

13th May, 2026

The Manager, Listing Department, National Stock Exchange of India Ltd., Exchange Plaza, 5 th Floor, Plot No. C/1, G Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051	The General Manager, Department of Corporate Services-Listing Dept., BSE Limited, 25 th Floor, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai - 400 001.
Scrip ID: LICHSGFIN EQ Email: cmlist@nse.co.in	Scrip Code : 500253 Email: corp.relations@bseindia.com

Dear Sir/Madam,

Re:- Press Release for Fourth Quarter Ended March 31, 2026.

With respect to the captioned subject the Press Release pertaining to the fourth Quarter ended March 31, 2026 has been uploaded on the official website of LIC Housing Finance Limited and may be accessed on the following web link

Link:- <https://www.lichousing.com/investors/press-releases>

Please take the above information on record and arrange for dissemination.

Yours faithfully,
For LIC Housing Finance Limited

Varsha Hardasani
Company Secretary and Compliance Office



PRESS RELEASE

LIC Housing Finance Ltd. announces its FY2026 results

Q4 FY2025-26 Disbursement at Rs.21019 crs, up by 10%

Q4 FY 2026 Profit after tax at Rs. 1497.41 Cr, up by 9%

FY 2026 Profit after tax at Rs. 5595.15 Cr

Net Interest Margins for Q4FY26 at 2.80%

Board proposes a dividend of 500%

Mumbai, May, 13, 2026: The Board of Directors of LIC Housing Finance Ltd. (BSE:500253; NSE: LICHSFIN) announced its standalone audited results for the fourth quarter ended on March 31, 2026, following its approval by the Board of Directors in a meeting held in Mumbai on May, 13, 2026.

Performance highlights at a glance – Q4 FY2026

(Figures in Rs. Crores)

	Quarter Ended March 2026	Quarter Ended March 2025	Variation(%)
Revenue from operations	7194.34	7281.17	-1%
Net Interest Income	2221.78	2165.33	3%
Profit Before Tax	1934.24	1769.58	9%
Net Profit after tax	1497.41	1367.96	9%
Net Interest Margin	2.80%	2.85%	-5 bps
Outstanding Loan Portfolio	320707	307732	4%

(1 crore =10 million)

Performance highlights for the quarter ended March 31, 2026

Total disbursements were at Rs. 21019 crs in Q4 FY2026, as against Rs 19156 crs for the corresponding period in FY 2025, up by 10%. Out of this, disbursements in the **Individual Home Loan segment** were at Rs. 16672 crs against Rs 15383 crs in Q4 FY2025, up by 8% and Non-Housing Individual Loan segment were at Rs. 3348 cr against Rs. 2676 crs, up by 25% , whereas **Project loans** were at Rs. 847 crs compared with Rs 875 crs in Q4 FY2025.

The company's **revenue** from operations stood at Rs. 7194.34 crs for Q4 FY 2026 as against Rs. 7281.17 crs in Q4 FY2025.

Net Interest Income (NII) stood at Rs 2221.78 crs, as against Rs 2165.33 crs for the same period in the previous year, up by 3%. Net Interest Margin (NIM) for the quarter stood at 2.80 % as against 2.85% for Q4 FY 2025 and 2.69% for Q3 FY 2026.

Profit Before Tax for the quarter was Rs. 1934.24 crs as against Rs 1769.58 crs in Q4 FY2025, a growth of 9%.

Net Profit After Tax stood at Rs. 1497.41 crs compared with Rs 1367.96 crs during the same period in the previous year, up by 9%.

The **Individual Home Loan portfolio** stood at Rs. 270893 Cr as on March 31, 2026, as against Rs. 261562 cr as on March 31, 2025, up by 4%. The **Project loan portfolio** stood at Rs. 9190 crs as on March 31, 2026, as against Rs 9213 crs as on March 31, 2025. The total outstanding portfolio grew at 4% to Rs. 320707 crs from Rs 307732 crs in the earlier year.

Under IndAS , asset classification and provisioning changes for future credit loss are reported on an Expected Credit Loss (ECL) basis.

As per the same methodology, the provisions for ECL stood at Rs. 4568.62 crs as on March 31, 2026, as against Rs 4899.03 crs as on March 31, 2025. The Stage 3 Exposure at Default as of March 31, 2026, stood at 2.16% against 2.47 % as of March 31, 2025 and 2.45% as on December 31st 2025.

Performance highlights at a glance - FY2026

(Figures in Rs. Crores)

	Year Ended March 31, 2026	Year Ended March 31, 2025	Variation(%)
Revenue from operations	28764.63	28037.23	3%
Net Interest Income	8424.52	8125.64	4%
Profit before tax	7080.62	6855.81	3%
Net Interest Margin	2.68%	2.73%	-5 bps
Net Profit after tax	5595.15	5429.02	3%
EPS (Share of Rs2 Face Value)	101.72	98.70	

(1 crs = 10 million)

For the year ended March 31, 2026, **total disbursements** stood at Rs. 66544 crs against Rs. 64022 crs for the same period of the previous year, up by 4%. Out of this, the individual home loan segment registered disbursements of Rs. 54503 crs, as against Rs 51614 crs for the same period of the previous year, up by 6%, and Non-Housing Individual Loan segment were at Rs. 9636 cr against Rs. 8060 crs, up by 20%, whereas total disbursements under project loans stood at Rs. 1964 crs as against Rs 3776 crs for the previous fiscal.

The company's **revenue** from operations stood at Rs. 28764.63 crs as against Rs 28037.23 crs for the year ended March 31, 2025, up by 3%

Net Interest Income (NII) for 12 months stood at Rs. 8424.52 crs up from Rs 8125.64 crs during the previous year, up by 4%.

Profit Before Tax (PBT) for FY 2026 was at Rs. 7080.62 crs against Rs 6855.81 crs during the previous year, up by 3%.

Net Profit After Tax for the year ended March 31, 2026, was Rs. 5595.15 crs as against Rs 5429.02 crs during the same period in the previous year, up by 3%.

Net Interest Margin (NIM) for FY2026 stood at 2.68% as against 2.73% for the previous year.

Earnings Per Share (EPS) for the full year, FY2026 was at Rs. 101.72 per share (Share of Rs 2 Face Value) as against Rs 98.70 in FY2025.

The Board of Directors have recommended a dividend of 500%, i.e. Rs. 10/- per share .

Speaking on the performance, Shri. Tribhuwan Adhikari, Managing Director & Chief Executive Officer of LIC Housing Finance Limited said, *“Our performance has remained resilient despite a global war scenario, which impacts our country’s oil bill and affects its macro-economic indicators. During the last quarter of FY2026, we witnessed a sustained demand momentum enabled by our efficient digital infrastructure, stable interest rate environment and our continued focus on cost optimisation plus customer-centricity. As we enter the new financial year, we remain optimistic about the housing sector outlook, driven by urbanization and continued policy support. We will maintain our emphasis on expanding reach, enhancing digital capabilities, and delivering sustainable growth while preserving asset quality and profitability.”*

About LIC Housing Finance Ltd.

LIC Housing Finance Ltd. is the largest housing finance company in India. It has one of the widest networks of offices across the country and representative office in Dubai. In addition, the Company also distributes its products through branches of its subsidiary LIC HFL Financial Services Ltd. The company earned the highest rating ‘AAA/Stable’ from CRISIL & CARE indicating highest safety regarding the ability to service interest and principal repayments.

For further information please visit the website www.lichousing.com or contact:

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