

October 17, 2025

The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai 400 001.
BSE Scrip Code: 542772

The Manager,
Listing Department,
National Stock Exchange of India Ltd.,
Exchange Plaza, 5 Floor, Plot C/1, G Block,
Bandra - Kurla Complex, Bandra (E),
Mumbai 400 051.
NSE Symbol: 360ONE

Dear Sir / Madam,

Subject: Investor Presentation on unaudited financial results for the quarter and half year ended September 30, 2025

Pursuant to Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed:

1. Results Update containing update on unaudited financial results for the quarter and half year ended September 30, 2025, as '**Annexure I**'; and
2. Investor Presentation for the quarter and half year ended September 30, 2025, as '**Annexure II**'.

The aforesaid Results Update and Investor Presentation shall be uploaded on the website of the Company at <https://ir.360.one/investor-relations/>.

Please take the same on your records.

Thanking you.
Yours truly,

For 360 ONE WAM LIMITED

Rohit Bhave
Company Secretary
ACS: 21409
Encl.: As above

360 ONE WAM Ltd. Results Update - Q2 FY26

Key Highlights

Q2 FY26 PAT AT RS 316 CRORE - UP 27.7% YoY

Q2 FY26 TOTAL REVENUE AT RS 813 CRORE - UP 31.5% YoY

OVERALL ASSETS UNDER MANAGEMENT (AUM) AT RS 6,71,625 CRORE AS ON SEPTEMBER 2025

ANNUAL RECURRING REVENUE (ARR) AUM AT RS 2,95,324 CRORE - UP 21.7% YoY

BOARD APPROVED INTERIM DIVIDEND OF RS 6.0 PER SHARE

<i>Rs in Crs.</i>	Q2 FY26	Q1 FY26	Q-o-Q %	Q2 FY25	Y-o-Y %
Revenue from Operations	763	662	15.2%	589	29.6%
Annual Recurring Revenue	554	511	8.5%	397	39.4%
Transactional / Brokerage Income	209	152	37.8%	191	9.3%
Other Income	51	63	-	30	-
Total Revenues	813	725	12.2%	618	31.5%
Total Expenses	400	351	13.9%	299	33.7%
Operating Profit Before Tax (OPBT)	363	311	16.7%	289	25.4%
Profit before Tax	413	374	10.6%	319	29.5%
Profit After Tax incl. OCI	316	287	9.9%	247	27.7%

Mumbai, October 17, 2025: 360 ONE WAM Limited, one of India's largest wealth and alternates asset managers, announced its financial results for the quarter ended September 30, 2025.

Business Performance

- **Assets under Management for 360 ONE stood at Rs 6,71,625 Crs**, consisting of ARR AUM of Rs **2,95,324 Crs** and Transactional / Brokerage AUM of Rs 3,76,301 Crs
 - **Wealth Management: ARR AUM rose to Rs 2,03,208 Crs (+29.6% YoY)** supported by robust growth across segments. Our 360 ONE Plus proposition saw growth of 32.4% YoY, while Distribution and Lending businesses grew by 26.3% YoY and 52.1% YoY respectively. Overall, it manages assets for 8,500+ relevant families and corporates
 - **Asset Management: ARR AUM increased to Rs 92,116 Crs (+7.4% YoY)** mainly driven by growth in Private Equity (+21.1% YoY), Real Assets (+39.7% YoY) and customized multi-asset (+11.7% YoY) segments
- **Strategic collaboration with UBS AG:** UBS AG's India wealth management business transfer was completed on September 29, 2025. UBS AG also subscribed to convertible warrants representing 4.95% stake in 360 ONE WAM demonstrating its commitment to the fast-growing Indian wealth management sector

Financial Performance for the quarter ended September 30, 2025

- **Total Revenue increased by 31.5% YoY to Rs 813 Crs** driven by strong growth in ARR AUM
- **Revenue from Operations was Rs 763 Crs - an increase of 29.6% YoY**
- **ARR revenue was Rs 554 Crs - an increase of 39.4% YoY**
- **Combined ARR retention improved to 76 basis points (bps) vis-à-vis 68 bps in Q2 FY25.** Within that, Wealth Management retention was at 72 bps, while Asset Management retention was at 83 bps
- **Consolidated Profit After Tax was Rs 316 Crs - an increase of 27.7% YoY** as against Rs 247 Crs for Q2 FY25
- **Tangible net worth stood at Rs 6,195 Crs. Tangible Return on Equity was at 20.6% in Q2 FY26**

Mr. Karan Bhagat, MD & CEO: "Positive business momentum continued in Q2 across all segments despite a benign macro environment and market sentiment. **Overall liquidity events have been supportive, reflecting the underlying strength and confidence in our ecosystem.** We are steadily strengthening our teams across geographies and putting in place the building blocks for our collaboration with UBS, where the outlook remains very encouraging. The integration of B&K is now complete, and the business remains well-positioned for sustained growth. **Across segments, our focus on client centricity and product innovation remains the cornerstone of our differentiation and a key driver of sustainable value creation.**"

For further information, please contact:

Mr. Akshay Gavankar

Investor Relations | 360 ONE WAM Ltd.

Email: ir@360.one

Phone: +91 86558 09111

[Click here to register for conference call](#)

[Click here for investor presentation](#)

360 ONE WAM Q2 FY26 Analyst Conference call is scheduled for Friday, October 17, 2025, at 5:30 PM IST

**360
ONE**

360 ONE

Investor Presentation - Q2 FY26

Ring in **17 Years** of Excellence.

Bringing Home the
Oscars of Wealth Management.

**360
ONE**



BEST PRIVATE BANK - INDIA

at Asian Private Banker's
14th Awards for Distinction



INDIA'S BEST WEALTH MANAGER

at Euromoney Private Banking
Awards 2025

Agenda

I. 360 ONE at a Glance

II. Business Update

III. Financial Update - Q2 FY26

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I. 360 ONE at a Glance

II. Business Update

III. Financial Update - Q2 FY26

360 ONE WAM - One of India's leading Wealth and Asset manager

WEALTH MANAGEMENT

Advisory (360 ONE Plus)

- *Discretionary PMS*
- *Non-Discretionary PMS / RIA*

Distribution

- *Mutual Funds*
- *AIFs / PMS*

Lending Solutions

Brokerage and Syndication

- *Equity Brokerage (Institutional / Non-Institutional)*
- *Equity Capital Markets*
- *Fixed Income*
- *Others (Unlisted, RE, Insurance, etc.)*



ASSET MANAGEMENT

Public Markets

- *Mutual Funds / PMS / AIF*
- *Global institutional mandates*

Alternates

- *Private Equity*
- *Private Credit*
- *Real Estate*
- *Infrastructure*
- *Multi-Asset*

360 ONE: Corporate Overview

Credentials That Lend Trust To Brand 360 ONE

Publicly listed Private Wealth & Asset Manager Market Cap: ~INR 41,000 Crs*	8,500+ Families and corporates	32 Offices India + International
Employee Team 1,700+ Employee Strength	AUM INR 6,71,625 Crs Wealth: INR 5,79,509 Crs AMC: INR 92,116 Crs	175+ Industry Awards

Culture & Values

1

Client-centric

Our single-minded focus is on our clients, always. We care, we listen, we learn, and we execute to deliver beyond expectations.

2

Change Champion

We embrace and accept change. We are driven by passion and a positive attitude. We seek opportunities to continuously learn and grow.

3

Entrepreneurial

We have extreme ownership from ideation to execution. We are innovative, agile and outcome-oriented.

4

People-oriented

We are inspired, collaborative and inclusive. Above all, we respect each other as individuals, colleagues and stakeholders working towards a common purpose.

5

Right in Spirit and Letter

We do what is right over what is easy - for our clients, fellow employees, and stakeholders. We are transparent, honest, and courageous.

6

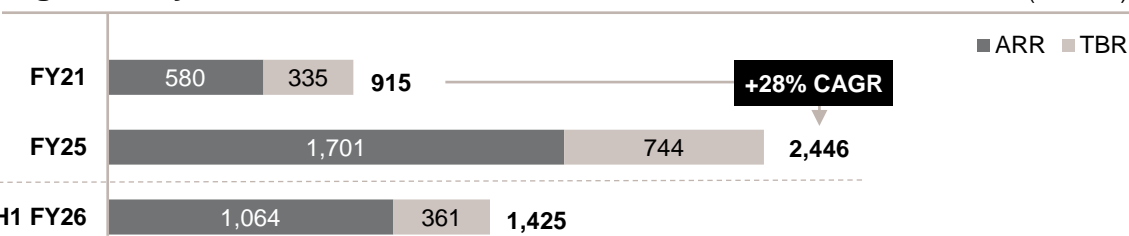
Rigorous and Risk-Conscious

We are deep, thorough and analytical in our decision-making - whether for clients or our own business. We have risk awareness and robust governance mechanisms.

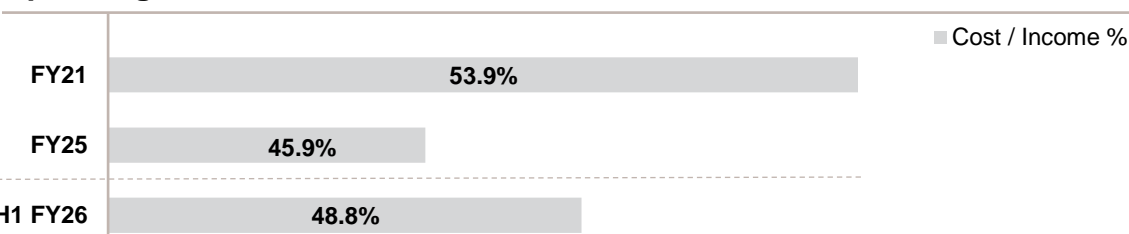
Landmarks & Milestones	
2008	360 ONE Wealth was born
2012	AUM reached INR 25,000 Crs
2015	General Atlantic picks up ~22% stake
2016	Started lending business for our Wealth clients
2017	AUM Distribution and Advice crosses INR 1 lac Crs
2018	Acquired Wealth Advisors India and Altiore Advisors
2019	360 ONE Wealth listed on NSE and BSE exchanges
2020	Acquired L&T Capital Markets
2021	Asset Management AUM crossed INR 50,000 Crs
2022	Bain Capital acquires ~25%
2024	AUM crossed INR 5 lac Crs
2024	Entered mass affluent segment through ET money
2024	Raised INR 2,250 Crs through QIP route
2025	Expanded Capital Market proposition with B&K acquisition
2025	Exclusive strategic collaboration with UBS AG

360 ONE - Story in Charts

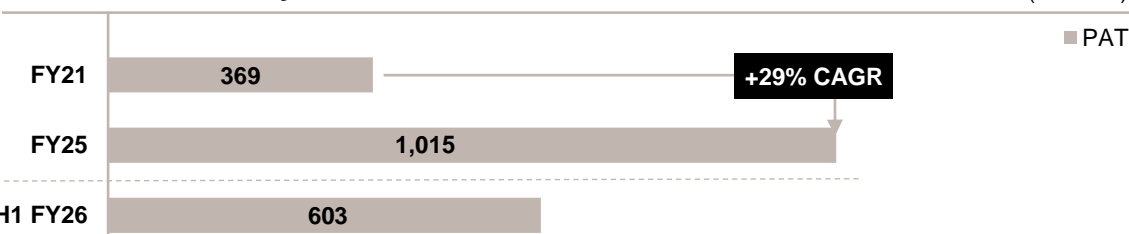
High Quality Revenue Model



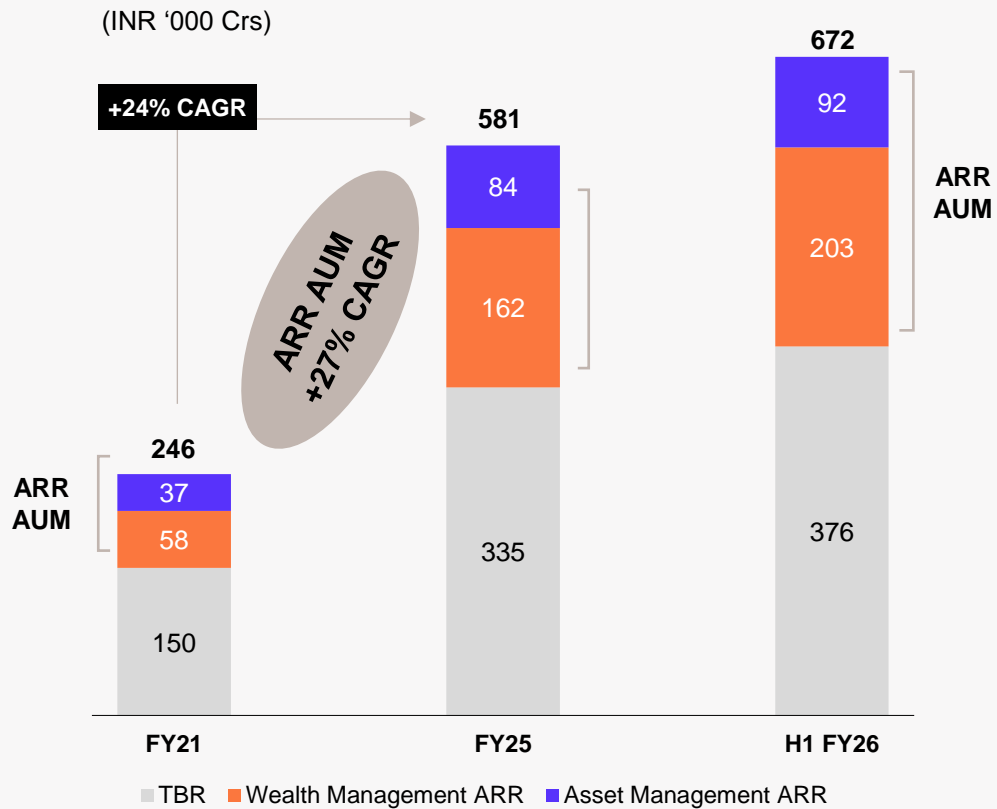
Operating Efficiencies in Place



Robust Profitability Growth



Transition to Annual Recurring Revenue Assets



Strong growth in assets coupled with disciplined cost and capital management

Performance at a Glance - Annual

Strong trends in growth and profitability demonstrated...

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	CAGR %
Total AUM	2,46,083	3,27,237	3,40,834	4,66,909	5,81,498	24%
<i>Wealth Management AUM</i>	<i>2,08,711</i>	<i>2,71,663</i>	<i>2,82,536</i>	<i>3,94,661</i>	<i>4,97,104</i>	<i>24%</i>
<i>Asset Management AUM</i>	<i>37,372</i>	<i>55,574</i>	<i>58,298</i>	<i>72,248</i>	<i>84,395</i>	<i>23%</i>
Closing ARR AUM	95,652	1,38,308	1,54,000	2,00,419	2,46,828	27%
Average ARR AUM	74,542	1,20,110	1,41,326	1,73,945	2,31,610	33%
ARR Retention	0.78%	0.77%	0.82%	0.76%	0.73%	-
ARR Net Flows	-	32,985	21,884	16,136	25,974	-
<i>Annual Recurring Revenue</i>	<i>580</i>	<i>921</i>	<i>1,165</i>	<i>1,327</i>	<i>1,701</i>	<i>31%</i>
<i>Transaction & Brokerage Income</i>	<i>335</i>	<i>477</i>	<i>400</i>	<i>519</i>	<i>744</i>	<i>22%</i>
Revenue from Operations	915	1,398	1,565	1,846	2,446	28%
Other Income	137	137	4	119	206	-
Total Revenue	1,053	1,535	1,569	1,965	2,652	26%
Costs	568	784	718	956	1,218	21%
<i>Employee Costs</i>	<i>417</i>	<i>602</i>	<i>520</i>	<i>709</i>	<i>912</i>	<i>22%</i>
<i>Admin and Other Costs</i>	<i>150</i>	<i>183</i>	<i>198</i>	<i>247</i>	<i>306</i>	<i>19%</i>
Operating PBT	348	614	847	889	1,228	37%
PBT	485	751	850	1,009	1,317	28%
PAT	369	582	668	802	1,015	29%
Cost to Income	53.9%	51.1%	45.8%	48.7%	45.9%	-
ARR as % of Total Op. Revenue	63%	66%	74%	72%	70%	-
Earnings per Share (INR)	10.6	16.4	18.5	22.5	27.1	-
Dividend per Share (INR)	17.5	13.8	17.3	16.5	6.0	-
ROE	12.5%	20.2%	22.0%	24.4%	20.7%	-
ROE Ex Goodwill & Intangibles	15.0%	24.7%	26.7%	30.1%	24.3%	-

Performance at a Glance - Quarterly

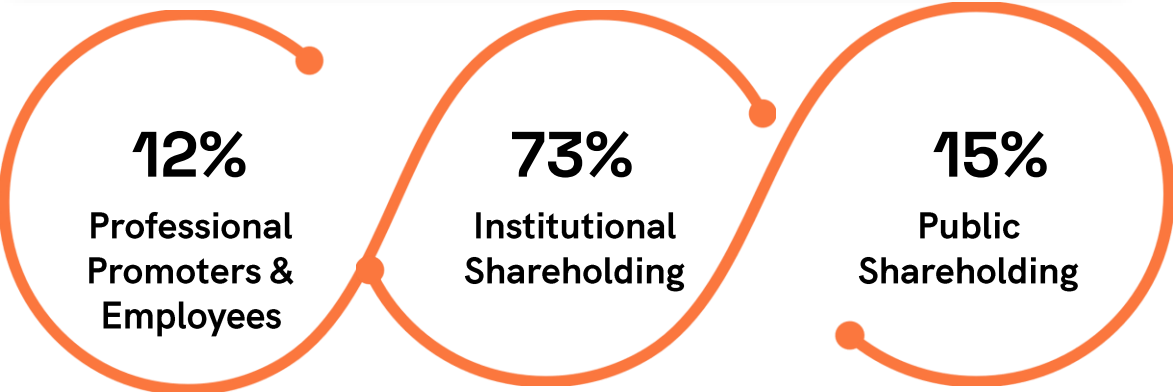
Strong trends in growth and profitability demonstrated...

P/L Summary (INR Crs)	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	YoY%
Total AUM	5,69,372	5,79,222	5,81,498	6,63,924	6,71,625	18.0%
<i>Wealth Management AUM</i>	<i>4,83,602</i>	<i>4,93,972</i>	<i>4,97,104</i>	<i>5,71,380</i>	<i>5,79,509</i>	<i>19.8%</i>
<i>Asset Management AUM</i>	<i>85,770</i>	<i>85,250</i>	<i>84,395</i>	<i>92,544</i>	<i>92,116</i>	<i>7.4%</i>
Closing ARR AUM	2,42,619	2,47,999	2,46,828	2,87,317	2,95,324	21.7%
Average ARR AUM	2,32,782	2,41,784	2,43,414	2,60,196	2,90,709	24.9%
ARR Retention	0.68%	0.70%	0.84%	0.79%	0.76%	-
ARR Net Flows	9,786	6,643	3,995	20,950	11,182	-
<i>Annual Recurring Revenue</i>	<i>397</i>	<i>426</i>	<i>502</i>	<i>511</i>	<i>554</i>	<i>39.4%</i>
<i>Transaction & Brokerage Income</i>	<i>191</i>	<i>179</i>	<i>150</i>	<i>152</i>	<i>209</i>	<i>9.3%</i>
Revenue from Operations	589	605	652	662	763	29.6%
Other Income	30	73	7	63	51	-
Total Revenue	618	678	658	725	813	31.5%
Costs	299	319	334	351	400	33.7%
<i>Employee Costs</i>	<i>224</i>	<i>240</i>	<i>254</i>	<i>255</i>	<i>285</i>	<i>27.1%</i>
<i>Admin and Other Costs</i>	<i>75</i>	<i>79</i>	<i>80</i>	<i>96</i>	<i>115</i>	<i>53.5%</i>
Operating PBT	289	286	318	311	363	25.4%
PBT	319	359	324	374	413	29.5%
PAT	247	275	250	287	316	27.7%
Cost to Income	48.4%	47.1%	50.7%	48.4%	49.2%	-
ARR as % of Total Op. Revenue	67%	70%	77%	77%	73%	-
Tangible Net Worth	3,251	5,806	6,045	5,693	6,195	-
Earnings per Share (INR)	6.8	7.3	6.4	7.2	7.8	-
ROE	25.8%	21.0%	15.0%	14.9%	13.8%	-
ROE Ex Goodwill & Intangibles	31.2%	24.1%	17.1%	19.6%	20.6%	-

Q2 FY26 includes ARR Net Flows of INR 2,448 Crs pertaining to UBS AG's India Wealth Management business transfer consummated on Sept 29, 2025

Firm is backed by marquee investors and a highly esteemed Board

Shareholding pattern (Sept 2025)



INDIA'S BEST WEALTH MANAGER -
EUROMONEY GLOBAL PRIVATE
BANKING AWARDS 2025



BEST DOMESTIC PRIVATE BANK -
INDIA BY FINANCEASIA AWARDS
2025

Board of Directors



Akhil Gupta
Independent Director, Chairman
40+ years of experience



Karan Bhagat
Managing Director & Promoter
20+ years of experience



Pierre De Weck
Independent Director
45+ years of experience



Yatin Shah
Non-Executive Director & Promoter
20+ years of experience



Sandeep Tandon
Independent Director
30+ years of experience



Saahil Murarka
Non-Executive Director
12+ years of experience



Revathy Ashok
Independent Director
25 years of experience



Pavninder Singh (Bain)
Nominee Director



Rishi Mandawat (Bain)
Nominee Director

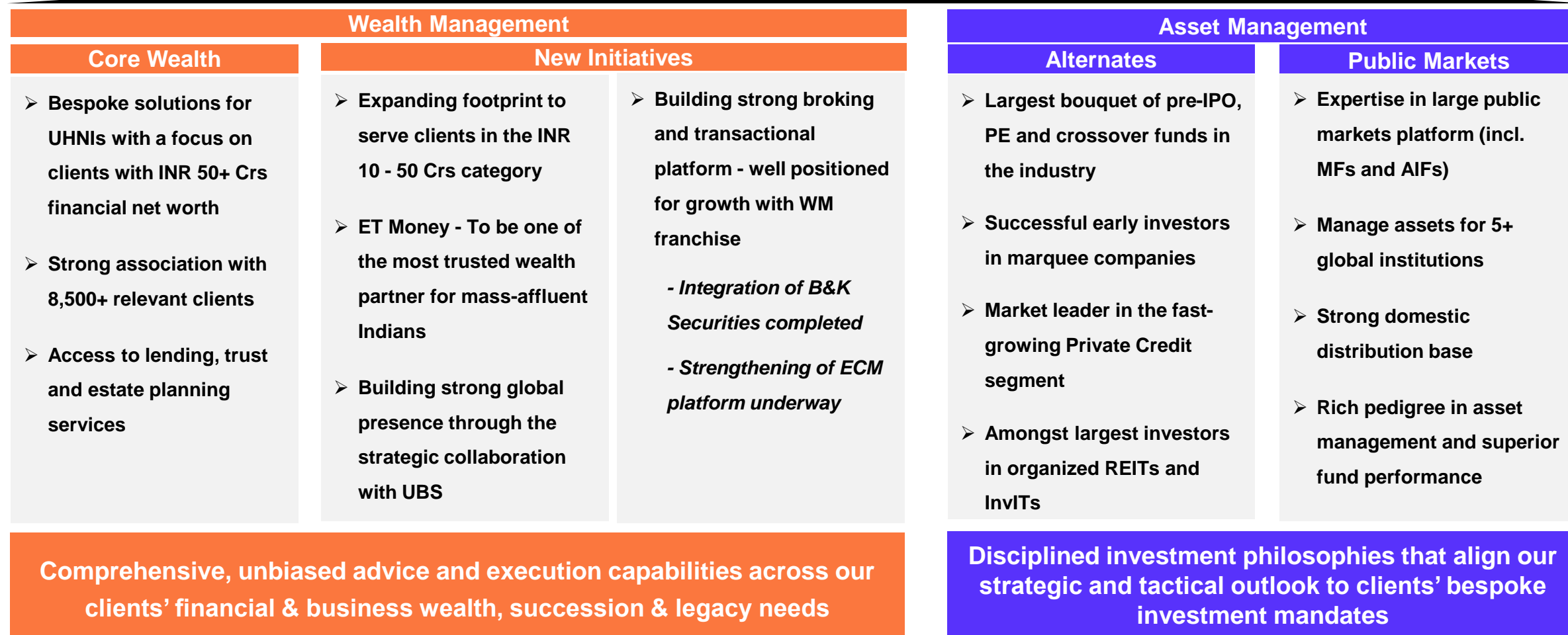
Agenda

I. 360 ONE at a Glance

II. Business Update

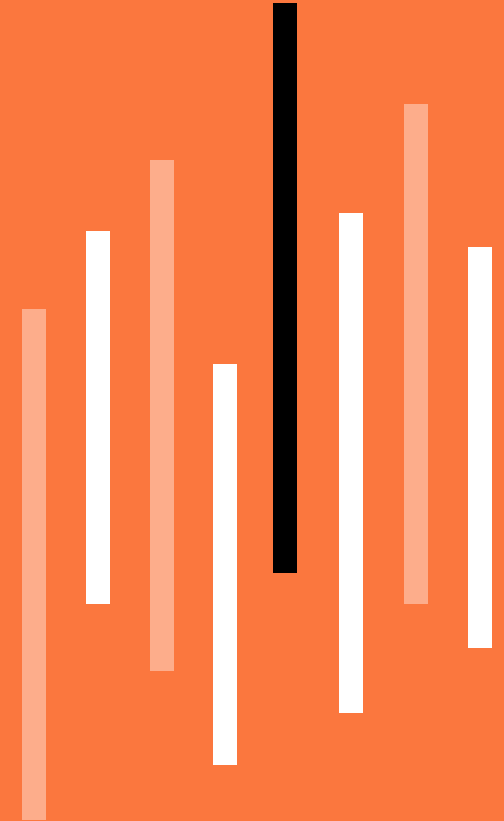
III. Financial Update - Q2 FY26

Consolidated business view - Building towards a robust full-stack play



Wealth Management

An Overview



360 ONE Wealth - One Of India's Largest Wealth Manager Servicing 8,500+ Clients

1 360 ONE Plus

Unique engagement designed to provide solutions for the Core Portfolio of our clients under **transparent fee model**.

Continues to see robust traction with closing Q2 FY26 AUM at over INR 74,000 Crs through discretionary / non-discretionary / advisory propositions

2 Product Distribution

Offers cutting-edge innovation-led products. Widest **open architecture** investment platform coupled with strong prime brokerage capabilities across equities, fixed income, commodities & currencies backed by 'in-house' research, thus ensuring superior execution

3 Transaction & Broking Services

360 ONE has independent broking license to provide **research backed broking services** to our Wealth clientele

Access to **unique product ideas** typically unavailable in the public markets

4 Lending

Our clients have access to **lending solutions** for their short-term capital requirements.

With a loan book of INR 10,300+ Crs, we have serviced over 1,000 customers through our loan offerings

HNI Segment

Our legacy and expertise in UHNI segment enables us to extend our innovative products and best in class propositions to the **HNI segment** which is experiencing **remarkable growth**, with increasing demand for professional wealth management services

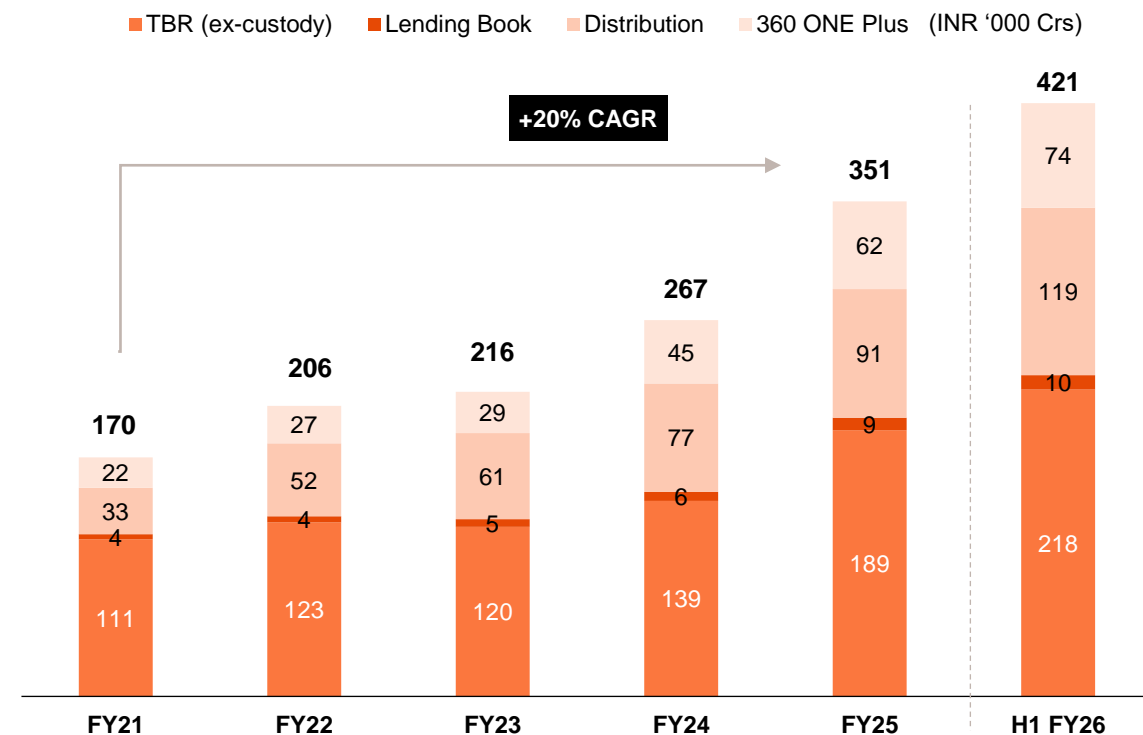
Strategic initiatives

Exclusive strategic collaboration with UBS AG to strengthen WM proposition and drive significant synergies across business lines

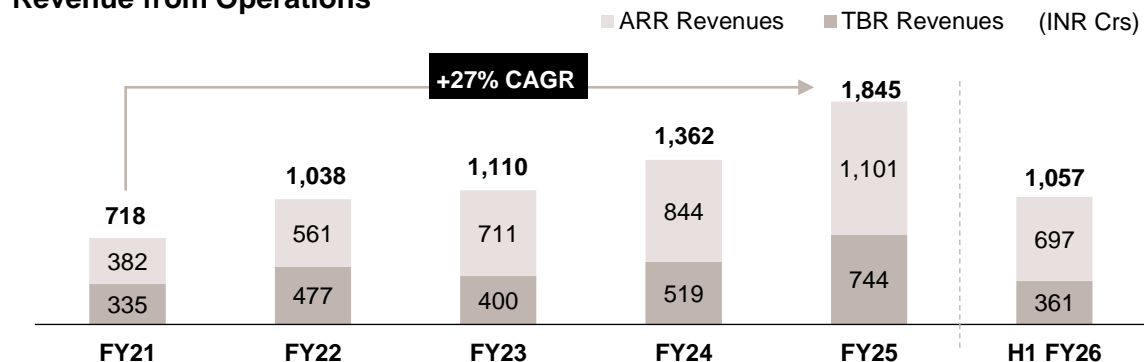
With B&K acquisition, strong access to ~700 corporate treasuries enabled

Wealth Management - Story in Charts

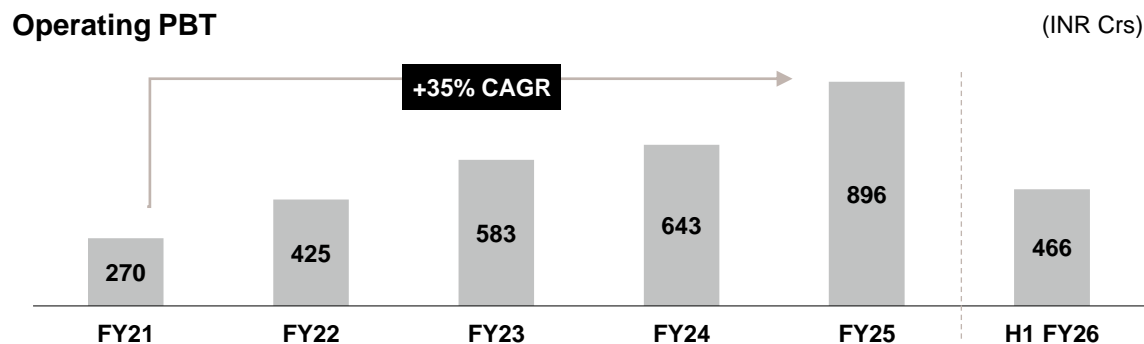
Wealth Management AUM (ex-custody)



Revenue from Operations



Operating PBT



- ✓ Moved to Trail based revenue model across all the offerings much ahead of the industry
- ✓ Brought trust and transparency to clients through advisory offerings; fees to clients with no retrocessions / commissions
- ✓ Disciplined and responsible approach on product selection with strong curation

Wealth Management - Key Annual Financial Highlights

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	CAGR %
Total Wealth AUM (ex-custody)	1,69,672	2,06,170	2,16,045	2,66,892	3,51,321	20%
Wealth ARR AUM	58,280	82,733	95,702	1,28,171	1,62,433	29%
<i>360 ONE Plus (DPMS / NDPMS-RIA)</i>	<i>21,622</i>	<i>26,600</i>	<i>29,132</i>	<i>44,781</i>	<i>62,212</i>	<i>30%</i>
<i>Distribution Assets</i>	<i>33,038</i>	<i>51,815</i>	<i>61,203</i>	<i>76,960</i>	<i>91,448</i>	<i>29%</i>
<i>Lending Book</i>	<i>3,620</i>	<i>4,318</i>	<i>5,367</i>	<i>6,430</i>	<i>8,773</i>	<i>25%</i>
Transaction & Broking (TBR ex-custody)	1,11,392	1,23,437	1,20,343	1,38,720	1,88,888	14%
Average ARR AUM	46,105	70,898	84,697	1,08,609	1,50,110	34%
ARR Retention	0.83%	0.79%	0.84%	0.78%	0.73%	-
ARR Net Flows	-	21,028	16,449	15,714	22,334	-
Average TBR AUM	1,10,108	1,24,654	1,20,590	1,30,818	1,58,213	9%
TBR Retention	0.30%	0.38%	0.33%	0.40%	0.47%	-
No. of relevant clients	6,707	6,833	6,850	7,195	7,527	-
- No. of clients (AUM > INR 10 Crs)	1,825	2,222	2,314	2,750	3,324	-
No. of Team Leaders	61	64	65	94	90	-
No. of Relationship Managers	188	164	141	152	128	-
<i>Annual Recurring Revenue</i>	<i>382</i>	<i>561</i>	<i>711</i>	<i>844</i>	<i>1,101</i>	<i>30%</i>
<i>Transaction & Brokerage Income</i>	<i>335</i>	<i>477</i>	<i>400</i>	<i>519</i>	<i>744</i>	<i>22%</i>
Revenue from Operations	718	1,038	1,110	1,362	1,845	27%
Other Income	115	112	3	107	177	-
Total Revenue	833	1,150	1,113	1,469	2,023	25%
Costs	447	613	527	719	950	21%
Operating PBT	270	425	583	643	896	35%
Profit before Taxes (PBT)	386	537	586	750	1,073	29%
Cost to Income	53.7%	53.3%	47.4%	48.9%	46.9%	-
Custody AUM	39,039	65,493	66,491	1,27,769	1,45,782	-

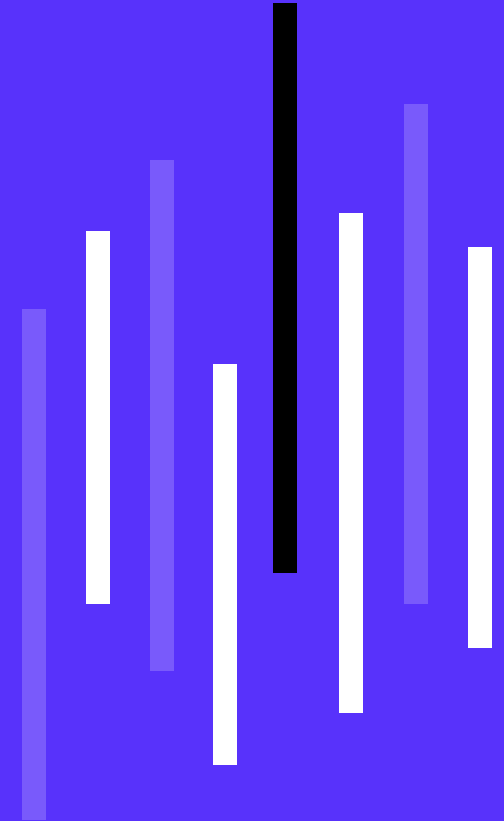
Wealth Management - Key Quarterly Financial Highlights

P/L Summary (INR Crs)	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	YoY%
Total Wealth AUM (ex-custody)	3,18,825	3,21,605	3,51,321	4,05,995	4,20,898	32.0%
Wealth ARR AUM	1,56,849	1,62,749	1,62,433	1,94,773	2,03,208	29.6%
<i>360 ONE Plus (DPMS / NDPMS-RIA)</i>	55,993	59,053	62,212	71,073	74,108	32.4%
<i>Distribution Assets</i>	94,055	95,646	91,448	1,15,988	1,18,757	26.3%
<i>Lending Book</i>	6,800	8,050	8,773	7,711	10,342	52.1%
Transaction & Broking (TBR ex-custody)	1,61,976	1,58,856	1,88,888	2,11,222	2,17,690	34.4%
Average ARR AUM	1,50,074	1,57,573	1,59,861	1,73,204	1,96,880	31.2%
ARR Retention	0.68%	0.73%	0.80%	0.78%	0.72%	-
ARR Net Flows	8,391	5,940	3,324	19,977	9,322	-
Average TBR AUM	1,54,889	1,60,278	1,71,911	1,99,377	2,13,882	38.1%
TBR Retention	0.49%	0.45%	0.35%	0.31%	0.39%	-
<i>Annual Recurring Revenue</i>	258	289	317	339	358	38.7%
<i>Transaction & Brokerage Income</i>	191	179	150	152	209	9.3%
Revenue from Operations	449	468	467	490	567	26.2%
Other Income	26	59	5	48	39	-
Total Revenue	475	527	472	538	605	27.3%
Costs	234	251	256	275	317	35.3%
Operating PBT	215	217	210	216	250	16.3%
Profit before Taxes (PBT)	241	276	215	264	289	19.6%
Cost to Income	49.2%	47.6%	54.3%	51.0%	52.3%	-
Custody AUM	1,64,777	1,72,368	1,45,782	1,65,385	1,58,611	-

Q2 FY26 includes ARR Net Flows of INR 2,448 Crs pertaining to UBS AG's India Wealth Management business transfer consummated on Sept 29, 2025

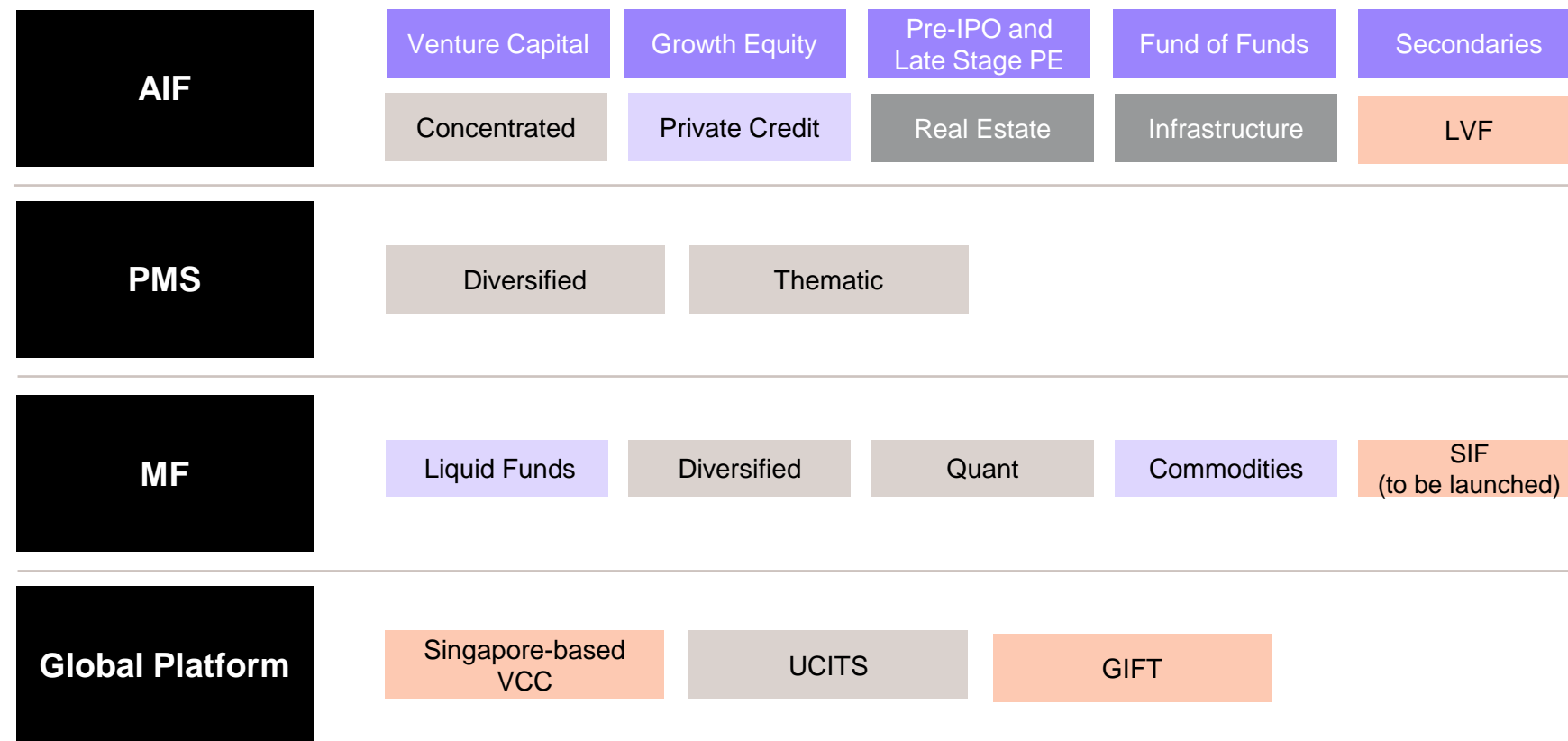
Asset Management

An Overview



360 ONE Asset - Pioneer & Leader in Alternate Asset Management in India

Focused on Product Innovation, Institutional Mandates & Domestic Distribution



360 ONE Asset has demonstrated ability to operate effectively throughout varying market cycles and has successfully expanded the range of products across AIFs, PMS & MFs.

Indian Alternatives market is growing at a rapid pace, both in terms of strategies implemented and AUM allocated to these strategies.

Given 360 ONE Asset's **diversified range of strategies** as well as its **strong position and platform** within this domain, it is best placed to address the significant growth opportunities

Total AUM: INR 92,116 Crs across various strategies (as of Sept 30, 2025)

■ Private Equity
 ■ Public Equity
 ■ Credit
 ■ Real Assets
 ■ Multi-Asset

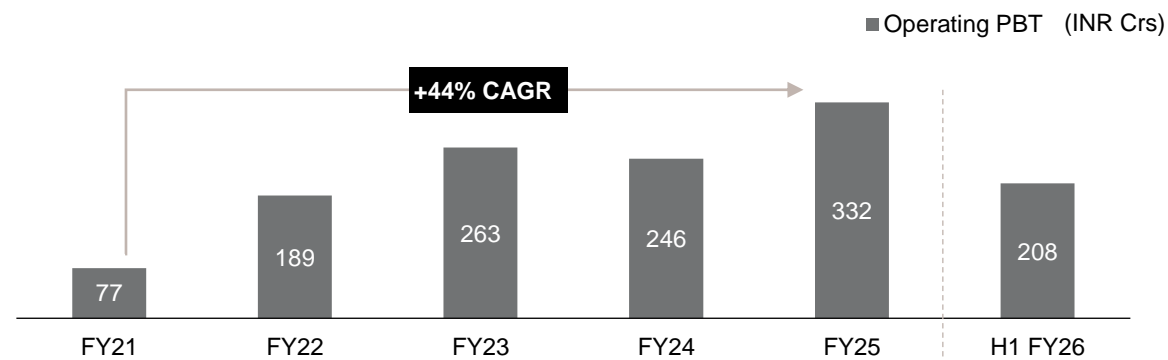
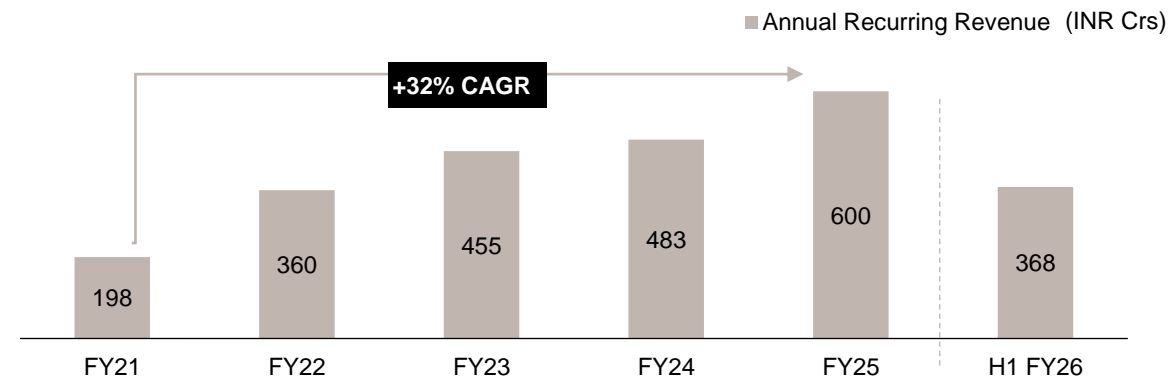
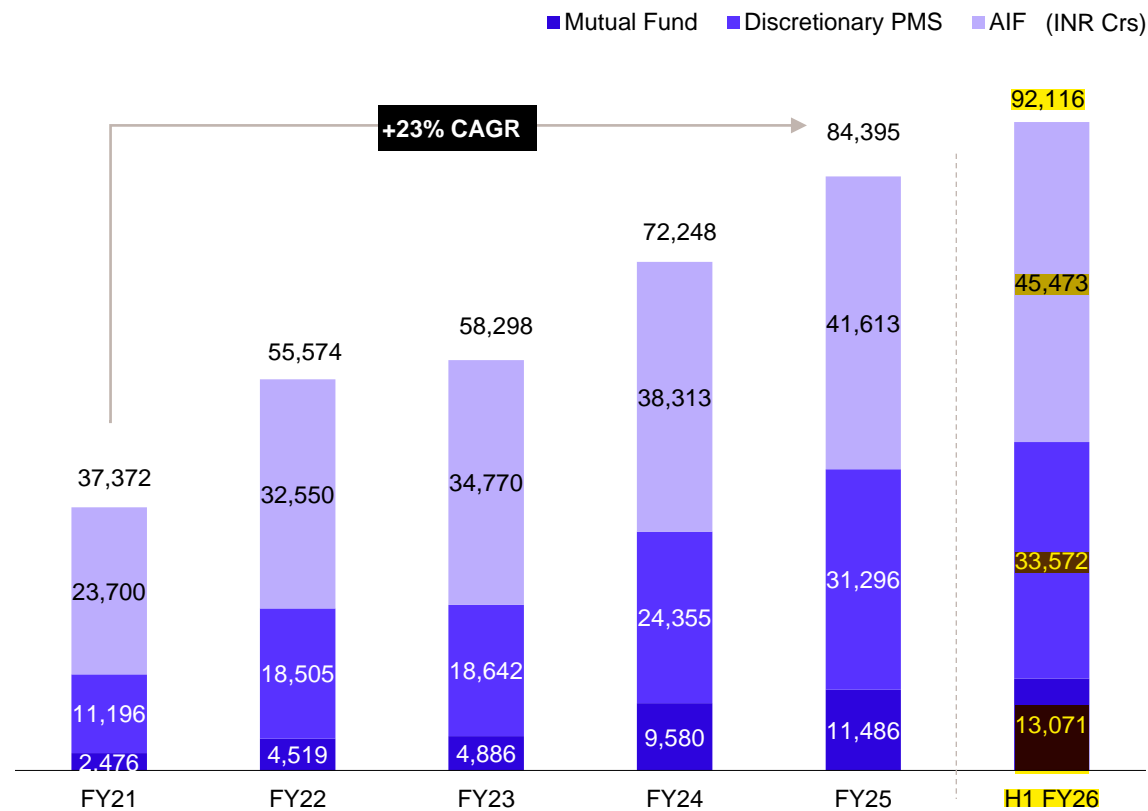


Strong Performance Track Record



Strong team of 70+ Investment professionals across strategies

Asset Management - Story in Charts



- Uniquely positioned from seed stage to pre-IPO, credit and real assets spanning the capital needs of private and public businesses
- Building on a rigorous, process-driven offering focused on select areas of strength
- Deep domain knowledge fuelled by macro tailwinds for India
- Attractive segments where we bring strong experience (such as Real Estate and Infrastructure)

Asset Management - Key Annual Financial Highlights

P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	CAGR %
Total Asset Management AUM	37,372	55,574	58,298	72,248	84,395	23%
<i>Alternative Investment Fund</i>	23,700	32,550	34,770	38,313	41,613	15%
<i>Discretionary PMS</i>	11,196	18,505	18,642	24,355	31,296	29%
<i>Mutual Fund</i>	2,476	4,519	4,886	9,580	11,486	47%
Average ARR AUM	28,437	49,211	56,629	65,336	81,500	30%
ARR Retention	0.70%	0.73%	0.80%	0.74%	0.74%	-
ARR Net Flows	8,957	11,957	5,435	421	3,640	-
No. of Folios	84,009	1,65,063	1,67,832	1,89,366	2,29,360	29%
No. of Investment Professionals	34	46	47	62	72	-
<i>Annual Recurring Revenue</i>	198	360	455	483	600	32%
<i>Other Income</i>	22	26	1	13	29	-
Total Revenue	220	386	456	496	629	30%
Costs	121	171	191	238	268	22%
Operating PBT	77	189	263	246	332	44%
Profit before Taxes (PBT)	99	215	264	259	361	38%
Cost to Income	54.9%	44.3%	42.0%	47.9%	42.6%	-

Asset Management - Key Quarterly Financial Highlights

P/L Summary (INR Crs)	Q2 FY25	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	YoY%
Total Asset Management AUM	85,770	85,250	84,395	92,544	92,116	7.4%
<i>Alternative Investment Fund</i>	<i>40,180</i>	<i>41,701</i>	<i>41,613</i>	<i>45,141</i>	<i>45,473</i>	<i>13.2%</i>
<i>Discretionary PMS</i>	<i>33,247</i>	<i>31,952</i>	<i>31,296</i>	<i>34,644</i>	<i>33,572</i>	<i>1.0%</i>
<i>Mutual Fund</i>	<i>12,343</i>	<i>11,597</i>	<i>11,486</i>	<i>12,759</i>	<i>13,071</i>	<i>5.9%</i>
Average ARR AUM	82,708	84,211	83,552	86,993	93,828	13.4%
ARR Retention	0.67%	0.65%	0.90%	0.79%	0.83%	-
ARR Net Flows	1,395	703	671	973	1,860	-
<i>Annual Recurring Revenue</i>	<i>139</i>	<i>137</i>	<i>185</i>	<i>172</i>	<i>196</i>	<i>40.6%</i>
<i>Other Income</i>	<i>4</i>	<i>14</i>	<i>2</i>	<i>15</i>	<i>12</i>	<i>-</i>
Total Revenue	143	151	187	187	208	45.6%
Costs	65	69	78	77	83	27.9%
Operating PBT	74	68	107	95	112	51.7%
Profit before Taxes (PBT)	78	82	109	110	125	60.4%
Cost to Income	45.7%	45.5%	41.7%	41.0%	40.1%	-

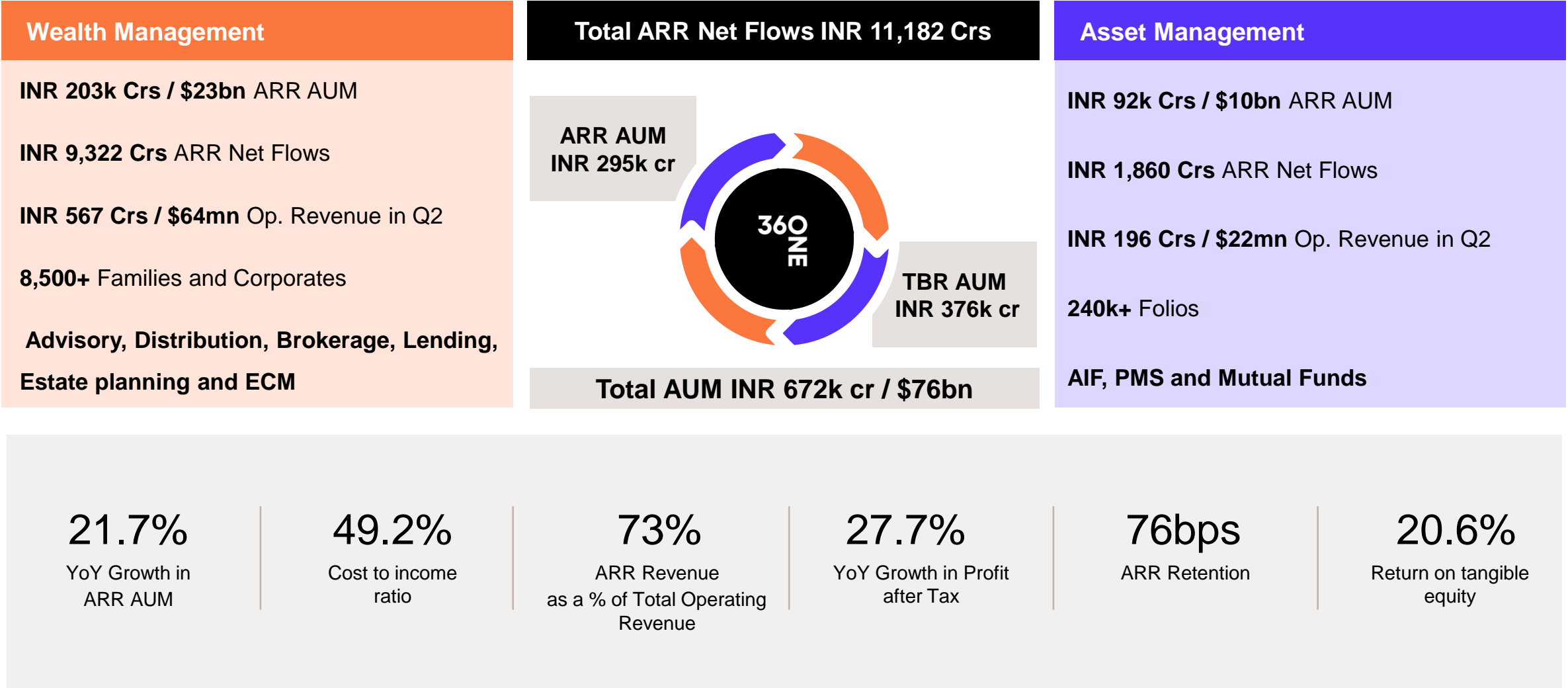
Agenda

I. 360 ONE at a Glance

II. Business Update

III. Financial Update - Q2 FY26

Business Snapshot - Q2 FY26



Key Financial Highlights - Q2 FY26



AUM

- Continued focus on ARR AUM at INR 2,95,324 Crs - up 21.7% YoY
- ARR Net flows were INR 11,182 Crs; H1 net flows at INR 32,132 Crs
- Total AUM at INR 6,71,625 Crs - up 18.0% YoY



Revenues

- ARR Revenue at INR 554 Crs - up 39.4% YoY, led by growth in assets across business segments
- Revenue from Operations stood at INR 763 Crs - up 29.6% YoY
- Total Revenues at INR 813 Crs - up 31.5% YoY



Cost

- Total Costs increased to INR 400 Crs - up 33.7% YoY; costs include full-quarter expenses related to B&K Securities, ET Money, and increased investments in technology & new businesses
- Employee costs stood at INR 285 Crs (+27.1% YoY), while Administrative costs at INR 115 Crs (+53.5% YoY)
- Cost to Income ratio stood at 49.2% vs. 48.4% in Q1 FY26



Profit

- Operating PBT stood at INR 363 Crs (+25.4% YoY), while PBT stood at INR 413 Crs (+29.5% YoY)
- PAT was at INR 316 Crs - up 27.7% YoY; Tangible RoE at 20.6%

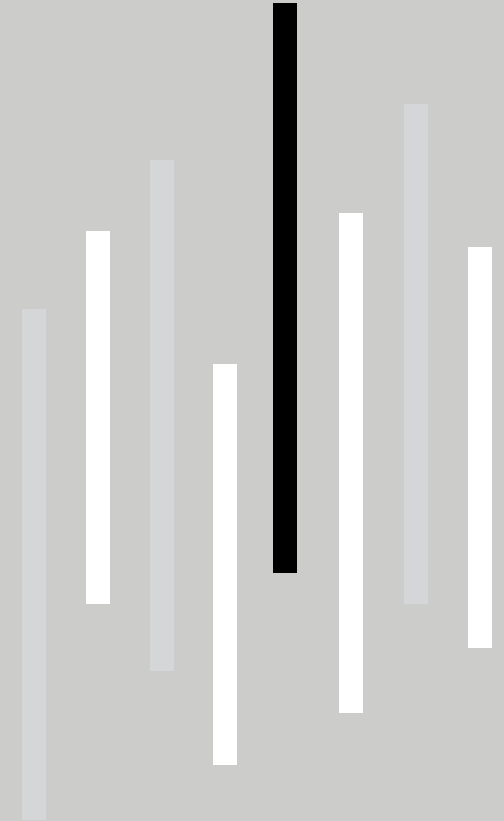
Updates on strategic initiatives

- Integration of B&K Securities completed; core business continues to grow at a strong pace; potential for significant synergies across businesses
- Strategic collaboration with UBS remains on track with progress on various business opportunities; issuance of convertible warrants completed on July 21st and, acquisition of UBS AG's India wealth management business concluded on Sept 29th

Consolidated Business Summary

Particulars (INR Crs)	Q2 FY26	Q1 FY26	QoQ %	Q2 FY25	YoY %	H1 FY26	H1 FY25	YoY%
Annual recurring revenue assets	2,95,324	2,87,317	2.8%	2,42,619	21.7%	2,95,324	2,42,619	21.7%
Revenue	813	725	12.2%	618	31.5%	1,539	1,315	17.0%
<i>Annual Recurring Revenue</i>	<i>554</i>	<i>511</i>	<i>8.5%</i>	<i>397</i>	<i>39.4%</i>	<i>1,064</i>	<i>773</i>	<i>37.7%</i>
<i>Transactional / Brokerage Revenue</i>	<i>209</i>	<i>152</i>	<i>37.8%</i>	<i>191</i>	<i>9.3%</i>	<i>361</i>	<i>416</i>	<i>-13.3%</i>
Total Revenue from Operations	763	662	15.2%	589	29.6%	1,425	1,189	19.9%
Other Income	51	63	-	30	-	114	127	-
Retention								
Average ARR Assets	2,90,709	2,60,196	11.7%	2,32,782	24.9%	2,75,452	2,20,622	24.9%
Retention on ARR Assets	0.76%	0.79%	-	0.68%	-	0.77%	0.70%	-
Retention on ARR Assets (ex-Carry)	0.67%	0.70%	-	0.65%	-	0.69%	0.67%	-
Costs	400	351	13.9%	299	33.7%	751	564	33.2%
Employee Costs	285	255	11.8%	224	27.1%	540	418	29.2%
<i>Fixed Cost</i>	<i>196</i>	<i>180</i>	<i>8.5%</i>	<i>148</i>	<i>32.1%</i>	<i>376</i>	<i>289</i>	<i>30.0%</i>
<i>Variable Cost</i>	<i>89</i>	<i>75</i>	<i>19.6%</i>	<i>76</i>	<i>17.2%</i>	<i>164</i>	<i>129</i>	<i>27.5%</i>
Admin and Other Expenses	115	96	19.4%	75	53.5%	211	146	44.5%
Profit metrics								
Operating Profit before Taxes (OPBT)	363	311	16.7%	289	25.4%	674	625	7.8%
PBT (after exceptional items)	413	374	10.6%	319	29.5%	787	634	24.1%
Profit After Tax (PAT incl. OCI & FCTR)	316	287	9.9%	247	27.7%	603	491	22.9%
Cost to Income Ratio	49.2%	48.4%	-	48.4%	-	48.8%	42.9%	-
ROE	13.8%	14.9%	-	25.8%	-	14.3%	26.6%	-
ROE Ex Goodwill & Intangibles	20.6%	19.6%	-	31.2%	-	20.1%	32.3%	-

Wealth Management



Segmental Business Snapshot - Quarterly

Particulars (INR Crs)	ARR AUM		ARR Net Flows			ARR Revenue			ARR Retention		
	Q1 FY26	Q2 FY26	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26
Wealth Management	1,94,773	2,03,208	19,977	9,322	29,299	339	358	697	0.78%	0.72%	0.75%

Particulars (INR Crs)	Wealth Management														
	UHNI Segment			HNI Segment			Mass Affluent			Corporates & Institutional			Total		
	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26
Revenue from Operations	455	486	940	0.9	3.5	4	10	10	20	24	68	92	490	567	1,057
ARR Revenue	328	336	664	0.8	2.5	3	6	6	11	4	14	18	339	358	697
TBR Revenue	126	150	276	0.0	0.9	1	5	4	9	21	54	75	152	209	361
Other Income	45	34	78	-	-	-	-	-	-	3	5	8	48	39	86
Cost	235	236	471	13	21	34	17	21	37	10	39	49	275	317	591
PBT	265	283	548	-12	-18	-30	-6	-11	-17	17	34	51	264	289	552

Q2 FY26 includes ARR Net Flows of INR 2,448 Crs pertaining to UBS AG's India Wealth Management business transfer consummated on Sept 29, 2025

ARR AUM Segmental Snapshot - Quarterly

Products (INR Crs)	ARR AUM Build up - Q2 FY26		Revenue Build up - Q2 FY26		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
Total ARR	1,94,773	2,03,208	1,96,880	0.72%	358
360 ONE Plus	71,073	74,108	69,207	0.31%	55
Discretionary (PMS)	12,266	12,595	12,001	0.51%	16
Non-discretionary (RIA / PMS)	58,807	61,513	57,206	0.27%	39
Distribution Assets Earning Trail Fees	1,15,988	1,18,757	1,18,951	0.59%	176
Mutual Funds	59,876	62,542	62,280	0.40%	63
Managed Accounts	56,113	56,216	56,672	0.79%	113
Lending Book	7,711	10,342	8,722	5.79%	127

Asset Management



Segmental Business Snapshot - Quarterly

Particulars (INR Crs)	ARR AUM		ARR Net Flows			ARR Revenue			ARR Retention		
	Q1 FY26	Q2 FY26	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26
Asset Management	92,544	92,116	973	1,860	2,833	172	196	368	0.79%	0.83%	0.81%

Particulars (INR Crs)	Asset Management								
	Listed			Alternates			Total		
	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26	Q1 FY26	Q2 FY26	H1 FY26
Revenue from Operations	62	69	131	110	127	237	172	196	368
ARR Revenue - Management Fee	62	69	131	79	90	169	141	159	300
ARR Revenue - Performance Fee	-	-	-	31	37	68	31	37	68
Other Income	2	2	4	13	10	24	15	12	27
Cost	31	34	66	45	49	94	77	83	160
PBT	33	36	69	78	88	166	110	125	235

ARR AUM Segmental Snapshot - Quarterly

Products (INR Crs)	ARR AUM Build up - Q2 FY26		Revenue Build Up - Q2 FY26		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
Total ARR	92,544	92,116	93,828	0.83%	196
Discretionary Portfolio Manager	34,644	33,572	34,227	0.45%	39
<i>Standardized</i>	8,685	8,107	8,411	0.75%	16
<i>Institutional Mandates</i>	25,959	25,465	25,815	0.36%	23
Alternate Investment Manager	45,141	45,473	46,607	1.17%	138
<i>Listed Equity</i>	4,029	3,849	3,967	1.48%	15
<i>Private Equity</i>	27,524	26,747	27,644	1.42%	99
<i>Credit & Real Assets</i>	10,513	11,753	11,680	0.70%	21
<i>Customized Multi-Asset</i>	3,076	3,125	3,316	0.40%	3
Mutual Fund Manager*	12,759	13,071	12,995	0.58%	19
<i>Listed Equity</i>	10,335	10,257	10,328	0.65%	17
<i>Debt & Hybrid</i>	1,553	1,656	1,611	0.41%	1.7
<i>Liquid Funds</i>	871	1,158	1,056	0.14%	0.4

Capital Allocation & Dividend History

Net Worth (INR Crs)

Wealth Management	1,181
Asset Management	1,324
Fixed Assets	499
Lending	3,192
(A) Tangible	6,195
(B) Goodwill + Intangibles	3,153
Net Worth (A+B)	9,349

Consistent Dividend History

	INR / share
Total FY22	13.8
Total FY23	17.3
Total FY24	16.5
Total FY25	6.0
Total FY26 till date	12.0
First Interim Dividend (April 2025)	6.0
Second Interim Dividend (Oct 2025)	6.0
Q2 FY26: RoE - 13.8% Tangible RoE - 20.6%	

Awards & Recognitions - Reinforcing our Leadership Position

175+ AWARDS IN 17 YEARS: A TESTAMENT TO THE TRUST OF OUR CLIENTS AND OUR COMMITMENT TO EXCELLENCE



THE ASSET TRIPLE A
PRIVATE BANKING AWARD
2025 - BEST PRIVATE BANK
- INDIA



INDIA'S BEST DOMESTIC
PRIVATE BANK BY
EUROMONEY GLOBAL
PRIVATE BANKING
AWARDS 2024



BEST DOMESTIC PRIVATE
BANK – INDIA BY
FINANCEASIA AWARDS 2025



BEST PURE PLAY PRIVATE BANK – INDIA, BEST WEALTH
MANAGER FOR DISCRETIONARY PORTFOLIO,
SUCCESSION PLANNING, AND PRIVATE EQUITY – 4
AWARDS BY GLOBAL PRIVATE BANKING INNOVATION
AWARDS 2025



BEST PRIVATE BANK OR
WEALTH MANAGER – INDIA
BY WEALTHBRIEFINGASIA
AWARDS 2025



GREAT PLACE TO
WORK CERTIFICATION
2025



Link to Download Data Book

Data reported across previous quarters is now continued to be reported in a Data Book, maintained in an excel format on our website. The Link for the data book is hosted below.

Contents of the Data Book:

1	Consolidated Data	2	Segmental - Wealth Management	3	Segmental - Asset Management	4	Consolidated Business Summary - Quarter
5	Capital Allocation	6	Annexure 1 - Annual	7	Annexure 2 - Quarterly		

[Click here to access the Databook](#)

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