Can Fin Homes Ltd
(Sponsor : CANARA BANK)
HOME LOANS ✦ DEPOSITS
Translating Dreams into Reality

CAN FIN HOMES LIMITED
Registered Office No. 29/1, 1st Floor,
Sir M N Krishna Rao Road
Near Lalbagh West Gate, Basavanagudi
Bengaluru – 560 004
Tel: 080-48536192; Fax: 26565746
e-mail: compsec@canfinhomes.com
Web: www.canfinhomes.com
CIN – L85110KA1987PLC008699

CFHRO SE CS LODR 124/2026
July 18, 2026

ONLINE SUBMISSION

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

Dear Sir/ Madam,

Sub: Press Release on the Financial Performance of the Company for the Quarter Ended June 30, 2026
Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Please find attached herewith the Copy of Press Release on the Financial Performance of the Company for the Quarter Ended June 30, 2026.

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
Digitally signed by NILESH JAIN
Date: 2026.07.18 19:39:26 +05'30'
Nilesh Jain
Company Secretary
M.No.:18320

Encl: As above.

Can Fin Homes Ltd
(Sponsor: CANARA BANK)
HOME LOANS • DEPOSITS
Translating Dreams into Reality

Can Fin Homes Limited
Registered Office:
No.29/1, M N Krishna Rao Road
Basavanagudi, Bangalore-560 004
Email: planning@canfinhomes.com
Website: www.canfinhomes.com
CIN – L85110KA1987PLC008699

18/07/2026

PRESS RELEASE

FINANCIAL RESULTS FOR THE QUARTER ENDED 30.06.2026

The Board of Directors of Can Fin Homes Limited (CFHL) in their meeting held on 18/07/2026, have approved the Financials for the quarter ending 30/06/2026.

FINANCIAL RESULTS

The Net profit for the first quarter of the current fiscal is Rs.268 Crore, compared to Rs.223 crores for the corresponding previous period, registering **an increase by 20%**.

Highlights of Operational Performance for the Quarter Ended 30/06/2026

(Rs. in crore)

Details	FY26 (12M)	Q1 FY26 (3M)	Q1 FY27 (3M)	Growth (%)
Loan Assets	42209	38773	42961	11%
Profit Before Tax	1303	278	339	22%
Profit After Tax	1086	223	268	20%
Spread	2.86%	2.62%	2.83%	
Net Interest Margin	3.93%	3.64%	3.81%	
ROA	2.58%	2.19%	2.39%	
ROE	18.16%	16.93%	17.15%	
D/E Ratio	6.40	6.71	6.18	

Loan Portfolio

The Loan portfolio at June 2026, stood at **Rs.42961 crores** as against Rs.38773 crores as on June 2025, recording **an increase of 11%**. Housing Loan (including CRE) constitutes 83 % of the Loan book and Non-Housing Loans constitute 17%.

LENDING OPERATIONS

Loan Disbursements

Loan disbursements for the three months ended June 30, 2026, stood at Rs.2609 crores compared to Rs.2015 crores in the corresponding previous period, reflecting a 29% 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. 410 crores towards expected credit losses.

CFHL is carrying total provision of Rs. 509 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 off-Balance Sheet in the form of documented undrawn Bank limits to meet its commitments. The Liquidity Coverage Ratio as of 30/06/2026, stood at **250.32**% as against the stipulated Ratio of 100%. The documented undrawn Bank lines stood at **Rs.1524.55 crores** as of 30/06/2026 which, along with internal accruals, will take care of business commitments for next 3 months.

DEPOSITS

CFHL's Deposit portfolio stood at Rs. 227.09 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 Papers (CPs) 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 250 Branches/Offices spanning 21 States / Union Territories.

TECHNOLOGY DEVELOPMENT

Successfully completed the pilot launch of our new IBM led Core Banking Solution across 5 branches; demonstrating steady performance and positioning the organization to enhance operational capabilities and optimize cost structures at scale.