

RHFL/SE/73/2025-26

12th November, 2025

National Stock Exchange of India Limited,
Exchange Plaza,
Bandra Kurla Complex, Bandra (E)
Mumbai-400 051
NSE Symbol: REPCOHOM
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 on 30th September, 2025

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 on 30th September, 2025.

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
Company Secretary & Compliance Officer



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

Financial Results – Q2, FY 2025-26

Chennai, November 12, 2025:

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 30, 2025.

Loan Book and composition

The overall loan book stood at Rs. 15,033 crores at the end of September 30, 2025, as against Rs. 13,964 crores a year back registering a growth of 7.7%. The AUM was Rs. 14,690 crores as of June 30, 2025. As of September 30, 2025, loans to the non-salaried segment accounted for 52.6% of the outstanding loan book and loans for salaried segment accounted for 47.4% of loan book. Housing loans accounted for 71.4% of the loans while Home Equity products accounted for 28.6% of the outstanding loan book. 100% of the loans given by the Company are retail loans.

Asset Quality

- ✚ GNPA amounted to Rs. 475 crores as of September 30, 2025, as against Rs. 552 crores as of September 30, 2024 and Rs. 485 crores as of June 30, 2025.
- ✚ NNPA constituted Rs. 225 crores of the loan assets as of September 30, 2025, as against Rs. 217 crores as of September 30, 2024 and Rs. 171 crores as of June 30, 2025.
- ✚ The gross non-performing assets (GNPA) ratio stood at 3.16% and Net NPA ratio stood at about 1.50% of the loan assets as of September 30, 2025. This is against 3.96% and 1.59% as of September 30, 2024 respectively.
- ✚ As required under IND AS, the Company has carried provisions for expected credit losses to the tune of Rs. 375 crores or 2.5% of total loan assets. The Stage-3 assets carry a Coverage Ratio of 52.5%.

Performance in Q2 FY26 vs Q2 FY25

- ✚ Loans sanctions stood at Rs. 1206 crores in Q2 FY26 as compared to Rs. 926 crores in Q2 FY25, registering a growth of 30.2%.
- ✚ Loan disbursements stood at Rs. 1069 crores in Q2 FY26 as compared to Rs. 867 crores in Q2 FY25, registering a growth of 23.3%.
- ✚ Total income stood at Rs. 446 crores in Q2 FY26 as compared to Rs. 428 crores in Q2 FY25, registering a growth of 4.2%.



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- ✚ Net interest income stood at Rs. 201 crores in Q2 FY26 as compared to 187* crores in Q2 FY25, resulting in a healthy growth of 7.5%.
- ✚ Net profits stood at Rs. 107 crores in Q2 FY26.
- ✚ Loan spread remained healthy at 3.4%
- ✚ Return on assets stood at 2.9%, resulting in a return on equity of 13.5% in Q2 FY26 as compared to 3.3% and 16.0%, respectively in Q2 FY25.

Performance in Q2 FY26 vs Q1 FY26

- ✚ Loans sanctions stood at Rs. 1206 crores in Q2 FY26 as compared to Rs. 907 crores in Q1 FY26, registering a growth of 33.0%.
- ✚ Loan disbursements stood at Rs. 1069 crores in Q2 FY26 as compared to Rs. 829 crores in Q1 FY26, registering a growth of 29.0%.
- ✚ Total income stood at Rs. 446 crores in Q2 FY26 as compared to Rs. 441 crores in Q1 FY26.
- ✚ Net interest income stood at Rs. 210 crores in Q2 FY26 as compared to Rs. 196* crores in Q1 FY26.
- ✚ Loan spread remained healthy at 3.4%.
- ✚ Return on assets and equity stood at 2.9% and 13.5% in Q2 FY26 as compared to 2.9% and 14.0% respectively in Q1 FY26.

Capital Adequacy

The capital adequacy ratio stood at 36.88%. The minimum capital adequacy ratio prescribed by the regulator is 15%.

Distribution network

As on September 30, 2025, the Company had a total network of 203 branches and 31 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



* Figures for the prior period have been regrouped and / or reclassified

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