SEC: 113:2026-27/MAA
August 3, 2026

The Manager - Listing
National Stock Exchange of India Limited
Capital Market – Listing
Exchange Plaza, 5th Floor
Plot No.C/1, G Block
Bandra-Kurla Complex
Bandra (E), Mumbai 400 051

Dear Sir,

Sub: Submission of Press Release

We have pleasure in enclosing the press release relating to Unaudited Financial Results for the quarter ended 30th June 2026.

Thanking you,

Yours truly,
For Sundaram Finance Limited

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P.N. Srikant
CCO & Company Secretary

Encl:

CC: The Corporate Relationship
Dept. of Corporate Services
Bombay Stock Exchange Limited
Floor 25, P J Towers
Dalal Street
Mumbai 400 001

SUNDARAM FINANCE
Enduring values. New age thinking.

PRESS RELEASE

Unaudited standalone & consolidated financial results for the quarter ended June 30, 2026

Sundaram Finance disbursements grew by 22% to Rs. 8,947 crores in Q1FY27

AUM grows 17% to Rs. 62,275 crores

Profit after tax closed at Rs. 522 crores, up by 22% over Q1FY26

Gross Stage 3 assets stood at 1.71% (1.91% as of Jun 30, 2025) and Net Stage 3 assets at 0.88% (1.08% as of June 30, 2025)

ROA at 3.06% for Q1FY27 (2.91% for Q1FY26)

Capital Adequacy Ratio at 18.5% (20.0% for Q1FY26)

The Board of Directors of Sundaram Finance Ltd. (SFL) approved the unaudited standalone and consolidated financial results for the quarter ended June 30, 2026, at its meeting held on August 3, 2026, in Chennai.

"Q1FY27 opened with stronger demand than Q1FY26, despite a more complex macro backdrop marked by West Asia tensions, higher energy and commodity prices, supply-chain disruption and monsoon uncertainty. In this environment, Team Sundaram delivered 17% AUM growth to Rs. 62,275 crores, improved asset quality with net stage 3 assets at 0.88% against 1.08% last year, and 22% year-on-year growth in profit after tax. Our Group companies in asset management, general insurance and home finance continued to report strong results. We remain committed to our time-tested approach of steady, sustainable growth, best-in-class asset quality and consistent profitability," said Harsha Viji, Executive Vice Chairman.

AUM for Q1FY27 grew 17% to Rs. 62,275 crores. Disbursements for Q1FY27 recorded a growth of 22% over Q1FY26. Gross stage 3 assets as on June 30, 2026, stood at 1.71% with provision cover of 49% as against 1.91% as on June 30, 2025, with provision cover of 44%. Profits from operations performed strongly, growing by 37% in Q1FY27. Profit after tax registered a 22% rise in Q1FY27, with net profit at Rs. 522 crores. Return on assets closed at 3.06% in Q1FY27 as against 2.91% for Q1FY26 and capital adequacy at 18.5% remained quite comfortable.

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Rajiv Lochan, Managing Director, stated, "Q1FY27 has been an encouraging quarter, with Sundaram Finance delivering stronger growth, improved asset quality and resilient profitability. The operating environment is turning more supportive for growth, even as key external monitorables such as geopolitical uncertainty and monsoon shortfalls remain. With our strong franchise, disciplined execution and customer-focused approach, Team Sundaram is well-positioned to deepen its presence and gain market share across the businesses in which we operate."

STANDALONE PERFORMANCE HIGHLIGHTS FOR Q1FY27

- Disbursements for Q1FY27 grew by 22% to Rs. 8,947 crores as compared to Rs. 7,310 crores registered in Q1FY26.
- The assets under management grew by 17% to Rs. 62,275 crores as on 30th June 2026 as against Rs. 53,278 crores as on 30th June 2025.
- Net interest income (NII) grew by 19% to Rs. 925 crores in Q1FY27 from Rs. 781 crores in Q1FY26.
- Gross stage 3 assets as on 30th June 2026 stood at 1.71% with 49% provision cover as against 1.91% with provision cover of 44% as on 30th June 2025. Net stage 3 assets as on 30th June 2026 closed at 0.88% as against 1.08% as on 30th June 2025.
- The Gross and Net NPA, as per RBI's asset classification norms for NBFCs, are 2.28% and 1.35% respectively as against 2.66% and 1.71% as of 30th June 2025.
- Cost to income ratio was at 30.70% in Q1FY27 as against 29.84% in Q1FY26.
- Profits from operations grew 37% to Rs. 598 crores in Q1FY27 as against Rs. 436 crores in Q1FY26.
- Profit after tax registered a growth of 22% rise in Q1FY27, with net profit at Rs. 522 crores as against Rs. 429 crores in Q1FY26.
- Return on assets (ROA) for Q1FY27 closed at 3.06% as against 2.91% for Q1FY26. Return on equity (ROE) was at 17.69% for Q1FY27 as against 16.70% for Q1FY26.
- Capital Adequacy Ratio stood at 18.5% (Tier I –16.9%) as of 30th June 2026 compared to 20.0% (Tier I – 17.3%) as of 30th Jun 2025.

CONSOLIDATED PERFORMANCE HIGHLIGHTS FOR Q1FY27

The consolidated results of SFL include the results of its standalone subsidiaries Sundaram Home Finance, Sundaram Asset Management and joint venture company Royal Sundaram General Insurance.

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- The assets under management (AUM) in our lending and general insurance businesses stood at Rs. 92,887 crores as on 30th June 2026 as against Rs. 80,939 crores as on 30th June 2025, a growth of 15%. The assets under management of our asset management business stood at Rs. 90,089 crores as on 30th June 2026 as against Rs. 80,501 crores as on 30th June 2025.

- Profit after tax for Q1FY27 grew by 34% to Rs. 636 crores as compared to Rs. 475 crores in Q1FY26.

GROUP COMPANY PERFORMANCE HIGHLIGHTS

Our group companies continued to perform well.

- The asset management business closed the quarter ended 30th June 2026 with assets under management of Rs. 90,089 crores (around 80% in equity) and consolidated profits from the asset management businesses were at Rs. 51 crores as against Rs. 45 crores in Q1FY26.

- Royal Sundaram reported a Gross Written Premium (GWP) of Rs. 1,380 crores as compared to Rs. 1,289 crores in the previous year, representing a growth of 7%. The company reported a profit after tax of Rs. 135 crores for Q1FY27 as against a profit of Rs. 127 crores in Q1FY26.

- Sundaram Home Finance disbursements grew by 10% to Rs. 1,643 crores in Q1FY27. The profit for Q1FY27 was Rs. 85 crores, as against Rs. 62 crores in Q1FY26. Gross stage 3 assets as on 30th June 2026 stood at 1.42% as against 1.63% as on 30th June 2025. Net stage 3 assets as on 30th June 2026 closed at 0.69% as against 0.96% as on 30th June 2025. The Gross and Net NPA, as per RBI's asset classification norms, are 1.50% and 0.75% respectively as against 1.94% and 1.20% as of 30th June 2025.

ABOUT SUNDARAM FINANCE

Sundaram Finance was established in 1954 and the company has today grown into one of the most trusted and diversified financial services groups in India providing financing for commercial vehicles, cars & utility vehicles, tractors and farm equipment, construction equipment, SME finance and a range of working capital products for financing diesel, tyres, insurance as well as working capital for SMEs. Through its subsidiaries and group companies, the company offers home finance, loans against property, mutual funds and investment management solutions and the full range of general insurance products and services. It has a nationwide presence of 790 branches, nearly 1 lakh depositors and over 5.50 lakh lending customers.

Sundaram Finance's vision is to be the most respected NBFC in the country and its mission is to deliver the Sundaram experience to all customers, big and small, in keeping with the ethos of the Company. Sundaram Finance embraces a philosophy that balances Growth with Quality and

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Profitability and remains rooted in its ideal of protecting and enhancing shareholder value. The founding philosophy of the company is that everything begins with the customer. Our founder, Late Sri T S Santhanam, enshrined in the company its core values - The Sundaram Way - that have been the company's guiding light over the decades. The company is deeply rooted in its values and proud of its heritage, also constantly innovating in terms of technology and processes to deliver the unique Sundaram experience to its customers and stakeholders.

ABOUT TSF GROUP

With a legacy spanning a century, the TSF Group's interests cover the automotive and financial services sectors. Companies promoted by the TSF Group have combined revenue of more than Rs. 33,000 crores, 42,000 employees, 1,200 branches, and 36 factories. In the automotive industry, the TSF group operates across segments from component manufacturing, parts distribution, vehicle dealership and vehicle financing. The Group serves marquee customers across the globe and is known for high quality design-led manufacturing. The TSF Group companies are market leaders in their segments and include Brakes India, Wheels India, Axles India, Turbo Energy, IMPAL, Madras Auto Service, and Sundaram Motors. In financial services, the TSF Group promoted Sundaram Finance (founded 1954), one of the most respected names in the NBFC sector, with interests in automotive lending, general insurance, housing loans, and asset management. The financial services business has more than Rs. 92,000 crores in assets and a further Rs. 90,000 crores in assets managed. The TSF Group comprises the T.S. Santhanam branch of the erstwhile TVS group and continues the tradition of Trust, Value and Service that the group has been known for this past century. For more information, please visit: https://www.sundaramfinance.in/

- For further details, please contact: P N Srikant, Sundaram Finance, +91 44 2888 1207

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