Q2 FY27 RESULTS PRESS RELEASE

Strong Earnings Growth with Robust Asset Quality

- **Consolidated Profit after Tax: ₹1,288 crore (↑ 38% y-o-y)**
- **Consolidated Revenue[1]: ₹16,545 crore (↑ 31% y-o-y)**
- **Total lending AUM: ₹2,33,930 crore (↑ 32% y-o-y, ↑ 7% q-o-q)**
- **Mutual fund quarterly average AUM: ₹4,41,787 crore (↑ 4% y-o-y)**
- **Life insurance individual first year premium: ₹2,342 crore in H1 FY27 (↑ 25% y-o-y)**
- **Health insurance gross written premium: ₹4,543 crore in H1 FY27 (↑ 48% y-o-y)**

Mumbai, October 30, 2026: Aditya Birla Capital Limited ("The Company") announced its financial results for the quarter and half year ended September 30, 2026.

The consolidated revenue[1] grew by 31% year-on-year to ₹ 16,545 crore in Q2 FY27. The consolidated profit after tax grew by 38% year-on-year to ₹ 1,288 crore in Q2 FY27. The overall lending AUM (NBFC and HFC) grew by 32% year-on-year and 7% sequentially to ₹ 2,33,930 crore as on September 30, 2026. The total AUM (AMC, life insurance and health insurance) increased 2.2 times year-on-year to ₹ 12,33,619 crore as on September 30, 2026. The life insurance individual first year premium grew by 25% year-on-year to ₹ 2,342 crore in H1 FY27 and health insurance gross written premium grew by 48% year-on-year to ₹ 4,543 crore in H1 FY27.

Key Business Highlights:

NBFC Business – Q2 FY27

- Disbursements grew by 12% year-on-year and 17% sequentially to ₹ 24,708 crore
- AUM grew by 26% year-on-year and 5% sequentially to ₹ 1,76,557 crore
- Profit before tax grew by 41% year-on-year and 11% sequentially to ₹ 1,352 crore
- Return on assets increased by 25 bps year-on-year and 6 bps sequentially to 2.45%
- Gross stage 2 and 3 ratio improved by 72 bps year-on-year and 12 bps sequentially to 2.31%

Housing Finance – Q2 FY27

- Disbursements grew by 55% year-on-year and 19% sequentially to ₹ 8,957 crore
- AUM grew by 50% year-on-year and 11% sequentially to ₹ 57,373 crore
- Profit before tax grew by 73% year-on-year and 12% sequentially to ₹ 335 crore
- Return on assets stood at 2.12%
- Gross stage 2 and 3 ratio improved by 45 bps year-on-year and 13 bps sequentially to 0.65%

AMC Business – Q2 FY27

- Mutual fund quarterly average assets under management grew by 4% year-on year to ₹ 4,41,787 crore
- Equity QAAUM grew by 9% year-on-year to ₹ 2,09,230 crore
- Individual monthly average assets under management grew by 5% year-on-year to ₹2,17,740 crore
- Profit after tax stood at ₹ 221 crore

1. Consolidated segment revenue; for Ind AS statutory reporting purpose Asset management, wellness business and health insurance are not consolidated and included under equity accounting.

Life Insurance Business – H1 FY27

- Individual First Year Premium (FYP) grew by 25% year-on-year to ₹ 2,342 crore
- Group new business premium increased by 90% year-on-year to ₹ 4,232 crore
- Renewal premium grew by 20% year-on-year to ₹ 5,578 crore
- Net value of new business (VNB) margin increased by 447 bps year-on-year to 16.1%
- Absolute net VNB grew by 78% year-on-year to ₹ 424 crore

Health Insurance Business – H1 FY27

- Gross written premium grew by 48% year-on-year to ₹ 4,543 crore
- Standalone health insurer market share increased by 70 bps year-on-year to 14.2%
- Combined ratio stood at 107%

The Company continues to strengthen its digital platforms to enable seamless customer onboarding and service delivery. The Company's D2C platform, ABCD offers a comprehensive portfolio of more than 26 products and services such as payments, loans, insurance, and investments. The platform has witnessed a strong response with about 1.3 crore customer acquisitions as of September 30, 2026.

The comprehensive B2B platform for the MSME ecosystem, Udyog Plus, offers seamless, paperless digital journey for business loans, supply chain financing and a host of other value-added services. It has scaled up significantly with over 24 lakh registrations and reached an AUM of ₹ 7,262 crore as of September 30, 2026.

The Company also continues to expand its physical footprint with a pan-India presence of 1,822 branches across all businesses as of September 30, 2026. The branch expansion is targeted at driving penetration into tier 3 and tier 4 towns and new customer segments.

About Aditya Birla Capital Limited

Aditya Birla Capital Limited ("ABCL") is a listed systemically important non-deposit taking Non-Banking Financial Company (NBFC) and the holding company of the financial services businesses. Through its subsidiaries/JVs, ABCL provides a comprehensive suite of financial solutions across Loans, Investments, Insurance, and Payments to serve the diverse needs of customers across their lifecycles. Powered by about 67,300 employees, the businesses of ABCL have a nationwide reach with 1,822 branches and more than 200,000 agents/channel partners along with several bank partners.

Aditya Birla Capital Limited is a part of the US$ 72 billion global conglomerate Aditya Birla Group, which is in the league of Fortune 500 and has a consolidated market cap of over US $118 billion. Anchored by an extraordinary force of over 227,500 employees, the Group is built on a strong foundation of stakeholder value creation. With over seven decades of responsible business practices, the Group's businesses have grown into global powerhouses in a wide range of sectors - from metals to cement, fashion to financial services and textiles to trading. Today, over 42% of the Group revenues flow from overseas operations that span 41 countries across six continents with over 600 state-of-the-art manufacturing units. For more information, visit www.adityabirlacapital.com

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