

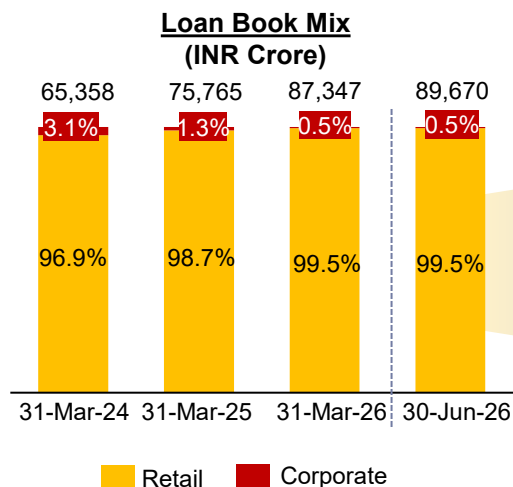
PNB Housing Finance Limited Fact Sheet

Market Data	As on 6 th Aug 2026
BSE/NSE	540173/ PNBHousing
Bloomberg/Reuters	PNBHousI:IN / PNBH.BO
Share Price	INR 1,150/Share
Market Cap	INR 29,968 Crore
Face Value	INR 10
O/s Shares	26.06 Crore
Board Composition (Independent)	5 out of 8

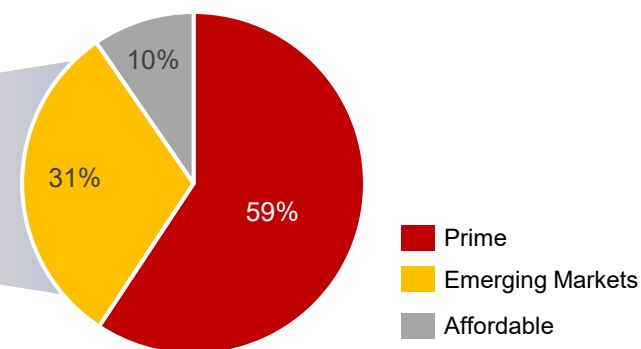
Shareholding Pattern	As on 30 th Jun 2026
Promoter (PNB)	28.0%
FII	16.8%
Mutual Funds	33.6%
Bodies Corporates	13.3%
Public & Others	8.2%

About Us:

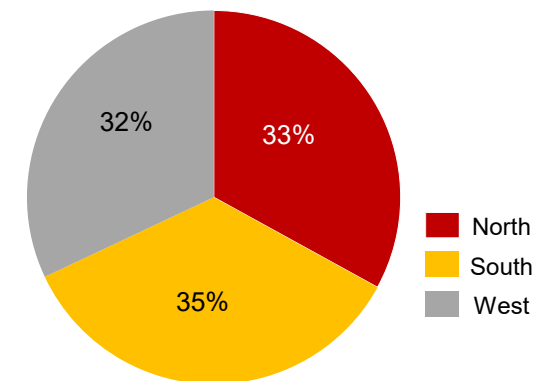
- ▶ Incorporated in 1988, promoted by Punjab National Bank
- ▶ 3rd largest HFC as per Loan Asset and largest deposits taking HFC in India*
- ▶ Retail focused lending with Retail Loan Book at 99.5% of total Loan Book as on 30th June 2026
- ▶ Retail Loan Asset grew by 16% YoY to INR 89,178 crore as on 30th June 2026
- ▶ Gross Disbursement stood at INR 7,752 crore reflecting a growth of 56% YoY. Following the shift to cheque realisation based recognition effective Q1 FY27, the disbursement stood at INR 5,882 crore
- ▶ Presence across 404 branches, including 232 branches for Affordable segment and 89 branches for Emerging segment. Also, started Affordable business from select Prime & Emerging Markets segment branches from Q1 FY27
- ▶ Gross Non-Performing Assets stood at 0.95% of Loan Asset as on 30th June 2026; Net NPA at 0.58% of Loan Assets. Retail GNPA at 0.95% of Loan Asset as on 30th June 2026
- ▶ ROA stood at 2.37% for Q1 FY27 and ROE is at 11.44%



Retail Loan Book – Segment wise^



Loan Book – Geographical Distribution^



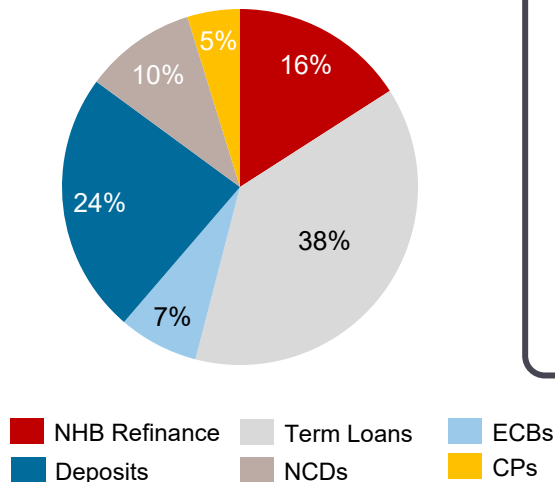
PNB Housing Finance Limited Fact Sheet

Strategic Objective:

- ▶ Focus on high yielding Affordable and Emerging Markets segment to improve Yield and NIM
- ▶ Reinitiate corporate lending with disciplined risk management, capping exposure at under ~10% of the total loan portfolio
- ▶ Sustain best-in-class asset quality through robust underwriting, rigorous monitoring and continues policy refinements
- ▶ Leverage technology for paperless journey across the loan cycle and AI pilots to drive productivity and efficiency
- ▶ Drive sustainable profitability through NIM optimization, Cost Efficiency and Superior Asset quality

Access to a Diverse Base of Funding

Total Borrowing: INR 73,699 Crore[^]



Rating

AAA(Outlook: Stable)

India Ratings
& Research
A Fitch Group Company

CARE Ratings

AA+ (Outlook: Stable)

CRISIL
An S&P Global Company

ICRA

FY (INR Crore)	Balance Sheet Size	Loan Assets	Deposits (net of maturities)	Disbursement	GNPA	Total ECL Provisions / Total Loan Assets	NII	PAT	Yield	Cost of Borrowing	Gross Margin	Opex to ATA	ROA	Gearing (x)	ROE	CIR	EPS (INR/Sh)	BVPS (INR/Sh)	CRAR
Q1 FY27	95,233	89,670	17,643	5,882	0.95%	1.04%	803	557	9.48%	7.36%	3.92%	0.99%	2.37%	3.72	11.44%	23.92%	21.39	760	28.26%
FY26	93,512	87,347	18,055	26,548	0.93%	1.05%	3,110	2,291	9.77%	7.57%	4.04%	1.05%	2.66%	3.70	12.73%	24.80%	88.01	738	27.26%
FY25	82,520	75,765	17,642	21,972	1.08%	1.48%	2,750	1,936	10.05%	7.86%	4.11%	1.05%	2.55%	3.70	12.19%	24.58%	74.52	649	29.38%
FY24	72,405	65,358	17,798	17,583	1.50%	1.91%	2,516	1,508	10.35%	8.01%	4.02%	0.93%	2.20%	3.68	10.90%	22.83%	58.37	577	29.26%

[^]As on 30th June 2026

Financials on Consolidated basis



2

This factsheet has been prepared by PNB Housing Finance Ltd (the "Company") based on information and data which the Company considers reliable, but the Company makes no representation or warranty, express or implied, whatsoever, and no reliance shall be placed on, accuracy, completeness, fairness and reasonableness of the contents of this document. This may not be all inclusive and may not contain all of the information that you may consider material. Any liability of the Company in respect of the contents of, or any omission is expressly excluded.

Public

Thank You

Company: PNB Housing Finance Limited
CIN: L65922DL1988PLC033856

Mr. Chaitanya Yadav
National Head – Corporate Planning and Investor Relations

Phone: +91 124 6030500
Investor.relations@pnbhousing.com
www.pnbhousing.com
