

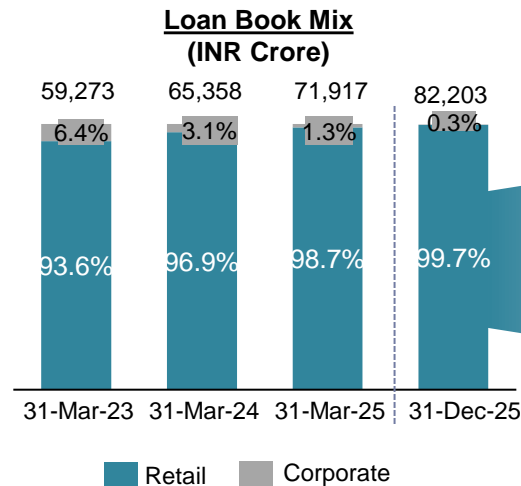
PNB Housing Finance Limited Fact Sheet

Market Data	As on 16 th Jan 2025
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Share Price	INR 961.50/Share
Market Cap	INR 25,048 Crore
Face Value	INR 10
O/s Shares	26.05 Crore
Board Composition (Independent)	4 out of 7

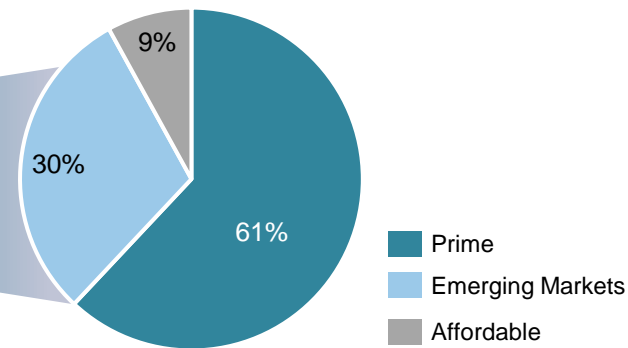
Shareholding Pattern	As on 31 st Dec 2025
Promoter (PNB)	28.0%
FII	17.2%
Mutual Funds	30.0%
Bodies Corporates	14.7%
Public & Others	10.1%

About Us:

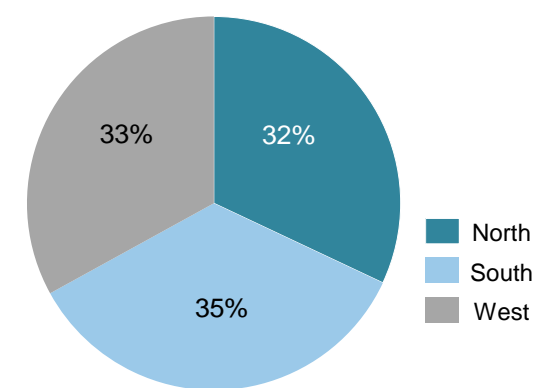
- ▶ Incorporated in 1988, promoted by Punjab National Bank
- ▶ 3rd largest HFC as per Loan Asset and largest deposits taking HFC in India*
- ▶ Retail focused lending with Retail Loan Book at 99.7% of total Loan Book as on 31st Dec 2025
- ▶ Presence across 358 branches, with the Affordable and Emerging Markets segment accounting for 79% of the total branch network
- ▶ Disbursements during Q3 FY26 grew by 16% YoY to INR 6,217 crore; Affordable and Emerging Markets segment continues to contribute around 50% of the total Retail disbursement
- ▶ Retail Loan Asset grew by 16% YoY to INR 81,931 crore as on 31st Dec 2025
- ▶ Accelerating digitization to improve efficiency & customer experience
- ▶ Gross Non-Performing Assets stood at 1.04% of Loan Asset as on 31st Dec 2025; Net NPA at 0.68% of Loan Assets.
 - ▶ Retail GNPA at 1.04% of Loan Asset as on 31st Dec 2025
 - ▶ ROA stood at 2.57% for 9M FY26 and 2.55% for FY25



Retail Loan Book – Segment wise[^]



Loan Book – Geographical Distribution[^]



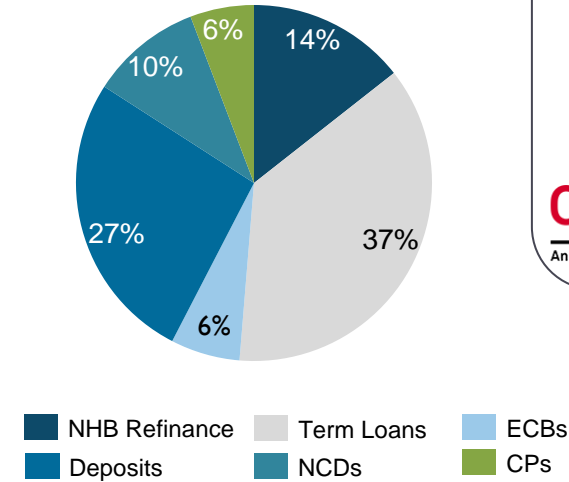
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Strategic Objective:

- ▶ 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 67,093 Crore^



Rating

AAA(Outlook: Stable)

India Ratings
& Research
A Fitch Group Company

AA+ (Outlook: Stable)

CRISIL
An S&P Global Company

ICRA

CARE Ratings

- Average daily Liquidity Coverage Ratio maintained at 192% for Q3 FY26
- SLR on deposits maintained at 16.04% as on 31-Dec-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
9M FY26	88,188	82,203	17,772	17,193	1.04%	1.14%	2,296	1,635	9.89%	7.65%	4.03%	1.04%	2.57%	3.63	12.31%	24.64%	62.83*	710	29.46%
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 31st Dec 2025

Financials on Consolidated basis

*Post Rights issue



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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
