

29th October, 2025

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: cm1ist@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
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Dear Sir/Madam,

Re:- Press Release for Second Quarter Ended September 30, 2025.

With respect to the captioned subject the Press Release pertaining to the Second Quarter and half year ended September 30, 2025 has been uploaded on the official website of LIC Housing Finance Limited and may be accessed on the following web link:

Press Release:- <https://www.lichousing.com/investors/press-releases>

We request you to kindly take the same on record.

Thanking you,

Yours faithfully,

For LIC Housing Finance Limited



Varsha Hardasani

Company Secretary and Compliance Officer

PRESS RELEASE

Q2 FY2025-26 Profit after tax at Rs. 1353.87 Crs.

Q2 Total disbursements at Rs. 16313 Crs.

Outstanding loan portfolio is Rs. 311816 Crs.

Q2 Net Interest Margin stood at 2.62%

Mumbai, October 29, 2025: The Board of Directors of LIC Housing Finance Ltd. (BSE:500253; NSE: LICHSGFIN) announced its unaudited results for the second quarter ended on September 30, 2025, following its approval by the board of directors in the meeting held in Mumbai on **October 29, 2025**.

The results are as per the Indian Accounting Standards i.e., IndAS notifications issued by the Ministry of Corporate Affairs and National Housing Bank in April 2018.

Performance highlights at a glance – Q2 FY2026

(Figures in Rs. Crores)

	Quarter Ended September 2025	Quarter Ended September 2024	Variation (%)
Revenue from operations	7163	6926	3%
Net Interest Income	2038	1974	3%
Profit Before Tax	1704.71	1664.36	2%
Net Profit after tax	1353.87	1328.89	2%
Net Interest Margin	2.62%	2.71%	
Outstanding Loan Portfolio	311816	294588	6%

(1 crore = 10 million)

Performance highlights for the quarter ended September 30, 2025

Total disbursements were at Rs. 16313 crs in Q2 FY2026, as against Rs. 16476 crs for the corresponding period in Q2 FY2025. Out of this, disbursements in the **Individual Home Loan segment** were at Rs 13490 crs against Rs 13051 crs in Q2 FY2025, a growth of 3 %. **Project loans** were at Rs. 378 crs as compared with Rs 1397 crs for the same quarter in the previous year.

The company's **total income** for the Q2FY2026 quarter was Rs. 7170 crs as compared to Rs 6932 crs during the same quarter in the previous year. The company's **revenue** from operations grew to Rs. 7163 crs as against Rs. 6926 crs in Q2 FY2025, a growth of 3 %.

Net Interest Income (NII) stood at Rs. 2038 crs, as against Rs 1974 crs for the same period in the previous year. Net interest margin (NIM) for the quarter stood at 2.62 % as against 2.71 % for Q2 FY 2025 and 2.68 % for Q1 FY2026.

Profit Before Tax for the quarter was Rs. 1704.71 crs as against Rs 1664.36 crs in Q2 FY2025, a growth of 2 %. Net profit after tax stood at Rs. 1353.87 crs, as compared with Rs 1328.89 crs during the same period in the previous year, showing a growth of 2 %.

The **Loan Portfolio** stood at Rs. 311816 crs as against Rs 294588 crs on September 30, 2024, a growth of 6 %. Out of which **Individual Home Loans** grew by 5 % from Rs 250879 crs to Rs. 264096 crs as on September 30, 2025.

Under IndAS 16, 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. 5074 crs with a coverage of 53% on Stage 3 as on September 30, 2025, as against Rs 5458 crs as on September 30, 2024. During the quarter, the Company has done a technical write-off of Rs. 133 cr.

The Stage 3 exposure on default as on September 30, 2025 stood at 2.51 % as against 3.06% as on September 30, 2024 and 2.62 % as on June 30, 2025.

Performance highlights at a glance – H1 FY2026

(Figures in Rs. Crores)

	Six Months Ended September 2025	Six Months Ended September 2024	Variation (%)
Revenue from operations	14396	13709	5%
Total Income Incl Other Income	14403	13716	5%
Net Interest Income	4104	3963	4%
Net Profit Before Tax	3403.87	3292.79	3%
Net Profit after Tax	2713.79	2629.10	3%
Net Interest Margin	2.65%	2.73%	

(1 crore = 10 million)

During the six months ended September 30, 2025, the total **Disbursements** for the company stood at Rs 29429 crs as against Rs 29391 crs for the same period of the previous year. Out of this, the **Individual Home Loan Segment** registered a disbursement of Rs. 24737 crs, as against Rs 23983 crs for H1 ended September 30, 2024, up by 3%; whereas **Project Loans** were Rs 534 crs as against Rs 1918 crs for H1 ended September 30, 2024.

The company's **Total Income** was Rs. 14403 crs as against Rs 13716 crs during the same period of the previous year, up by 5 %. **Revenue from Operations** were Rs. 14396 crs as against Rs 13709 crs in the same period last year, up by 5 %.

Net Interest Income (NII) for six months was Rs. 4104 crs as against Rs 3963 crs during the same period previous year, up by 4 %.

Net profit before tax (PBT) for H1 FY2026 was Rs. 3403.87 crs as against Rs 3292.79 crs during the same period previous year, up by 3 %.

Net Profit After Tax (PAT) for the six months ended September 30, 2025, was Rs. 2713.79 crs as against Rs 2629.10 crs during the same period previous year, a growth of 3 %.

Net Interest Margin (NIM) for six months ended September 30, 2025 stood at 2.65 % as against 2.73% for the corresponding period ended September 30, 2024.

Speaking on the performance, **Shri. Tribhuwan Adhikari, Managing Director & Chief Executive Officer of LIC Housing Finance Limited** said, “Our Q2 FY2026 results reflect a continued momentum within the housing finance sector, and we anticipate a positive business growth during the current financial year due to lower interest rates, improved sentiments and a favourable macroeconomic environment. With partnerships, AI-enabled workflows and our single-product focus, we’re transforming home-finance into a seamless digital journey for India’s next-generation home-buyers. As we move ahead, our focus remains on the affordable and mid-segment housing markets, which continue to benefit from supportive government initiatives such as PMAY 2.0. Wishing everyone a very happy festive season.”

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. It launched its maiden GDR offering in 2004. The company enjoys the highest rating 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:

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