Aditya Birla Sun Life Insurance Company Limited

ADITYA BIRLA CAPITAL
LIFE INSURANCE

July 24, 2026

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai- 400001
Scrip: 973339/ 973603/ 975813/ 975898/976773/977620

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot. C/1, G-Block, Bandra-Kurla Complex,
Bandra (East),
Mumbai 400 051
Scrip: ABSL31/ ABSLI34/ABSL35/ABSL36

Dear Sir/Madam,

Sub: Outcome of the Board Meeting held on July 24, 2026, under Regulations 51 and 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Pursuant to Regulations 51(2) and 52(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('SEBI Listing Regulations'), we wish to inform that the Board of Directors of Aditya Birla Sun Life Insurance Company Limited at its Meeting held today i.e., Friday, July 24, 2026, *inter alia*, approved the Unaudited Standalone Financial Results (Limited Review) of the Company for the quarter ended June 30, 2026.

The Unaudited Standalone Financial Results along with the limited review report for the quarter ended June 30, 2026, are attached herewith for your records.

The Board Meeting of Aditya Birla Sun Life Insurance Company Limited commenced at 4.30 P.M. (IST) and concluded at 6.00 P.M. (IST).

This above is for your information, records and dissemination.

For Aditya Birla Sun Life Insurance Company Limited

Chetan Harishchandra Shigavan

Digitally signed by Chetan Harishchandra Shigavan
DN: c=IN, o=Personal, title=7400, pseudonym=0480e74ca2c64d82a40e0fff2137326d, 2.5.4.20=ced59bb7c024442abe0c5b29d34fb21f8cd5e4ddc77e36c9cbae0ec0159f0f38, postalCode=400072, st=Maharashtra, serialNumber=460f25abe818a2bec37f5a8126cc890d017067a6edcd503c6e19eaec04e7c1e7, cn=Chetan Harishchandra Shigavan
Date: 2026.07.24 18:09:55 +05'30'

Chetan Shigavan
Company Secretary

Cc: **Axis Trustee Services Limited**
The Ruby, 2nd Floor, SW, 29,
Senapati Bapat Marg, Dadar West,
Mumbai 400 028

M M NISSIM & CO LLP
Chartered Accountants
Barodawala Mansion
B-wing, 3rd Floor,
81, Dr. Annie Besant Road,
Worli, Mumbai – 400 018

B. K. Khare & Co.
Chartered Accountants
706-708,
Sharda Chambers,
New Marine Lines,
Mumbai - 400 020

Independent Auditors' Review Report on Unaudited Standalone Financial Results for the quarter ended June 30, 2026 of Aditya Birla Sun Life Insurance Company Limited pursuant to the Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors of
Aditya Birla Sun Life Insurance Company Limited

1. We have reviewed the accompanying Statement of Unaudited Standalone Financial Results of **Aditya Birla Sun Life Insurance Company Limited** (the "Company") for the quarter ended June 30, 2026 (the "Statement"), being submitted by the Company pursuant to the requirements of Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including relevant circulars issued by the SEBI from time to time (the "Listing Regulations"), as applicable and Insurance Regulatory and Development Authority of India (the "IRDAI") Circular reference: IRDA/ F&I/ REG/ CIR/ 208 / 10/ 2016 dated October 25, 2016.

2. The Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the requirements of, the recognition and measurement principles laid down in Accounting Standard 25, "Interim Financial Reporting" ("AS 25"), prescribed under section 133 of the Companies Act, 2013 (the "Act"), read with relevant rules issued thereunder and other accounting principles generally accepted in India, read with the accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, 1938, as amended (the "Insurance Act"), the Insurance Regulatory and Development Authority of India Act, 1999 (the "IRDAI Act"), the Insurance Regulatory and Development Authority (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024 (the "Regulations") and orders/directions/circulars issued by the IRDAI and the information required to be disclosed in terms of Regulation 52 read with Regulation 63(2) of the Listing Regulations, to the extent applicable. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India ("ICAI"). This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free from material misstatement. A review of interim financial information consists of making inquiries, primarily of the company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with the Standards on Auditing specified under section 143(10) of the Act, and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

M M NISSIM & CO LLP
FRN : 107122W / W100672
MUMBAI
CHARTERED ACCOUNTANTS

B.K. KHARE & CO.
Chartered Accountants

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the requirements of the recognition and measurement principles laid down in the aforesaid accounting standard and other accounting principles generally accepted in India, read with the accounting and presentation principles as prescribed in the relevant provisions of the Insurance Act, the IRDAI Act, the Regulations and orders/directions/circulars issued by the IRDAI, has not disclosed the information required to be disclosed in terms of Regulation 52 read with Regulation 63(2) of the Listing Regulations, to the extent applicable, including the manner in which it is to be disclosed, or that it contains any material misstatement.

5. The actuarial valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists, is the responsibility of the Company's Appointed Actuary (the "Appointed Actuary"). The actuarial valuation of these liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists as at June 30, 2026, has been duly certified by the Appointed Actuary and in his opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by the IRDAI and the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon Appointed Actuary's certificate in this regard for forming our conclusion on the valuation of liabilities for life policies in force and for policies in respect of which premium has been discontinued but liability exists, as contained in the Statement.

6. The figures for the corresponding quarter ended June 30, 2025 were reviewed by S. B. Billimoria & Co. LLP, Chartered Accountants and M M NISSIM & CO LLP, Chartered Accountants, the Joint Statutory Auditors of the Company whose report dated July 25, 2025, expressed an unmodified conclusion on those unaudited standalone financial results. Accordingly, B. K. Khare & Co., Chartered Accountants, does not express any conclusion on the figures reported in the Statement for the corresponding quarter ended 30 June 2025.

Our conclusion on the statement is not modified in respect of these matters.

For **M M NISSIM & CO LLP**
Chartered Accountants
Firm's Regn no. 107122W / W100672

Shrenik I Katariya
Partner
Membership No: 142251
UDIN: **26142251HVDYZZ6725**
Mumbai
July 24, 2026

For **B. K. Khare & Co.**
Chartered Accountants
Firm's Regn no. 105102W

Shirish Rahalkar
Partner
Membership No: 111212
UDIN: **26111212YWKMZN7719**
Mumbai
July 24, 2026

Aditya Birla Sun Life Insurance Company Limited
IRDA Registration Number: 109 dated 31st January 2001
Statement of Standalone Results for the Quarter ended June 30, 2026
(Amounts in lakhs of Indian Rupees)

Sr No.	Particulars	Unaudited Quarter ended 30th June, 2026	Audited Quarter ended 31st March, 2026	Unaudited Quarter ended 30th June, 2025	Audited Year ended 31st March, 2026
	Policyholders' A/C				
1	Gross Premium Income:				
	(a) First Year Premium	**98,057**	1,66,547	82,669	4,83,497
	(b) Renewal Premium	**2,34,513**	4,46,517	1,97,823	12,18,968
	(c) Single Premium	**1,41,725**	3,17,760	78,871	7,75,480
2	Net Premium Income[1]	**4,56,671**	9,11,240	3,44,621	24,15,892
3	Income from investments: (Net)[2]	**4,76,360**	(1,89,094)	3,53,397	4,63,494
4	Other Income	**3,904**	3,618	3,210	13,506
5	Transfer of funds from Shareholders' A/c[3]	**16,596**	12,606	14,293	48,870
6	**Total 2 to 5**	**9,53,531**	**7,38,370**	**7,15,521**	**29,41,762**
7	Commission on:				
	(a) First Year Premium	**30,747**	58,545	28,553	1,67,026
	(b) Renewal Premium	**5,852**	10,698	5,706	31,413
	(c) Single Premium	**12,167**	14,732	7,122	44,049
8	Net Commission[7]	**48,766**	**83,975**	**41,381**	**2,42,488**
9	Operating Expenses related to insurance business (a+b):				
	(a) Employees remuneration and welfare expenses	**44,505**	57,198	40,481	1,86,325
	(b) Other operating expenses	**24,536**	30,308	17,368	96,810
10	Expenses of Management (8+9) [4]	**1,17,807**	**1,71,481**	**99,230**	**5,25,623**
11	Provisions for doubtful debts (including bad debts written off)	**145**	(30)	76	129
12	Provisions for diminution in value of investments	**172**	30	8	38
13	Others - Provision for standard and non standard assets	**-**	-	-	-
14	Goods and Service tax charge on linked charges	**748**	686	3,554	8,251
15	Provision for taxes	**1,677**	4,321	1,771	8,720
16	Benefits Paid[5] (Net)[1]	**2,28,320**	3,50,395	2,51,756	12,78,282
17	Change in actuarial liability	**5,91,879**	1,91,710	3,51,216	10,75,091
18	**Total (10+11+12+13+14+15+16+17)**	**9,40,748**	**7,18,593**	**7,07,612**	**28,96,134**
19	**Surplus/(Deficit) (6-18)**	**12,783**	**19,777**	**7,909**	**45,628**
20	**Appropriations**				
	(a) Transferred to Shareholders	**13,765**	12,103	10,857	41,710
	(b) Funds for Future Appropriations	**(982)**	7,673	(2,946)	3,918
	(a) Interim bonus paid	**23**	20	42	115
	(b) Terminal bonus paid	**128**	138	53	347
	(c) Allocation of bonus to policyholders	**-**	42,265	-	42,265
	(d) Surplus shown in the Revenue Account	**12,783**	19,776	7,911	45,628
	Total Surplus	**12,934**	**62,199**	**8,006**	**88,355**
	SHAREHOLDERS' A/C				
21	Transfer from Policyholders' Account	**13,765**	12,103	10,857	41,710
22	Total income under Shareholders' Account				
	(a) Investment Income	**12,155**	11,250	9,886	42,618
	(b) Other income	**-**	121	-	323
23	Expenses other than those related to insurance business[6]	**5,222**	4,578	4,120	17,789
24	Transfer of funds to Policyholders' A/c	**16,596**	12,606	14,293	48,870
25	Provisions for doubtful debts (including write off)	**-**	-	-	-
26	Provisions for diminution in value of investments	**-**	-	-	(1)
27	**Profit/(loss) before tax (22+23-24-25-26-27)**	**4,102**	**6,290**	**2,330**	**17,993**
28	Provisions for tax	**513**	(144)	(242)	(45)
29	**Profit/(loss) after tax and before extraordinary items**	**3,589**	**6,434**	**2,572**	**18,038**
30	Extraordinary Items (Net of tax expenses)	**-**	-	-	-
31	**Profit/(loss) after tax and extraordinary items**	**3,589**	**6,434**	**2,572**	**18,038**
32	Dividend per share:				
	(a) Interim Dividend	**-**	-	-	-
	(b) Final Dividend	**-**	-	-	-
33	Debenture redemption reserve	**-**	5,000	2,000	7,000
34	Profit/(Loss) carried to Balance Sheet	**66,426**	62,837	52,371	62,837
35	Paid up equity share capital	**2,09,312**	2,09,312	2,01,959	2,09,312
37	Share application money pending allotment	**1,751**	1,678	1,226	1,678
38	Reserve & Surplus (excluding Revaluation Reserve)	**2,90,479**	2,87,880	2,05,072	2,87,880
39	Fair value Change Account and revaluation reserve (Shareholders)	**1,577**	(1,099)	415	(1,099)
40	**Total Assets:**				
	(a) Investments:				
	- Shareholders'	**6,64,875**	6,57,184	5,38,179	6,57,184
	-Policyholders' Fund excluding Linked Assets	**66,86,617**	63,41,516	58,39,886	63,41,516
	-Assets held to cover Linked Liabilities	**43,97,231**	40,51,842	40,03,587	40,51,842
	(b) Other Assets (Net of current liabilities and provisions)	**1,23,289**	1,33,613	1,23,652	1,33,613

Foot notes:

1 Net of reinsurance
2 Net of amortisation and losses (including capital gains)
3 Includes transfer from shareholder A/c towards remuneration of MD/CEO/WTD/Other KMPs
4 Contribution towards EOM has been evaluated annually as per applicable regulations prevailing at that point in time
5 Inclusive of interim, terminal and revisionary bonus
6 Includes Interest on NCD, Expenses towards CSR activities and Penalties
7 Inclusive of rewards and/or remuneration to agents, brokers or other intermediaries

Aditya Birla Sun Life Insurance Company Limited
IRDA Registration Number: 109 dated 31st January 2001
Segment Reporting (Standalone) for the Quarter ended June 30, 2026
(Amounts in lakhs of Indian Rupees)

Sr No.	Particulars	Unaudited Quarter ended 30th June, 2026	Audited Quarter ended 31st March, 2026	Unaudited Quarter ended 30th June, 2025	Audited Year ended 31st March, 2026
1	**Segment Income:**				
A)	**Policyholders:**				
	Non Par Linked Individual Life				
	Net Premium	**84,687**	1,45,249	66,786	4,10,526
	Income from investments[2]	**2,78,053**	(2,47,323)	1,98,444	225
	Transfer of Funds from shareholders' account	**14,973**	10,611	6,305	36,046
	Other income	**486**	404	330	1,176
	Non Par Linked Group Life				
	Net Premium	**35,028**	1,69,969	35,889	3,48,440
	Income from investments[2]	**58,565**	(34,274)	38,121	33,490
	Transfer of Funds from shareholders' account	**1**	1,821	1	5
	Other income	**34**	71	61	239
	Non Par Linked Pension Individual				
	Net Premium	**856**	1,347	1,209	4,180
	Income from investments[2]	**4,283**	(4,558)	4,293	1,392
	Transfer of Funds from shareholders' account	**0**	0	0	0
	Other income	**1**	0	2	3
	Non Par Linked Pension Group				
	Net Premium	**3,443**	11,609	1,810	1,07,620
	Income from investments[2]	**13,413**	(10,832)	7,549	2,018
	Transfer of Funds from shareholders' account	**0**	0	22	0
	Other income	**3**	(14)	3	73
	Non Par Linked Health Individual				
	Net Premium	**19**	32	19	96
	Income from investments[2]	**519**	(621)	507	116
	Transfer of Funds from shareholders' account	**0**	0	0	0
	Other income	**0**	(0)	0	0
	Non Par Non Linked Individual Life				
	Net Premium	**1,61,941**	3,47,120	1,41,811	9,37,166
	Income from investments[2]	**71,988**	56,056	50,222	2,17,831
	Transfer of Funds from shareholders' account	**77**	111	7,699	11,888
	Other income	**2,249**	1,613	1,851	7,009
	Non Par Non Linked Group Life				
	Net Premium	**43,358**	45,833	31,051	1,44,248
	Income from investments[2]	**8,199**	7,635	9,038	32,457
	Transfer of Funds from shareholders' account	**3**	3	3	13
	Other income	**60**	6	75	134
	Non Par Non Linked Group Life Variable				
	Net Premium	**38,217**	42,388	5,816	67,075
	Income from investments[2]	**3,556**	3,316	3,212	12,935
	Transfer of Funds from shareholders' account	**0**	0	(0)	1
	Other income	**32**	35	10	58
	Non Par Non Linked Pension Individual				
	Net Premium	**559**	871	485	2,810
	Income from investments[2]	**108**	100	60	314
	Transfer of Funds from shareholders' account	**685**	22	106	689
	Other income	**3**	0	2	4
	Non Par Non Linked Annuity Individual				
	Net Premium	**35,726**	53,658	16,547	1,23,110
	Income from investments[2]	**5,215**	4,532	3,413	15,657
	Transfer of Funds from shareholders' account	**743**	3	1	5
	Other income	**64**	48	42	165
	Non Par Non Linked Annuity Group				
	Net Premium	**137**	511	476	1,349
	Income from investments[2]	**26**	21	5	51
	Transfer of Funds from shareholders' account	**0**	18	0	0
	Other income	**0**	0	1	1
	Non Par Non Linked Group Pension				
	Net Premium	**29**	16,441	3,583	42,224
	Income from investments[2]	**11,193**	10,792	14,461	48,115
	Transfer of Funds from shareholders' account	**38**	0	0	0
	Other income	**9**	15	8	41
	Non Par Non Linked Group Pension Variable				
	Net Premium	**10,972**	15,143	309	35,867
	Income from investments[2]	**1,639**	1,986	2,249	8,865
	Transfer of Funds from shareholders' account	**0**	0	0	1
	Other income	**9**	14	1	33
	Non Par Non Linked Health Individual				
	Net Premium	**114**	141	116	490
	Income from investments[2]	**11**	11	9	41
	Transfer of Funds from shareholders' account	**62**	0	122	139
	Other income	**0**	0	1	2
	Par Non Linked Individual Life				
	Net Premium	**41,585**	60,929	38,714	1,90,691
	Income from investments[2]	**19,592**	24,062	21,814	89,988
	Transfer of Funds from shareholders' account	**14**	18	34	83
	Other income	**954**	1,426	823	4,568
B)	**Shareholders:**				
	Income from investments[2]	**12,155**	11,247	9,886	42,618
	Other Income	**-**	124	-	323

M.M. NISSIM & CO
FRN : 107122W
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Aditya Birla Sun Life Insurance Co. Ltd.
Mumbai

Aditya Birla Sun Life Insurance Company Limited
IRDA Registration Number: 109 dated 31st January 2001
Segment Reporting (Standalone) for the Quarter ended June 30, 2026
(Amounts in lakhs of Indian Rupees)

Sr No.	Particulars	Unaudited Quarter ended 30th June, 2026	Audited Quarter ended 31st March, 2026	Unaudited Quarter ended 30th June, 2025	Audited Year ended 31st March, 2026
2	**Segment Surplus/(Deficit) (net of transfer from shareholders' A/c) :**				
	Non Par Linked Individual Life	**(14,927)**	(10,555)	(6,261)	(35,858)
	Non Par Linked Group Life	**1,563**	(1,820)	1,168	2,862
	Non Par Linked Pension Individual	**226**	231	403	1,121
	Non Par Linked Pension Group	**152**	1,105	(22)	427
	Non Par Linked Health Individual	**86**	81	102	341
	Non Par Non Linked Individual Life	**3,514**	2,615	(7,625)	(11,541)
	Non Par Non Linked Group Life	**7,904**	1,992	5,133	19,014
	Non Par Non Linked Group Life Variable	**133**	278	516	1,358
	Non Par Non Linked Pension Individual	**(685)**	(22)	(106)	(687)
	Non Par Non Linked Annuity Individual	**(741)**	48	1,396	7,168
	Non Par Non Linked Annuity Group	**9**	(18)	39	42
	Non Par Non Linked Group Pension	**(38)**	533	1,802	3,237
	Non Par Non Linked Group Pension Variable	**178**	434	297	1,394
	Non Par Non Linked Health Individual	**(62)**	39	(122)	(139)
	Par Non Linked Individual Life[3]	**-**	4,746	-	4,746
	Total	**(2,688)**	**(313)**	**(3,279)**	**(6,515)**
	Shareholders	**6,277**	6,747	5,851	24,553
	Grand Total	**3,589**	6,434	**2,572**	18,038
3	**Segment Assets:**				
	Non Par Linked Individual Life	**26,61,916**	23,84,861	25,80,856	23,84,861
	Non Par Linked Group Life	**14,19,896**	13,67,860	11,79,799	13,67,860
	Non Par Linked Pension Individual	**60,403**	58,073	74,942	58,073
	Non Par Linked Pension Group	**2,87,723**	2,73,572	1,95,787	2,73,572
	Non Par Linked Health Individual	**8,823**	8,468	9,480	8,468
	Non Par Non Linked Individual Life	**38,66,351**	36,79,414	32,63,150	36,79,414
	Non Par Non Linked Group Life	**4,38,148**	4,26,451	4,31,817	4,26,451
	Non Par Non Linked Group Life Variable	**2,22,914**	1,85,940	1,54,070	1,85,940
	Non Par Non Linked Pension Individual	**7,135**	6,042	3,964	6,042
	Non Par Non Linked Annuity Individual	**3,25,846**	2,88,211	2,04,524	2,88,211
	Non Par Non Linked Annuity Group	**1,598**	1,471	606	1,471
	Non Par Non Linked Group Pension	**5,65,212**	5,64,723	6,38,785	5,64,723
	Non Par Non Linked Group Pension Variable	**82,262**	71,036	1,03,034	71,036
	Non Par Non Linked Health Individual	**626**	592	535	592
	Par Non Linked Individual Life	**12,60,295**	12,10,914	11,33,062	12,10,914
	Shareholders Fund	**6,62,863**	6,56,527	5,30,893	6,56,527
	Total	**1,18,72,011**	1,11,84,155	**1,05,05,304**	1,11,84,155
			-		-
4	**Segment Policy Liabilities[4]:**		-		-
	Non Par Linked Individual Life	**26,61,916**	23,84,861	25,80,856	23,84,861
	Non Par Linked Group Life	**14,19,896**	13,67,860	11,79,799	13,67,860
	Non Par Linked Pension Individual	**60,403**	58,073	74,942	58,073
	Non Par Linked Pension Group	**2,87,723**	2,73,572	1,95,787	2,73,572
	Non Par Linked Health Individual	**8,823**	8,468	9,480	8,468
	Non Par Non Linked Individual Life	**38,66,351**	36,79,414	32,63,150	36,79,414
	Non Par Non Linked Group Life	**4,38,148**	4,26,451	4,31,817	4,26,451
	Non Par Non Linked Group Life Variable	**2,22,914**	1,85,940	1,54,070	1,85,940
	Non Par Non Linked Pension Individual	**7,135**	6,042	3,964	6,042
	Non Par Non Linked Annuity Individual	**3,25,846**	2,88,211	2,04,524	2,88,211
	Non Par Non Linked Annuity Group	**1,598**	1,471	606	1,471
	Non Par Non Linked Group Pension	**5,65,212**	5,64,723	6,38,785	5,64,723
	Non Par Non Linked Group Pension Variable	**82,262**	71,036	1,03,034	71,036
	Non Par Non Linked Health Individual	**626**	592	535	592
	Par Non Linked Individual Life	**12,60,295**	12,10,914	11,33,062	12,10,914
	Shareholders Fund	**6,62,863**	6,56,527	5,30,893	6,56,527
	Total	**1,18,72,011**	1,11,84,155	**1,05,05,304**	1,11,84,155

Note :

1 Segments include:

a Linked Policies: (i) Life (ii) General Annuity and Pension (iii) Health (iv) Variable

b Non-Linked:

1. Non-Participating Policies: (i) Life (ii) General Annuity and Pension (iii) Health (iv) Variable
2. Participating Policies: (i) Life (ii) General Annuity and Pension (iii) Health (iv) Variable

2 Net of provisions for diminution in value of investment

3 Segment surplus for the quarter and year ended represents amount net off Funds for Future Appropriation

4 Segment Policy Liability is the total liability as per balance sheet for each segment and includes Rs. 25,254 of Realised Hedge Reserves of Non Linked policyholders as on June 30, 2026

M M NISSIM & CO LLP
FRN : 107122W / W100672
MUMBAI
CHARTERED ACCOUNTANTS

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Chartered Accountants

Aditya Birla Sun Life Insurance Co. Ltd.
Mumbai

Aditya Birla Sun Life Insurance Company Limited
IRDA Registration Number: 109 dated 31st January 2001
Statement of Standalone Results for the Quarter Ended 30th June, 2026
(Amounts in lakhs of Indian Rupees, unless otherwise stated)

Particulars	Unaudited Quarter ended 30th June, 2026	Audited Quarter ended 31st March, 2026	Unaudited Quarter ended 30th June, 2025	Audited Year ended 31st March, 2026
Analytical Ratios:				
(i) Solvency Ratio (no. of times)[2]	**2.01**	1.78	1.92	1.78
(ii) Expenses of Management Ratio				
(Expenses of Management = Gross Commission + Operating Expenses related to Insurance Business by total gross premium net of service tax / GST)	**24.84%**	18.42%	27.61%	21.21%
(iii) Policyholder's liabilities to shareholders' fund				
(Policyholders' Liabilities = Policy Liabilities + Funds for Future Appropriations (Linked & Non Linked)+Funds for Discontinued Policies +Provision for Linked Liabilities +Credit/(Debit) fair value change account (Linked & Non Linked)	**2222.91%**	2109.68%	2433.89%	2109.68%
(Shareholders' Funds = Share Capital + Reserves & Surplus + Share application money pending allotment + Credit / (Debit) fair value account + Credit / (Debit) balance in Profit & Loss account.)				
(iv) Earnings per share (in absolute Indian Rupees):				
a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualized for quarter)	**0.17**	0.31	0.13	0.88
b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for quarter)	**0.17**	0.30	0.13	0.87
(v) NPA ratios: (for Policyholders' fund)				
a) Gross NPAs	**NIL**	NIL	NIL	NIL
Net NPAs	**NIL**	NIL	NIL	NIL
b) % of Gross NPAs	**NIL**	NIL	NIL	NIL
% of Net NPA	**NIL**	NIL	NIL	NIL
(vi) Yield on Investments (on Policyholders' fund) (not annualized for quarter)				
A. Without unrealised gains / (loss)				
- Non Linked				
Par	**1.60%**	2.03%	2.02%	8.20%
Non Par	**1.94%**	1.67%	1.76%	7.09%
- Linked				
Non Par	**2.58%**	1.27%	2.16%	6.41%
B. With unrealised gains / (loss)				
- Non Linked				
Par	**5.56%**	-4.93%	3.03%	0.20%
Non Par	**5.59%**	-2.99%	1.31%	-0.77%
- Linked				
Non Par	**8.41%**	-7.36%	6.24%	-0.44%
(vii) NPA ratios: (for shareholders' fund)				
(a) Gross & Net NPAs	**NIL**	NIL	NIL	NIL
(b) % of Gross & Net NPAs	**NIL**	NIL	NIL	NIL
(Viii) Yield on Investments (on Shareholders' A/c) (not annualized for quarter)				
A. Without unrealised gains / (loss)	**1.81%**	1.79%	1.87%	7.56%
B. With unrealised gains / (loss)	**4.23%**	-1.27%	3.03%	3.84%
(ix) Persistency Ratio[3] *(Regular Premium/Limited Premium Payment)*				
by premium :				
13th month	**75.63%**	75.24%	84.56%	82.40%
25th month	**69.62%**	67.51%	71.64%	70.11%
37th month	**71.63%**	70.72%	67.59%	68.59%
49th month	**62.46%**	61.33%	63.32%	62.96%
61st month	**60.83%**	59.63%	57.09%	58.45%
by count :				
13th month	**74.30%**	74.03%	75.95%	78.07%
25th month	**65.73%**	64.26%	63.85%	65.46%
37th month	**62.33%**	61.56%	57.72%	60.04%
49th month	**56.58%**	57.40%	57.92%	59.21%
61st month	**55.75%**	53.48%	44.94%	49.97%

M M NISSIM & CO
FRN : 107122W W100672
MUMBAI
CHARTERED ACCOUNTANTS

B.K. KHARE & CO.
Chartered Accountants

Aditya Birla Sun Life Insurance Co. Ltd.
Mumbai

Particulars	Unaudited Quarter ended 30th June, 2026	Audited Quarter ended 31st March, 2026	Unaudited Quarter ended 30th June, 2025	Audited Year ended 31st March, 2026
(x) Conservation Ratio				
(Renewal Premium for current year net of service tax / GST divided by first year premium + renewal premium net of service tax / GST for previous year)				
Non Participating Linked - Individual Life	**85.45%**	73.48%	81.91%	77.09%
Non Participating Linked - Group Life	**NA**	NA	NA	NA
Non Participating Linked - Individual Pension	**73.60%**	57.64%	78.72%	70.58%
Non Participating Linked - Group Pension	**60.87%**	42.81%	83.85%	63.81%
Non Participating Linked - Individual Health	**101.43%**	89.85%	86.31%	89.98%
Non Participating Non Linked - Individual Life	**83.60%**	85.46%	83.26%	84.81%
Non Participating Non Linked - Group Life	**80.30%**	76.88%	92.08%	79.64%
Non Participating Non Linked - Group Life Variable	**NA**	NA	NA	NA
Non Participating Non Linked - Individual Pension	**56.04%**	74.83%	83.36%	80.27%
Non Participating Non Linked - Individual Annuity	**70.68%**	85.64%	82.23%	85.29%
Non Participating Non Linked - Group Annuity	**NA**	NA	NA	NA
Non Participating Non Linked - Group Pension	**6.83%**	70.04%	295.26%	70.07%
Non Participating Non Linked - Group Pension Variable	**81.87%**	81.72%	84.39%	80.72%
Non Participating Non Linked - Individual Health	**85.73%**	88.82%	83.21%	89.53%
Participating Non Linked - Individual Life	**86.46%**	86.88%	87.02%	88.08%

Notes :

1. Analytical ratios have been calculated as per definition given in IRDAI Analytical ratios disclosure

2. The solvency ratio are as certified by the Appointed Actuary is calculated for Life Insurance business

3. The persistency ratios have been disclosed basis certificate received from the Appointed Actuary as per circular IRDAI/NL/MSTCIR/RT/93/6/2024

a. Persistency ratios for quarter ended Jun'26 have been calculated as per circular IRDAI/NL/MSTCIR/RT/93/6/2024 for policies issued in March to May of the relevant year. E.g., for 13th month persistency for the quarter is calculated for policies issued in March 2025 to May 2025.
b. Persistency ratios for year ended Mar'26 have been calculated as per circular IRDAI/NL/MSTCIR/RT/93/6/2024 for policies issued in March to February of the relevant year. E.g., for 13th month persistency for the current year is calculated for policies issued in the period April 2024 to March 2025.
-The persistency ratio for the quarter ended March 31, 2026 have been calculated for the policies issued in January to March period of the relevant year. e.g 13th month persistency for the quarter is calculated for the policies issue in the period January 2025 to March 2025.

c. Persistency Ratios for balance periods have been computed as per circular IRDA/F&A/CIR/MISC/256/09/2021 taking into account the effect of the grace period.
-The persistency ratio for the quarter ended June 30, 2025 have been calculated for the policies issued in April to June period of the relevant year. e.g 13th month persistency for the quarter is calculated for the policies issue in the period April 2025 to June 2025.

4. NA denotes no first year and renewal premium for previous year.

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B.K. KHARE & CO Chartered Accountants

Aditya Birla Sun Life Insurance Co. Ltd. Mumbai

Aditya Birla Sun Life Insurance Company Limited
IRDA Registration Number: 109 dated 31st January 2001
Statement of Standalone Results for the Quarter Ended 30th June, 2026
(Amounts in lakhs of Indian Rupees, unless otherwise stated)

	Particulars	Unaudited Quarter ended 30th June, 2026	Audited Quarter ended 31st March, 2026	Unaudited Quarter ended 30th June, 2025	Audited Year ended 31st March, 2026
1	Debt Equity Ratio[1] (no of times)	**0.37**	0.37	0.37	0.37
2	Debt service coverage ratio[2] (no of times)	**2.60**	0.62	2.55	1.39
3	Interest service coverage ratio[3] (no of times)	**2.60**	3.78	2.55	3.18
4	Outstanding redeemable preference shares (quantity and value)	**NA**	NA	NA	NA
5	Capital redemption reserve / debenture redemption reserve	**0.37**	0.37	0.46	0.37
6	Net Worth[4]	**5,03,119**	4,97,771	4,08,672	4,97,771
7	Net profit/ loss after tax[5]	**3,589**	6,434	2,572	18,038
8	Earnings per share:				
	a) Basic EPS before and after extraordinary items (net of tax expense) for the period (not annualized for quarter)	**0.17**	0.31	0.13	0.88
	b) Diluted EPS before and after extraordinary items (net of tax expense) for the period (not annualized for quarter)	**0.17**	0.30	0.13	0.87
9	Current ratio[6]	**1.18**	1.11	1.19	1.11
10	Long term debt to working capital[9]	**NA**	NA	NA	NA
11	Bad debts to Account receivable ratio[9]	**NA**	NA	NA	NA
12	Current liability ratio[7]	**0.02**	0.04	0.02	0.04
13	Total debts to total assets[8]	**0.02**	0.02	0.01	0.02
14	Debtors turnover[9]	**NA**	NA	NA	NA
15	Inventory turnover[9]	**NA**	NA	NA	NA
16	Operating margin (%)[9]	**NA**	NA	NA	NA
17	Net Profit margin (%)[9]	**NA**	NA	NA	NA

Notes:

1 Debt-Equity Ratio is calculated as Total Borrowings divided by Net worth. Net worth is shareholders funds including Credit / (Debit) Fair Value Change Account.
2 Debt service coverage ratio is calculated as Profit before interest, depreciation and tax divided by interest expense together with principal repayments of long-term debt during the period.
3 Interest service coverage ratio is calculated as Profit before interest, depreciation and tax divided by interest expense.
4 Net worth is shareholders funds including Credit / (Debit) Fair Value Change Account.
5 Net profit/ loss after tax is the profit after tax as per shareholders account for year/quarter to date.
6 Current ratio is current assets divided by current liabilities.
7 Total debts to total assets is total borrowings divided by total assets as per balance sheet.
8 Not applicable to Insurance Companies.
9 Sector specific equivalent ratios are included in Analytical ratios.

M M NISSIM & CO LLP FRN : 107122W / W100672 MUMBAI CHARTERED ACCOUNTANTS

B.K. KHARE & CO. Chartered Accountants

Aditya Birla Sun Life Insurance Co. Ltd. Mumbai

Aditya Birla Sun Life Insurance company Limited

Registration Number: 109 dated 31st January 2001

(Amounts in lakhs of Indian Rupees, unless otherwise stated)

Notes :

1 Aditya Birla Sun Life Insurance Company Limited ('the Company' or 'ABSLI') (CIN: U99999MH2000PLC128110), headquartered at Mumbai, had commenced operations on 19th March 2001, after receiving the license to transact life insurance business in India from the Insurance Regulatory and Development Authority ('IRDA') on 31st January 2001.

2 The above financial results have been prepared in accordance with the requirements of Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, to the extent applicable, and IRDAI Circular IRDA/F&I/REG/CIR/208/10/2016 dated October 25, 2016 on publication of financial results for Life Insurance companies.

3 Policy Liabilities are adequately backed by assets such as investments, loans to policyholders, cash and bank balance, advances and other assets.

4 The amounts for the quarter ended March 31, 2026 are balancing amounts between the amounts as per audited accounts for the year ended March 31, 2026 and reviewed accounts for nine months ended December 31, 2025.

5 The above financial results of the Company for the quarter ended June 30, 2026 were reviewed by the Audit Committee and subsequently approved by the Board of Directors at its meeting held on July 24, 2026. These results are audited by the joint statutory auditors of the Company.

6 In view of seasonality of the Industry, the financial results for the quarter ended June 30, 2025 are not indicative of the results that may be expected of any other interim period or full year.

7 Policy Liabilities are adequately backed by assets such as investments, loans to policyholders, cash and bank balance, advances and other assets.

8 Previous period's figures have been regrouped wherever necessary, to confirm to current period's classification.

9 In accordance with the requirements of IRDA Circular on "Public Disclosure by Insurers" dated September 30, 2021, the Company will publish the financials under Public Disclosure section on the Company's website as well.

10 The above standalone financials results have been audited by the joint statutory auditors of the Company, B. K. Khare and Co. Chartered Accountants (Firm Registration No. 105102W) and M M NISSIM & CO LLP (Firm Registration No. 107122W/W100672).

11 IRDAI, vide IRDAI (Actuarial, Finance and Investment Functions of Insurers) (Amendment) Regulations, 2026 ("Amended Regulation") has mandated insurance companies to prepare financial statements in accordance with applicable Indian Accounting Standard (Ind AS) w.e.f April 1, 2026. The Amended Regulation provides an option to the insurance companies to obtain a forbearance for a period of one year with prior approval of IRDAI. Pursuant to the above, the Company has obtained approval from IRDAI for such forbearance, permitting it to defer the adoption of Ind AS by one year. Accordingly, the Company has prepared its financial statements as per the accounting principles generally accepted in India (Indian GAAP) and Schedule II of the IRDAI (Actuarial, Finance and Investment Functions of Insurers) Regulations, 2024.

For and on behalf of the Board of Directors

M M NISSIM & CO. FRN : 107122W/W100672 MUMBAI CHARTERED ACCOUNTANTS

B.K. KHARE & CO. Chartered Accountants

Aditya Birla Sun Life Insurance Co. Ltd. Mumbai

Kamlesh Rao
Managing Director
& CEO
(DIN: 07665616)

Mumbai, 24th July, 2026