REPCO HOME FINANCE LIMITED

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

Repco Home Finance

Earnings Presentation Q1FY27

www.repcohome.com

Agenda

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- **Board of Directors**
- **Q1FY27 Performance**
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  - Financial performance
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  - Credit Rating
- **Geographic Presence**
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About us

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.

MD and CEO Comments on Quarter ended 30th June 2026

We are happy to share the performance of RHFL during the Quarter Q1 FY27. Loan sanctions stood at Rs. 938 crores in Q1 FY27 as against to Rs. 1320 crores in Q4 FY26 and Rs. 907 crores in Q1 FY26. Loan disbursements stood at Rs. 843 crores in Q1 FY27 as against to Rs. 1,186 crores in Q4 FY26 and Rs. 829 crores in Q1 FY26.

Total income stood at Rs. 468 crores in Q1 FY27 as against to Rs. 454 crores in Q4 FY26 and Rs. 441 crores in Q1 FY26.

The GNPA for Q1 FY27 is 2.7%, compared to 2.6% in Q4 FY26 and 3.3% in Q1 FY26. Furthermore, the proportion of stage-2 assets is 7.2% in Q1 FY27, compared to 7.0% Q4 FY26 and 9.7% in Q1 FY26, reflecting a marginal increase compared to previous quarter, while remaining improved compared to Q1FY 26.

Net profits stood at Rs. 114 crores in Q1 FY27 as against to Rs. 129 crores in Q4 FY26 and Rs. 108 crores in Q1 FY26.

The employee strength of the Company as of 30th June 2026 is 1,571.

The overall loan book stood at Rs. 15,990 crores at the end of June 30, 2026, as against Rs. 14,690 crores a year back. The AUM was Rs. 15,880 crores as of March 31, 2026.

As of June 30, 2026, loans to the non-salaried segment accounted for 53.5% of the outstanding loan book and loans for salaried segment accounts for 46.5%. Housing loans accounted for 70.8% of the loans while Home Equity products accounted for 29.2% of loan book. 100% of the loans given by the Company are retail loans.

Board of Directors

Repco Home Finance

Repco Home Finance Limited

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

Mr. E.Santhanam, Non-Executive and Non-Independent Director’

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

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

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

Mrs. Usha Ravi, Non-Executive and Independent Director

Dr. G. Venkataiah, Non-Executive and Independent Director

Mr. T. Karunakaran, Managing Director & CEO

Mr. P. K. Vaidyanathan, Whole time Director & Chief Development Officer (Additional Director)

Q1 FY27 Performance

Business Summary

Loans Outstanding
Rs. 15,990 Cr

Net Owned Fund
Rs. 3,768 Crs

Total Capital Adequacy
Ratio 36.1%

Average loan per unit
Rs. 14 Lakhs

Number of live accounts
1,15,063

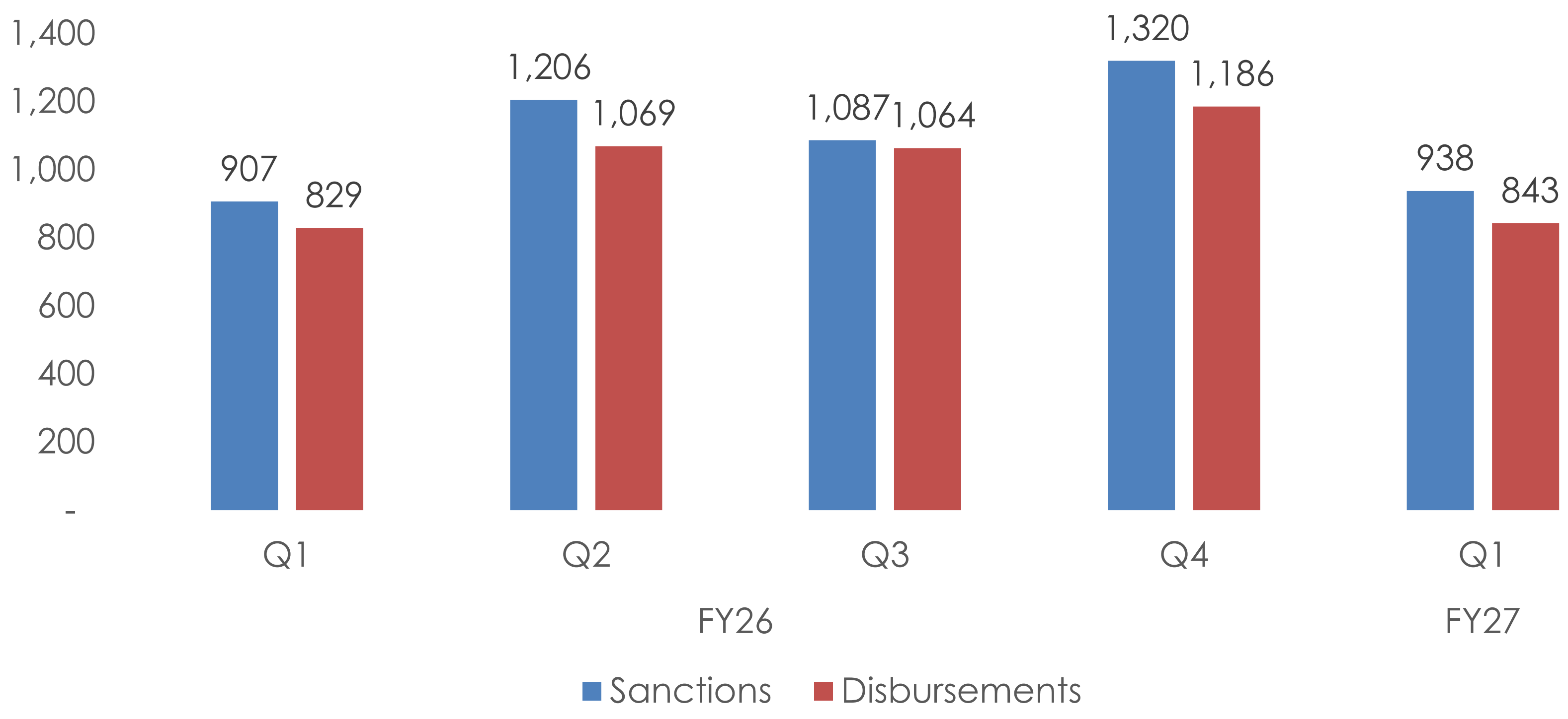
Network
242

GNPA – 2.7%

ECL provision – 2.2%

Business performance momentum

Figures in Rs. crores



Key Indicators –Q1FY27 vs Q1FY26

Figures in Rs crores

	Sanctions	Disbursements	Net Interest Income
Q1FY27	938	843	216
	3.4%	1.7%	10.2%
Q1FY26	907	829	196

	Operating Revenue	PBT	PAT
Q1FY27	468	148	114
	6.1%	1.3%	5.5%
Q1FY26	441	146	108

Key Indicators – Q1FY27 vs Q4FY26

Figures in Rs crores

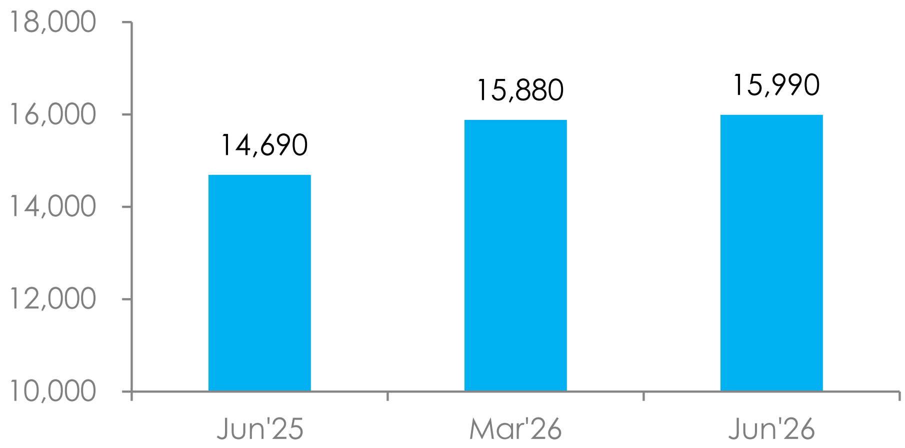
	Sanctions	Disbursements	Net Interest Income
Q1FY27	938	843	216
Change	-28.9%	-28.9%	4.3%
Q4FY26	1320	1186	207

	Operating Revenue	PBT	PAT
Q1FY27	468	148	114
Change	3.0%	0%	-11.6%
Q4FY26	454	148	129

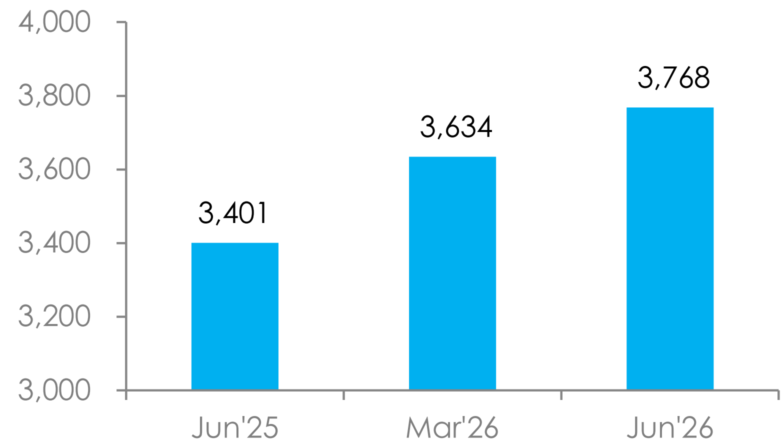
Portfolio Composition

Figures in Rs crores

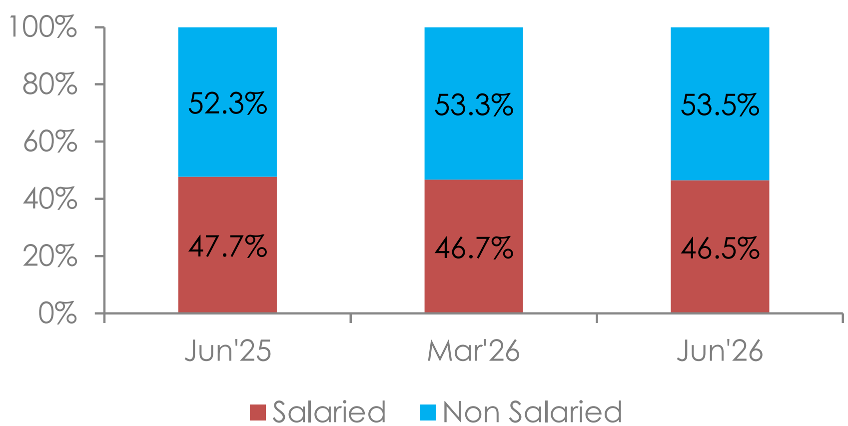
Loan Book



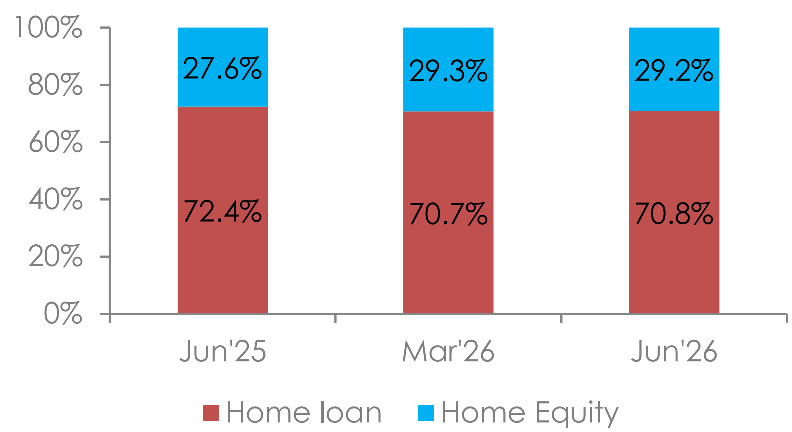
Net Owned Fund



Loan book composition

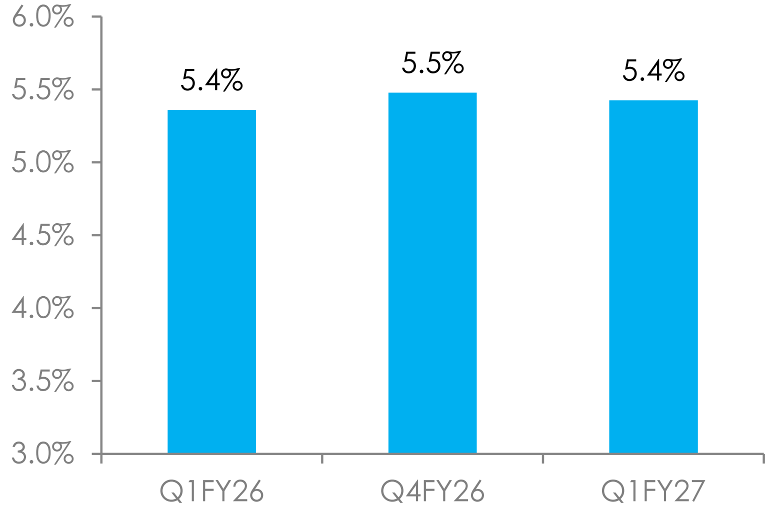


Mix of Loan Portfolio

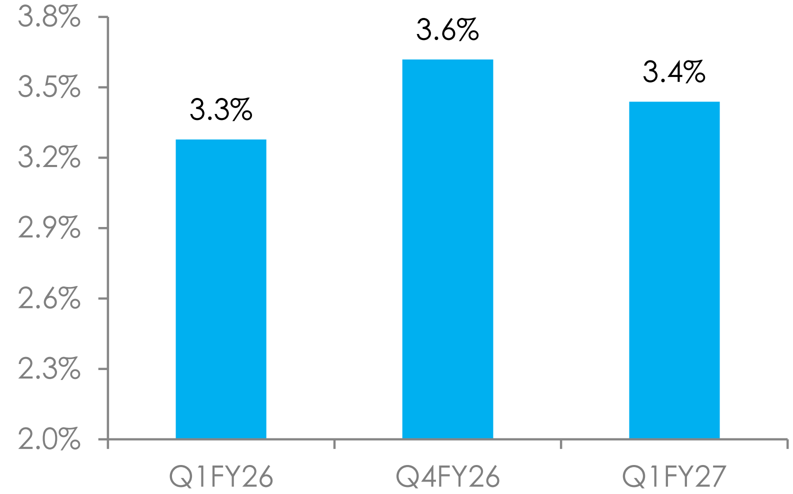


Quarterly Profitability ratios (3M)

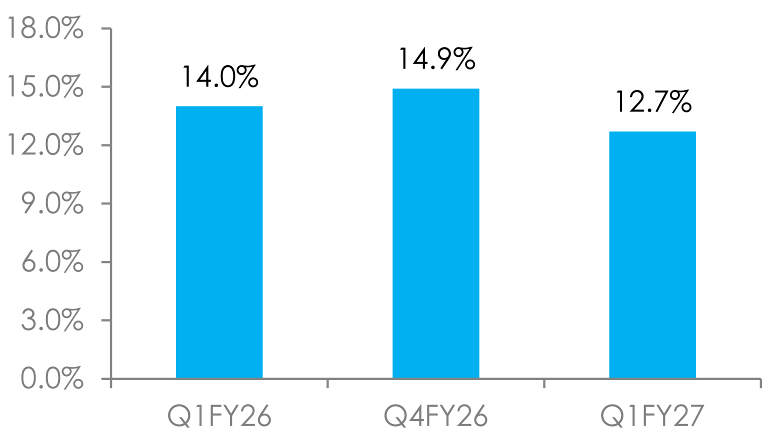
Net Interest Margin



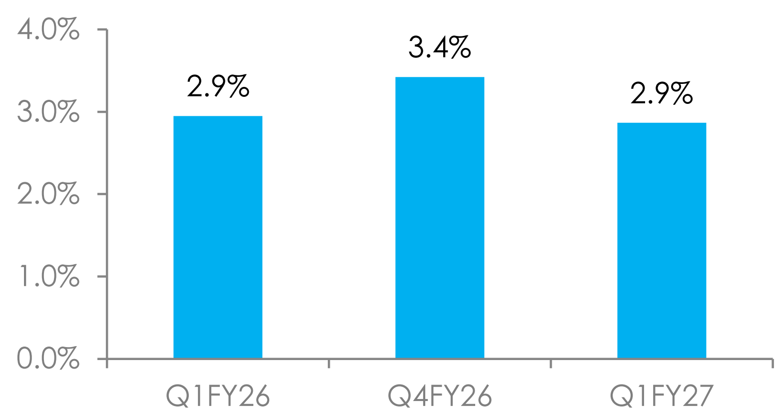
Spread



Return on Equity



Return on Assets

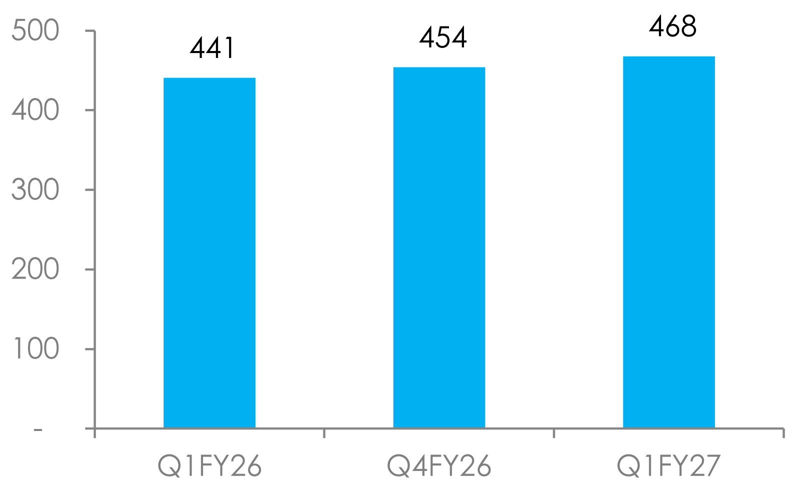


Quarterly Performance Metrics (3M)

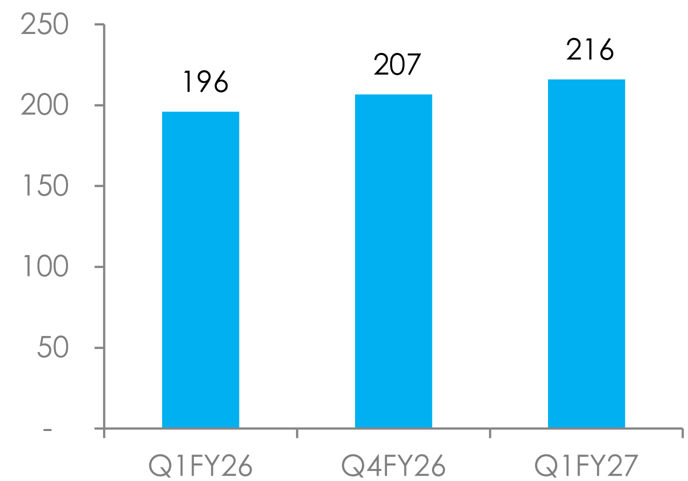
Repco Home Finance Limited

Figures in Rs crores

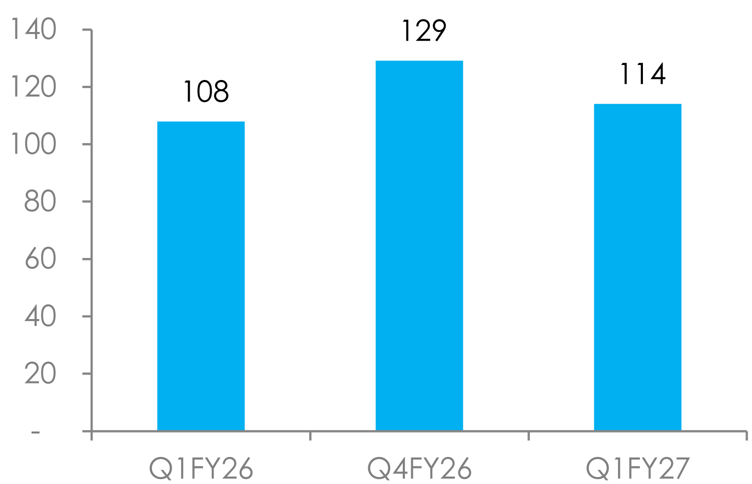
Income from Operations



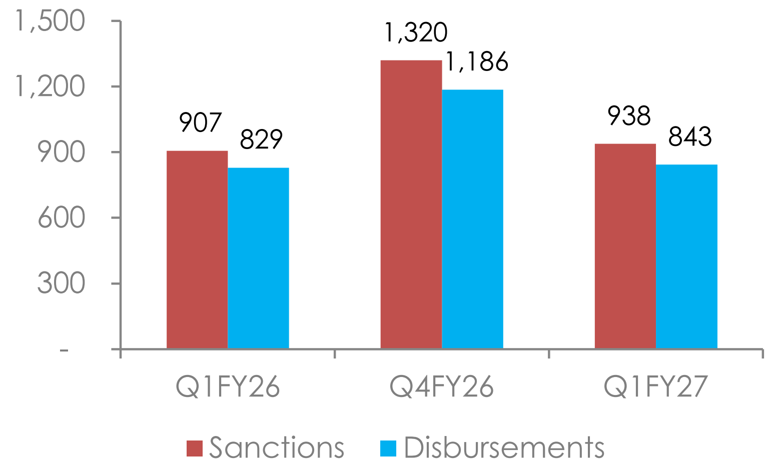
Net interest income



Net profit



Sanctions and Disbursements

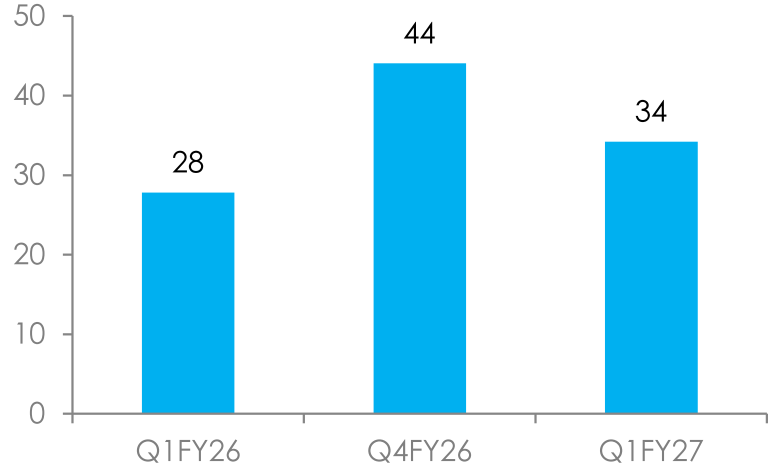


Quarterly Operating cost (3M)

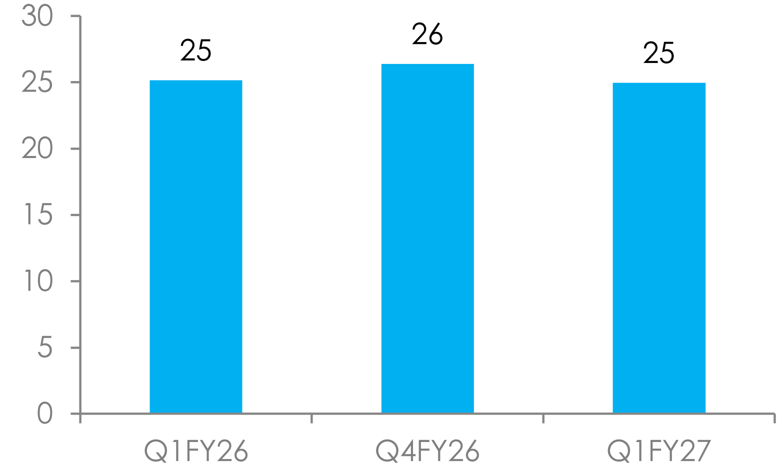
Repco Home Finance Limited

Figures in Rs crores

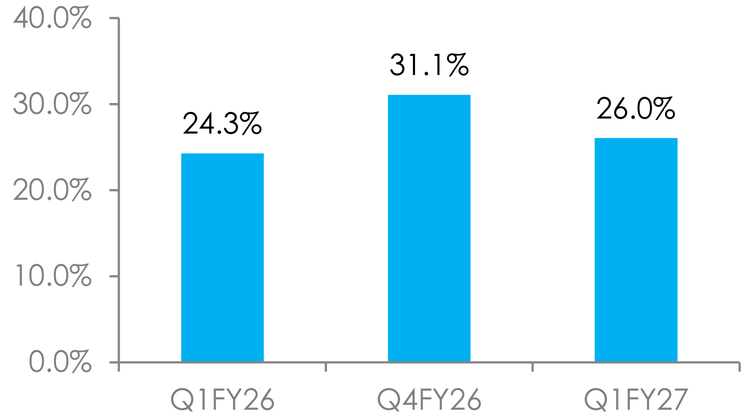
Employee Cost



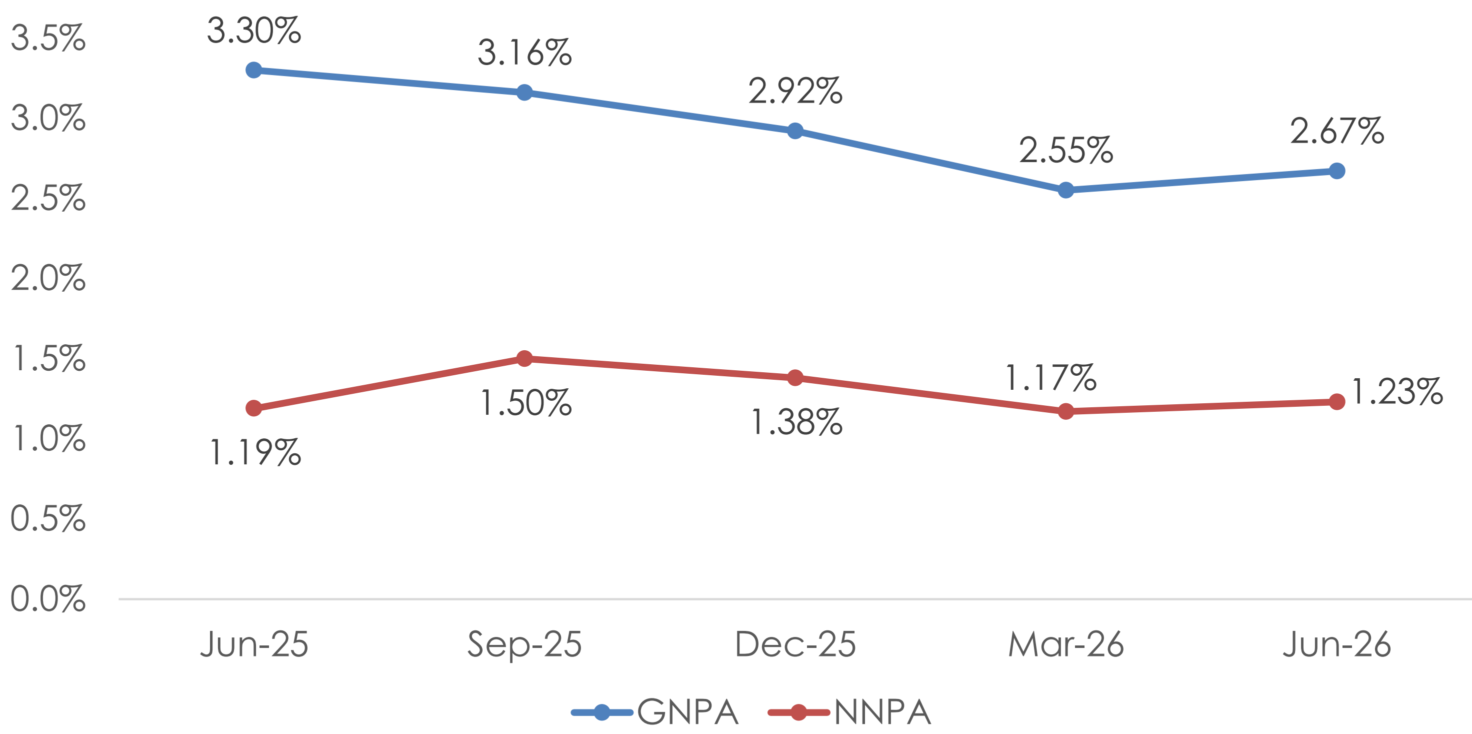
Other Opex



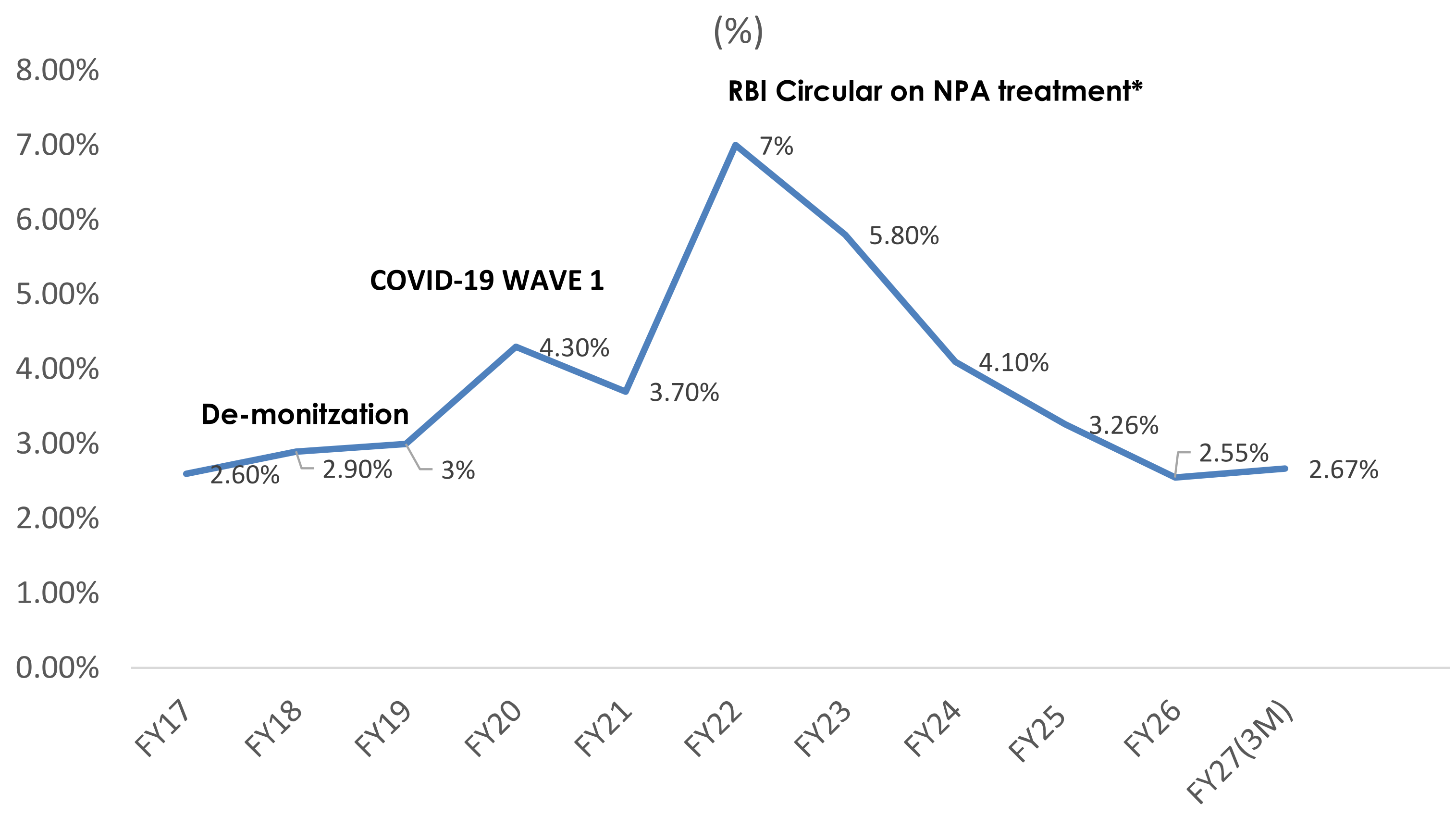
Cost to Income Ratio



Asset Quality



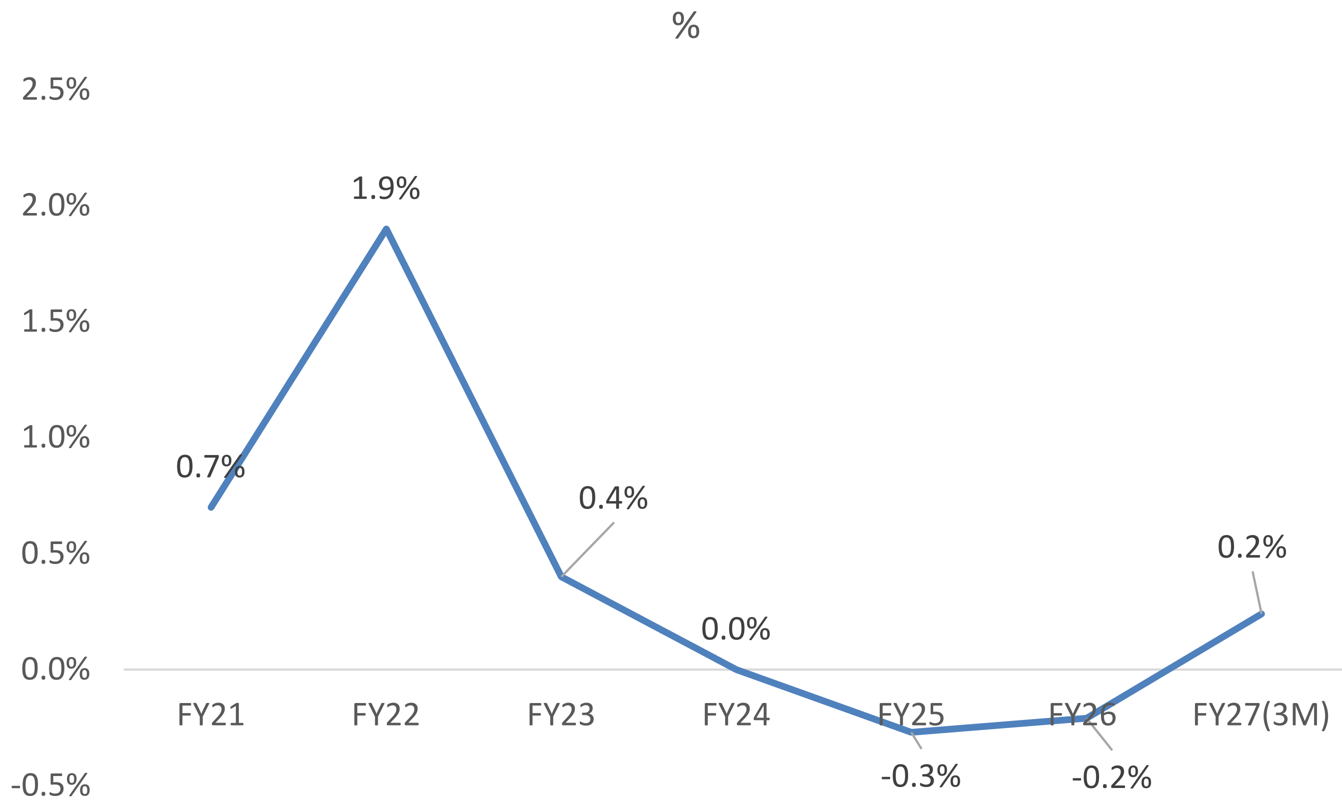
GNPA Movement



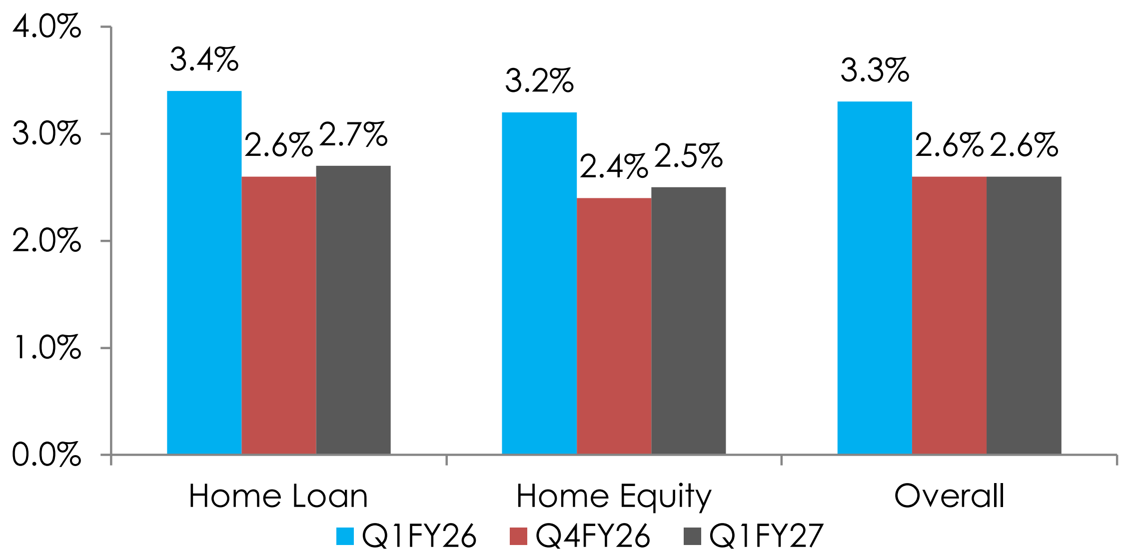
*** Circular No: RBI/2021-22/117**
DOR.No.STR.REC.64/21.04.048/2021-22

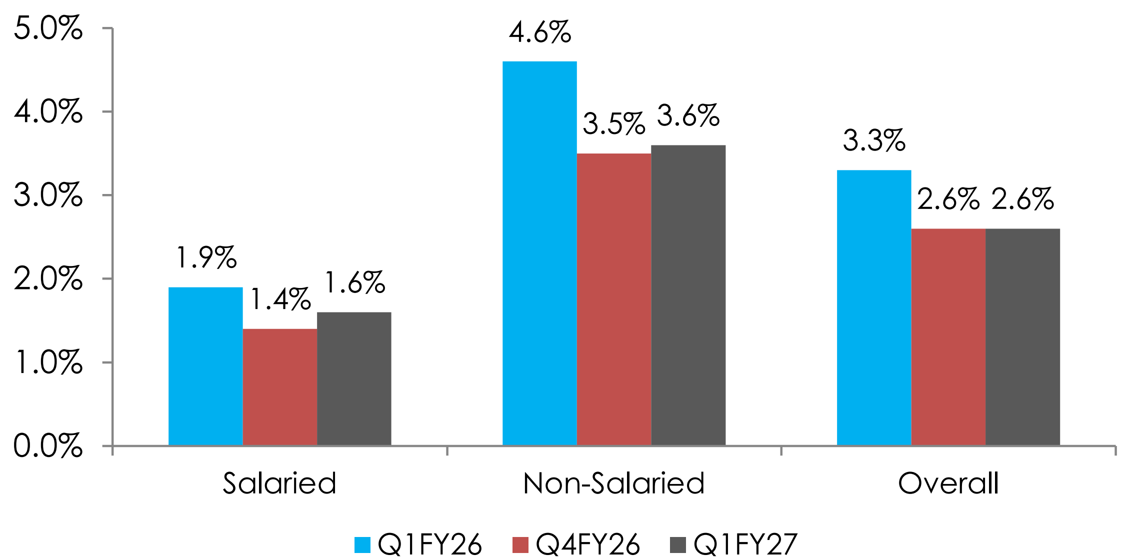
Credit Cost

Repco Home Finance Limited



Product / Occupation mix wise GNPA(%)





ECL provision

Figures in Rs crores

	Jun'25	Mar'26	Jun'26
Gross Stage 3*	485	405	427
% portfolio in Stage 3	3.3%	2.6%	2.7%
ECL provision - Stage 3	314	223	233
Net - Stage 3*	171	183	194
Coverage ratio - Stage 3	64.7%	54.9%	54.5%
Gross Stage 1 & 2*	14204	15474	15564
% portfolio in Stage 1 & 2	96.7%	97.4%	97.3%
Total ECL provision	412	343	353

** Principal Outstanding*

Stage-wise Movement

Figures in Rs. crores

Particulars	Jun'25		Mar'26		Jun'26	
	AUM	%	AUM	%	AUM	%
Stage-1	12784	87.0%	14359	90.4%	14411	90.1%
Stage-2	1421	9.7%	1115	7.0%	1152	7.2%
Stage-3	485	3.3%	405	2.6%	427	2.7%
Grand Total	14690	100.0%	15880	100.00%	15990	100.0%

Amounts have been rounded off to the nearest crores

Breakup of Overdues

Figures in Rs. crores

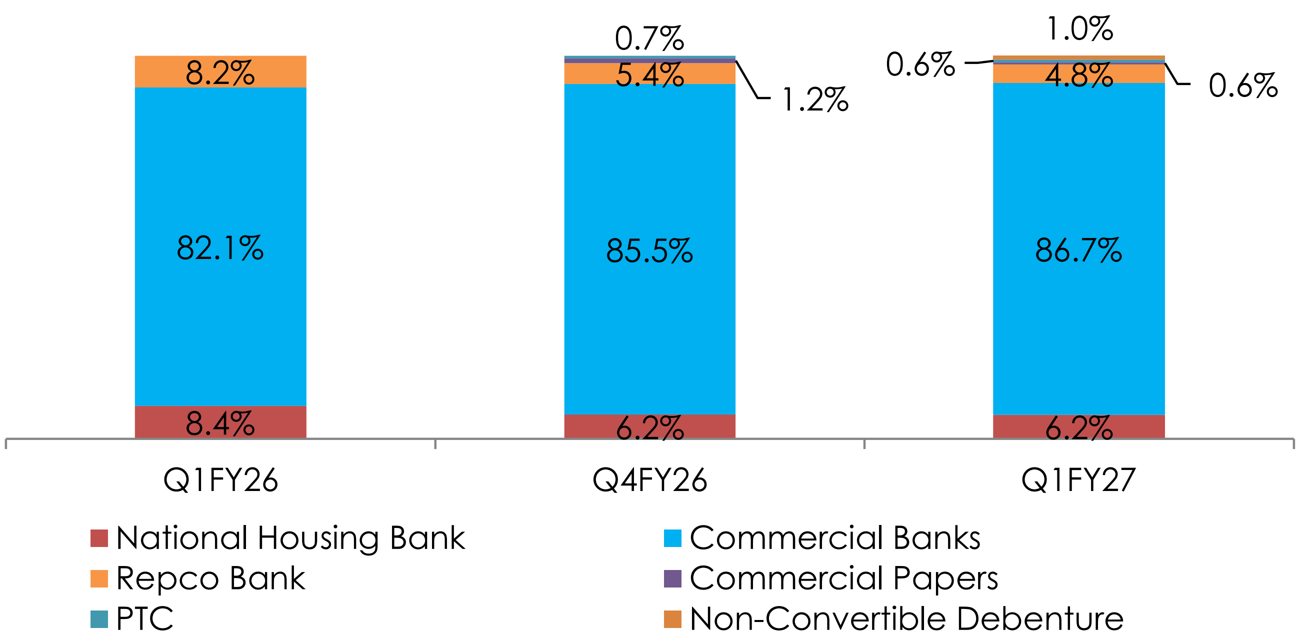
Particulars	Total AUM	Stage-2		Stage-3	
		AUM	% of AUM	AUM	% of AUM
Till March 2022*	5,268	686	13%	306	5.8%
From April 2022*	10722	466	4.3%	121	1.1%
Grand Total	15990	1152	7.2%	427	2.6%

Financial years categorised based on date of sanction

Amounts have been rounded off to the nearest crores

Borrowing profile

Source (Rs Crs)	Average cost	Q1FY26	Q4FY26	Q1FY27	% change (Y-o-Y)
National Housing Bank	**7.62%**	934	758	748	-13%
Commercial Banks	**8.38%**	9,096	10,440	10,474	13%
Repco Bank	**8.50%**	907	659	581	-36%
Commercial Paper	**7.75%**	139	148	74	100%
PTC	**7.75%**	-	85	77	100%
Non - Convertible Debentures	**8.40%**	-	125	125	100%
Total	**8.33%**	**11,074**	**12,215**	**12,078**	



Credit Rating

- Credit Rating as on 30th June 2026

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+
ICRA	Pass Through Certificates	AAA (SO)

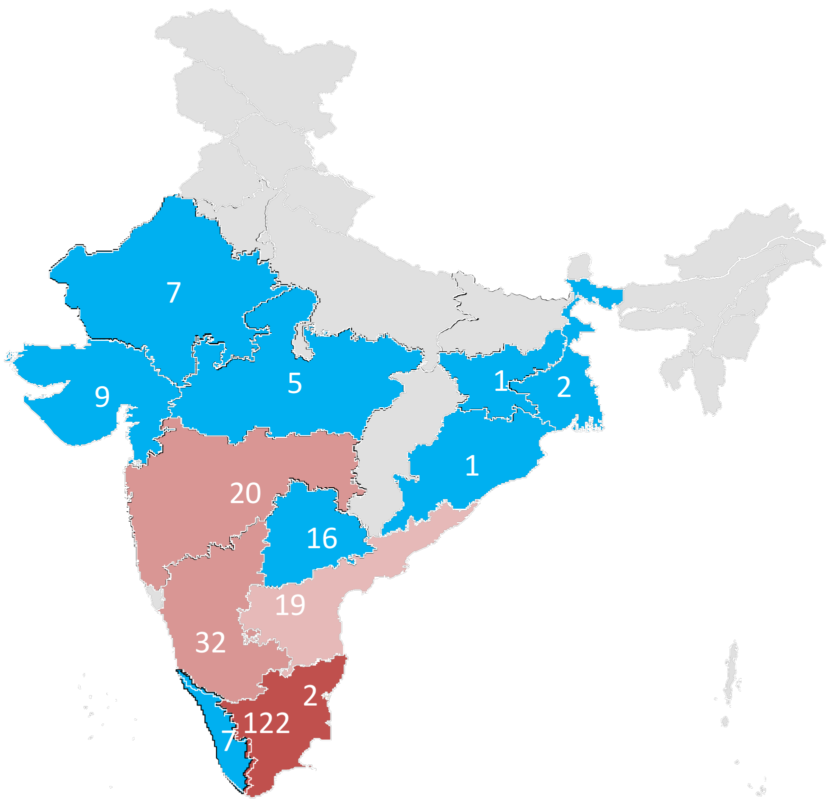
Geographic Presence

Network

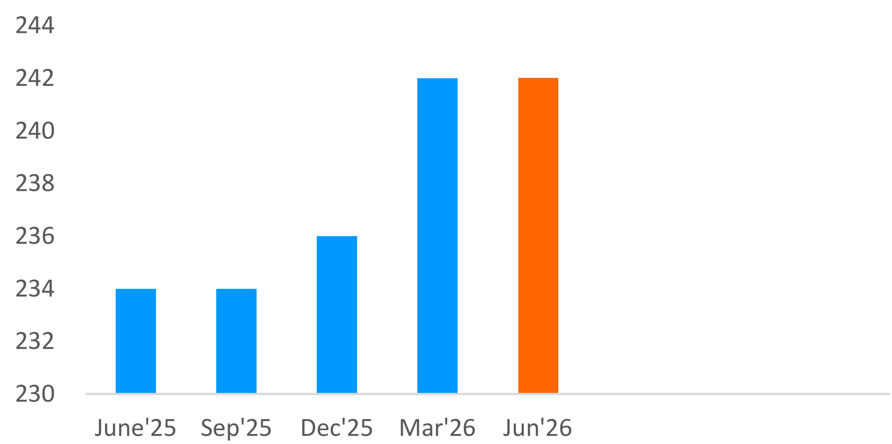
Repco Home Finance Limited

- Present in 12 states and 1 Union Territory with 210 branches and 32 satellite centers.
- Additionally, we have 2 asset recovery branches.
- Presence beyond South: branches in Maharashtra, Gujarat, Rajasthan, Madhya Pradesh, West Bengal, Odisha & Jharkhand.

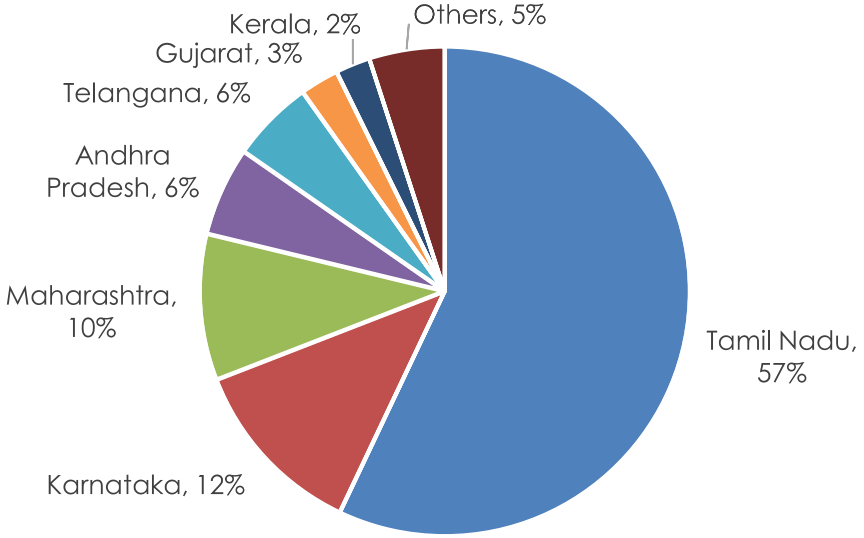
Branch Network



Network



Region-wise loan book

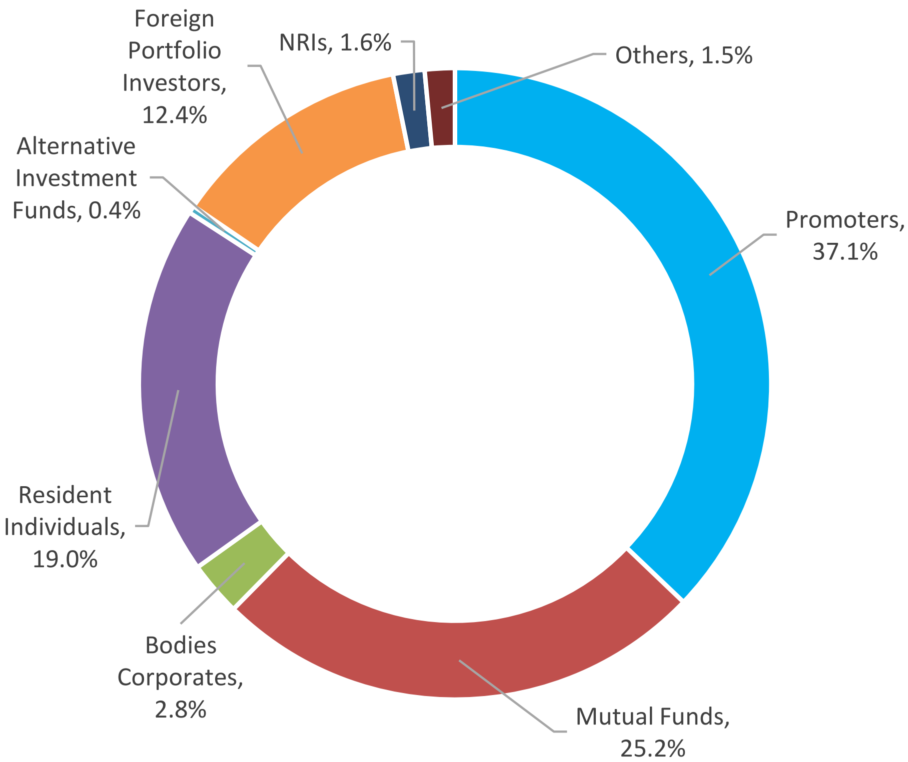


	Exposure			Annualised Growth	
States	**Jun-25**	**Mar-26**	**Jun-26**	**Y-o-Y**	**Q-o-Q**
Tamil Nadu	56.4%	57.4%	57.3%	10%	1%
Karnataka	12.9%	11.7%	11.4%	0%	-2%
Maharashtra	9.6%	9.7%	9.8%	10%	2%
Andhra Pradesh	6.1%	5.7%	5.7%	4%	2%
Telangana	5.3%	5.6%	5.7%	15%	2%
Gujarat	2.9%	2.6%	2.6%	4%	0%
Kerala	2.5%	2.3%	2.3%	7%	1%
Others	4.3%	4.6%	5.0%	24%	9%
Grand Total	**100%**	**100%**	**100%**	8.9%	0.7%

Annexure

Shareholding pattern

Outstanding shares – 6.26 Cr



Major Non-Promoter Shareholders	%
Bandhan Small Cap Fund	9.8%
ICICI Prudential Banking and Financial Services Fund	4.1%
ICICI Prudential Small Cap Fund	2.9%
Fidelity Asian Values LLC	2.8%
Aditya Birla Sun Life Trustee Private Limited A/C Aditya Birla Sun Life Small Cap Fund	1.4%
Whiteoak Capital Flexi Cap Fund	1.2%
SG Jokaland Holdings LLC	1.0%

Profit and loss statement (3M)

Figures in Rs crores

(Rs. crore)	Q1FY27	Q4FY26	QOQ (%)	Q1FY26	YoY (%)
Income:					
Revenue from operations	468	453	3%	440	6%
Other income	0	1	-69%	1	-55%
Total Income	**468**	**454**	**3%**	**441**	**6%**
Expenses:					
Interest and other financial charges	251	247	2%	244	3%
Employee benefit expense	34	44	-22%	28	23%
Administrative & Other Expenses	15	16	-10%	17	-16%
Provision for Depreciation	10	10	2%	8	35%
ECL Provision /Bad Debts W/o	10	-11	-185%	-3	-460%
Total Expenses	**320**	**306**	**5%**	**294**	**9%**
Profit before tax	148	148	0%	146	1%
Tax expense:					
Current tax	32	31	3%	25	28%
Deferred Tax	1	-12	-110%	13	-90%
Net Profit/(Loss)	**114**	**129**	**-12%**	**108**	**6%**

Amounts have been rounded off to the nearest crores

Relative performance (3M)

Repco Home Finance Limited

Particulars	Units	Q1FY26	Q4FY26	Q1FY27
Sanctions	Rs. Cr	907	1,320	**938**
Disbursements	Rs. Cr	829	1,186	**843**
Net interest income	Rs. Cr	196	207	**216**
PAT	Rs. Cr	108	*129	**114**
NIM	%	5.4	5.5	**5.4**
Yield on assets	%	12	12	**11.7**
Cost of Borrowings	%	8.7	8.4	**8.3**
Spread	%	3.3	3.6	**3.4**
Return on assets	%	2.9	3.4	**2.9**
Return on equity	%	14	14.9	**12.7**

*Deferred tax liability of Rs. 14.4 crores in the FY 2025-26 (till December 2025) have been reversed for the quarter ended March 31, 2026.

For any queries, please contact:

Mr. Ankush Tiwari
Company Secretary and Compliance Officer
Repco Home Finance Limited
Phone: +91 44 42106650
Email: cs@repcohome.com

Safe Harbor:

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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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