PNB Housing Finance Limited Fact Sheet

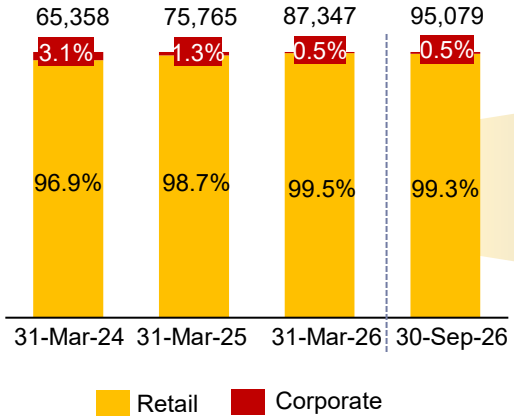
Market Data	As on 4th Nov 2026
BSE/NSE	540173/ PNBHOUSING
Bloomberg/Reuters	PNBHOUSI:IN / PNBH.BO
Share Price	INR 1,082/Share
Market Cap	INR 28,219 Crore
Face Value	INR 10
O/s Shares	26.08 Crore
Board Composition (Independent)	5 out of 8

Shareholding Pattern	As on 30th Sep 2026
Promoter (PNB)	28.0%
FII	14.2%
Mutual Funds	36.5%
Bodies Corporates	13.8%
Public & Others	7.5%

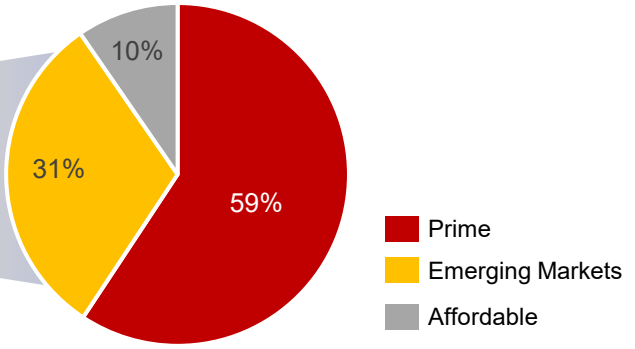
About Us:

- 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 99.3% of total Loan Book as on 30th Sep 2026
- Loan Asset grew by 19% YoY to INR 95,079 crore as on 30th Sep 2026
- Disbursement for the quarter stood at INR 9,609 crore reflecting a growth of 60% YoY.
- Presence across 404 branches, including 234 branches for Affordable segment and 88 branches for Emerging segment.
- Gross Non-Performing Assets stood at 0.91% of Loan Asset as on 30th Sep 2026; Net NPA at 0.55% of Loan Assets.
- ROA stood at 2.53% for Q2 FY27 and ROE is at 12.33%

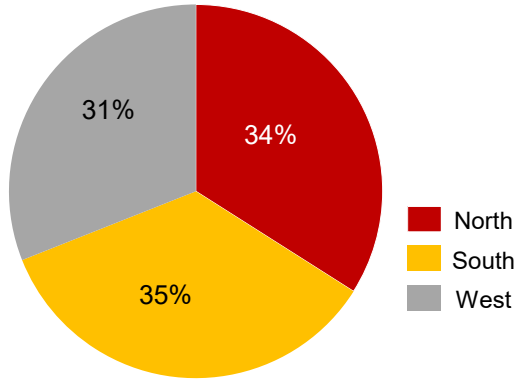
Loan Book Mix (INR Crore)



Retail Loan Book – Segment wise^



Loan Book – Geographical Distribution^



*Source : Company report

^As on 30th Sep 2026

Website- Click Here IR Section- Click Here Annual Report - Click Here Presentation - Click Here

Updated as on 5 Nov 2026

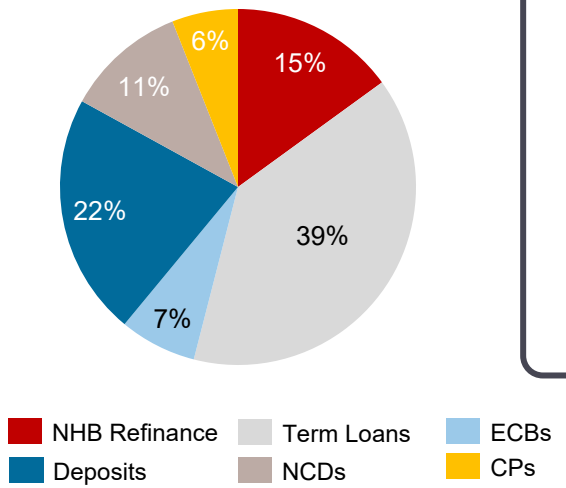
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Strategic Objective:

- 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 79,597 Crore^



Rating

AAA(Outlook: Stable)

Crisil Ratings | ICRA Insights that empower | CareEdge Ratings | India Ratings & Research A Fitch Group Company

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
H1 FY27	**1,01,638**	**95,079**	**17,704**	**9,609**	**0.91%**	**1.01%**	**1,681**	**1,174**	**9.61%**	**7.33%**	**4.01%**	**1.02%**	**2.44%**	**3.93**	**11.89%**	**24.02%**	**45.0**	**776**	**27.03%**
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 Sep 2026 *Financials on Consolidated basis*

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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

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