



SEC: 195:2025-26/MAA
2nd February, 2026

The Manager - Listing
National Stock Exchange of India Limited
Capital Market – Listing
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra-Kurla Complex
Bandra (E), Mumbai 400 051

Dear Sir,

Sub: Submission of Press Release

We have pleasure in enclosing the press release relating to Unaudited Financial Results for the quarter and nine ended 31st December 2025.

Thanking you,

Yours truly,
For Sundaram Finance Limited

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P.N. Srikant
CCO & Company Secretary

Encl:

CC: The Corporate Relationship
Dept. of Corporate Services
Bombay Stock Exchange Limited
Floor 25, P J Towers
Dalal Street
Mumbai 400 001

Sundaram Finance Limited

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PRESS RELEASE

**Unaudited standalone & consolidated financial results for the nine months ended
December 31, 2025**

Sundaram Finance logs disbursements of Rs. 24,270 crores for 9MFY26

Q3 disbursement growth of 14% to Rs. 8,847 crores

AUM grows 16.0% to Rs. 58,236 crores

Profit after tax closed at Rs. 1,226 crores, up by 23% over 9MFY25

Gross Stage 3 assets stood at 1.91% (1.70% as of December 31, 2024) and Net Stage 3 assets at 1.06% (0.97% as of December 31, 2024)

ROA at 2.67% for 9MFY26 (2.49% for 9MFY25)

Capital Adequacy Ratio at 19.1% (20.0% for 9MFY25)

160% interim dividend (Rs. 16/- per share) declared

The Board of Directors of Sundaram Finance Ltd. (SFL) approved the unaudited standalone and consolidated financial results for the nine months ended December 31, 2025, at its meeting held on February 2, 2026, in Chennai.

"Q3FY26 witnessed the macroeconomic tailwinds on the back of the announcement of a robust 8.2% real GDP growth in Q2 and the impact of the September 22nd, 2025, initiation of GST 2.0 reforms. While private sector capital expenditure continued to remain muted, consumption activity picked up across sectors, aided by the GST rate reduction and the sentimental festival season demand. Under these circumstances, Team Sundaram has delivered 16.0% growth in AUM to Rs. 58,236 crores, asset quality with net stage 3 assets at 1.06% vs 0.97% last year and profits after tax growth of 23% year-on-year. Our Group companies in asset management, general insurance and home finance have continued to record strong results. We continue to rely on our time-tested approach of steady and sustainable growth with best-in-class asset quality and consistent profitability," said Harsha Viji, Executive Vice Chairman.

AUM for 9MFY26 grew 16% to Rs. 58,236 crores. Disbursements for 9MFY26 recorded a growth of 13% over 9MFY25 and for Q3FY26, disbursements have grown 14% Y-o-Y. Gross stage 3 assets as on December 31, 2025, stood at 1.91% with provision cover of 45% as against 1.70% as on December 31, 2024, with provision cover of 43%. Profits from operations performed strongly, growing by 20% in 9MFY26 and 27% in Q3FY26. Profit after tax registered a 23% rise in 9MFY26, with net profit at Rs. 1,226 crores. During the period, the Company has considered Rs. 66 crores under "Exceptional

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Items” for the incremental impact of the new Labour Codes. Consequently, for Q3, the net profit grew by 15% to Rs. 403 crores. Return on assets closed at 2.67% in 9MFY26 as against 2.49% for 9MFY25 and capital adequacy at 19.1% remained quite comfortable.

Rajiv Lochan, Managing Director, stated, “The morale of team Sundaram has buoyed substantially following a well-executed festival plan across all regions and businesses. Looking ahead, rural sentiment is expected to remain buoyant, while urban sentiment is expected to improve on the GST rate cut benefits. As economic activity picks up, we are well-positioned to deliver the unparalleled Sundaram experience to our customers & partners and extend our market share across geographies.”

STANDALONE PERFORMANCE HIGHLIGHTS FOR 9MFY26

- Disbursements for 9MFY26 grew by 13% to Rs. 24,270 crores as compared to Rs. 21,532 crores registered in 9MFY25. Disbursements for Q3FY26 grew by 14% to Rs. 8,847 crores as compared to Rs. 7,764 crores registered in Q3FY25.
- The assets under management grew by 16% to Rs. 58,236 crores as on 31st December 2025 as against Rs. 50,199 crores as on 31st December 2024.
- Net interest income (NII) grew by 21% to Rs. 2,475 crores in 9MFY26 from Rs. 2,040 crores in 9MFY25. Q3FY26 growth in NII was 19% to Rs. 872 crores.
- Gross stage 3 assets as on 31st December 2025 stood at 1.91% with 45% provision cover as against 1.70% with provision cover of 43% as on 31st December 2024. Net stage 3 assets as on 31st December 2025 closed at 1.06% as against 0.97% as on 31st December 2024.
- The Gross and Net NPA, as per RBI’s asset classification norms for NBFCs, are 2.69% and 1.73% respectively as against 2.46% and 1.62% as of 31st December 2024.
- Cost to income ratio improved to 28.72% in 9MFY26 as against 31.37% in 9MFY25.
- Profits from operations grew 20% to Rs. 1,529 crores in 9MFY26 as against Rs. 1,278 crores in 9MFY25. For the quarter, profits from operations grew 27% to Rs. 592 crores.
- The Company has considered Rs. 66 crores under “Exceptional Items” for the incremental impact of the new Labour Codes.
- Higher dividend income resulted in profit after tax registering 23% rise in 9MFY26, with net profit at Rs. 1,226 crores as against Rs. 997 crores in 9MFY25. For Q3FY26, PAT grew 15% Y-o-Y to Rs. 403 crores.
- Return on assets (ROA) for 9MFY26 closed at 2.67% as against 2.49% for 9MFY25. Return on equity (ROE) was at 15.48% for 9MFY26 as against 14.32% for 9MFY25. Excluding the impact of new Labour Codes, the ROA and ROE for 9MFY26 were 2.78% and 16.08% respectively.

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- Capital Adequacy Ratio stood at 19.1% (Tier I –16.8%) as of 31st December 2025 compared to 20.0% (Tier I – 16.6%) as of 31st December 2024.
- The Company has declared an interim dividend of Rs. 16/- per share (160%).

CONSOLIDATED PERFORMANCE HIGHLIGHTS FOR 9MFY26

The consolidated results of SFL include the results of its standalone subsidiaries Sundaram Home Finance, Sundaram Asset Management and joint venture company Royal Sundaram General Insurance.

- The assets under management (AUM) in our lending and general insurance businesses stood at Rs. 87,302 crores as on 31st December 2025 as against Rs. 75,708 crores as on 31st December 2024, a growth of 15%. The assets under management of our asset management business stood at Rs. 86,195 crores as on 31st December 2025 as against Rs. 76,038 crores as on 31st December 2024.
- Profit after tax for 9MFY26 grew by 13% to Rs. 1,505 crores as compared to Rs. 1,326 crores in 9MFY25, after considering Rs. 67 crores under “Exceptional Items” for the incremental impact of the new Labour Codes.

GROUP COMPANY PERFORMANCE HIGHLIGHTS

Our group companies continued to perform well.

- The asset management business closed the nine months ended 31st December 2025 with assets under management of Rs. 86,195 crores (around 80% in equity) and consolidated profits from the asset management businesses were at Rs. 139 crores as against Rs. 107 crores in 9MFY25.
- Royal Sundaram reported a Gross Written Premium (GWP) of Rs. 3,384 crores as compared to Rs. 2,965 crores in the previous year, representing a growth of 14%. The company reported a profit after tax of Rs. 160 crores for 9MFY26 as against a profit of Rs. 134 crores in 9MFY25.
- Sundaram Home Finance continued to grow strongly with disbursements up by 7% to Rs. 4,911 crores in 9MFY26. The profit for 9MFY26 was Rs. 212 crores, as against Rs. 173 crores in 9MFY25.

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ABOUT SUNDARAM FINANCE

Sundaram Finance was established in 1954 and the company has today grown into one of the most trusted and diversified financial services groups in India providing financing for commercial vehicles, cars & utility vehicles, tractors and farm equipment, construction equipment, SME finance and a range of working capital products for financing diesel, tyres, insurance as well as working capital for SMEs. Through its subsidiaries and group companies, the company offers home finance, loans against property, mutual funds and investment management solutions and the full range of general insurance products and services. It has a nationwide presence of over 700 branches, over 1 lakh depositors and over 5 lakh lending customers.

Sundaram Finance's vision is to be the most respected NBFC in the country and its mission is to deliver the Sundaram experience to all customers, big and small, in keeping with the ethos of the Company. Sundaram Finance embraces a philosophy that balances Growth with Quality and Profitability and remains rooted in its ideal of protecting and enhancing shareholder value. The founding philosophy of the company is that everything begins with the customer. Our founder, Late Sri T S Santhanam, enshrined in the company its core values - The Sundaram Way - that have been the company's guiding light over the decades. The company is deeply rooted in its values and proud of its heritage, also constantly innovating in terms of technology and processes to deliver the unique Sundaram experience to its customers and stakeholders.

ABOUT TSF GROUP

With a legacy spanning a century, the TSF Group's interests cover the automotive and financial services sectors. Companies promoted by the TSF Group have combined revenue of more than Rs. 29,000 crores, 42,000 employees, 1,200 branches, and 36 factories. In the automotive industry, the TSF group operates across segments from component manufacturing, parts distribution, vehicle dealership and vehicle financing. The Group serves marquee customers across the globe and is known for high quality design-led manufacturing. The TSF Group companies are market leaders in their segments and include Brakes India, Wheels India, Axles India, Turbo Energy, IMPAL, Madras Auto Service, and Sundaram Motors. In financial services, the TSF Group promoted Sundaram Finance (founded 1954), one of the most respected names in the NBFC sector, with interests in automotive lending, general insurance, housing loans, and asset management. The financial services business has more than Rs. 87,000 crores in assets and a further Rs. 86,000 crores in assets managed. The TSF Group comprises the T.S. Santhanam branch of the erstwhile TVS group and continues the tradition of Trust, Value and Service that the group has been known for this past century. For more information, please visit:

<https://www.sundaramfinance.in/>

- For further details, please contact: P N Srikanth, Sundaram Finance, +91 44 2888 1207

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