

REPCO HOME FINANCE LIMITED

(Promoted by REPCO BANK - Govt. of India Enterprise)



Earnings Presentation Q1FY26



www.repcohome.com

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Repco Home Finance Ltd (RHFL) is a professionally managed housing finance company head quartered in Chennai, Tamil Nadu. We were incorporated in April 2000. We are registered as a Housing Finance Company (HFC) with the National Housing Bank (NHB)

The mission of RHFL has been to translate into reality the aspirations of people to own a house by covering the existing and potential market comprehensively through institutional credit support customized to suit individual needs in a transparent and ethical way.

The salient and unique features of RHFL are innovative loan products, direct customer contact and customer ownership, focus on quality customer servicing, transparency and speed of operations, focus on relatively under-penetrated markets and balanced portfolio mix, robust risk management systems and processes, low cost operations, established track record, stable and experienced senior management team.

We have witnessed a steady growth in the past by increasing our geographical footprint by deepening our reach selectively in existing regions and expanding to new regions.

We are happy to share the performance of RHFL during the Quarter Q1 FY26. Loans sanctions stood at Rs. 9,066 millions in Q1 FY26 as against to Rs. 7,272 millions in Q1 FY25 and Rs. 10,589 millions in Q4 FY25. Loan disbursements stood at Rs. 8,289 millions in Q1 FY26 as against to Rs. 6,804 millions in Q1 FY25 and Rs. 9,754 millions in Q4 FY25.

Total income stood at Rs. 4,407 millions in Q1 FY26 as against to Rs. 4,163 millions in Q1 FY25 and Rs. 4,350 millions in Q4 FY25.

The GNPA for Q1 FY26 is 3.30%, compared to 4.25% in Q1 FY25 and 3.26% in Q4 FY25. Furthermore, the proportion of stage-2 assets has declined to 9.67% in Q1 FY26, compared to 11.65% Q1 FY25 and 9.73% in Q4 FY25, reflecting an overall improvement in the asset quality.

Net profits stood at Rs. 1,080 millions in Q1 FY26 as against to Rs. 1,054 millions in Q1 FY25 and Rs.1,149 millions in Q4 FY25.

The overall loan book stood at Rs. 1,46,899 millions at the end of June 30, 2025, as against Rs. 1,37,011 millions a year back. The AUM was Rs. 1,44,918 millions as of March 31, 2025.

As of June 30, 2025, loans to the non-salaried segment accounted for 52% of the outstanding loan book and loans for salaried segment accounts for 48%. Housing loans accounted for 72% of the loans while Home Equity products accounted for 28% of loan book. 100% of the loans given by the Company are retail loans.

Board of Directors



**Mr. C. Thangaraju Chairman,
Non-Executive and Non-
Independent Director**



**Mr. E. Santhanam Non-
Executive and Non-
Independent Director**



**Mr. Mrinal Kanti Bhattacharya
Non-Executive and
Independent Director**



**Mr. B. Raj Kumar Non-
Executive and
Independent Director**



**Mr. R. Vaithianathan Non-
Executive and
Independent Director**



**Mrs. Usha Ravi Non-
Executive and Independent
Director**



**Mr. T. Karunakaran
Managing Director &
CEO**

Q1FY26 Performance

Business Summary

Loans Outstanding
Rs. 146,899 Mn

Net Owned Fund
Rs. 34,015 Mn

Total Capital Adequacy
Ratio 38.69%

Average loan per unit
Rs. 1.31 Mn

Number of live accounts
112,207

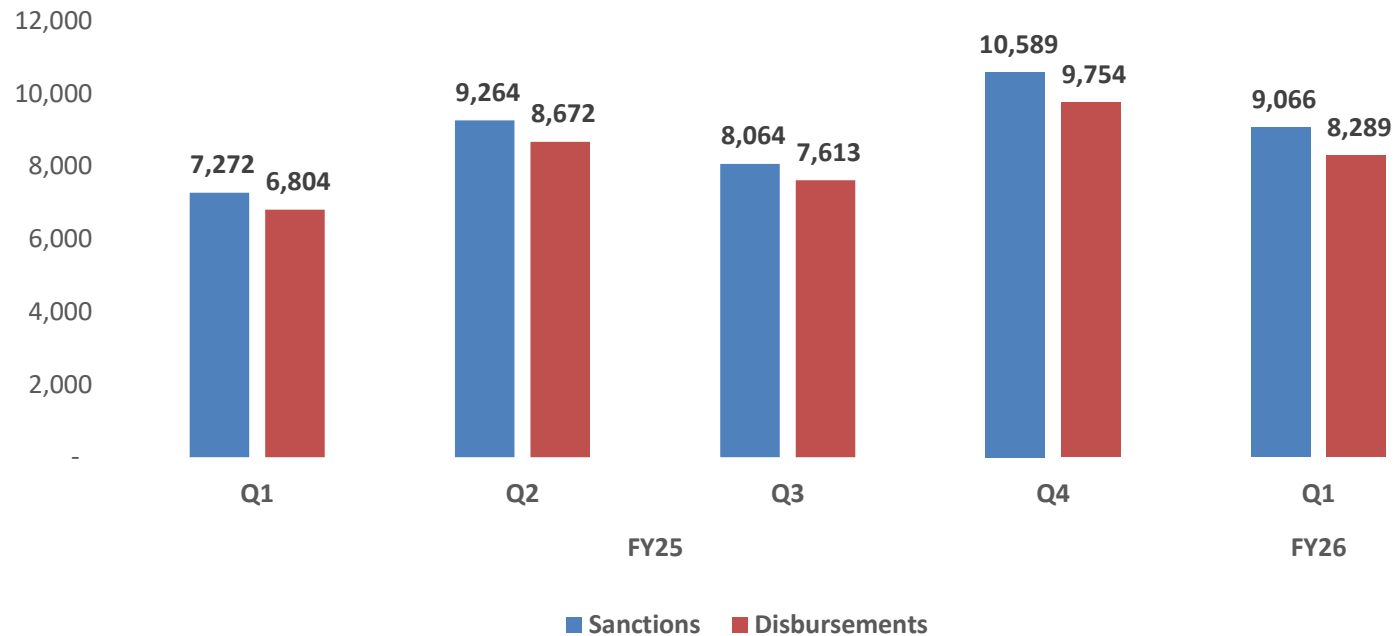
Employee strength
1519

GNPA – 3.30%

ECL provision – 2.8%

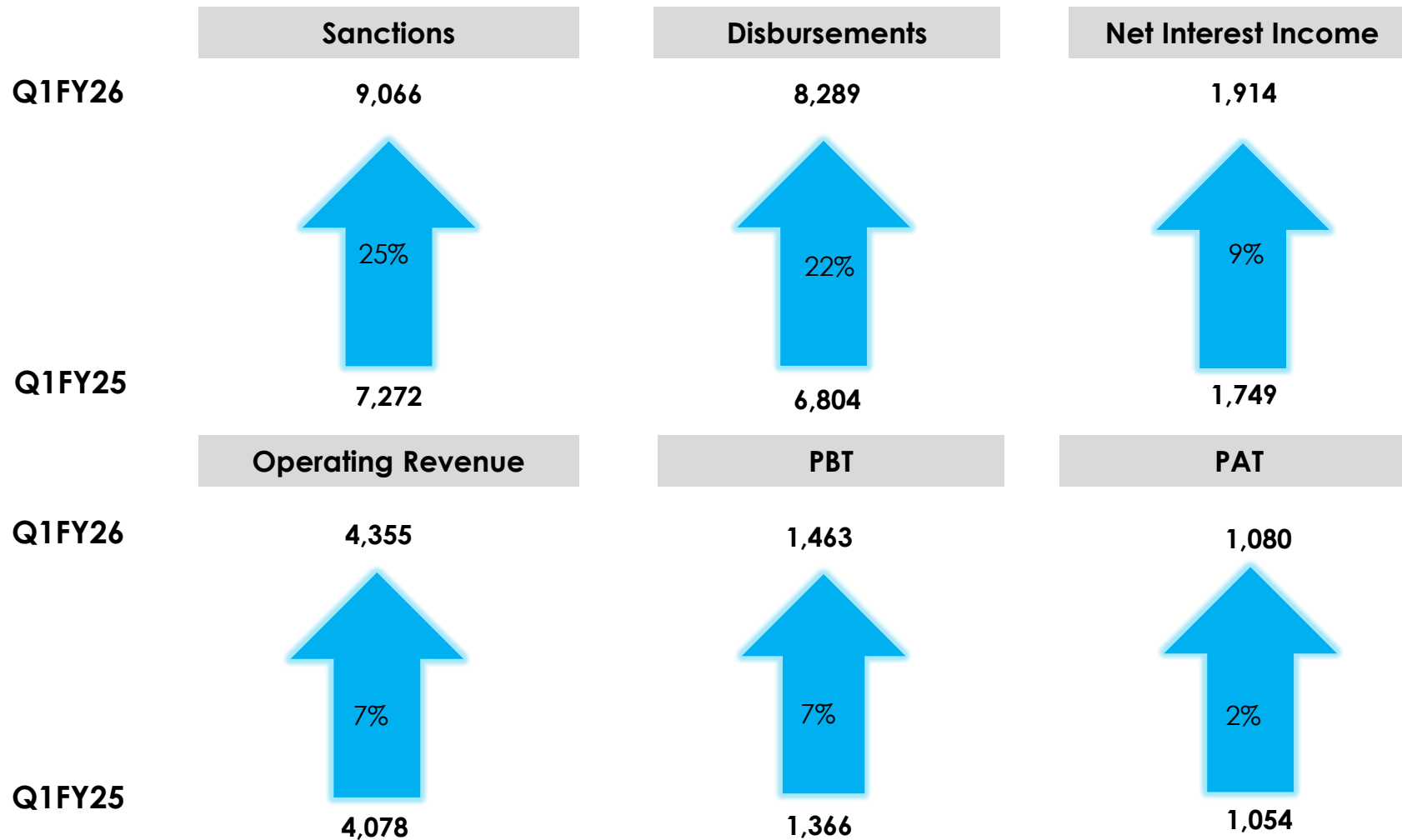
Business performance momentum

Figures in Rs million



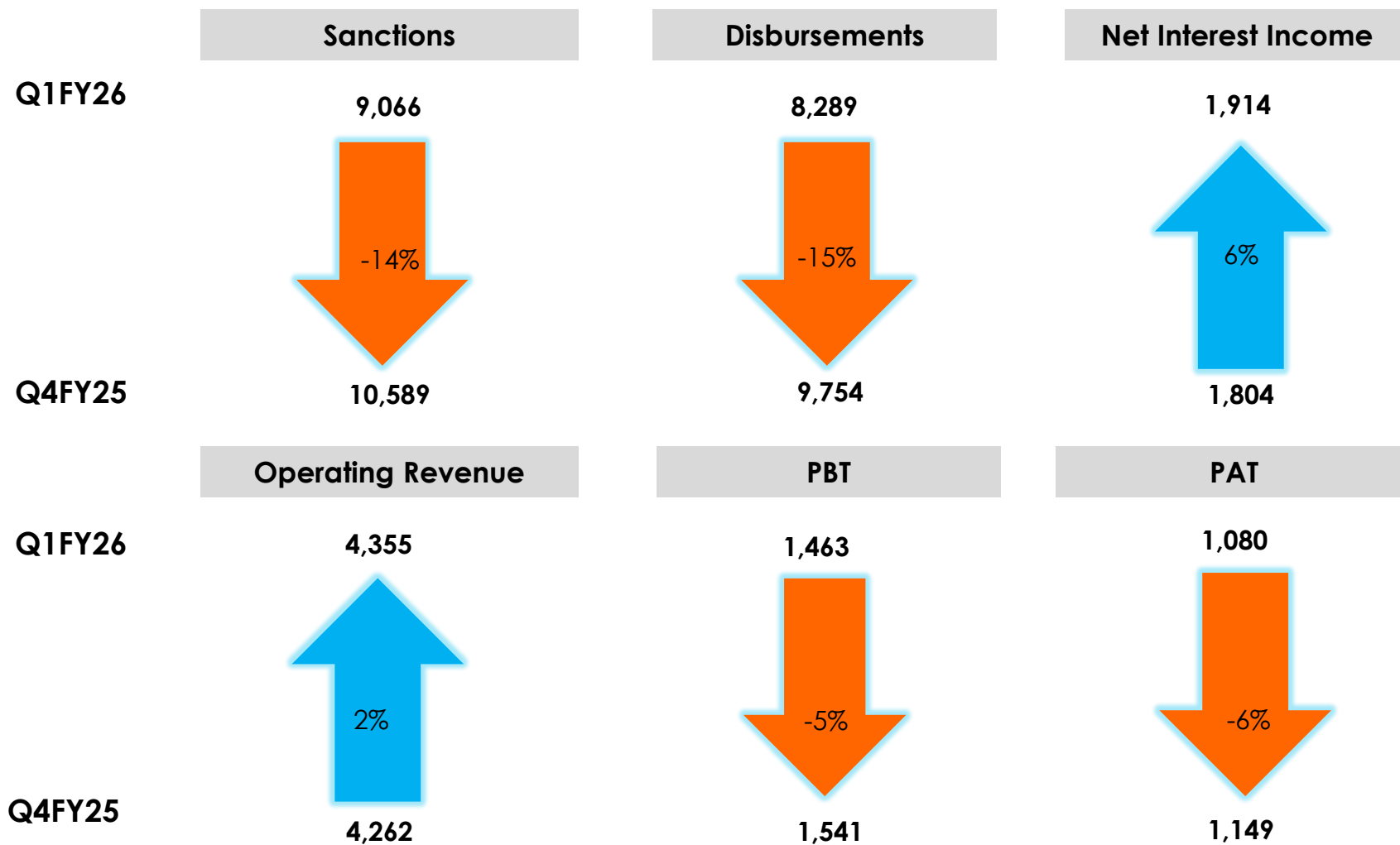
Key Indicators – Q1FY26 vs Q1FY25

Figures in Rs million



Key Indicators – Q1FY26 vs Q4FY25

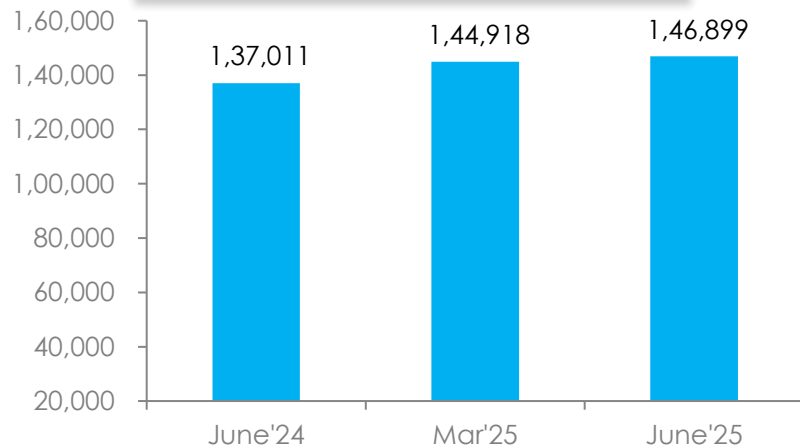
Figures in Rs million



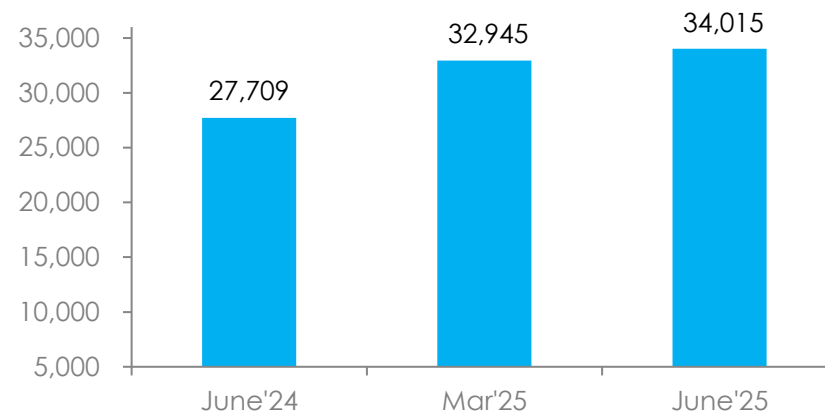
Portfolio Composition

Figures in Rs million

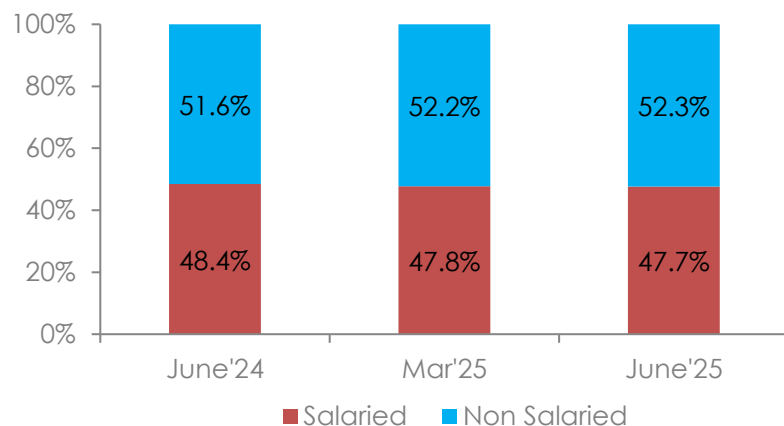
Loan Book



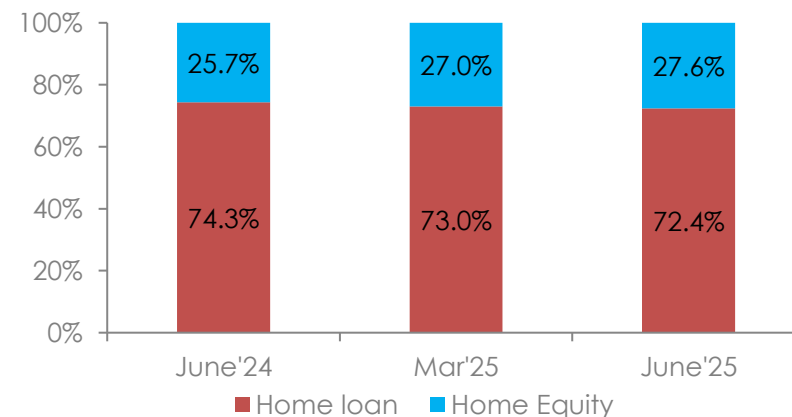
Net Owned Fund



Loan book composition

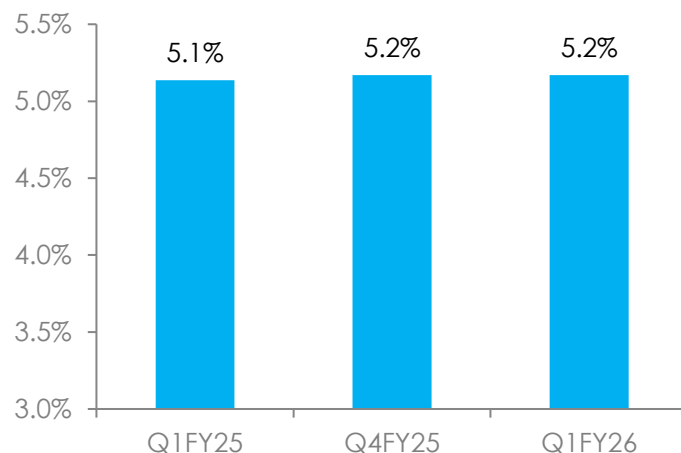


Mix of Loan Portfolio

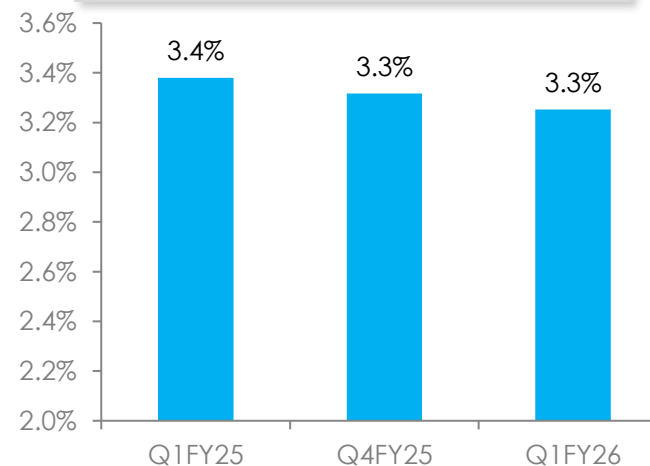


Quarterly Profitability ratios (3M)

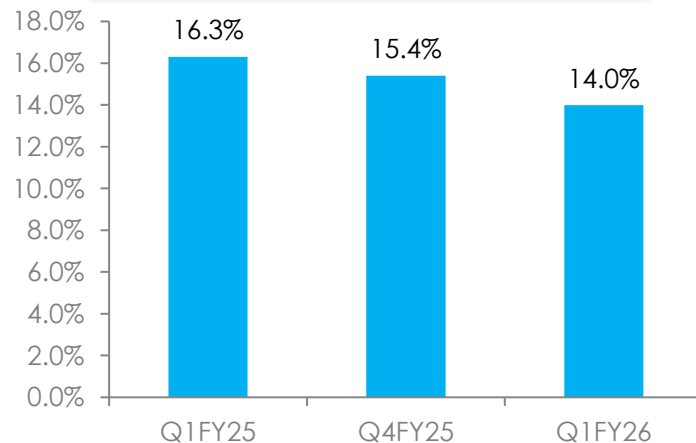
Net Interest Margin



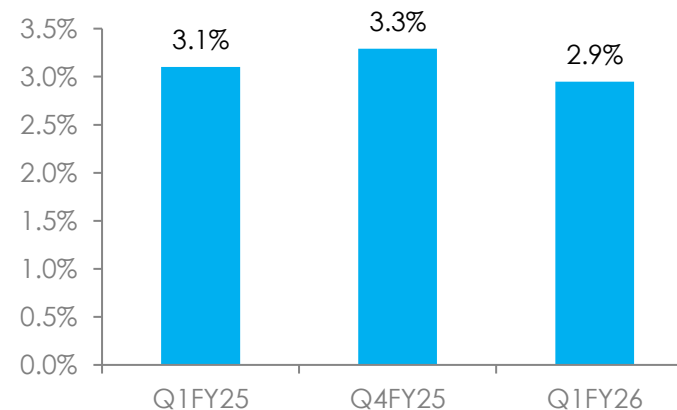
Spread



Return on Equity



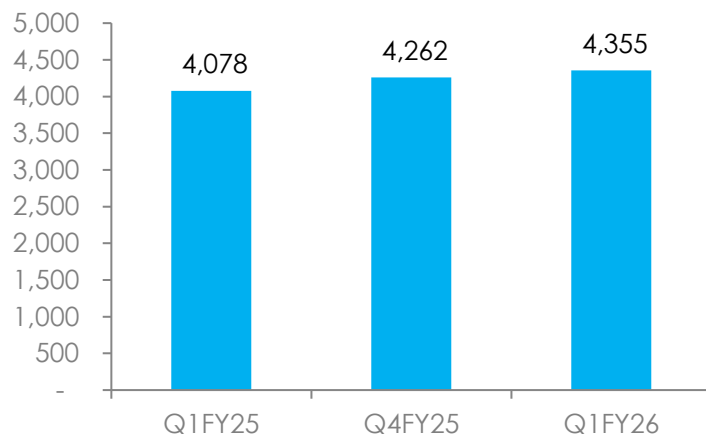
Return on Assets



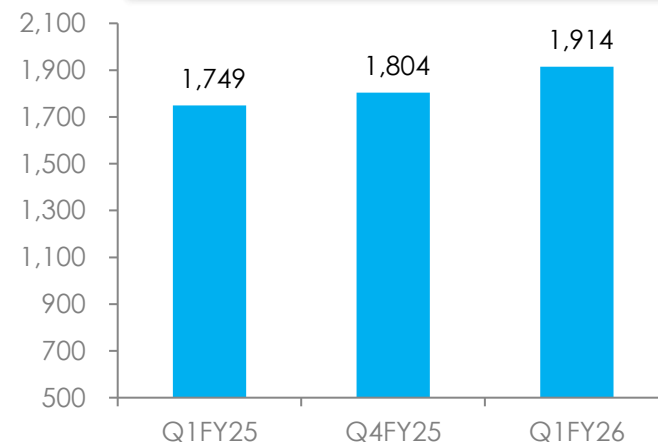
Performance Metrics (3M)

Figures in Rs million

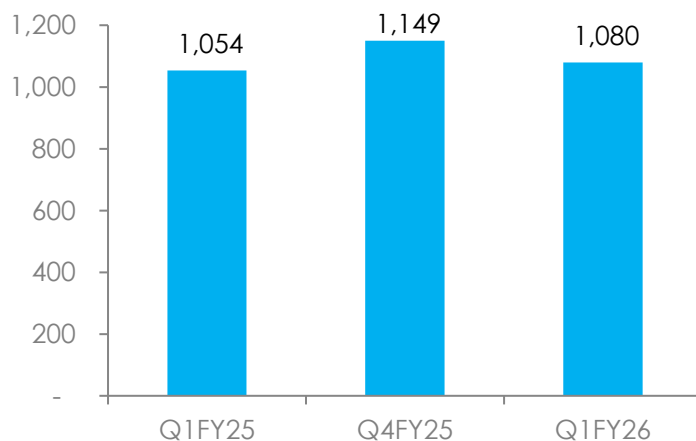
Income from Operations



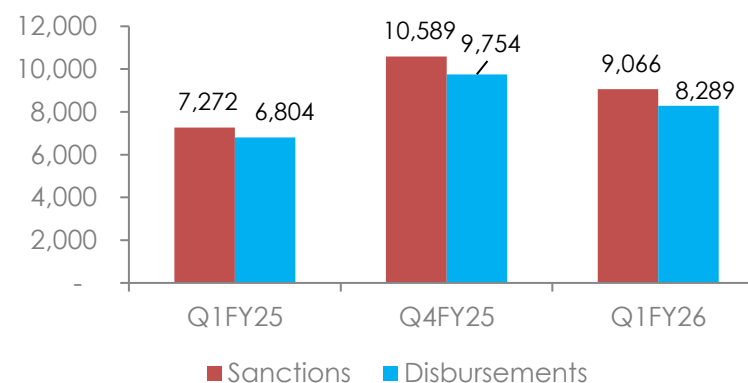
Net interest income



Net profit

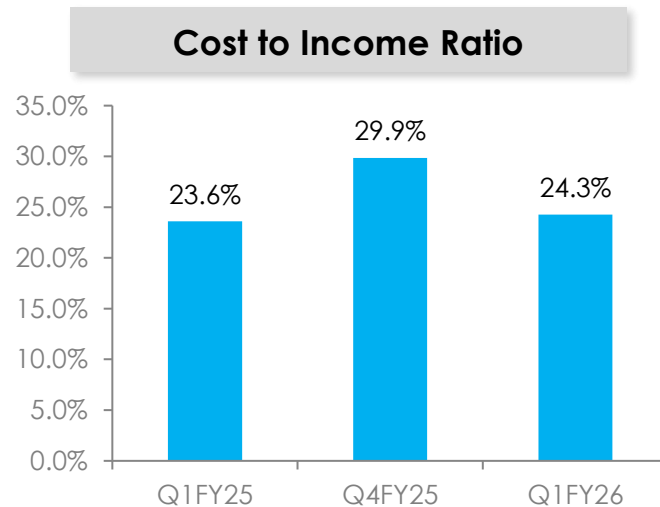
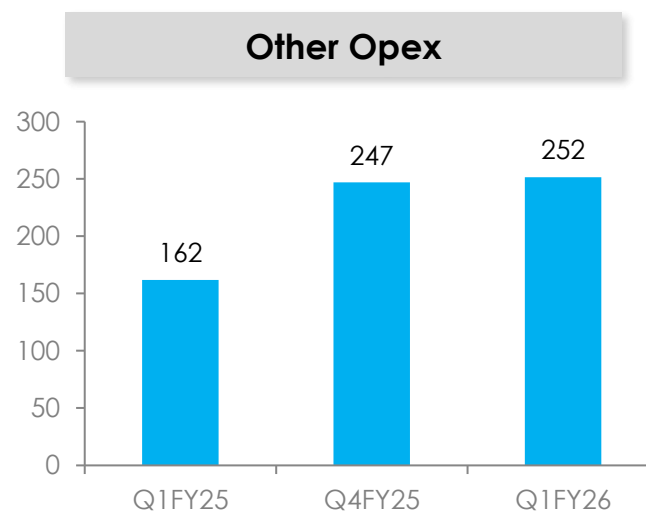
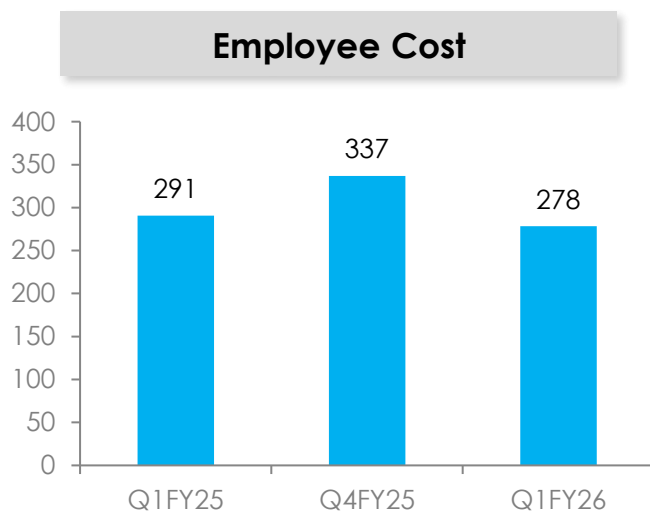


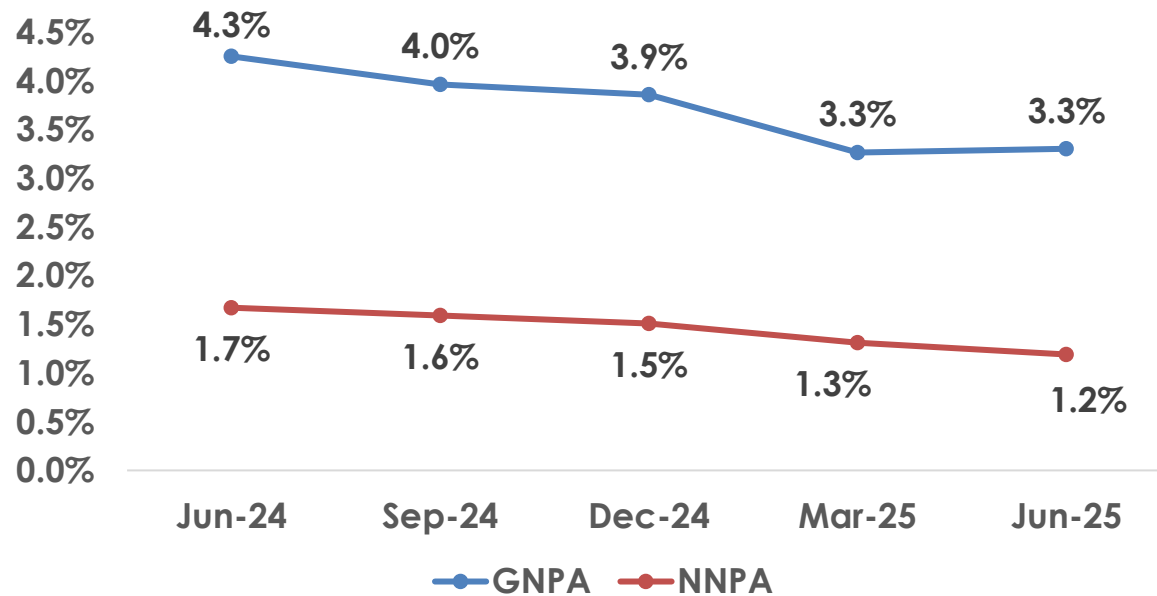
Sanctions and Disbursements



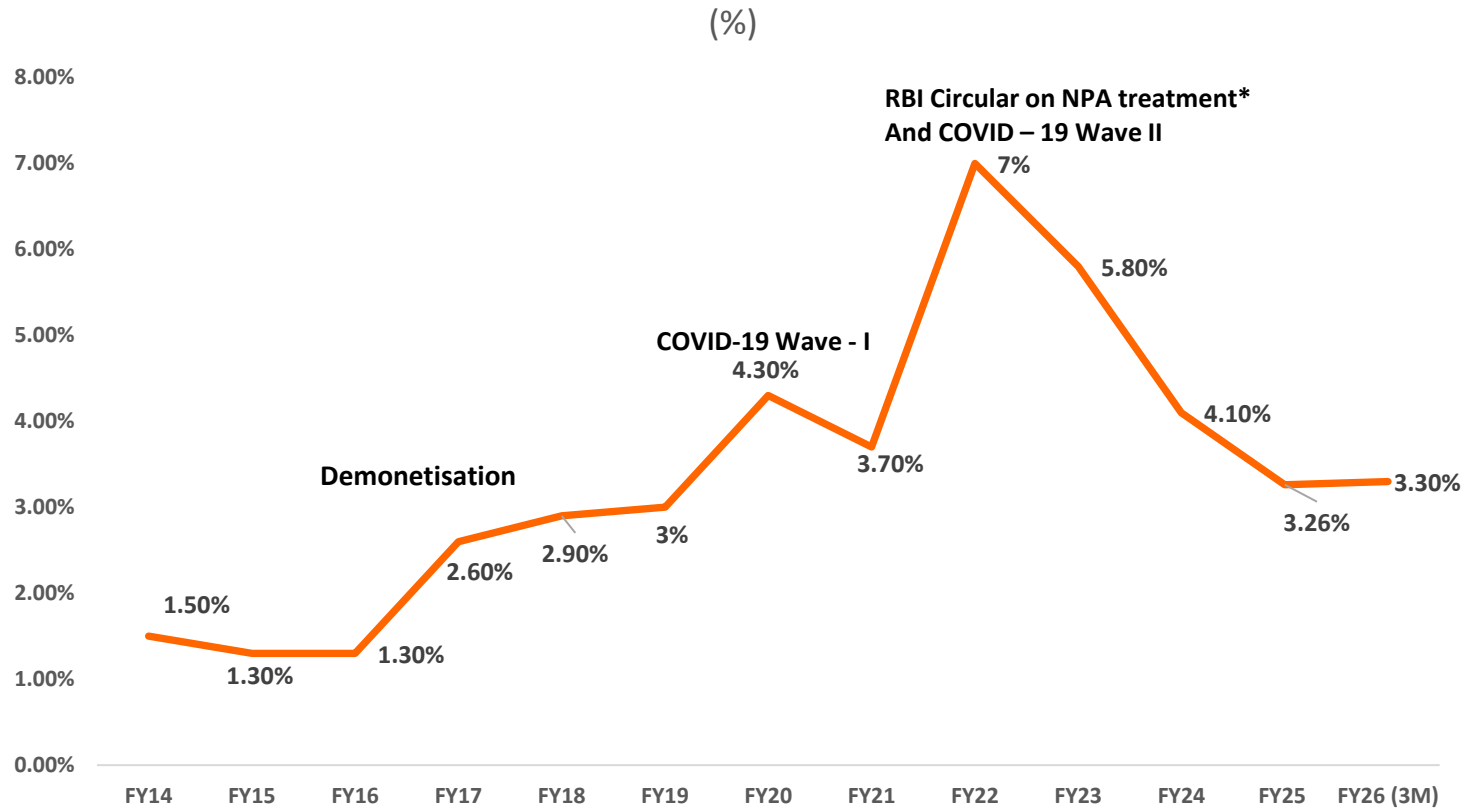
Operating cost (3M)

Figures in Rs million



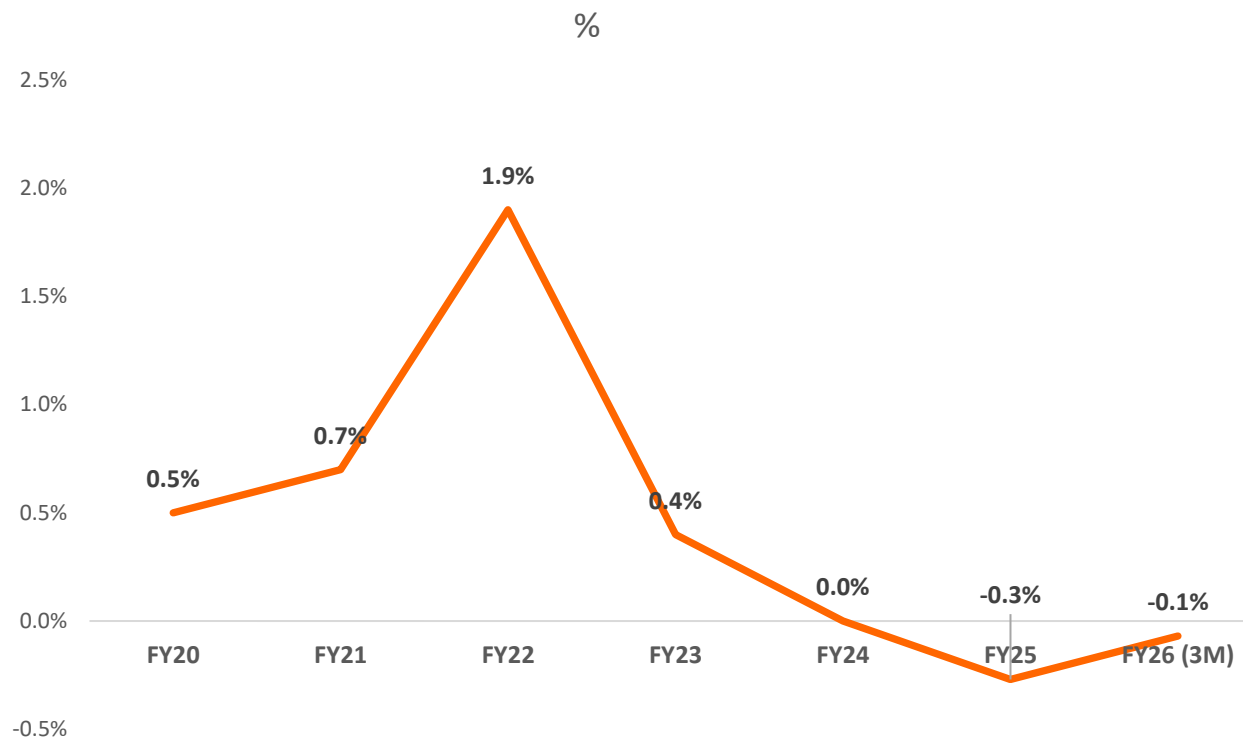


GNPA Movement

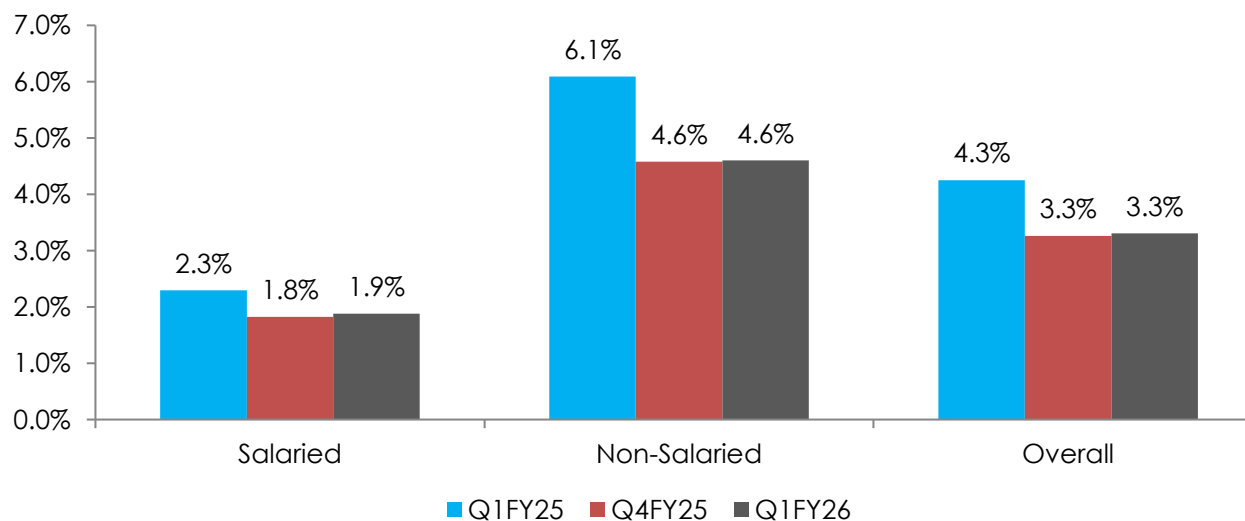
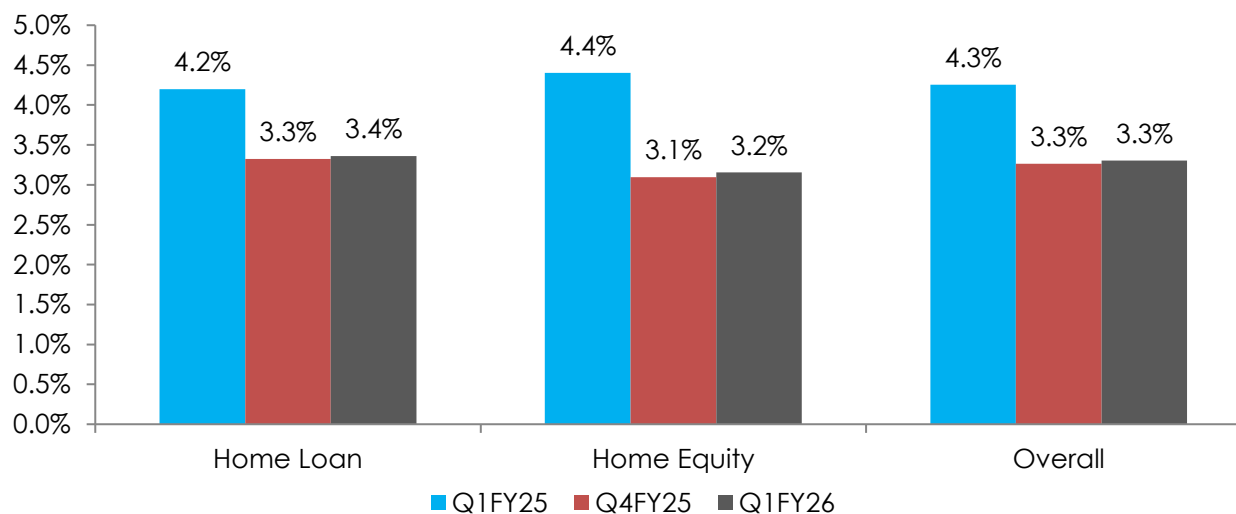


* Circular No: RBI/2021-22/117
DOR.No.STR.REC.64/21.04.048/2021-22

Credit Cost



Product / Occupation mix wise GNPA(%)



ECL provision

Figures in Rs million

	Jun'24	Mar'25	Jun'25
Gross Stage 3*	5,826	4,729	4,854
% portfolio in Stage 3	4.3%	3.3%	3.3%
ECL provision - Stage 3	3,600	2,819	3,139
Net - Stage 3*	2,226	1,910	1,715
Coverage ratio - Stage 3	61.8%	59.6%	64.7%
Gross Stage 1 & 2*	1,31,185	1,40,189	1,42,045
% portfolio in Stage 1 & 2	95.7%	96.7%	96.7%
Total ECL provision	5,193	4,334	4,117

* Principal Outstanding

Stage-wise Movement

Figures in Rs. million

Particulars	Jun'24		Mar'25		Jun'25	
	AUM	%	AUM	%	AUM	%
Stage-1	1,15,222	84.1%	1,26,087	87.0%	1,27,837	87.0%
Stage-2	15,963	11.7%	14,103	9.7%	14,208	9.7%
Stage-3	5,826	4.3%	4,729	3.3%	4,854	3.3%
Grand Total	1,37,011	100.0%	1,44,918	100.0%	1,46,899	100.00%

Amounts have been rounded off to the nearest million

Breakup of Overdues

Figures in Rs. million

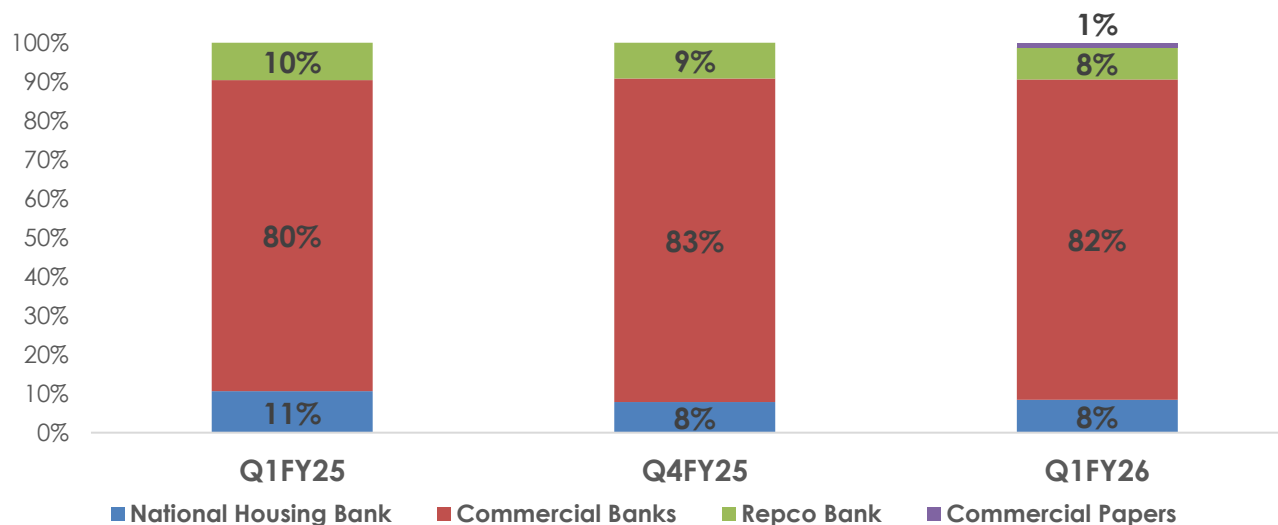
Particulars	Total AUM	Stage-2		Stage-3	
		AUM	% of AUM	AUM	% of AUM
Till March 2022*	65,421	10,106	15.4%	3,979	6.1%
From April 2022*	81,477	4,102	5.0%	875	1.1%
Grand Total	146,899	14,208	9.7%	4,854	3.3%

*Financial years categorised based on date of sanction

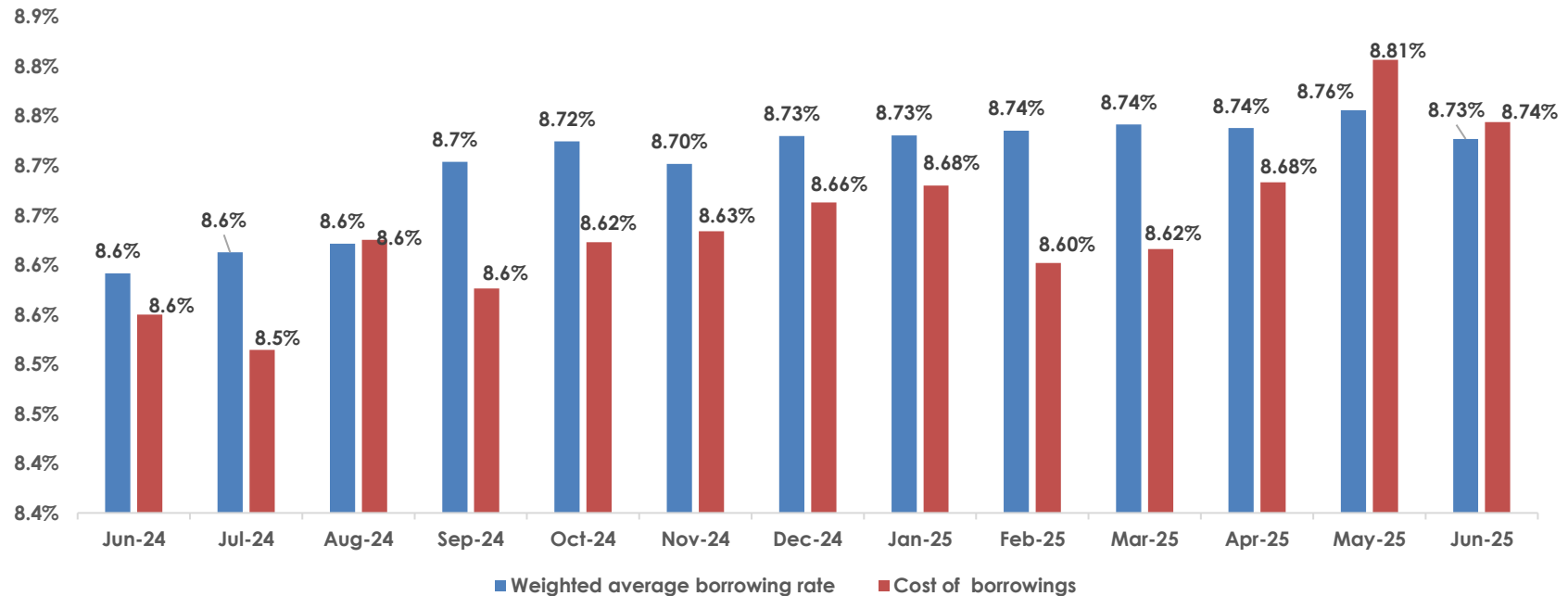
Amounts have been rounded off to the nearest million

Borrowing profile

Source (Rs Mn)	Average cost	Q1FY25	Q4FY25	Q1FY26	% change (Y-o-Y)
National Housing Bank	8.24%	11,602	8,755	9,335	-20%
Commercial Banks	8.78%	87,055	92,464	90,963	4%
Repco Bank	8.75%	10,482	10,261	9,056	-14%
Commercial Paper	8.38%	-	-	1,390	-
Total	8.73%	1,09,140	1,11,480	1,10,744	



Movement in borrowing cost

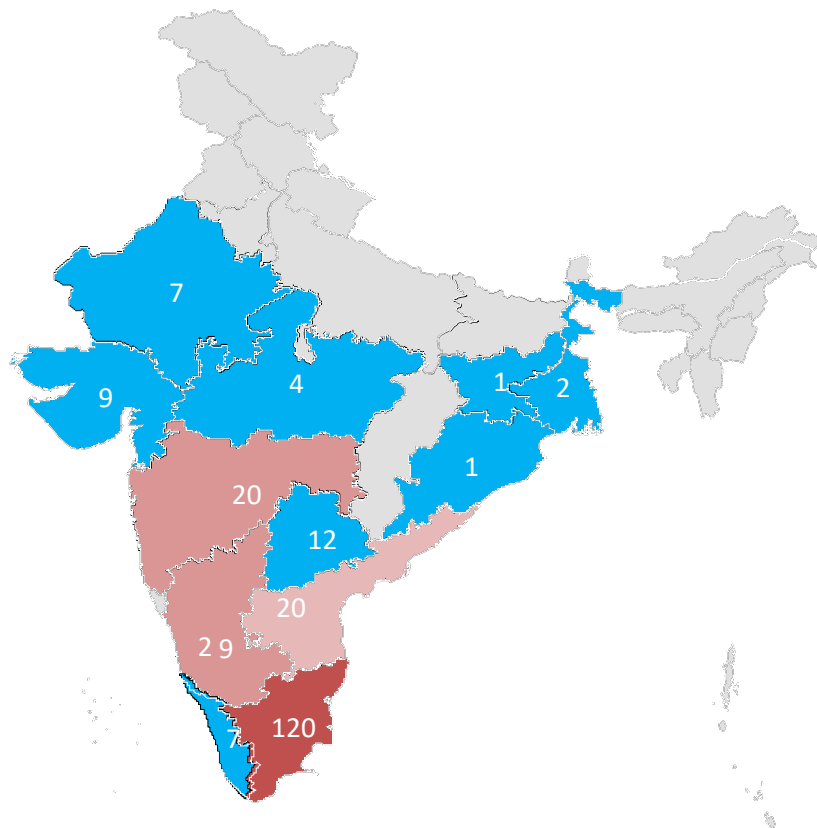


- Credit Rating as on 30th June 2025

Rating Agency	Instrument	Rating
CARE	Term Loan	AA-/ Stable
CARE	Commercial Paper	A1+
ICRA	Term Loan	AA-/ Stable
ICRA	Non- Convertible Debentures	AA-/ Stable
ICRA	Commercial Paper	A1+

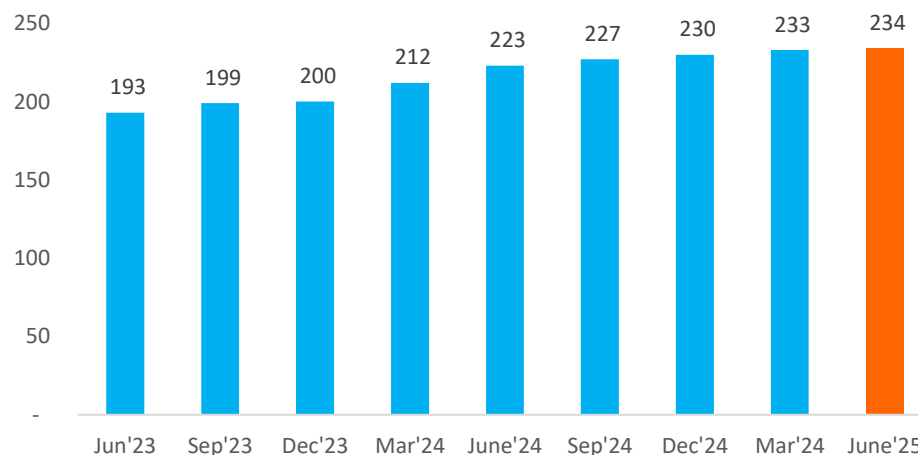
Geographic Presence

Branch Network

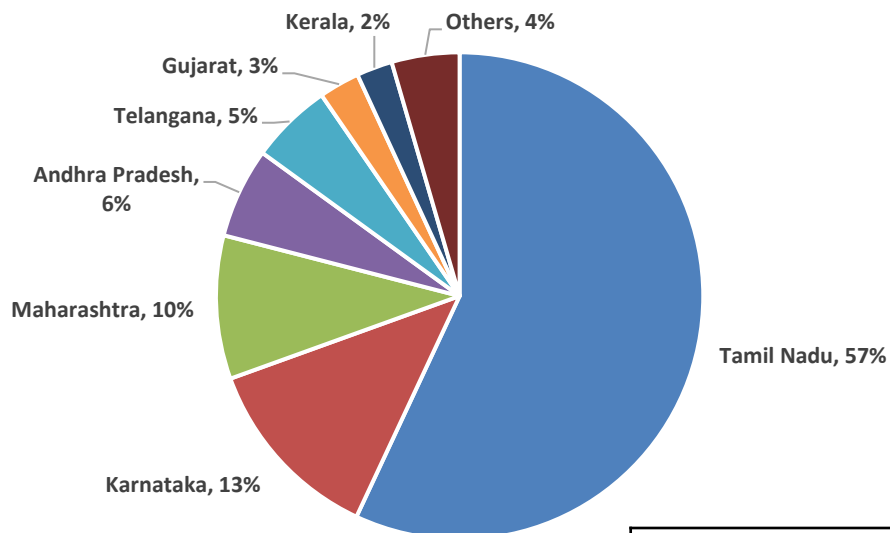


- ◆ Present in 12 states and 1 Union Territory with 203 branches and 31 satellite centers.
- ◆ Additionally, we have 2 asset recovery branches.
- ◆ Presence beyond South: branches in West Bengal, Odisha, Maharashtra, Jharkhand, Gujarat, Madhya Pradesh & Rajasthan.

Network



Region-wise loan book

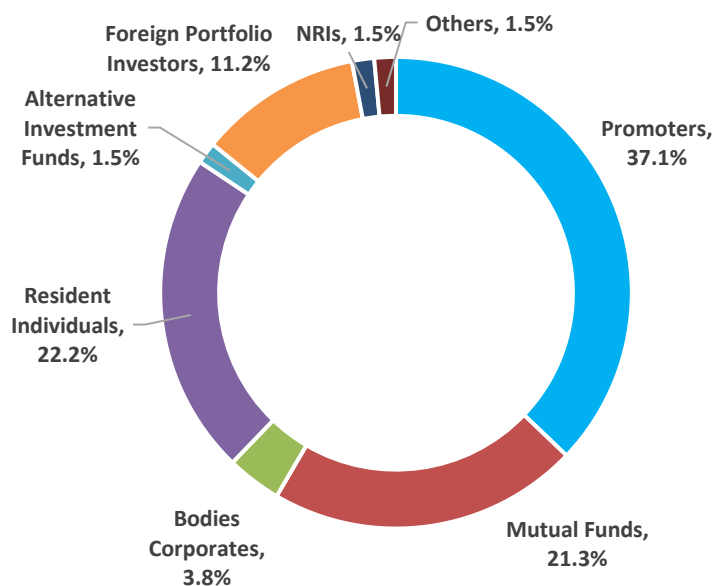


States	Exposure			Annualised Growth	
	Q1FY25	Q4FY25	Q1FY26	Y-o-Y	Q-o-Q
Tamil Nadu	56.4%	56.8%	56.8%	8%	6%
Karnataka	12.9%	12.6%	12.5%	4%	3%
Maharashtra	9.6%	9.7%	9.7%	8%	5%
Andhra Pradesh	6.1%	6.0%	6.0%	5%	3%
Telangana	5.3%	5.3%	5.4%	10%	10%
Gujarat	2.9%	2.7%	2.7%	1%	2%
Kerala	2.5%	2.4%	2.4%	1%	0%
Others	4.3%	4.5%	4.5%	12%	7%
Grand Total	100%	100%	100%	7%	1%

Annexure

Shareholding pattern

Outstanding shares – 62.6 Mn



Major Non-Promoter Shareholders	%
HDFC Small Cap Mutual Fund	5.4%
Bandhan Small Cap Fund	4.7%
Aditya Birla Sun Life Mutual Fund	3.4%
ICICI Prudential Small Cap Fund	2.9%
SG Jokaland Holdings LLC	1.8%
ICICI Prudential Banking and Financial Services Fund	1.8%
Fidelity Asian Values LLC	1.4%
Tata Banking & Financial Services Fund	1.2%

Profit and loss statement (3M)

Figures in Rs million

(Rs. Million)	Q1 FY26	Q4 FY25	QOQ (%)	Q1 FY25	YoY (%)
<u>Income:</u>					
Revenue from operations	4,355	4,262	2%	4,078	7%
Other income	52	89	-41%	84	-38%
Total Income	4,407	4,350	1%	4,163	6%
<u>Expenses:</u>					
Interest and other financial charges	2,441	2,458	-1%	2,330	5%
Employee benefit expense	278	337	-17%	291	-4%
Depreciation and amortization expense	77	71	8%	37	106%
Other expenses	175	176	-1%	124	40%
Provisions & write-offs	-27	-233	-88%	14	-287%
Total Expenses	2,944	2,809	5%	2,797	5%
Profit before tax	1,463	1,541	-5%	1,366	7%
Tax expense:					
Current tax	252	309	-19%	268	-6%
Deferred Tax	132	83	60%	44	201%
Net Profit/(Loss)	1,080	1,149	-6%	1,054	2%
Other Comprehensive Income	-3	-10	-74%	-0	767%
Total Comprehensive Income	1,077	1,139	-5%	1,054	2%

Amounts have been rounded off to the nearest million

Relative performance (3M)

Particulars	Units	Q1 FY26	Q4 FY25	Q1 FY25
Sanctions	Rs. Mn	9,066	10,589	7,272
Disbursements	Rs. Mn	8,289	9,754	6,804
Net interest income	Rs. Mn	1,914	1,804	1,749
PAT	Rs. Mn	1,080	1,149	1,054
NIM	%	5.2	5.2	5.1
Yield on assets	%	12.0	12.2	12.0
Cost of funds	%	8.7	8.9	8.6
Spread	%	3.3	3.3	3.4
Return on assets	%	2.9	3.3	3.1
Return on equity	%	14.0	15.4	16.3

For any queries, please contact:

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Repco Home Finance Limited

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Email: cfo@repcohome.com

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All financial data in this presentation is obtained from the audited financial statements and the various ratios are calculated based on these data. This presentation does not constitute a prospectus, offering circular or offering memorandum or an offer, invitation or a solicitation of any offer, to purchase or sell, any shares of RHFL and should not be considered or construed in any manner whatsoever as a recommendation that any person should subscribe for or purchase any of RHFL’s shares. None of the projection, expectations, estimates or prospects in this presentation should be construed as a forecast implying any indicative assurance or guarantee of future performance, nor that the assumptions on which such future projects, expectations, estimates or prospects have been prepared are complete or comprehensive .

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