

January 15, 2026

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 nine months ended December 31, 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 nine months ended December 31, 2025, as '**Annexure I**'; and
2. Investor Presentation for the quarter and nine months ended December 31, 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 - Q3 FY26

### Key Highlights

**Q3 FY26 PAT AT RS 331 CRORE - UP 20.3% YoY**

**Q3 FY26 TOTAL REVENUE AT RS 826 CRORE - UP 21.8% YoY**

**OVERALL ASSETS UNDER MANAGEMENT (AUM) AT RS 7,11,398 CRORE AS ON DECEMBER 2025**

**ANNUAL RECURRING REVENUE (ARR) AUM AT RS 3,17,906 CRORE - UP 28.2% YoY**

<i>Rs in Crs.</i>	Q3 FY26	Q2 FY26	Q-o-Q %	Q3 FY25	Y-o-Y %
Revenue from Operations	806	763	5.6%	605	33.2%
Annual Recurring Revenue	619	554	11.9%	426	45.4%
Transactional / Brokerage Income	186	209	-10.9%	179	4.2%
Other Income	20	51	-	73	-
Total Revenues	826	813	1.5%	678	21.8%
Total Expenses	399	400	-0.4%	319	24.8%
Operating Profit Before Tax (OPBT)	407	363	12.2%	286	42.5%
Profit before Tax	427	413	3.3%	359	19.1%
Profit After Tax incl. OCI	331	316	4.7%	275	20.3%

**Mumbai, January 15, 2026:** 360 ONE WAM Limited, one of India's largest wealth and alternates asset managers, announced its financial results for the quarter ended December 31, 2025.

### **Business Performance**

- **Assets under Management for 360 ONE stood at Rs 7,11,398 Crs**, consisting of ARR AUM of Rs **3,17,906 Crs** and Transactional / Brokerage AUM of Rs 3,93,492 Crs
  - **Wealth Management: ARR AUM rose to Rs 2,18,957 Crs (+34.5% YoY)** supported by robust growth across segments. Our 360 ONE Plus proposition saw growth of 41.7% YoY, while Distribution and Lending businesses grew by 30.3% YoY and 32.0% YoY respectively. Overall, it manages assets for 8,500+ relevant families and corporates
  - **Asset Management: ARR AUM increased to Rs 98,949 Crs (+16.1% YoY)** mainly driven by growth in Private Equity (+16.0% YoY), Real Assets (+72.1% YoY) and customized multi-asset (+59.8% YoY) segments

### **Financial Performance for the quarter ended December 31, 2025**

- **Total Revenue increased by 21.8% YoY to Rs 826 Crs** driven by strong growth in ARR AUM
- **Revenue from Operations was Rs 806 Crs - an increase of 33.2% YoY**
- **ARR revenue was Rs 619 Crs - an increase of 45.4% YoY**
- **Combined ARR retention improved to 81 basis points (bps)** vis-à-vis 70 bps in Q3 FY25. Within that, Wealth Management retention was at 79 bps, while Asset Management retention was at 85 bps
- **Consolidated Profit After Tax was Rs 331 Crs - an increase of 20.3% YoY** as against Rs 275 Crs for Q3 FY25
- **Tangible net worth stood at Rs 6,327 Crs. Tangible Return on Equity was at 21.0% in Q3 FY26**
- Q3 reflects the continued strengthening of our growth trajectory aided by robust execution across core businesses and strategic initiatives. A constructive and forward-looking regulatory environment is strengthening transparency, investor confidence and long-term capital formation, the outcomes of which are firmly aligned with the interests of both investors and the broader industry. With our **scaled, integrated wealth, asset management and capital markets' platform, expanding alternates' franchise, and growing presence in GIFT City through differentiated strategies**, we are uniquely positioned to benefit from these macro developments. The foundational levers that we have put in place continue to gain momentum, reinforcing our confidence in **delivering sustainable growth, deeper client partnerships, and enduring value for all stakeholders**

For further information, please contact:

**Investor Relations:** [ir@360.one](mailto:ir@360.one)

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

[Click here for investor presentation](#)

**360 ONE WAM Q3 FY26 Analyst Conference call is scheduled for Thursday, January 15, 2026, at 5:30 PM IST**

**360  
ONE**

**360 ONE**

Investor Presentation - Q3 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  
14<sup>th</sup> Awards for Distinction



**INDIA'S BEST WEALTH MANAGER**

at Euromoney Private Banking  
Awards 2025

# Agenda

**I. 360 ONE at a Glance**

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**II. Business Update**

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**III. Financial Update - Q3 FY26**

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# Agenda

**I. 360 ONE at a Glance**

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II. Business Update

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III. Financial Update - Q3 FY26

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# 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 is an embodiment of two words that are extremely important to us - '360' represents the holistic view we take of the 'ONE' person whose interests are always first: **Our Client***



# 360 ONE: Corporate Overview

Credentials That Lend Trust To Brand 360 ONE

<p><b>Publicly listed Private Wealth &amp; Asset Manager</b></p> <p>Market Cap: ~INR 48,000 Crs*</p>	<p><b>8,500+</b></p> <p>Families and corporates</p>	<p><b>32 Offices</b></p> <p>India + International</p>
<p><b>Employee Team</b></p> <p>1,700+ Employee Strength</p>	<p><b>AUM INR 7,11,398 Crs</b></p> <p><b>Wealth:</b> INR 6,12,449 Crs</p> <p><b>AMC:</b> INR 98,949 Crs</p>	<p><b>175+</b></p> <p>Industry Awards</p>

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

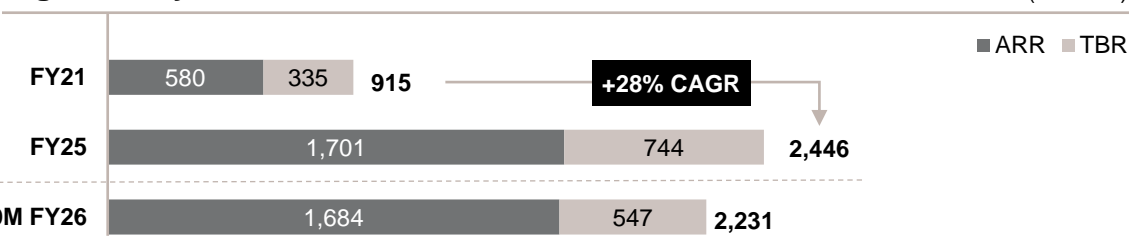
Rigorous and Risk-Conscious

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.

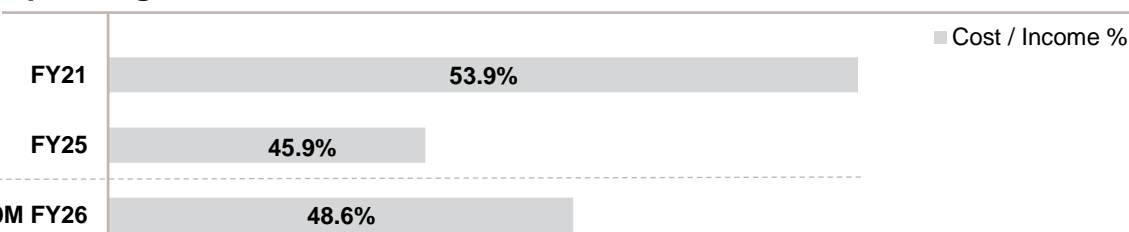
Landmarks & Milestones	
2008	360 ONE Wealth was born
2012	AUM reached INR 25,000 Crs
2015	General Atlantic picks up ~22% stake
2016	Started lending business for our Wealth clients
2017	AUM Distribution and Advice crosses INR 1 lac Crs
2018	Acquired Wealth Advisors India and Altiore Advisors
2019	360 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

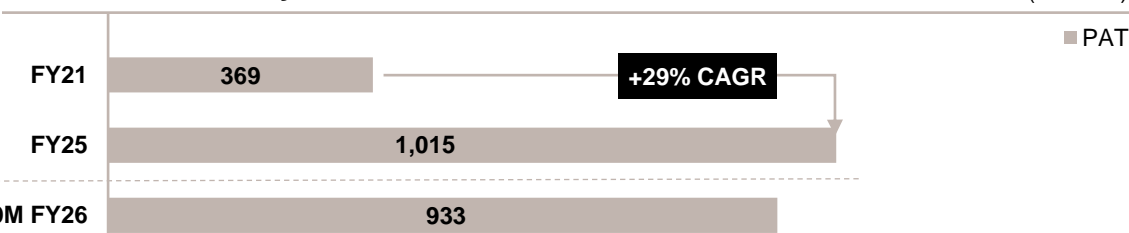
## High Quality Revenue Model



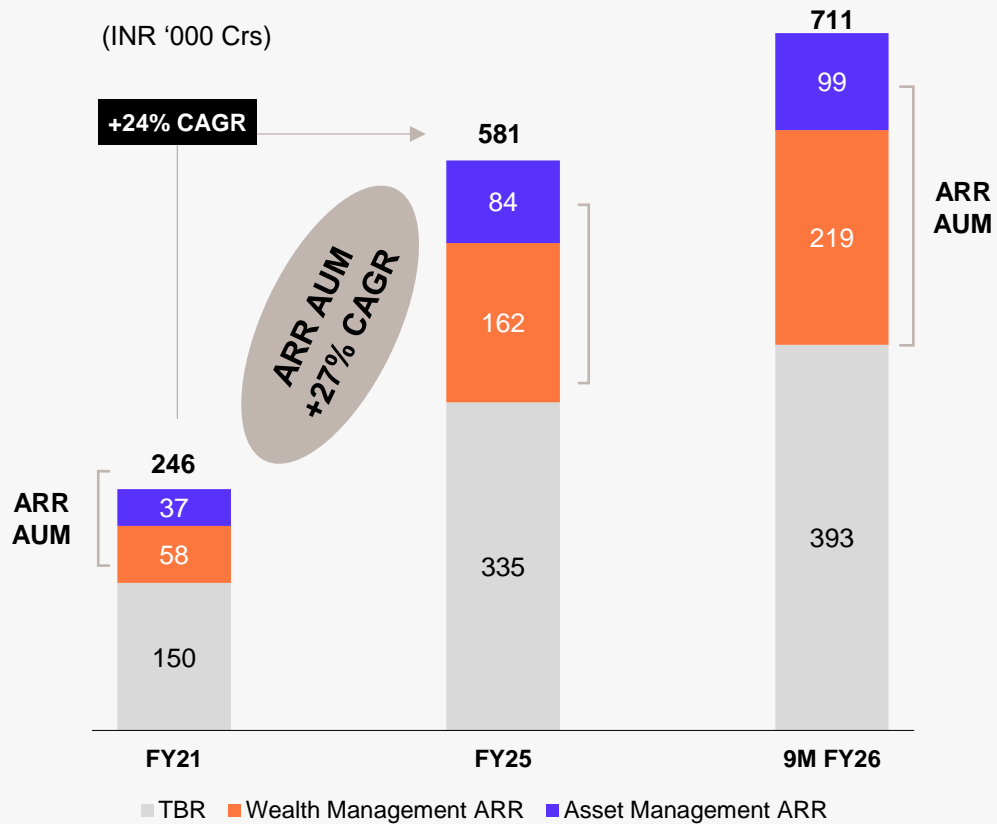
## Operating Efficiencies in Place



## 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 %
<b>Total AUM</b>	<b>2,46,083</b>	<b>3,27,237</b>	<b>3,40,834</b>	<b>4,66,909</b>	<b>5,81,498</b>	<b>24%</b>
<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>
<b>Closing ARR AUM</b>	<b>95,652</b>	<b>1,38,308</b>	<b>1,54,000</b>	<b>2,00,419</b>	<b>2,46,828</b>	<b>27%</b>
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 &amp; Brokerage Income</i>	<i>335</i>	<i>477</i>	<i>400</i>	<i>519</i>	<i>744</i>	<i>22%</i>
<b>Revenue from Operations</b>	<b>915</b>	<b>1,398</b>	<b>1,565</b>	<b>1,846</b>	<b>2,446</b>	<b>28%</b>
Other Income	137	137	4	119	206	-
<b>Total Revenue</b>	<b>1,053</b>	<b>1,535</b>	<b>1,569</b>	<b>1,965</b>	<b>2,652</b>	<b>26%</b>
<b>Costs</b>	<b>568</b>	<b>784</b>	<b>718</b>	<b>956</b>	<b>1,218</b>	<b>21%</b>
<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>
<b>Operating PBT</b>	<b>348</b>	<b>614</b>	<b>847</b>	<b>889</b>	<b>1,228</b>	<b>37%</b>
PBT	485	751	850	1,009	1,317	28%
<b>PAT</b>	<b>369</b>	<b>582</b>	<b>668</b>	<b>802</b>	<b>1,015</b>	<b>29%</b>
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%	-

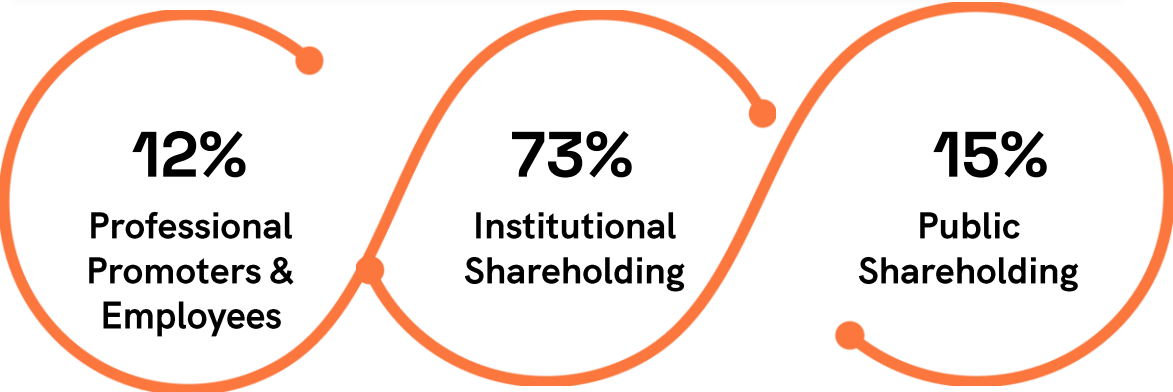
# Performance at a Glance - Quarterly

Strong trends in growth and profitability demonstrated...

P/L Summary (INR Crs)	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	YoY%
<b>Total AUM</b>	<b>5,79,222</b>	<b>5,81,498</b>	<b>6,63,924</b>	<b>6,71,625</b>	<b>7,11,398</b>	<b>22.8%</b>
<i>Wealth Management AUM</i>	<i>4,93,972</i>	<i>4,97,104</i>	<i>5,71,380</i>	<i>5,79,509</i>	<i>6,12,449</i>	<i>24.0%</i>
<i>Asset Management AUM</i>	<i>85,250</i>	<i>84,395</i>	<i>92,544</i>	<i>92,116</i>	<i>98,949</i>	<i>16.1%</i>
<b>Closing ARR AUM</b>	<b>2,47,999</b>	<b>2,46,828</b>	<b>2,87,317</b>	<b>2,95,324</b>	<b>3,17,906</b>	<b>28.2%</b>
Average ARR AUM	2,41,784	2,43,414	2,60,196	2,90,709	3,02,601	25.2%
ARR Retention	0.70%	0.84%	0.79%	0.76%	0.81%	-
ARR Net Flows	6,643	3,995	20,950	11,182	14,758	-
<i>Annual Recurring Revenue</i>	<i>426</i>	<i>502</i>	<i>511</i>	<i>554</i>	<i>619</i>	<i>45.4%</i>
<i>Transaction &amp; Brokerage Income</i>	<i>179</i>	<i>150</i>	<i>152</i>	<i>209</i>	<i>186</i>	<i>4.2%</i>
<b>Revenue from Operations</b>	<b>605</b>	<b>652</b>	<b>662</b>	<b>763</b>	<b>806</b>	<b>33.2%</b>
Other Income	73	7	63	51	20	-
<b>Total Revenue</b>	<b>678</b>	<b>658</b>	<b>725</b>	<b>813</b>	<b>826</b>	<b>21.8%</b>
<b>Costs</b>	<b>319</b>	<b>334</b>	<b>351</b>	<b>400</b>	<b>399</b>	<b>24.8%</b>
<i>Employee Costs</i>	<i>240</i>	<i>254</i>	<i>255</i>	<i>285</i>	<i>282</i>	<i>17.3%</i>
<i>Admin and Other Costs</i>	<i>79</i>	<i>80</i>	<i>96</i>	<i>115</i>	<i>117</i>	<i>47.7%</i>
<b>Operating PBT</b>	<b>286</b>	<b>318</b>	<b>311</b>	<b>363</b>	<b>407</b>	<b>42.5%</b>
PBT	359	324	374	413	427	19.1%
<b>PAT</b>	<b>275</b>	<b>250</b>	<b>287</b>	<b>316</b>	<b>331</b>	<b>20.3%</b>
Cost to Income	47.1%	50.7%	48.4%	49.2%	48.3%	-
ARR as % of Total Op. Revenue	70%	77%	77%	73%	77%	-
Tangible Net Worth	5,806	6,045	5,693	6,195	6,327	-
Earnings per Share (INR)	7.3	6.4	7.2	7.8	8.1	-
ROE	21.0%	15.0%	14.9%	13.8%	14.0%	-
ROE Ex Goodwill & Intangibles	24.1%	17.1%	19.6%	20.6%	21.0%	-

# Firm is backed by marquee investors and a highly esteemed Board

## Shareholding pattern (Dec 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

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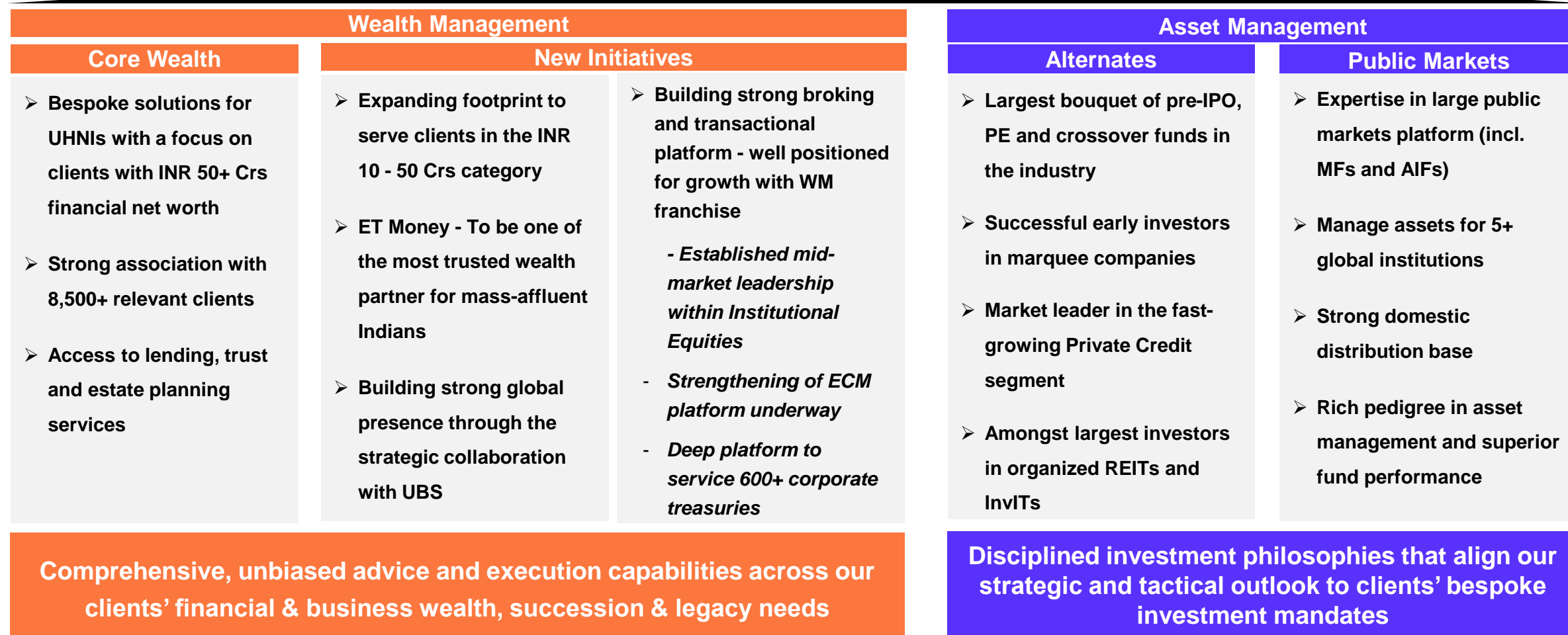
**II. Business Update**

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III. Financial Update - Q3 FY26

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# 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

Differentiated engagement model designed to deliver tailored solutions for clients' Core portfolios, reinforced by a **transparent & aligned fee structure**.

Continues to see robust traction with closing Q3 FY26 AUM at approx. INR 83,700 Crs through discretionary / non-discretionary / advisory propositions

## 2 Product Distribution

Cutting-edge, innovation-led products through a **comprehensive open-architecture platform**, complemented by strong prime brokerage capabilities across equities, fixed income, commodities, and currencies. This is underpinned by robust in-house research, enabling superior execution and consistent client outcomes

## 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 can access our **lending solutions** for their short-term capital requirements.

With a loan book of INR 10,600+ Crs, we have serviced over 1,000 customers through our loan offerings

### HNI Segment

Anchored in our leadership positioning and deep expertise in the UHNI segment, we are scaling our innovative products and best-in-class propositions to address the **rapidly growing HNI segment**, where demand for professional wealth management solutions continues to strengthen

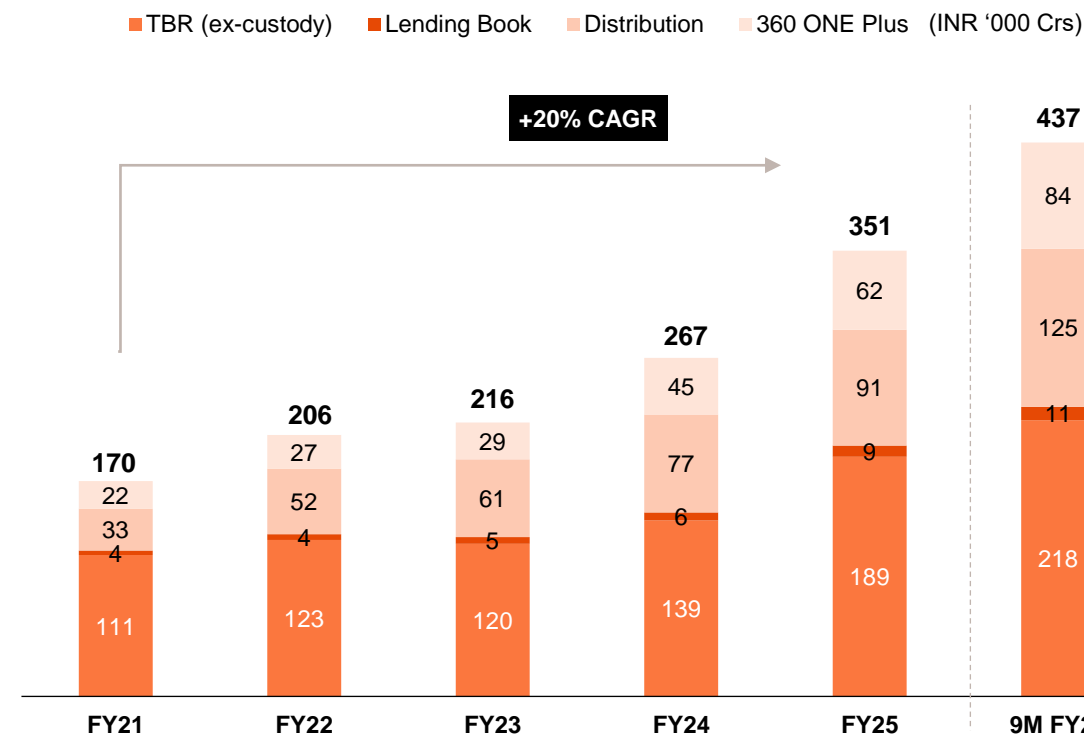
### Strategic initiatives

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

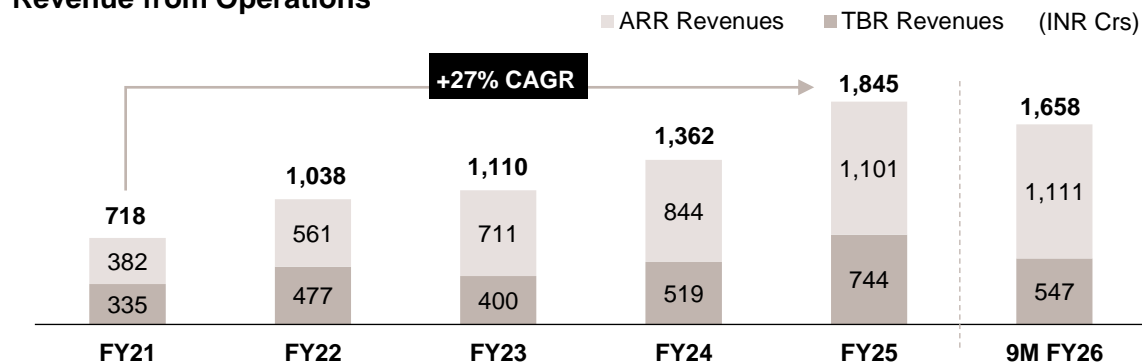
**With B&K acquisition**, strong access to 600+ corporate treasuries enabled

# Wealth Management - Story in Charts

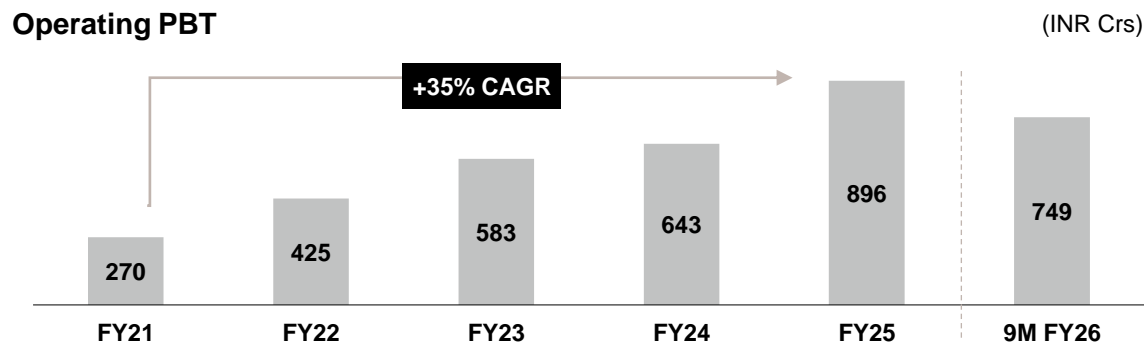
## Wealth Management AUM (ex-custody)



## 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

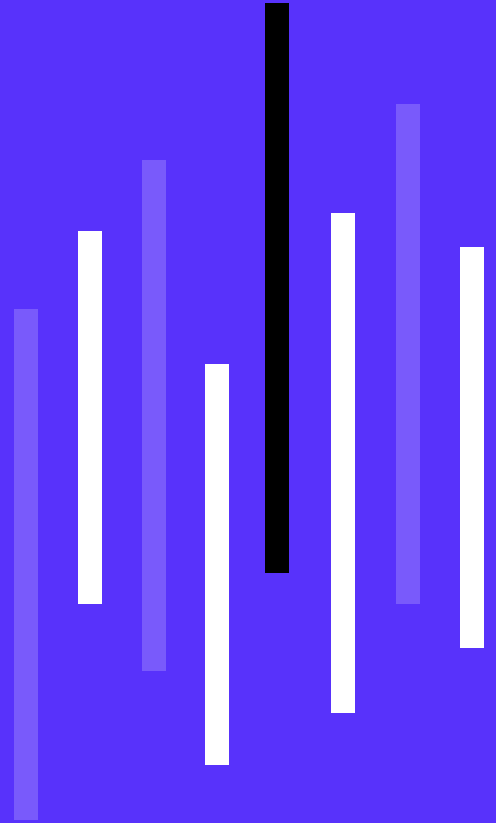
P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	CAGR %
<b>Total Wealth AUM (ex-custody)</b>	<b>1,69,672</b>	<b>2,06,170</b>	<b>2,16,045</b>	<b>2,66,892</b>	<b>3,51,321</b>	<b>20%</b>
<b>Wealth ARR AUM</b>	<b>58,280</b>	<b>82,733</b>	<b>95,702</b>	<b>1,28,171</b>	<b>1,62,433</b>	<b>29%</b>
<i>360 ONE Plus (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>
<b>Transaction &amp; Broking (TBR ex-custody)</b>	<b>1,11,392</b>	<b>1,23,437</b>	<b>1,20,343</b>	<b>1,38,720</b>	<b>1,88,888</b>	<b>14%</b>
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 &amp; Brokerage Income</i>	<i>335</i>	<i>477</i>	<i>400</i>	<i>519</i>	<i>744</i>	<i>22%</i>
<b>Revenue from Operations</b>	<b>718</b>	<b>1,038</b>	<b>1,110</b>	<b>1,362</b>	<b>1,845</b>	<b>27%</b>
Other Income	115	112	3	107	177	-
<b>Total Revenue</b>	<b>833</b>	<b>1,150</b>	<b>1,113</b>	<b>1,469</b>	<b>2,023</b>	<b>25%</b>
<b>Costs</b>	<b>447</b>	<b>613</b>	<b>527</b>	<b>719</b>	<b>950</b>	<b>21%</b>
<b>Operating PBT</b>	<b>270</b>	<b>425</b>	<b>583</b>	<b>643</b>	<b>896</b>	<b>35%</b>
<b>Profit before Taxes (PBT)</b>	<b>386</b>	<b>537</b>	<b>586</b>	<b>750</b>	<b>1,073</b>	<b>29%</b>
Cost to Income	53.7%	53.3%	47.4%	48.9%	46.9%	-
<b>Custody AUM</b>	<b>39,039</b>	<b>65,493</b>	<b>66,491</b>	<b>1,27,769</b>	<b>1,45,782</b>	<b>-</b>

# Wealth Management - Key Quarterly Financial Highlights

P/L Summary (INR Crs)	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	YoY%
<b>Total Wealth AUM (ex-custody)</b>	<b>3,21,605</b>	<b>3,51,321</b>	<b>4,05,995</b>	<b>4,20,898</b>	<b>4,36,697</b>	<b>35.8%</b>
<b>Wealth ARR AUM</b>	<b>1,62,749</b>	<b>1,62,433</b>	<b>1,94,773</b>	<b>2,03,208</b>	<b>2,18,957</b>	<b>34.5%</b>
<i>360 ONE Plus (DPMS / NDPMS-RIA)</i>	<i>59,053</i>	<i>62,212</i>	<i>71,073</i>	<i>74,108</i>	<i>83,678</i>	<i>41.7%</i>
<i>Distribution Assets</i>	<i>95,646</i>	<i>91,448</i>	<i>1,15,988</i>	<i>1,18,757</i>	<i>1,24,653</i>	<i>30.3%</i>
<i>Lending Book</i>	<i>8,050</i>	<i>8,773</i>	<i>7,711</i>	<i>10,342</i>	<i>10,628</i>	<i>32.0%</i>
<b>Transaction &amp; Broking (TBR ex-custody)</b>	<b>1,58,856</b>	<b>1,88,888</b>	<b>2,11,222</b>	<b>2,17,690</b>	<b>2,17,740</b>	<b>37.1%</b>
Average ARR AUM	1,57,573	1,59,861	1,73,204	1,96,880	2,06,990	31.4%
ARR Retention	0.73%	0.80%	0.78%	0.72%	0.79%	-
ARR Net Flows	5,940	3,324	19,977	9,322	10,321	-
Average TBR AUM	1,60,278	1,71,911	1,99,377	2,13,882	2,15,829	34.7%
TBR Retention	0.45%	0.35%	0.31%	0.39%	0.34%	-
<i>Annual Recurring Revenue</i>	<i>289</i>	<i>317</i>	<i>339</i>	<i>358</i>	<i>415</i>	<i>43.4%</i>
<i>Transaction &amp; Brokerage Income</i>	<i>179</i>	<i>150</i>	<i>152</i>	<i>209</i>	<i>186</i>	<i>4.2%</i>
<b>Revenue from Operations</b>	<b>468</b>	<b>467</b>	<b>490</b>	<b>567</b>	<b>601</b>	<b>28.4%</b>
Other Income	59	5	48	39	15	-
<b>Total Revenue</b>	<b>527</b>	<b>472</b>	<b>538</b>	<b>605</b>	<b>616</b>	<b>16.9%</b>
<b>Costs</b>	<b>251</b>	<b>256</b>	<b>275</b>	<b>317</b>	<b>318</b>	<b>26.7%</b>
<b>Operating PBT</b>	<b>217</b>	<b>210</b>	<b>216</b>	<b>250</b>	<b>283</b>	<b>30.3%</b>
<b>Profit before Taxes (PBT)</b>	<b>276</b>	<b>215</b>	<b>264</b>	<b>289</b>	<b>298</b>	<b>7.9%</b>
Cost to Income	47.6%	54.3%	51.0%	52.3%	51.6%	-
<b>Custody AUM</b>	<b>1,72,368</b>	<b>1,45,782</b>	<b>1,65,385</b>	<b>1,58,611</b>	<b>1,75,752</b>	<b>-</b>

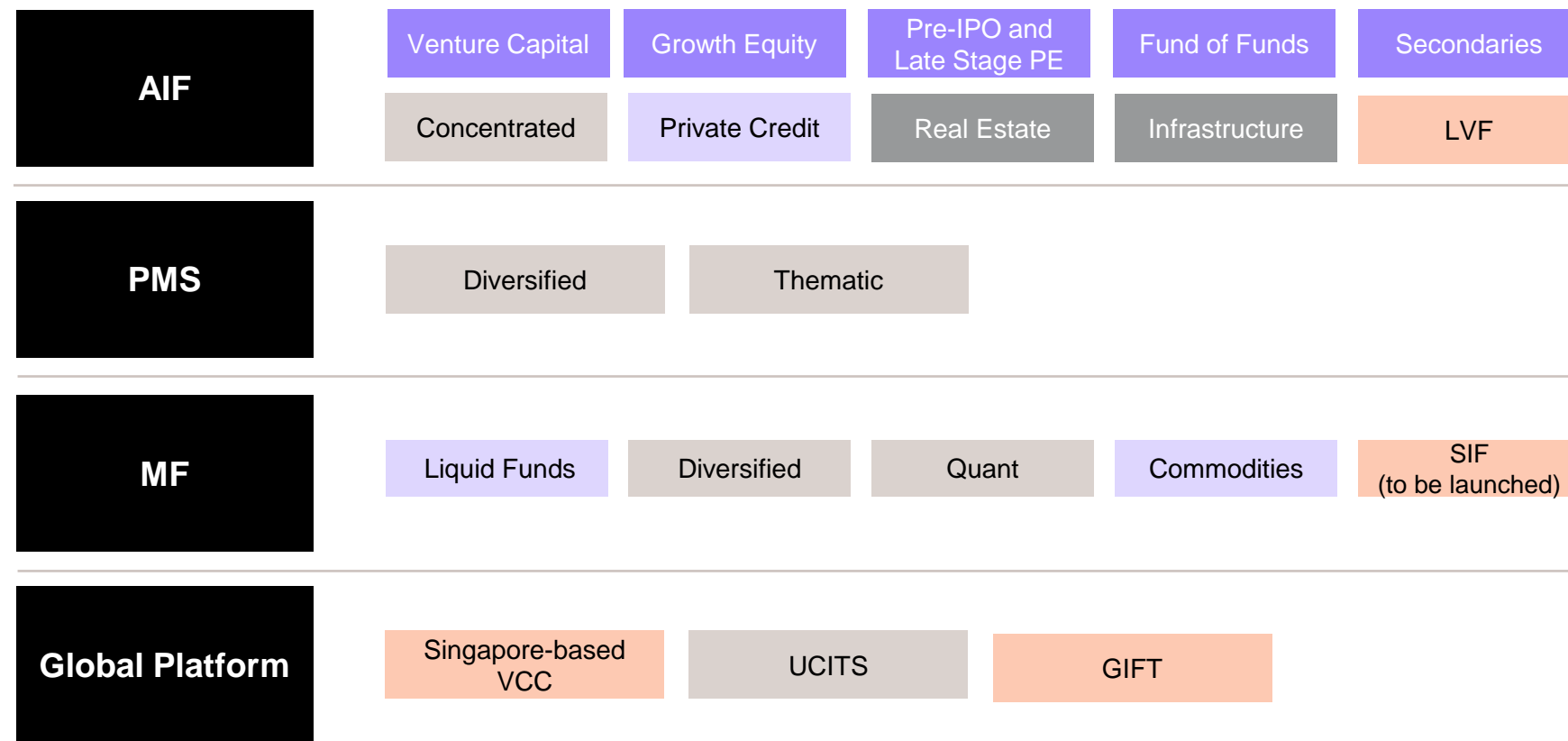
# Asset Management

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 98,949 Crs across various strategies (as of Dec 31, 2025)

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



**Strong Performance Track Record**

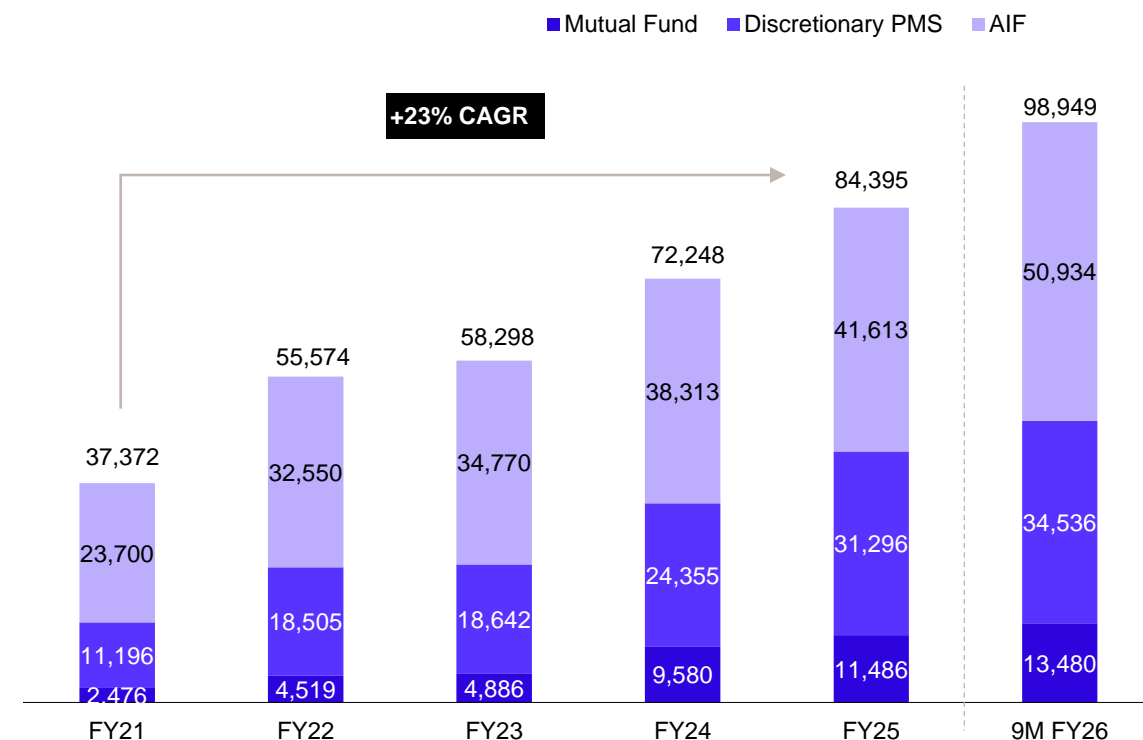


**Strong team of 70+ Investment professionals across strategies**

# Asset Management - Story in Charts

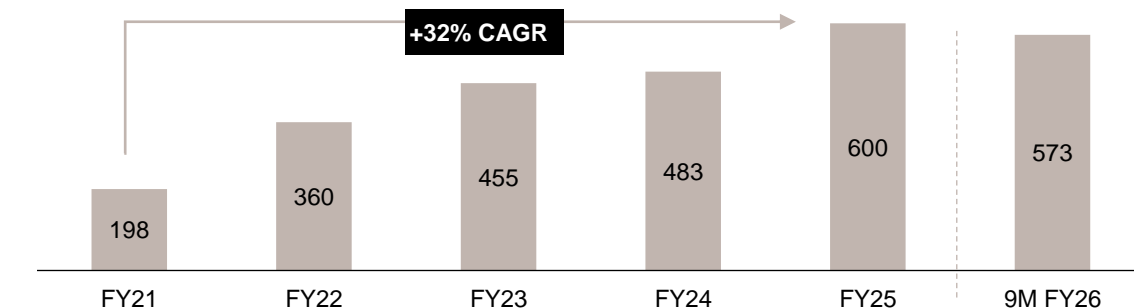
Asset Management AUM

(INR Crs)



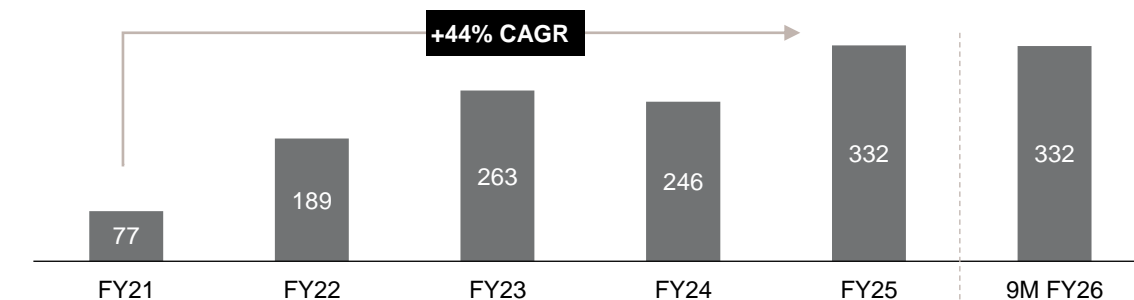
Annual Recurring Revenue

(INR Crs)



Operating PBT

(INR Crs)



- 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 %
<b>Total Asset Management AUM</b>	<b>37,372</b>	<b>55,574</b>	<b>58,298</b>	<b>72,248</b>	<b>84,395</b>	<b>23%</b>
<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	-
<b>Total Revenue</b>	<b>220</b>	<b>386</b>	<b>456</b>	<b>496</b>	<b>629</b>	<b>30%</b>
<b>Costs</b>	<b>121</b>	<b>171</b>	<b>191</b>	<b>238</b>	<b>268</b>	<b>22%</b>
<b>Operating PBT</b>	<b>77</b>	<b>189</b>	<b>263</b>	<b>246</b>	<b>332</b>	<b>44%</b>
<b>Profit before Taxes (PBT)</b>	<b>99</b>	<b>215</b>	<b>264</b>	<b>259</b>	<b>361</b>	<b>38%</b>
Cost to Income	54.9%	44.3%	42.0%	47.9%	42.6%	-



# Asset Management - Key Quarterly Financial Highlights

P/L Summary (INR Crs)	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	YoY%
<b>Total Asset Management AUM</b>	<b>85,250</b>	<b>84,395</b>	<b>92,544</b>	<b>92,116</b>	<b>98,949</b>	<b>16.1%</b>
<i>Alternative Investment Fund</i>	<i>41,701</i>	<i>41,613</i>	<i>45,141</i>	<i>45,473</i>	<i>50,934</i>	<i>22.1%</i>
<i>Discretionary PMS</i>	<i>31,952</i>	<i>31,296</i>	<i>34,644</i>	<i>33,572</i>	<i>34,536</i>	<i>8.1%</i>
<i>Mutual Fund</i>	<i>11,597</i>	<i>11,486</i>	<i>12,759</i>	<i>13,071</i>	<i>13,480</i>	<i>16.2%</i>
Average ARR AUM	84,211	83,552	86,993	93.828	95,612	13.5%
ARR Retention	0.65%	0.90%	0.79%	0.83%	0.85%	-
ARR Net Flows	703	671	973	1,860	4,437	-
<i>Annual Recurring Revenue</i>	<i>137</i>	<i>185</i>	<i>172</i>	<i>196</i>	<i>205</i>	<i>49.5%</i>
<i>Other Income</i>	<i>14</i>	<i>2</i>	<i>15</i>	<i>12</i>	<i>5</i>	<i>-</i>
<b>Total Revenue</b>	<b>151</b>	<b>187</b>	<b>187</b>	<b>208</b>	<b>210</b>	<b>38.9%</b>
<b>Costs</b>	<b>69</b>	<b>78</b>	<b>77</b>	<b>83</b>	<b>81</b>	<b>17.9%</b>
<b>Operating PBT</b>	<b>68</b>	<b>107</b>	<b>95</b>	<b>112</b>	<b>124</b>	<b>81.3%</b>
<b>Profit before Taxes (PBT)</b>	<b>82</b>	<b>109</b>	<b>110</b>	<b>125</b>	<b>129</b>	<b>56.4%</b>
Cost to Income	45.5%	41.7%	41.0%	40.1%	38.6%	-

# Agenda

I. 360 ONE at a Glance

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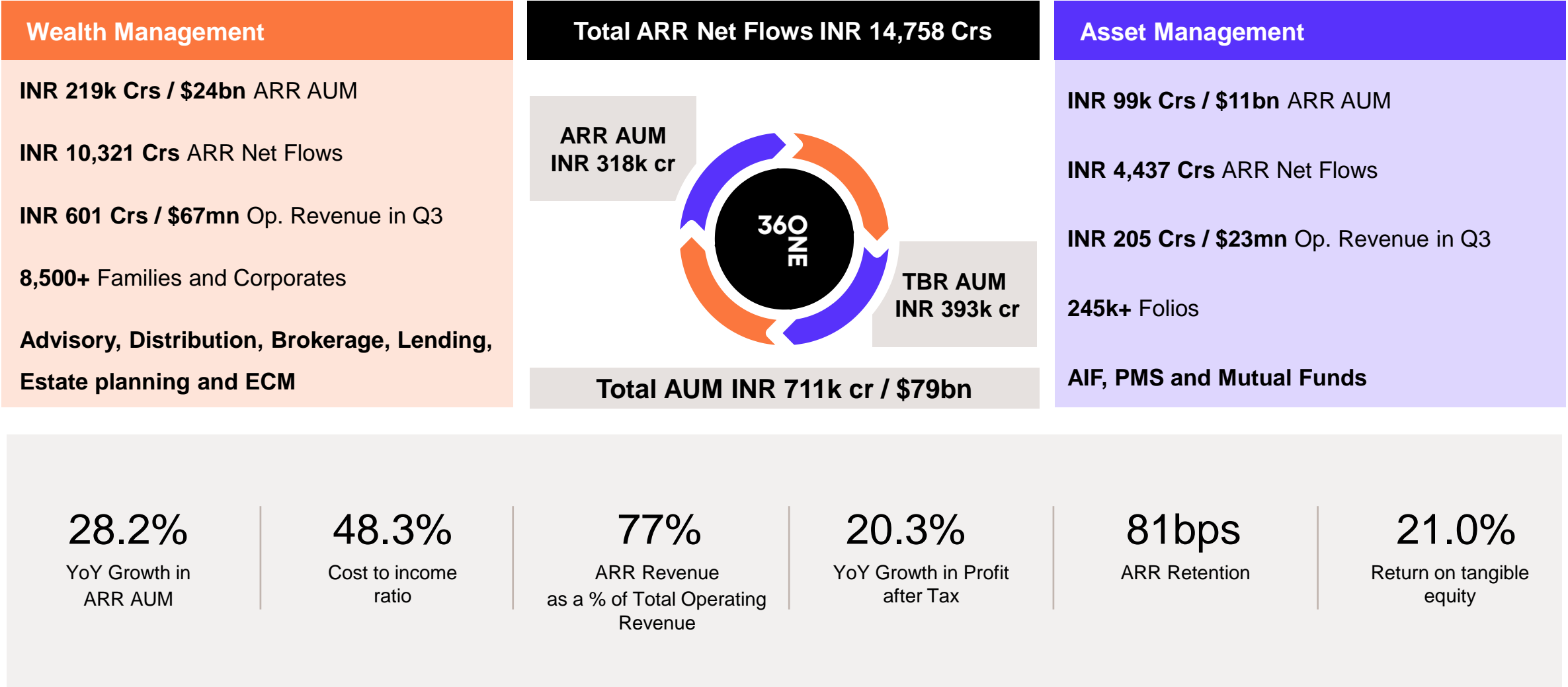
II. Business Update

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**III. Financial Update - Q3 FY26**

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# Business Snapshot - Q3 FY26



# Key Financial Highlights - Q3 FY26



## AUM

- Continued focus on ARR AUM at INR 3,17,906 Crs - up 28.2% YoY
- ARR Net flows were INR 14,758 Crs; 9M net flows of INR 46,890 Crs (excl. acquisition-related, flows at INR 26,214 Crs)
- Total AUM at INR 7,11,398 Crs - up 22.8% YoY



## Revenues

- ARR Revenue at INR 619 Crs - up 45.4% YoY, led by growth in assets across business segments
- Revenue from Operations stood at INR 806 Crs - up 33.2% YoY
- Total Revenues at INR 826 Crs - up 21.8% YoY



## Cost

- Total Costs rose to INR 399 Crs (up 24.8% YoY; flat QoQ); Q3 costs include the full impact of the New Labour Code
- Employee costs stood at INR 282 Crs, while Administrative costs at INR 117 Crs
- Cost to Income ratio stood at 48.3% vs. 49.2% in Q2 FY26



## Profit

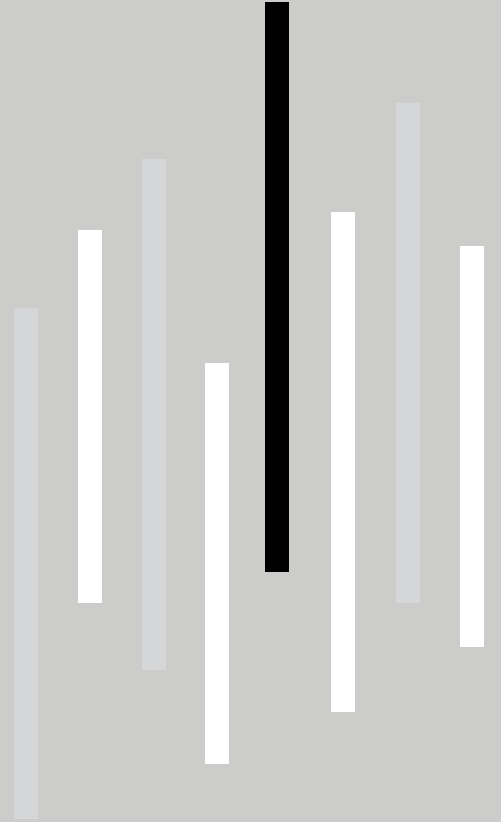
- Operating PBT stood at INR 407 Crs (+42.5% YoY), while PBT stood at INR 427 Crs (+19.1% YoY)
- PAT was at INR 331 Crs - up 20.3% YoY; Tangible RoE at 21.0%

# Consolidated Business Summary

Particulars (INR Crs)	Q3 FY26	Q2 FY26	QoQ %	Q3 FY25	YoY %	9M FY26	9M FY25	YoY%
Annual recurring revenue assets	3,17,906	2,95,324	7.6%	2,47,999	28.2%	3,17,906	2,47,999	28.2%
Revenue	826	813	1.5%	678	21.8%	2,364	1,994	18.6%
Annual Recurring Revenue	619	554	11.9%	426	45.4%	1,684	1,199	40.4%
Transactional / Brokerage Revenue	186	209	-10.9%	179	4.2%	547	595	-8.0%
Total Revenue from Operations	806	763	5.6%	605	33.2%	2,231	1,794	24.4%
Other Income	20	51	-	73	-	134	200	-
Retention								
Average ARR Assets	3,02,601	2,90,709	4.1%	2,41,784	25.2%	2,84,502	2,27,676	25.0%
Retention on ARR Assets *	0.81%	0.76%	-	0.70%	-	0.79%	0.70%	-
Costs	399	400	-0.4%	319	24.8%	1,150	883	30.2%
Employee Costs	282	285	-1.0%	240	17.3%	822	658	24.9%
Fixed Cost	205	196	5.0%	148	38.4%	581	438	32.9%
Variable Cost	77	89	-14.3%	92	-16.7%	241	221	9.1%
Admin and Other Expenses	117	115	1.3%	79	47.7%	328	225	45.6%
Profit metrics								
Operating Profit before Taxes (OPBT)	407	363	12.2%	286	42.5%	1,081	910	18.7%
PBT (after exceptional items)	427	413	3.3%	359	19.1%	1,214	993	22.3%
Profit After Tax (PAT incl. OCI & FCTR)	331	316	4.7%	275	20.3%	933	766	21.9%
Cost to Income Ratio	48.3%	49.2%	-	47.1%	-	48.6%	44.3%	-
ROE	14.0%	13.8%	-	21.0%	-	14.3%	23.2%	-
ROE Ex Goodwill & Intangibles	21.0%	20.6%	-	24.1%	-	20.4%	27.3%	-

\* includes 6bps impact on account of incremental carry income recognized in Q3 FY26

# Wealth Management



# Segmental Business Snapshot - Quarterly

Particulars (INR Crs)	ARR AUM		ARR Net Flows			ARR Revenue			ARR Retention		
	Q2 FY26	Q3 FY26	Q2 FY26	Q3 FY26	9M FY26*	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26
Wealth Management	2,03,208	2,18,957	9,322	10,321	39,620	358	415	1,111	0.72%	0.79%	0.77%

Particulars (INR Crs)	Wealth Management														
	UHNI Segment			HNI Segment			Mass Affluent			Corporates & Institutional			Total		
	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26
Revenue from Operations	486	524	1,464	3.5	3.8	8	10	10	30	68	63	156	567	601	1,658
ARR Revenue	336	396	1,060	2.5	3.3	7	6	6	17	14	9	27	358	415	1,111
TBR Revenue	150	128	404	0.9	0.5	1	4	4	13	54	54	128	209	186	547
Other Income	34	11	89	-	-	-	-	-	-	5	5	13	39	15	101
Cost	236	241	712	21	22	56	21	18	55	39	37	86	317	318	909
PBT	283	293	841	-18	-18	-48	-11	-8	-24	34	31	82	289	298	851

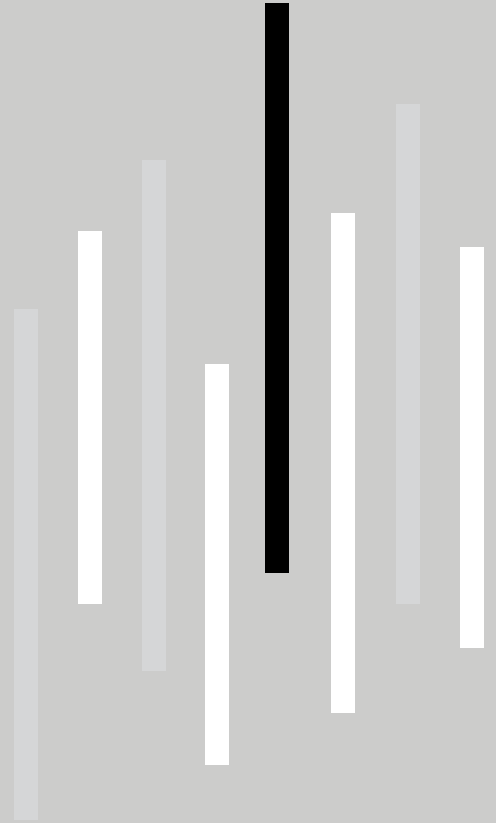
\* 9M FY26 ARR net flows include flows from UBS AG's India Wealth Management business and B&K Securities

# ARR AUM Segmental Snapshot - Quarterly

Products (INR Crs)	ARR AUM Build up - Q3 FY26		Revenue Build up - Q3 FY26		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
<b>Total ARR</b>	<b>2,03,208</b>	<b>2,18,957</b>	<b>2,06,990</b>	<b>0.79%</b>	<b>415</b>
<b>360 ONE Plus</b>	<b>74,108</b>	<b>83,676</b>	<b>73,824</b>	<b>0.29%</b>	<b>53</b>
<i>Discretionary (PMS)</i>	<i>12,595</i>	<i>13,207</i>	<i>12,933</i>	<i>0.37%</i>	<i>12</i>
<i>Non-discretionary (RIA / PMS)</i>	<i>61,513</i>	<i>70,469</i>	<i>60,891</i>	<i>0.27%</i>	<i>41</i>
<b>Distribution Assets Earning Trail Fees</b>	<b>1,18,757</b>	<b>1,24,653</b>	<b>1,22,600</b>	<b>0.73%</b>	<b>225</b>
<i>Mutual Funds</i>	<i>62,542</i>	<i>63,550</i>	<i>63,974</i>	<i>0.37%</i>	<i>60</i>
<i>Managed Accounts</i>	<i>56,216</i>	<i>61,103</i>	<i>58,626</i>	<i>1.12%</i>	<i>165</i>
<b>Lending Book</b>	<b>10,342</b>	<b>10,628</b>	<b>10,565</b>	<b>5.09%</b>	<b>136</b>



# Asset Management



# Segmental Business Snapshot - Quarterly

Particulars (INR Crs)	ARR AUM		ARR Net Flows			ARR Revenue			ARR Retention		
	Q2 FY26	Q3 FY26	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26
Asset Management	92,116	98,949	1,860	4,437	7,271	196	205	573	0.83%	0.85%	0.82%

Particulars (INR Crs)	Asset Management								
	Listed			Alternates			Total		
	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26	Q2 FY26	Q3 FY26	9M FY26
Revenue from Operations	69	66	197	127	139	376	196	205	573
ARR Revenue - Management Fee	69	66	197	90	93	262	159	159	459
ARR Revenue - Carried Interest	-	-	-	37	46	113	37	46	113
Other Income	2	1	4	10	4	28	12	5	32
Cost	34	33	99	49	48	142	83	81	241
PBT	36	33	102	88	95	261	125	129	364

# ARR AUM Segmental Snapshot - Quarterly

Products (INR Crs)	ARR AUM Build up - Q3 FY26		Revenue Build Up - Q3 FY26		
	Opening AUM	Closing AUM	Average AUM	Retentions	Revenue
<b>Total ARR</b>	<b>92,116</b>	<b>98,949</b>	<b>95,612</b>	<b>0.85%</b>	<b>205</b>
<b>Discretionary Portfolio Manager</b>	<b>33,572</b>	<b>34,536</b>	<b>34,097</b>	<b>0.45%</b>	<b>39</b>
<i>Standardized</i>	8,107	8,870	8,402	0.80%	17
<i>Institutional Mandates</i>	25,465	25,665	25,695	0.34%	22
<b>Alternate Investment Manager</b>	<b>45,473</b>	<b>50,934</b>	<b>48,075</b>	<b>1.25%</b>	<b>152</b>
<i>Listed Equity</i>	3,849	4,391	4,197	1.57%	17
<i>Private Equity</i>	26,747	28,077	27,432	1.58%	109
<i>Credit &amp; Real Assets</i>	11,753	13,927	12,738	0.70%	22
<i>Customized Multi-Asset</i>	3,125	4,539	3,708	0.39%	4
<b>Mutual Fund Manager</b>	<b>13,071</b>	<b>13,480</b>	<b>13,439</b>	<b>0.43%</b>	<b>15</b>
<i>Listed Equity</i>	10,257	10,463	10,552	0.50%	13
<i>Debt &amp; Hybrid</i>	1,656	1,743	1,722	0.21%	0.9
<i>Liquid Funds</i>	1,158	1,274	1,166	0.10%	0.3

# Capital Allocation & Dividend History

## Net Worth (INR Crs)

Wealth Management	970
Asset Management	1,469
Fixed Assets	554
Lending	3,333
(A) Tangible	6,327
(B) Goodwill + Intangibles	3,133
Net Worth (A+B)	9,460

## 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
Q3 FY26: RoE - 14.0%   Tangible RoE - 21.0%	

# Awards & Recognitions - Reinforcing our Leadership Position

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



BEST PRIVATE CREDIT DEAL – 360 ONE ASSET (WINNER) AND BEST PRIVATE CREDIT HOUSE (APAC) - 360 ONE ASSET (HIGHLY COMMENDED)



BEST PRIVATE BANK, INDIA (2025, 2024) BEST PRIVATE BANK FOR AI ADOPTION & DIGITAL INNOVATION (2025)



BEST PRIVATE BANK, INDIA



INDIA'S BEST DOMESTIC PRIVATE BANK



BEST PURE PLAY PRIVATE BANK – INDIA, BEST WEALTH MANAGER FOR DISCRETIONARY PORTFOLIO, SUCCESSION PLANNING, AND PRIVATE EQUITY



BEST PRIVATE BANK OR WEALTH MANAGER – INDIA



GREAT PLACE TO WORK CERTIFICATION 2025



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# Link to Download Data Book

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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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