Interest Income	2088	2038	*2%*
Profit Before Tax	1918.55	1704.71	*13%*
Net Profit after tax	1508.78	1353.87	*11%*
Net Interest Margin	2.58%	2.62%	
Outstanding Loan Portfolio	326173	311816	*5%*

(1 crore =10 million)

Performance highlights for the quarter ended September 30, 2026

Total disbursements were at Rs. 18127 crs in Q2 FY2027, as against Rs. 16313 crs for the corresponding period in Q2 FY2026 up by 11%. Out of this, disbursements in the **Retail Loan segment** were at Rs 17563 crs against Rs 15935 crs in Q2 FY2026, a growth of 10%. **Project loans** were at Rs. 564 crs as compared with Rs 378 crs for the same quarter in the previous year, up by 49%.

The company's **total income** for the Q2 FY2027 quarter was Rs. 7183 crs as compared to Rs 7080 crs during the same quarter in the previous year. The company's **revenue** from operations grew to Rs. 7175 crs as against Rs. 7074 crs in Q2 FY2026.

Net Interest Income (NII) stood at Rs. 2088 crs, as against Rs 2038 crs for the same period in the previous year. Net interest margin (NIM) for the quarter stood at 2.58 % as against 2.62% for Q2 FY 2026 and 2.58 % for Q1 FY2027.

Profit Before Tax for the quarter was Rs. 1918.55 crs as against Rs 1704.71 crs in Q2 FY2026, a growth of 13 %. Net profit after tax stood at Rs. 1508.78 crs, as compared with Rs 1353.87 crs during the same period in the previous year, showing a growth of 11%.

The **Loan Portfolio** stood at Rs. 326173 crs as against Rs 311816 crs on September 30, 2025, a growth of 5 %. Out of which **Retail Loans** grew by 4% from Rs 303084 crs to Rs. 316433 crs as on September 30, 2026, whereas the **Project loan portfolio** stood at Rs. 9740 crs as on September 30, 2026, as against Rs 8732 crs as on September 30, 2025, up by 12%.

Under IndAS 109, asset classification and provisioning changes for future credit loss are reported on an Expected Credit Loss(ECL) basis. As per the same methodology, the provisions for ECL stood at Rs. 4292 crs with a coverage of 49% on Stage 3 as on September 30, 2026, as against Rs 5074 crs as on September 30, 2025.

The Stage 3 exposure on default as on September 30, 2026 stood at 2.05% as against 2.51 % as on September 30, 2025 and 2.14 % as on June 30, 2026.

Performance highlights at a glance – H1 FY2027

(Figures in Rs. Crores)

	Six Months Ended September 2026	Six Months Ended September 2025	Variation (%)
Revenue from operations	14236	14243	*-0.05%*
Total Income Incl Other Income	14247	14250	*-0.02%*
Net Interest Income	4163	4102	*1%*
Net Profit Before Tax	3806.98	3403.87	*12%*
Net Profit after Tax	2997.10	2713.79	*10%*
Net Interest Margin	2.57%	2.65%	

(1 crore =10 million)

During the six months ended September 30, 2026, the total **Disbursements** for the company stood at Rs 33140 crs as against Rs 29429 crs for the same period of the previous year, up by 13%. Out of this, the **Retail Loan Segment** registered a disbursement of Rs. 31704 crs, as against Rs 28895 crs for H1 ended September 30, 2025, up by 10%; whereas **Project Loans** were Rs 1436 crs as against Rs 534 crs for H1 ended September 30, 2025, up by 169%.

The company's **Total Income** was Rs. 14247 crs as against Rs 14250 crs during the same period of the previous year. **Revenue from Operations** were Rs. 14236 crs as against Rs 14243 crs in the same period last year.

Net Interest Income (NII) for six months was Rs. 4163 crs as against Rs 4102 crs during the same period previous year.

Net profit before tax (PBT) for HI FY2027 was Rs. 3806.98 crs as against Rs 3403.87 crs during the same period previous year, up by 12 %.

Net Profit After Tax (PAT) for the six months ended September 30, 2026, was Rs. 2997.10 crs as against Rs 2713.79 crs during the same period previous year, a growth of 10 %.

Net Interest Margin (NIM) for six months ended September 30, 2026 stood at 2.57 % as against 2.65 % for the corresponding period ended September 30, 2025.

Speaking on the performance, Shri. Sandeep Kumar, Managing Director & Chief Executive Officer of LIC Housing Finance Limited said, "The housing finance sector has remained resilient in the last quarter with stable demand in the retail housing segment. Our performance during this quarter reflects our continued focus on sustainable growth, customer-centricity and operational efficiency. Our priority remains to strengthen our market presence while making homeownership accessible to a wider section of customers. In the near future, we expect borrower sentiment to remain positive, which will be supported by underlying strength of the Indian economy, favourable demographics and ongoing government focus on housing.

We wish everyone a very happy and prosperous festive season."

About LIC Housing Finance Ltd

LIC Housing Finance Ltd. is the largest housing finance company in India. It has one of the widest networks of offices across the country and representative office in Dubai. In addition, the Company also distributes its products through branches of its subsidiary LIC HFL Financial Services Ltd. LIC Housing Finance Ltd was promoted by Life Insurance Corporation in 1989 and a public issue was made in 1994.The company enjoys the highest rating from CRISIL & CARE indicating the highest safety regarding the ability to service interest and repay principal.

For further information please visit the website www.lichousing.com or contact:

Shri. Sandeep Kumar Managing Director & CEO LIC Housing Finance Ltd. **Tel:** 022-22178602	**Janki Telivala / Mohit Mishra** Veritas Reputation PR **Tel:** +91 9892623468 / 8433889619 Email: janki.telivala@veritasreputation.com Email: mohit.mishra@veritasreputation.com