



Ref: PNBHFL/NSE/Debt/FY2025-26/66
January 30, 2026

National Stock Exchange of India Limited
Listing Department
Exchange Plaza
Bandra Kurla Complex
Bandra (E), Mumbai – 400051
Symbol: PNBHOUSING

Dear Sir(s),

Subject: Submission of Asset Liability Management Statements for the quarter ended December 31, 2025

Pursuant to the Regulation 9 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular for issue and listing of Non-convertible Securities, Securitised Debt Instruments, Security Receipts, Municipal Debt Securities and Commercial Paper dated October 15, 2025, as amended from time to time, please find enclosed herewith the Asset Liability Management Statements of the Company for the quarter December 31, 2025, as submitted to the National Housing Bank.

Kindly take the above intimation and documents on record.

Thanking You,

Yours faithfully,
For PNB Housing Finance Limited

Veena G
Kamath

Digitally signed by
Veena G Kamath
Date: 2026.01.30
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Veena G Kamath
Company Secretary

Encl: As above.

STATEMENT OF SHORT-TERM DYNAMIC LIQUIDITY								Amount (In crores)		
Particulars	1 day to 7 days	8 days to 14 days	15 days to 30/31 days	1 month to 3 months	3 to 6 months	Total	Row Code	Remarks		
Column Code	C284	C285	C286	C287	C288	C289				
A. OUTFLOWS							R1546			
1. Increase in loans & Advances	625.00	520.83	1354.16	6150.00	7300.00	15950.00	R1547			
2. Net increase in investments	0.00	0.00	0.00	0.00	0.00	0.00	R1548			
i) Govt./approved securities	0.00	0.00	0.00	0.00	0.00	0.00	R1549			
ii) Bonds/debentures/shares	0.00	0.00	0.00	0.00	0.00	0.00	R1550			
iii) Others	0.00	0.00	0.00	0.00	0.00	0.00	R1551			
3. Net decrease in public deposits, ICDs	100.07	107.17	280.15	1137.59	1767.31	3392.29	R1552			
4. Net decrease in borrowings from various sources/net increase in market lending	582.71	653.75	1633.59	5931.51	3787.49	12589.04	R1553			
5. Outflow on account of off-balance sheet items	0.00	0.00	108.45	216.89	325.34	650.68	R1554			
6. Other outflows	260.99	20.69	382.36	996.57	1096.62	2757.24	R1555			
TOTAL OUTFLOWS (A)	1568.77	1302.45	3758.71	14432.56	14276.76	35339.25	R1556			
B. INFLOWS						0.00	R1557			
1. Net cash position	1092.83	0.00	0.00	0.00	0.00	1092.83	R1558			
2. Net increase in deposits	137.50	114.58	297.92	1000.00	1500.00	3050.00	R1559			
3. Interest inflow on investments	5.05	3.17	1.72	35.52	15.83	61.29	R1560			
4. Interest inflow on performing Advances	175.14	145.95	379.47	1423.07	2215.78	4339.41	R1561			
5. Net increase in borrowings from various sources	0.00	650.00	2250.00	8289.76	0.00	11189.76	R1562			
6. Inflow on account of off-balance sheet items	0.00	0.00	0.00	0.00	0.00	0.00	R1563			
7. Other inflows	2230.99	567.50	825.50	3496.05	3672.00	10792.04	R1564			
TOTAL INFLOWS (B)	3641.51	1481.20	3754.61	14244.40	7403.61	30525.33	R1565			
C. Mismatch (B - A)	2072.74	178.75	-4.10	-188.16	-6873.15	-4813.92	R1566			
D. Cumulative mismatch	2072.74	2251.49	2247.39	2059.23	-4813.92	-9627.84	R1567			
E. C as percentage to Total Outflows	132.12%	13.72%	-0.11%	-1.30%	-48.14%	-13.62%	R1568			