REPCO HOME FINANCE LIMITED.
(Promoted by REPCO Bank - Govt of India Enterprise)
CIN : L65922TN2000PLC044655

RHFL/SE/70/2026-27 **5th November, 2026**

National Stock Exchange of India Limited,
Exchange Plaza,
Bandra Kurla Complex, Bandra (E)
Mumbai-400 051
NSE Symbol: REPCOHOME
Kind Attn: Listing Department

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001
BSE Security Code: 535322

Dear Sir/Madam,

Sub: Press release of Un-audited Financial results of the Company for the quarter and half year ended 30th September, 2026

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we submit herewith a copy of the press release in respect of the Un-audited Financial results of the Company for the quarter and half year ended 30th September, 2026.

This disclosure will also be made available on the website of the Company, www.repcohome.com.

This is submitted for your information and records.

Thanking You,
Yours Faithfully,
For Repco Home Finance Limited

ANKUSH TIWARI
Digitally signed by ANKUSH TIWARI
Date: 2026.11.05 17:53:24 +05'30'

Ankush Tiwari
Company Secretary & Compliance Officer

Repco Home Finance Ltd. Corporate Office Chennai

Corporate Office : 3rd Floor, Alexander Square, New No : 2 (Old No. 34 & 35) Sardar Patel Road, Guindy, Chennai - 600 032.
Phone : 044-42106650 Fax : 044 - 42106651 E-mail : co@repcohome.com, www.repcohome.com
Registered Office : 'REPCO TOWER', No. 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044 - 28340715 / 4037 / 2845

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Financial Results – Q2, FY 2026-27

Chennai, November 5th, 2026:

At its meeting today, the Board of Directors of Repco Home Finance Limited approved the financial results prepared as per Indian Accounting Standards (IND AS) for the quarter ended September 30th, 2026.

Loan Book and composition

The overall loan book stood at Rs. 16,425 crores at the end of September 30, 2026, as against Rs. 15,033 crores a year back registering a growth of 9.2%. The AUM was Rs. 15,990 crores as of June 30, 2026. As of September 30, 2026, loans to the non-salaried segment accounted for 53.6% of the outstanding loan book and loans for salaried segment accounted for 46.4% of loan book. Housing loans accounted for 71% of the loans while Home Equity products accounted for 29% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

Asset Quality

- GNPA amounted to Rs. 398 crores as of September 30, 2026, as against Rs. 475 crores as of September 30, 2025, and Rs. 427 crores as of June 30, 2026.
- NNPA constituted Rs. 135 crores of the loan assets as of September 30, 2026, as against Rs. 225 crores as of September 30, 2025, and Rs. 194 crores as of June 30, 2026.
- The gross non-performing assets (GNPA) ratio stood at 2.4% and Net NPA ratio stood at about 0.8% of the loan assets as of September 30 ,2026. This is against 3.1% and 1.5% as of September 30, 2025, respectively.
- As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 353 crores or 2.1% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 66%.

Performance in Q2 FY27 vs Q2 FY26

- Loans sanctions stood at Rs. 1359 crores in Q2 FY27 as compared to Rs. 1205 crores in Q2 FY26, registering a growth of 12.7%.
- Loan disbursements stood at Rs. 1205 crores in Q2 FY27 as compared to Rs. 1069 crores in Q2 FY26, registering a growth of 12.7%.
- Total income stood at Rs. 481 crores in Q2 FY27 as compared to Rs. 445 crores in Q2 FY26, registering a growth of 8%.
- Net interest income stood at Rs. 220 crores in Q2 FY27 as compared to 200 crores in Q2 FY26, resulting in a healthy growth of 10%.
- Net profits stood at Rs. 116 crores in Q2 FY27 as compared to Rs. 107 crores in Q2 FY26.

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Repco Home Finance Ltd. Corporate Office Chennai

- Loan spread remained healthy at 3.7%
- Return on assets stood at 2.9%, resulting in a return on equity of 12.6% in Q2 FY27 as compared to 2.9% and 13.5%, respectively in Q2 FY26.

Performance in Q2 FY27 vs Q1 FY27

- Loans sanctions stood at Rs. 1,359 crores in Q2 FY27 as compared to Rs. 938 crores in Q1 FY27, registering a growth of 44.8%.
- Loan disbursements stood at Rs. 1,205 crores in Q2 FY27 as compared to Rs. 843 crores in Q1 FY27, registering a growth of 43%.
- Total income stood at Rs. 481 crores in Q2 FY27 as compared to Rs. 468 crores in Q1 FY27 registering a growth of 2.7%
- Net interest income stood at Rs. 220 crores in Q2 FY27 as compared to Rs. 216 crores in Q1 FY27.
- Net Profit stood at Rs. 116 crores in Q2 FY27 as compared to Rs. 114 crores in Q1 FY27.
- Return on assets and equity stood at 2.9% and 12.6% in Q2 FY27 as compared to 2.9% and 12.7% respectively in Q1 FY27.

Performance in H1 FY27 vs H1 FY26

- Loans sanctions stood at Rs. 2,297 crores in H1 FY27 as compared to Rs. 2,112 crores in H1 FY26, registering a growth of 9%.
- Loan disbursements stood at Rs. 2,048 crores in H1 FY27 as compared to Rs. 1,898 crores in H1 FY26, registering a growth of 8%.
- Total income stood at Rs. 949 crores in H1 FY27 as compared to Rs. 885 crores in H1 FY26 registering a growth of 7.2%
- Net interest income stood at Rs. 436 crores in H1 FY27 as compared to Rs. 397 crores in H1 FY26.
- Net Profit stood at Rs. 230 crores in H1 FY27 as compared to Rs. 215 crores in H1 FY26.
- Return on assets and equity stood at 2.9% and 12.5% in H1 FY27 as compared to 2.9% and 13.6% respectively in H1 FY26.
- Loan spread remained healthy at 3.5% in H1 FY 27 as compared to 3.3% in H1 FY 26.

Capital Adequacy

The capital adequacy ratio stood at 37%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

Distribution network

As on September 30, 2026, the Company had a total network of 210 branches and 32 satellite centers spread across Tamil Nadu, Karnataka, Andhra Pradesh, Telangana, Kerala, Maharashtra, Odisha, Gujarat, West Bengal, Madhya Pradesh, Jharkhand, Rajasthan and the Union Territory of Puducherry.

For further information please visit the website http://www.repcohome.com/ or contact:

Mr. Ankush Tiwari

Company Secretary and Compliance Officer - Repco Home Finance Limited,

"Corporate Office", Third Floor, Alexander Square,

New No : 2, Sardar Patel Road, Guindy, Chennai - 600 032.

Tel No.: 044 – 42106650