

PRESS RELEASE

LIC Housing Finance Ltd. announces its Q1 FY26 results

Q1 FY2025-26 Profit after tax at Rs. 1359.92 crs, up by 5%
 Net interest income for the quarter is Rs. 2065.78 crs
 Q1 Individual Home Loan Disbursements at Rs. 11247 crs
 Q1 Total disbursements at Rs. 13116 crs
 Outstanding loan portfolio is Rs. 309587 crs, up by 7%

Mumbai, August, 01, 2025: The Board of Directors of LIC Housing Finance Ltd. (BSE:500253; NSE: LICHSGFIN) announced its standalone audited results for the first quarter ended on June 30, 2025, following its approval by the Board of Directors in a meeting held in Mumbai on August, 01, 2025.

Performance highlights at a glance – Q1 FY2026

(Figures in Rs. Crores)

	Quarter Ended June 2025	Quarter Ended June 2024	Variation(%)
Revenue from operations	7233.13	6783.67	7%
Net Interest Income	2065.78	1989.08	4%
Profit Before Tax	1699.16	1628.43	4%
Net Profit after tax	1359.92	1300.21	5%
Net Interest Margin	2.68%	2.76%	
Outstanding Loan Portfolio	309587	2,88,665	7%

(1 crore = 10 million)

Performance highlights for the quarter ended June 30, 2025

Total disbursements were at Rs. 13116 crs in Q1 FY2026, as against Rs 12915 crs for the corresponding period in FY 2025, up by 2%. Out of this, disbursements in the **Individual Home Loan segment** were at Rs. 11247 crs against Rs 10932 crs in Q1 FY2025, up by 3%, whereas **Project loans** were at Rs. 156 crs compared with Rs 521 crs in Q1 FY2025.

The company's **revenue** from operations grew to Rs. 7233.13 crs as against Rs. 6783.67 crs in Q1 FY2025, up by 7%.

Net Interest Income (NII) stood at Rs 2065.78 crs, as against Rs 1989.08 crs for the same period the previous year. Net Interest Margin (NIM) for the quarter stood at 2.68 % as against 2.76% for Q1 FY 2025 .

Profit Before Tax for the quarter was Rs. 1699.16 crs as against Rs 1628.43 crs in Q1 FY2025, an increase of 4%.

Net Profit After Tax stood at Rs. 1359.92 crs compared with Rs 1300.21 crs during the same period in the previous year, an increase of 5%.

The **Individual Home Loan portfolio** stood at Rs. 262411 Cr as on June 30, 2025, as against Rs. 246275 cr as on June 30, 2024, up by 7%. The **Project loan portfolio** stood at Rs. 8950 crs as on June 30, 2025, as against Rs 8099 crs as on June 30, 2024, up by 10%. The total outstanding portfolio grew by 7% to Rs. 309587 crs from Rs 288665 crs in the earlier year.

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. 5051.27 crs as on June 30, 2025, as against Rs 5670.07 crs as on June 30, 2024. The Stage 3 Exposure at Default as of June 30, 2025, stood at 2.62% against 3.30% as of June 30, 2024.

Speaking on the performance, Shri Tribhuwan Adhikari, Managing Director & Chief Executive Officer of LIC Housing Finance Limited said, "We reached a significant milestone, when our company completed 36 years recently. Over the years we have had unwavering dedication to facilitating homeownership throughout India. The current year has started off strongly as we reduced the lending rates during this quarter in view of RBI rate cut. Additionally, we also introduced zero processing fee, in order to ease access to housing credit. Continuing our journey to transform the customer experience, we launched our updated website, which provides a smooth, tech-enabled experience. With increasing urbanization and government incentives like PMAY, affordable housing remains a key segment, for which we expect strong momentum in the current financial year."

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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