

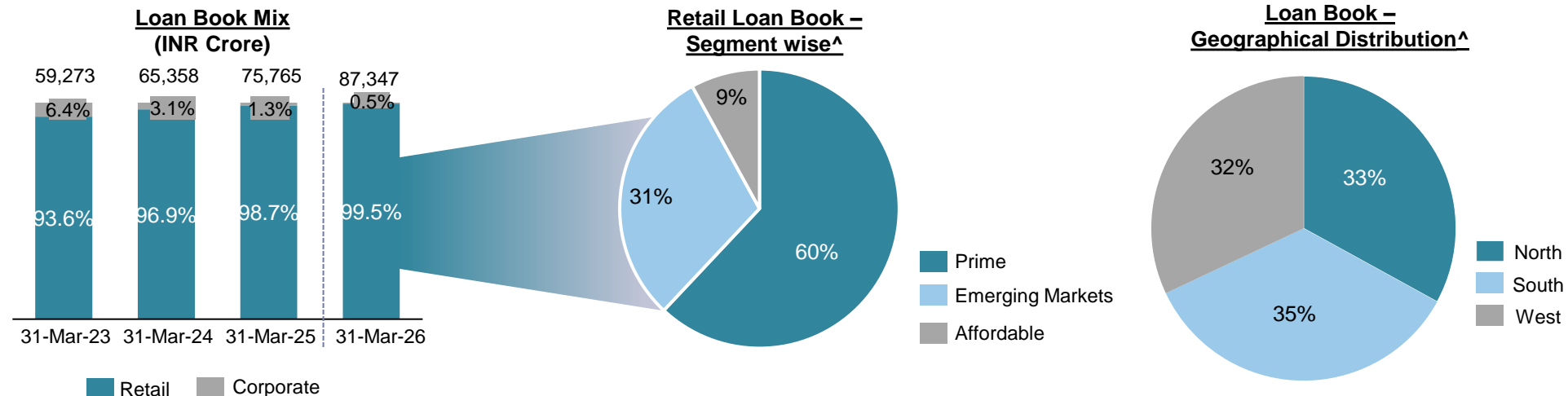
PNB Housing Finance Limited Fact Sheet

Market Data	As on 21 st April 2026
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOU:IN / PNBH.BO
Share Price	INR 979.10/Share
Market Cap	INR 25,510 Crore
Face Value	INR 10
O/s Shares	26.05 Crore
Board Composition (Independent)	4 out of 7

Shareholding Pattern	As on 31 st March 2026
Promoter (PNB)	28.0%
FII	16.6%
Mutual Funds	31.1%
Bodies Corporates	14.3%
Public & Others	10.0%

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 31st March 2026
- ▶ Retail Loan Asset grew by 16% YoY to INR 86,946 crore as on 31st March 2026
- ▶ Disbursements during FY26 grew by 21% YoY to INR 26,548 crore. For Q4 FY26, disbursement stood at INR 9,355 crore registering an increase of 36% YoY and 50% QoQ, including INR 335 crore disbursement in Corporate segment
- ▶ Presence across 393 branches, including 229 branches for Affordable segment and 87 branches for Emerging segment
- ▶ Accelerating digitization to improve efficiency & customer experience
- ▶ Gross Non-Performing Assets stood at 0.93% of Loan Asset as on 31st March 2026; Net NPA at 0.57% of Loan Assets. Retail GNPA at 0.93% of Loan Asset as on 31st March 2026.
- ▶ ROA stood at 2.66% for FY26 and ROE is at 12.73%.



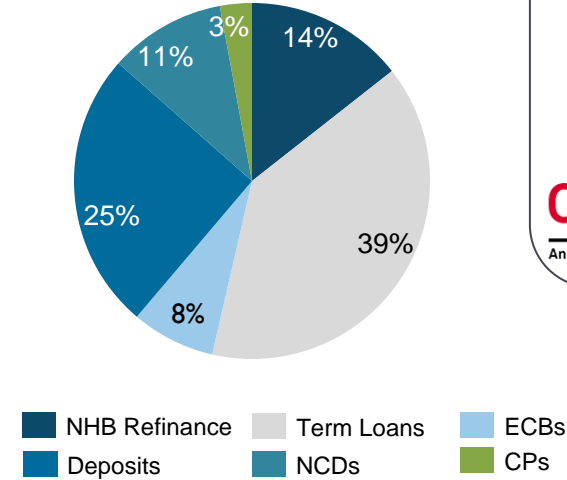
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Strategic Objective:

- ▶ Accelerate growth by deepening focus on retail lending and expanding in Affordable and Emerging Markets segment.
- ▶ Strengthen underwriting and collection capabilities to maintain industry –leading asset quality
- ▶ Enhance operational efficiencies and scalability through digitization and process automation
- ▶ Maintain strong capitalization along a well-diversified borrowing mix
- ▶ Drive sustained improvement in profitability, including ROA & 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 145% for Q4 FY26
- SLR on deposits maintained at 16.55% as on 31-Mar-26

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
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%
FY23	66,874	59,273	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 March 2026

Financials on Consolidated basis

*Post Rights issue



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Public

Thank You

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