

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 LIMITED



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

Rs in Crs.	Q3 FY26	Q2 FY26	Q-o-Q %	Q3 FY25	Y-o-Y %
Revenue from Operations	806	763	5.6%	605	33.2%
<i>Annual Recurring Revenue</i>	<i>619</i>	<i>554</i>	<i>11.9%</i>	<i>426</i>	<i>45.4%</i>
<i>Transactional / Brokerage Income</i>	<i>186</i>	<i>209</i>	<i>-10.9%</i>	<i>179</i>	<i>4.2%</i>
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

[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

Investor Presentation - Q3 FY26

Ringing 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 - Q3 FY26

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I. 360 ONE at a Glance

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III. Financial Update - Q3 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 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

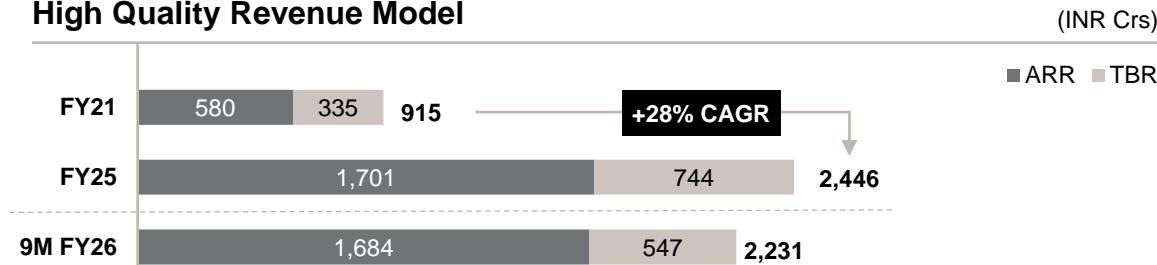
Credentials That Lend Trust To Brand 360 ONE

<p>Publicly listed Private Wealth & Asset Manager</p> <p>Market Cap: ~INR 48,000 Crs*</p>	<p>8,500+ Families and corporates</p>	<p>32 Offices India + International</p>	<p>Landmarks & Milestones</p> <table><tbody><tr><td>2008</td><td>360 ONE Wealth was born</td></tr><tr><td>2012</td><td>AUM reached INR 25,000 Crs</td></tr><tr><td>2015</td><td>General Atlantic picks up ~22% stake</td></tr><tr><td>2016</td><td>Started lending business for our Wealth clients</td></tr><tr><td>2017</td><td>AUM Distribution and Advice crosses INR 1 lac Crs</td></tr><tr><td>2018</td><td>Acquired Wealth Advisors India and Altiora Advisors</td></tr><tr><td>2019</td><td>360 ONE Wealth listed on NSE and BSE exchanges</td></tr><tr><td>2020</td><td>Acquired L&T Capital Markets</td></tr><tr><td>2021</td><td>Asset Management AUM crossed INR 50,000 Crs</td></tr><tr><td>2022</td><td>Bain Capital acquires ~25%</td></tr><tr><td>2024</td><td>AUM crossed INR 5 lac Crs</td></tr><tr><td>2024</td><td>Entered mass affluent segment through ET money</td></tr><tr><td>2024</td><td>Raised INR 2,250 Crs through QIP route</td></tr><tr><td>2025</td><td>Expanded Capital Market proposition with B&K acquisition</td></tr><tr><td>2025</td><td>Exclusive strategic collaboration with UBS AG</td></tr></tbody></table>	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 Altiora 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
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<p>Employee Team</p> <p>1,700+ Employee Strength</p>	<p>AUM INR 7,11,398 Crs Wealth: INR 6,12,449 Crs AMC: INR 98,949 Crs</p>	<p>175+ Industry Awards</p>																															
<p>1 Client-centric</p> <p>Our single-minded focus is on our clients, always. We care, we listen, we learn, and we execute to deliver beyond expectations.</p>	<p>2 Change Champion</p> <p>We embrace and accept change. We are driven by passion and a positive attitude. We seek opportunities to continuously learn and grow.</p>	<p>3 Entrepreneurial</p> <p>We have extreme ownership from ideation to execution. We are innovative, agile and outcome-oriented.</p>																															
<p>4 People-oriented</p> <p>We are inspired, collaborative and inclusive. Above all, we respect each other as individuals, colleagues and stakeholders working towards a common purpose.</p>	<p>5 Right in Spirit and Letter</p> <p>We do what is right over what is easy - for our clients, fellow employees, and stakeholders. We are transparent, honest, and courageous.</p>	<p>6 Rigorous and Risk-Conscious</p> <p>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.</p>																															

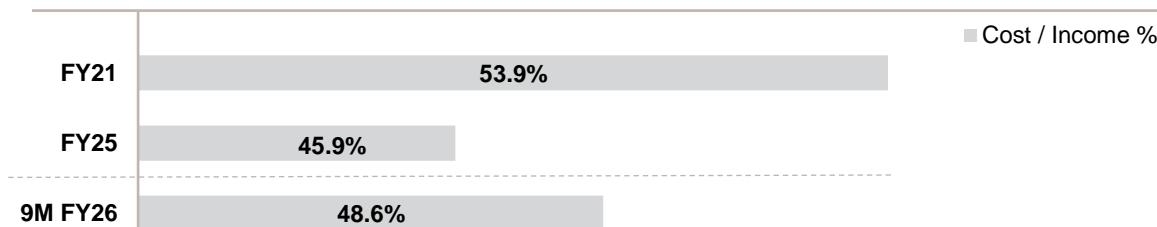
* as on December 31, 2025

360 ONE - Story in Charts

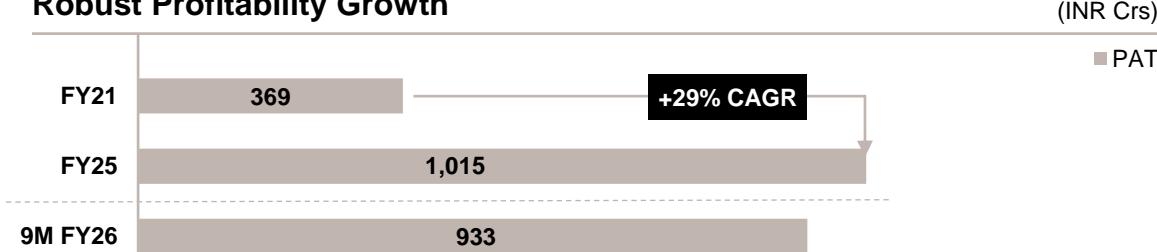
High Quality Revenue Model



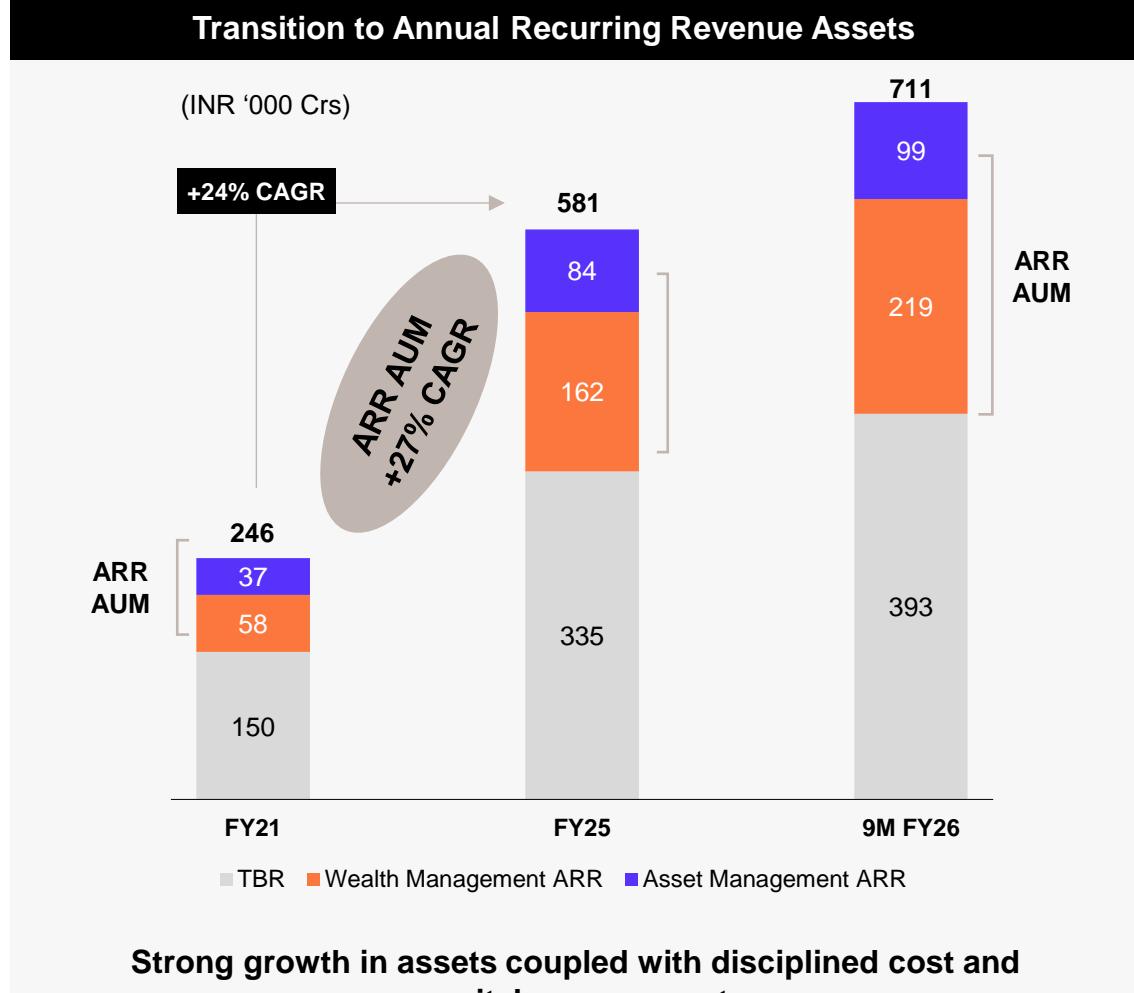
Operating Efficiencies in Place



Robust Profitability Growth



Transition to Annual Recurring Revenue Assets



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%
Wealth Management AUM	2,08,711	2,71,663	2,82,536	3,94,661	4,97,104	24%
Asset Management AUM	37,372	55,574	58,298	72,248	84,395	23%
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	-
Annual Recurring Revenue	580	921	1,165	1,327	1,701	31%
Transaction & Brokerage Income	335	477	400	519	744	22%
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%
Employee Costs	417	602	520	709	912	22%
Admin and Other Costs	150	183	198	247	306	19%
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)	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	YoY%
Total AUM	5,79,222	5,81,498	6,63,924	6,71,625	7,11,398	22.8%
Wealth Management AUM	4,93,972	4,97,104	5,71,380	5,79,509	6,12,449	24.0%
Asset Management AUM	85,250	84,395	92,544	92,116	98,949	16.1%
Closing ARR AUM	2,47,999	2,46,828	2,87,317	2,95,324	3,17,906	28.2%
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	-
Annual Recurring Revenue	426	502	511	554	619	45.4%
Transaction & Brokerage Income	179	150	152	209	186	4.2%
Revenue from Operations	605	652	662	763	806	33.2%
Other Income	73	7	63	51	20	-
Total Revenue	678	658	725	813	826	21.8%
Costs	319	334	351	400	399	24.8%
Employee Costs	240	254	255	285	282	17.3%
Admin and Other Costs	79	80	96	115	117	47.7%
Operating PBT	286	318	311	363	407	42.5%
PBT	359	324	374	413	427	19.1%
PAT	275	250	287	316	331	20.3%
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

II. Business Update

III. Financial Update - Q3 FY26

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

Wealth Management				Asset Management	
Core Wealth	New Initiatives		Alternates	Public Markets	
<ul style="list-style-type: none"> ➤ Bespoke solutions for UHNIs with a focus on clients with INR 50+ Crs financial net worth ➤ Strong association with 8,500+ relevant clients ➤ Access to lending, trust and estate planning services 	<ul style="list-style-type: none"> ➤ Expanding footprint to serve clients in the INR 10 - 50 Crs category ➤ ET Money - To be one of the most trusted wealth partner for mass-affluent Indians ➤ Building strong global presence through the strategic collaboration with UBS 	<ul style="list-style-type: none"> ➤ Building strong broking and transactional platform - well positioned for growth with WM franchise <ul style="list-style-type: none"> - <i>Established mid-market leadership within Institutional Equities</i> - <i>Strengthening of ECM platform underway</i> - <i>Deep platform to service 600+ corporate treasuries</i> 	<ul style="list-style-type: none"> ➤ Largest bouquet of pre-IPO, PE and crossover funds in the industry ➤ Successful early investors in marquee companies ➤ Market leader in the fast-growing Private Credit segment ➤ Amongst largest investors in organized REITs and InvITs 	<ul style="list-style-type: none"> ➤ Expertise in large public markets platform (incl. MFs and AIFs) ➤ Manage assets for 5+ global institutions ➤ Strong domestic distribution base ➤ Rich pedigree in asset management and superior fund performance 	
<p>Comprehensive, unbiased advice and execution capabilities across our clients' financial & business wealth, succession & legacy needs</p>				<p>Disciplined investment philosophies that align our strategic and tactical outlook to clients' bespoke investment mandates</p>	

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

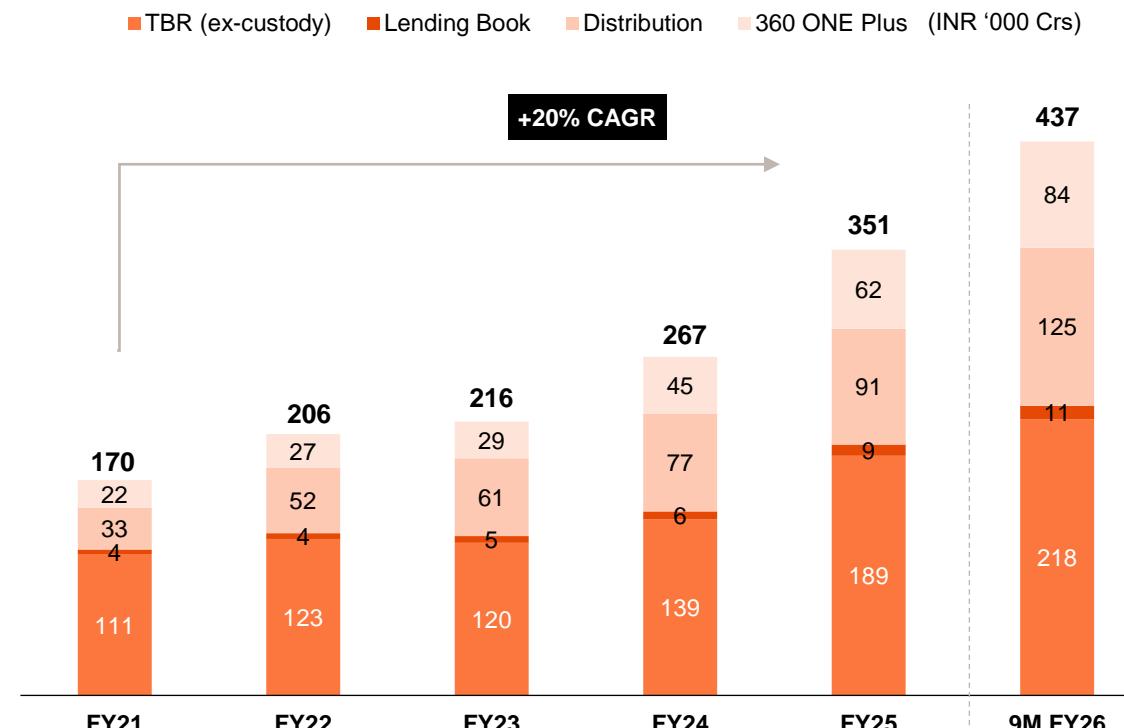
Strategic initiatives

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

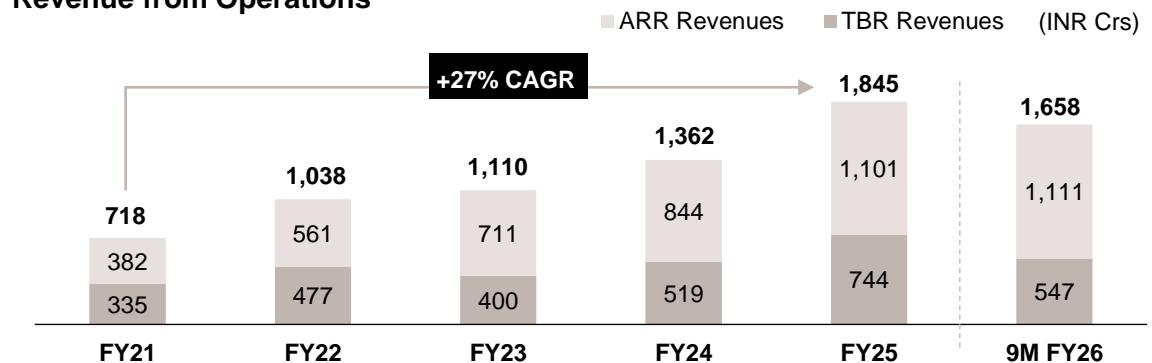
With B&K acquisition, strong access to 600+ corporate treasuries enabled

Wealth Management - Story in Charts

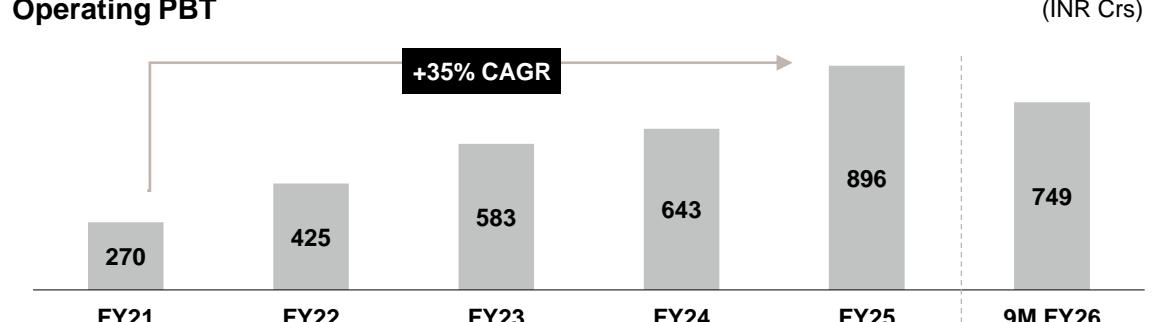
Wealth Management AUM (ex-custody)



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

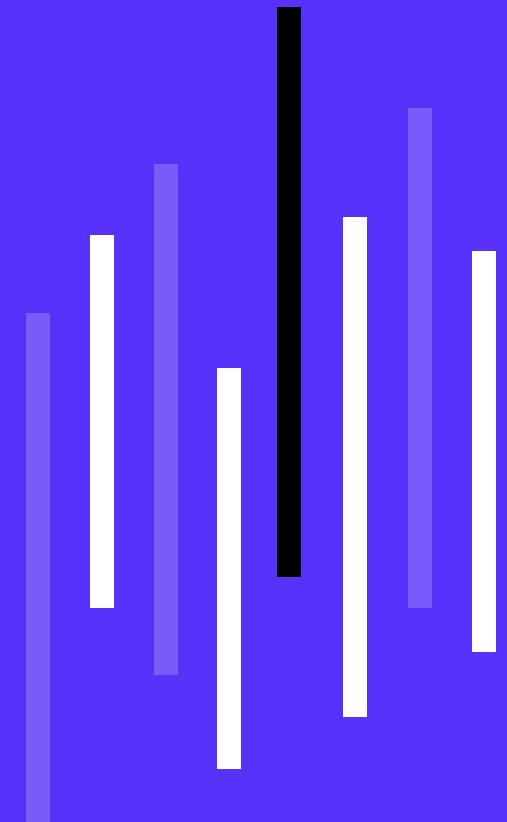
P/L Summary (INR Crs)	FY21	FY22	FY23	FY24	FY25	CAGR %
Total Wealth AUM (ex-custody)	1,69,672	2,06,170	2,16,045	2,66,892	3,51,321	20%
Wealth ARR AUM	58,280	82,733	95,702	1,28,171	1,62,433	29%
<i>360 ONE Plus (DPMS / NDPMS-RIA)</i>	21,622	26,600	29,132	44,781	62,212	30%
<i>Distribution Assets</i>	33,038	51,815	61,203	76,960	91,448	29%
<i>Lending Book</i>	3,620	4,318	5,367	6,430	8,773	25%
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>	382	561	711	844	1,101	30%
<i>Transaction & Brokerage Income</i>	335	477	400	519	744	22%
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)	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	YoY%
Total Wealth AUM (ex-custody)	3,21,605	3,51,321	4,05,995	4,20,898	4,36,697	35.8%
Wealth ARR AUM	1,62,749	1,62,433	1,94,773	2,03,208	2,18,957	34.5%
360 ONE Plus (DPMS / NDPMS-RIA)	59,053	62,212	71,073	74,108	83,678	41.7%
<i>Distribution Assets</i>	95,646	91,448	1,15,988	1,18,757	1,24,653	30.3%
<i>Lending Book</i>	8,050	8,773	7,711	10,342	10,628	32.0%
Transaction & Broking (TBR ex-custody)	1,58,856	1,88,888	2,11,222	2,17,690	2,17,740	37.1%
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>	289	317	339	358	415	43.4%
<i>Transaction & Brokerage Income</i>	179	150	152	209	186	4.2%
Revenue from Operations	468	467	490	567	601	28.4%
Other Income	59	5	48	39	15	-
Total Revenue	527	472	538	605	616	16.9%
Costs	251	256	275	317	318	26.7%
Operating PBT	217	210	216	250	283	30.3%
Profit before Taxes (PBT)	276	215	264	289	298	7.9%
Cost to Income	47.6%	54.3%	51.0%	52.3%	51.6%	-
Custody AUM	1,72,368	1,45,782	1,65,385	1,58,611	1,75,752	-

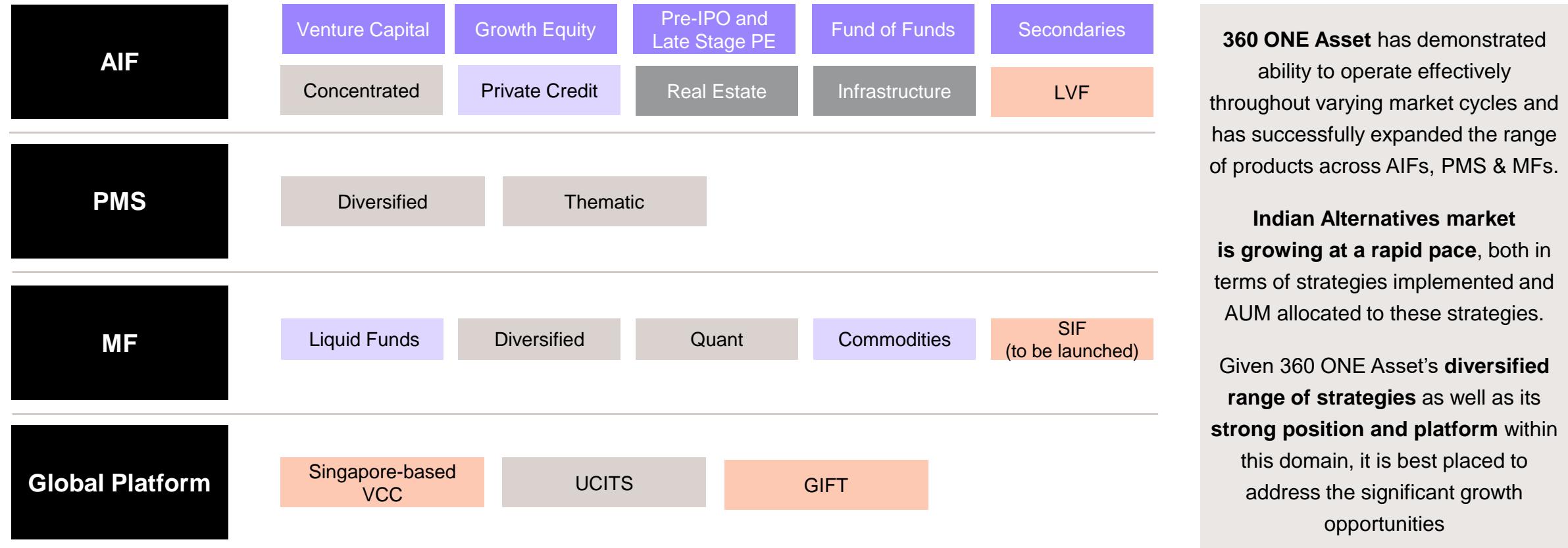
Asset Management

An Overview



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

Focused on Product Innovation, Institutional Mandates & Domestic Distribution



Total AUM: INR 98,949 Crs across various strategies (as of Dec 31, 2025)

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



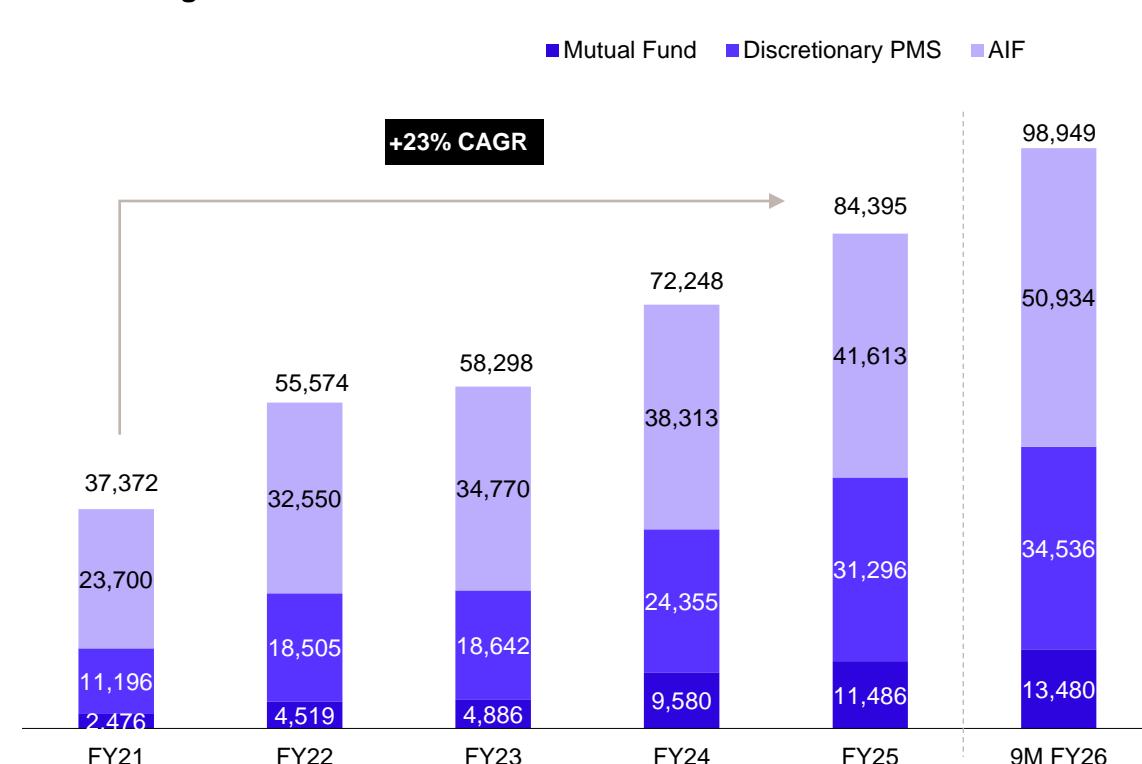
Strong Performance Track Record



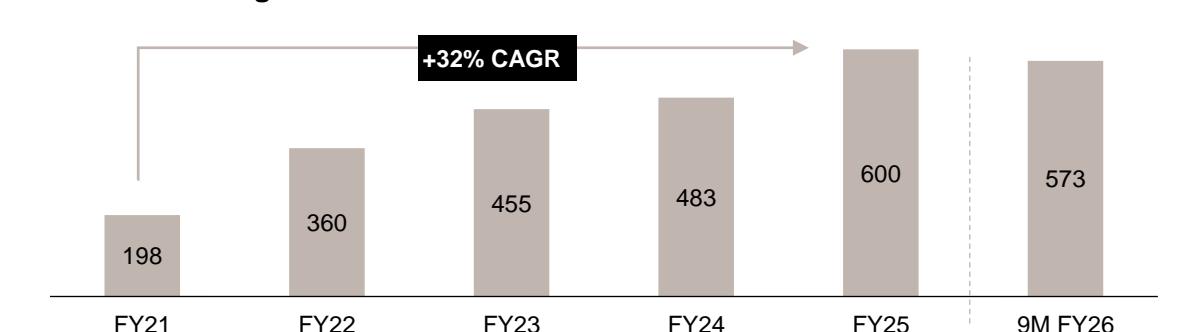
Strong team of 70+ Investment professionals across strategies

Asset Management - Story in Charts

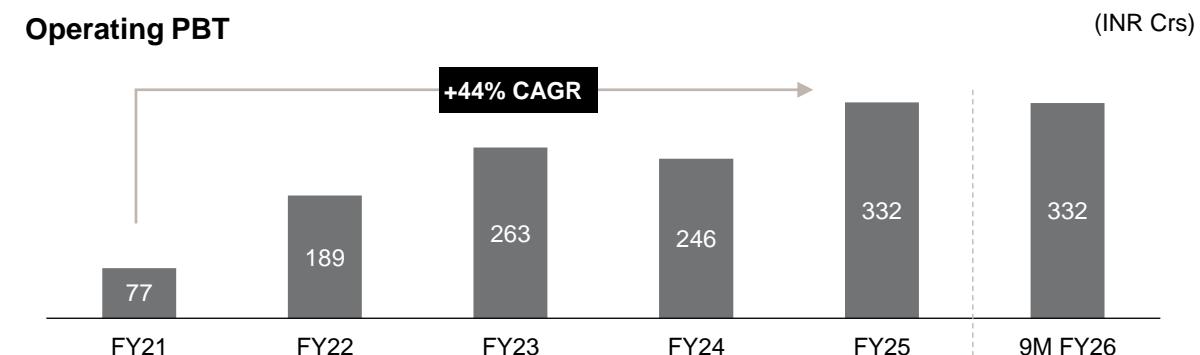
Asset Management AUM



Annual Recurring Revenue



Operating PBT



- 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)	Q3 FY25	Q4 FY25	Q1 FY26	Q2 FY26	Q3 FY26	YoY%
Total Asset Management AUM	85,250	84,395	92,544	92,116	98,949	16.1%
<i>Alternative Investment Fund</i>	41,701	41,613	45,141	45,473	50,934	22.1%
<i>Discretionary PMS</i>	31,952	31,296	34,644	33,572	34,536	8.1%
<i>Mutual Fund</i>	11,597	11,486	12,759	13,071	13,480	16.2%
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>	137	185	172	196	205	49.5%
<i>Other Income</i>	14	2	15	12	5	-
Total Revenue	151	187	187	208	210	38.9%
Costs	69	78	77	83	81	17.9%
Operating PBT	68	107	95	112	124	81.3%
Profit before Taxes (PBT)	82	109	110	125	129	56.4%
Cost to Income	45.5%	41.7%	41.0%	40.1%	38.6%	-

Agenda

I. 360 ONE at a Glance

II. Business Update

III. Financial Update - Q3 FY26

Business Snapshot - Q3 FY26

Wealth Management

INR 219k Crs / \$24bn ARR AUM

INR 10,321 Crs ARR Net Flows

INR 601 Crs / \$67mn Op. Revenue in Q3

8,500+ Families and Corporates

**Advisory, Distribution, Brokerage, Lending,
Estate planning and ECM**

Total ARR Net Flows INR 14,758 Crs

ARR AUM
INR 318k cr



Asset Management

INR 99k Crs / \$11bn ARR AUM

INR 4,437 Crs ARR Net Flows

INR 205 Crs / \$23mn Op. Revenue in Q3

245k+ Folios

AIF, PMS and Mutual Funds

28.2%

YoY Growth in
ARR AUM

48.3%

Cost to income
ratio

77%

ARR Revenue
as a % of Total Operating
Revenue

20.3%

YoY Growth in Profit
after Tax

81bps

ARR Retention

21.0%

Return on tangible
equity

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%
<i>Annual Recurring Revenue</i>	619	554	11.9%	426	45.4%	1,684	1,199	40.4%
<i>Transactional / Brokerage Revenue</i>	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%
<i>Fixed Cost</i>	205	196	5.0%	148	38.4%	581	438	32.9%
<i>Variable Cost</i>	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
Total ARR	2,03,208	2,18,957	2,06,990	0.79%	415
360 ONE Plus	74,108	83,676	73,824	0.29%	53
<i>Discretionary (PMS)</i>	12,595	13,207	12,933	0.37%	12
<i>Non-discretionary (RIA / PMS)</i>	61,513	70,469	60,891	0.27%	41
Distribution Assets Earning Trail Fees	1,18,757	1,24,653	1,22,600	0.73%	225
<i>Mutual Funds</i>	62,542	63,550	63,974	0.37%	60
<i>Managed Accounts</i>	56,216	61,103	58,626	1.12%	165
Lending Book	10,342	10,628	10,565	5.09%	136

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
Total ARR	92,116	98,949	95,612	0.85%	205
Discretionary Portfolio Manager	33,572	34,536	34,097	0.45%	39
<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
Alternate Investment Manager	45,473	50,934	48,075	1.25%	152
<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 & 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
Mutual Fund Manager	13,071	13,480	13,439	0.43%	15
<i>Listed Equity</i>	10,257	10,463	10,552	0.50%	13
<i>Debt & 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
<i>First Interim Dividend (April 2025)</i>	6.0
<i>Second Interim Dividend (Oct 2025)</i>	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



WINNER
Private Bank or Wealth Manager (India)
360 One



GREAT PLACE TO WORK CERTIFICATION 2025



BEST DOMESTIC PRIVATE BANK INDIA



BEST PRIVATE BANK FOR DIGITALLY EMPOWERING RMS



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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