LIC HFL
LIC HOUSING FINANCE LTD

30th July, 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 June 30, 2026.

With respect to the captioned subject the Press Release pertaining to the First Quarter ended June 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: 2026.07.30 21:31:40 +05'30'
Varsha Hardasani
Company Secretary and Compliance Office

LIC HOUSING FINANCE LTD. CORPORATE OFFICE MUMBAI

PRESS RELEASE

LIC Housing Finance Ltd. announces its Q1 FY27 results

Q1 FY 2026-27

Profit after tax (PAT) increased to Rs. 1488.32 crs, up by 9.4%

Total disbursements Rs. 15014 crs, up by 14.5%

Outstanding Loan portfolio at Rs. 322098 crs

Mumbai, July, 30, 2026: The Board of Directors of LIC Housing Finance Ltd. (BSE:500253; NSE: LICHSGFIN) announced its standalone audited results for the first quarter ended on June 30, 2026, following its approval by the Board of Directors in a meeting held in Mumbai on July, 30, 2026.

Performance highlights at a glance – Q1 FY2027

(Figures in Rs. Crores)

	Quarter Ended June 2026	Quarter Ended June 2025	Variation(%)
Revenue from operations	7062.45	7169.32	*-1%*
Net Interest Income	2075.52	2064.71	*0.5%*
Profit Before Tax	1888.43	1699.16	*11%*
Net Profit after tax	1488.32	1359.92	*9.4%*
Net Interest Margin	2.58%	2.68%	
Outstanding Loan Portfolio	322098	309587	*4%*

(1 crore =10 million)

Performance highlights for the quarter ended June 30, 2026(YoY)

Total disbursements were at Rs. 15014 crs in Q1 FY2027, as against Rs 13116 crs for the corresponding period in FY 2026, up by 14.5%. Out of this, disbursements in the **Individual Home Loan segment** were at Rs. 12119 crs against Rs 11247 crs in Q1 FY2026, up by 8%, and Non-Housing Individual Loan segment were at Rs. 1975 cr against Rs. 1647 crs,up by 20% whereas **Project loans** were at Rs. 872 crs compared with Rs 156 crs in Q1 FY2026, up by 459%.

The company's **revenue** from operations stood at Rs. 7062.45 crs as against Rs. 7169.32 crs in Q1 FY2026.

Net Interest Income (NII) stood at Rs 2075.52 crs, as against Rs 2064.71 crs for the same period the previous year. Net Interest Margin (NIM) for the quarter stood at 2.58% as against 2.68% for Q1FY 2026.

Profit Before Tax for the quarter was Rs. 1888.43 crs as against Rs 1699.16 crs in Q1 FY2026, an increase of 11%.

Net Profit After Tax stood at Rs. 1488.32 crs compared with Rs 1359.92 crs during the same period in the previous year, an increase of 9.4%.

The **Individual Home Loan portfolio** stood at Rs. 271979 Cr as on June 30, 2026, as against Rs. 262411 cr as on June 30, 2025, up by 4%. The **Project loan portfolio** stood at Rs. 9687 crs as on June 30, 2026, as against Rs 8950 crs as on June 30, 2025, up by 8%. The total outstanding portfolio grew by 4% to Rs. 322098 crs from Rs 309587 crs in the earlier year.

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. 4398.43 crs as on June 30, 2026, as against Rs 5051.27 crs as on June 30, 2025. The Stage 3 Exposure at Default as of June 30, 2026, stood at 2.14% against 2.62% as of June 30, 2025.

Speaking on the performance, Shri Tribhuwan Adhikari, Managing Director & Chief Executive Officer of LIC Housing Finance Limited, said "We recently celebrated 37 years of our journey by launching 'Har Ghar Ka Humsafar' campaign, reaffirming our commitment to expanding homeownership in India. Our performance during the first quarter reflects the strength of this customer-centric approach, which, along with disciplined execution and operational efficiency, has enabled us to achieve sustainable growth.

Recently, LIC Housing Finance was recognized by the National Housing Bank as the 'Best Housing Finance Company' for the second consecutive year. This recognition reflects the trust our customers and stakeholders have placed in us over the years.

Looking ahead, we expect a stable interest rate environment along with positive growth trajectory for our country, which will provide a favourable backdrop for the sector despite headwinds due to geopolitical conflicts in other parts of the world."

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 credit rating AAA/Stable 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:

Mr. Tribhuwan Adhikari Managing Director & Chief Executive Officer LIC Housing Finance Ltd. Tel: 022-2217 8602	**Janki Telivala / Mohit Mishra** Veritas Reputation PR **Tel: +91** 9892623468 / 8433889619 Email: janki.telivala@veritasreputation.com Email: mohit.mishra@veritasreputation.com