Ref No: APTUS/16-JUL/2026-27 **July 31, 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 first quarter ended June 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 first quarter ended June 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: 2026.07.31 13:14:18 +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: July 31, 2026: Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter ended June 30, 2026.

Performance Highlights

- AUM as of June'26 was at ₹13,648 Cr, growth of 21% Y-o-Y.
- Disbursements in Q1 FY27 were at ₹1,053 Cr, growth of 36% Y-o-Y.
- The Net Income Margin for Q1 FY27 was at ₹441 Cr, growth of 19% Y-o-Y.
- Net Profit for Q1 FY27 was at ₹261 Cr, growth of 19% Y-o-Y.
- The RoA/RoE for Q1 FY27 was at 7.8%/20.4%, amongst the best in the industry.

Key Performance Metrics

(₹ Cr)

Particulars	Q1 FY27	Q1 FY26	Y-o-Y
AUM	13,648	11,267	21%
Disbursements	1,053	775	36%
Net Income Margin	441	370	19%
Net Profit	261	219	19%
Gross NPA (%)	1.7%	1.5%	21 bps
Net NPA (%)	1.3%	1.1%	17 bps
Opex (%)	2.7%	2.7%	4 bps
RoA (%)	7.80%	7.93%	-13 bps
RoE (%)	20.35%	20.09%	26 bps

Commenting on the results, Mr. P. Balaji, Managing Director, said, "Q1 FY27 saw further improvement in business momentum, supported by the steady execution of our strategic growth initiatives, along with ongoing technology enhancements and process improvements. Our AUM grew 21% YoY to ₹13,648 Cr, driven by strong disbursements of ₹1,053 Cr, reflecting healthy growth.

The strategic initiatives outlined at the beginning of the year are progressing well and are supporting our growth momentum. In line with our strategy of onboarding higher-quality customers, our decision to discontinue sanctions below ₹7 lakh loans last year is yielding encouraging results. We are witnessing an improvement in the quality of customers being onboarded.

- We strengthened our presence in Maharashtra and Odisha, where we are witnessing encouraging business traction, while also expanding our presence in existing markets.

- The branches opened during FY26 are now contributing meaningfully to business growth. During the quarter, we added 33 branches, taking our total network to 372, and plan to add another 25 branches in Q2 FY27. We are also pleased to note that the business momentum witnessed during Q1 FY27 has carried into the month of July as well.

- We are diversifying our sourcing channels through the expansion of our connector network and increased focus on digital marketing initiatives. The connector network continues to support our disbursements, with encouraging traction witnessed during the quarter.

- We remain focused on increasing the Average Ticket Size (ATS) to enhance portfolio quality and improve customer economics.

- We are also evaluating opportunities to expand our lending portfolio beyond Home Loans and SME Loans.

Our investments in technology and data analytics are improving operating efficiency, strengthening underwriting, and enhancing customer experience. Digitisation remains strong, with over 92% of agreements executed digitally and 94% of collections through digital channels, while account aggregator data and credit bureau insights further strengthen credit assessment and underwriting.

On the asset quality front, collection efficiency during the quarter was impacted to an extent by seasonality. This resulted in a slight sequential increase in delinquencies and NPAs. However, the underlying credit quality of the portfolio remains resilient, and we remain focused on strengthening our collection framework. The 30+ DPD stood at 6.87%, while GNPA and Net NPA stood at 1.70% and 1.29%, respectively.

On the profitability front, our net spreads remained healthy at 9.0%. The Opex ratio remained at 2.7%, while the credit cost for the quarter stood at 0.6%, in line with our guidance. The net profit for the quarter came in at ₹261 Cr, translating into an RoA of 7.8% and an RoE of 20.4%, among the best in the industry.

Based on the progress made during the quarter and the strong execution of growth strategies, we remain confident of delivering our FY27 AUM growth guidance of 22–24%, while maintaining our guidance on spreads, operating and credit 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 372 branches catering to over 1.93 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