

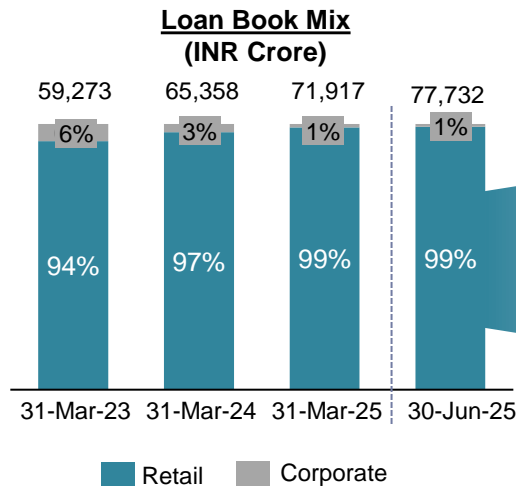
PNB Housing Finance Limited Fact Sheet

Market Data	As on 21 st July 2025
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Share Price	INR 1,084.20/Share
Market Cap	INR 28,204 Crore
Face Value	INR 10
O/s Shares	26.01 Crore
Board Composition (Independent)	7 out of 10

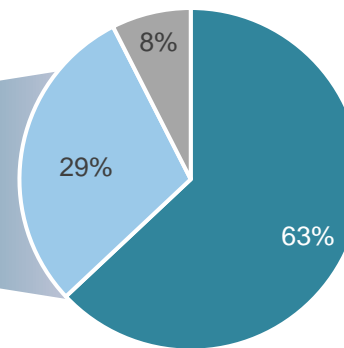
Shareholding Pattern	As on 30 th June 2025
Promoter (PNB)	28.1%
GIC Singapore	6.6%
FII	17.6%
Mutual Funds	26.8%
Bodies Corporates	12.6%
Public & Others	8.3%

About Us:

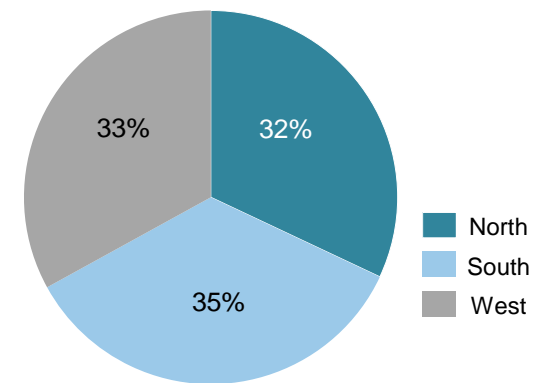
- ▶ Incorporated in 1988, promoted by Punjab National Bank
- ▶ 3rd largest HFC as per Loan Asset and largest deposits taking HFC in India*
- ▶ Retail focused lending with Retail Loan Book at 99% of total Loan Book as on 30th June 2025
- ▶ Wide distribution network of 356 branches, including 200 branches for Affordable segment and 80 branches for Emerging segment and 76 branches for Prime segment
- ▶ Disbursements during Q1 FY26 grew by 13% YoY to INR 4,980 crore; Affordable and Emerging Market segment contributes 50% of the total Retail disbursement
- ▶ Retail Loan Asset grew by 18.1% YoY to INR 76,932 crore as on 30th June 2025
- ▶ Accelerating digitization to improve efficiency & customer experience
- ▶ Gross Non-Performing Assets reduced by 29 bps YoY at 1.06% of Loan Asset as on 30th June 2025; Net NPA at 0.69% of Loan Assets.
 - ▶ Retail GNPA at 1.07% of Loan Asset as on 30th June 2025
 - ▶ Return on Asset at 2.57% in Q1 FY26 as compared to 2.38% in Q1 FY25



Retail Loan Book – Segment wise[^]



Loan Book – Geographical Distribution[^]



*Source : Company report
^As on 30th Jun 2025

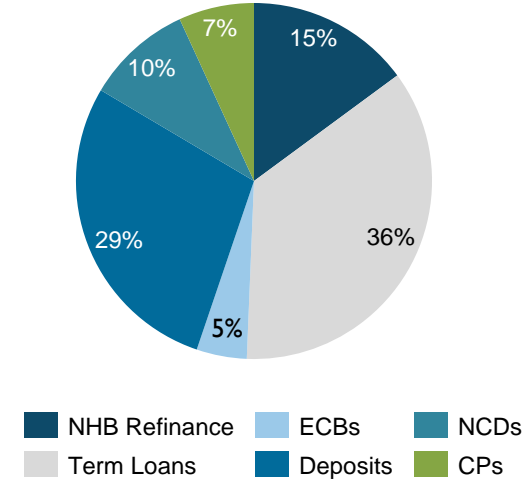
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Strategic Objective:

- ▶ Accelerate growth by focusing on retail lending
- ▶ Build affordable and emerging segment, especially in tier-2 and tier-3 cities
- ▶ Leverage underwriting and collection efficiencies to have best-in class asset quality in the industry
- ▶ Maintain adequate capitalization and have a well diversified borrowing mix
- ▶ Bring operational efficiencies and improve productivities through digitization
- ▶ Continue to build high quality, scalable and institutionalized housing finance company
- ▶ Improve ROA and ROE

Access to a Diverse Base of Funding

Total Borrowing: INR 64,844 Crore^



Rating

CRISIL
An S&P Global Company

ICRA

AA+
(Outlook – Stable)

CARE Ratings

India Ratings & Research
A Fitch Group Company

- Average daily Liquidity Coverage Ratio maintained at 229% for Q1 FY26
- SLR on deposits maintained at 15.5% as on 30-Jun-25

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 FY26	84,494	77,732	18,511	4,980	1.06%	1.34%	760	543	9.99%	7.76%	4.06%	1.02%	2.57%	3.71	12.39%	23.90%	20.52*	673*	29.68%
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%
FY23	66,874	59,274	17,248	14,965	3.83%	2.42%	2,346	1,046	10.28%	7.47%	4.06%	0.81%	1.61%	4.87	9.98%	19.13%	62.01	652	24.43%

^As on 30th Jun 2025

Financials on Consolidated basis

*Post Rights issue



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Public

Thank You

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CIN: L65922DL1988PLC033856

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