



Ref No: APTUS/04-MAY/2026-27

May 06, 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 fourth quarter and financial year ended March 31, 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 fourth quarter and financial year ended March 31, 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
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: May 06, 2026: Aptus Value Housing Finance India Limited, a leading Housing Finance Company has declared its financial results for the quarter and year ended March 31, 2026.

Performance Highlights

- AUM as of Mar'26 was at ₹13,107 Cr, growth of 21% Y-o-Y.
- Disbursements in Q4 FY26 were at ₹1,242 Cr, growth of 17% Y-o-Y. FY26 disbursements were at ₹4,009 Cr, growth of 11% Y-o-Y.
- The total Income for FY26 was at ₹2,246 Cr, growth of 25% Y-o-Y.
- Net Profit for Q4 FY26 was at ₹261 Cr, growth of 26% Y-o-Y. FY26 Net Profit was at ₹943 Cr, growth of 26% Y-o-Y.
- The RoA/RoE for Q4 FY26 was at 8.2%/21.2%. The RoA/RoE for FY26 was at 7.9%/20.1%, amongst the best in the industry.

Key Performance Metrics

Particulars	(₹ Cr)					
	Q4 FY26	Q4 FY25	Y-o-Y	FY26	FY25	Y-o-Y
AUM	13,107	10,865	21%	13,107	10,865	21%
Disbursements	1,242	1,064	17%	4,009	3,604	11%
Total Income	594	499	19%	2,246	1,798	25%
Net Profit	261	207	26%	943	751	26%
Gross NPA (%)	1.5%	1.2%	33 bps	1.5%	1.2%	33 bps
Net NPA (%)	1.2%	0.9%	26 bps	1.2%	0.9%	26 bps
Opex (%)	2.8%	2.7%	11 bps	2.7%	2.6%	8 bps
RoA (%)	8.2%	7.9%	36 bps	7.9%	7.7%	14 bps
RoE (%)	21.2%	19.7%	153 bps	20.1%	18.8%	135 bps

Commenting on the results, **Mr. P. Balaji, Managing Director**, said, "Q4FY26 saw a further strengthening of our growth momentum, aided by technology enhancements and ongoing process improvements, alongside continued focus on credit quality. AUM grew 21% to ₹13,107 Cr in Q4 FY26, driven by highest ever quarterly disbursements of ₹1,242 Cr, reflecting growth of 21% QoQ and 17% YoY.

During the year, in line with our intent to on-board higher-quality customers, we discontinued sanctions below ₹7 lakh. While this decision led to temporary moderation in disbursements in Q1 and Q2, we rebounded strongly in Q4. We witnessed this growth momentum continuing into April'26 as well. This has helped set a strong foundation for sustained business momentum and reinforced alignment of field execution with our policies.

We expanded our presence in the newer states of Maharashtra and Odisha and strengthened our presence in existing states, leading to a branch network of 339. On the back of

encouraging traction in new geographies and sustained momentum in existing markets, we plan to accelerate branch additions in FY27, in line with our contiguous expansion strategy to support future growth.

Technology and data-led decisioning continue to drive scalable expansion with customer centricity. Digitisation remains strong, with over 92% of agreements executed digitally and 94% of collections through digital channels. Increased use of account aggregator data and credit bureau insights is enhancing underwriting, portfolio quality, and supporting growth. This performance is underpinned by a well-diversified product portfolio and a broad customer base across income segments, which together provide balance and resilience across market cycles.

On the asset quality front, this quarter saw improvement in collection efficiency, leading to a reduction in GNPA and 30+ DPD. 30 + DPD saw a decline of 27 bps sequentially to 6.21%. We closed the year with a GNPA of 1.52% as against 1.19% in FY 25. Net NPA was at 1.15% as against 0.89% in FY 25. The increase is primarily due to slight increase in NPA of NBFC.

On the profitability side, the total income grew 25% YoY to ₹2,246 Cr, in FY26. Our spreads for FY26 improved to 8.9%, driven by decline in cost of funds to 8.3%. The Opex ratio increased marginally 8 bps YoY in FY26. The credit cost for FY26 remained at 50 bps, within our guided range.

The net profit for the quarter came in at ₹261 Cr, growth of 26% YoY. The RoA/RoE for the quarter came in at 8.2%/21.2% respectively. The net profit for FY26 came in at ₹943 Cr, growth of 26% YoY, translating to an RoA/RoE of 7.9%/20.1% respectively, among the best in the industry.

Looking ahead, with key initiatives underway—we are confident of delivering 22–24% AUM growth in FY27. This growth will be supported by expansion in newer states of Maharashtra and Odisha and deeper penetration in existing markets, channel augmentation, higher average ticket sizes, calibrated lending rates on incremental loans, and improved productivity.

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 339 branches catering to over 1.88 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

DISCLAIMER:

Certain statements that are made in the Press Release may be forward-looking statements. Such forward-looking statements are subject to certain risks and uncertainties like significant changes in economic environment in India and overseas, tax laws, inflation, litigation, etc. Actual results might differ substantially from those expressed or implied. Aptus Value Housing Finance India Ltd. will not be in any way responsible for any action taken based on such statements and discussions; and undertakes no obligation to publicly update these forward-looking statements to reflect subsequent events or circumstances.