

Ref. No.: AUSFB/SEC/2026-27/154

Date: July 25, 2026

To,

National Stock Exchange of India Ltd. Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. Scrip Code: 540611, 974093, 974094, 974095, 974914, 974963, 975017, 975038 & 976580
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Dear Sir/Madam,

Sub: Presentation to Investors on Unaudited Financial Results of AU Small Finance Bank Limited for the quarter ended on June 30, 2026

Ref: Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In continuation to our intimation for conference call vide letter dated July 14, 2026, we submit herewith Investors Presentation on Unaudited Financial Results of the Bank for the quarter ended on June 30, 2026.

Investors Presentation may also be accessed on website of the Bank at following link:
<https://www.au.bank.in/investors/quarterly-reports>.

Further, audio recordings and transcript of Conference call shall also be made available at the above link within the prescribed timelines.

This is for your information and records.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED

Manmohan

Parnami

Manmohan Parnami

Company Secretary and Compliance Officer

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Q1'FY27 Earnings presentation

25th July 2026

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Figures for the previous period / year have been regrouped wherever necessary to conform to the current period’s / year’s presentation. Total in some columns / rows may not agree due to rounding off.

Note: All financial numbers in the presentation are from Audited Financials or Limited Reviewed financials or based on Management estimates.

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Q1'FY27 – Strong performance in a seasonally soft quarter

Deposits

- ❑ **Deposits grew 24% YoY (3% QoQ) to ~₹1.58 lac cr vs. ~14% estimated growth in private sector banks**
 - CASA deposits grew 22% YoY and 5% QoQ, CASA ratio grew sequentially to 29%
 - Cost of Funds (CoF) declined by 60bps YoY and 1 bps QoQ to 6.48%

Gross loan portfolio

- ❑ **Loans grew 23% YoY (3% QoQ) to ₹1.44 lac cr vs. ~17% estimated growth in private sector banks**
 - Disbursement grew ~42% YoY partially benefiting from growing contribution from newer geographies
 - Secured business (Retail + Commercial) grew 25% YoY and 4% QoQ; unsecured businesses grew 11% YoY and 5% QoQ

Operating efficiency

- ❑ **Cost-to-assets (ex CGFMU premium) at 4.0% compared to 3.9% in Q1'FY26**
 - Reflects strong disbursement growth and ongoing investment in distribution, manpower, branding and tech

Asset quality

- ❑ **Slippages declined 22% YoY to ₹798 cr; GNPA at 2.10%, NNPA at 0.76%**
 - Credit cost, incl. CGFMU premium, improved to 0.8% (vs. 1.4% in Q1'FY26) led by recovery in unsecured; stable trends in secured
 - Includes additional one-time provision of ₹ 23 cr from further strengthening of provisioning policy in selected products

Profitability & Capital

- ❑ **PAT grew by 37% YoY to ₹796 cr; annualized RoA/RoE at 1.7% and 15.6%**
 - NIM expanded by 47 bps YoY to 5.9% from 5.4% in Q1'FY26; On QoQ basis, NIM moderated by 7 bps on reversal of certain seasonal one-offs highlighted in Q4'FY26
 - Core PPOP (ex treasury gains) grew strongly at 41% YoY led by 32% NII growth and 33% growth in core other income
 - Tier I capital ratio at 17.1% and total CRAR at 18.9%

AI & Tech Update

- ❑ Tech strategy organized under **Run, Build and Transform** with dedicated teams and leadership
- ❑ **Agentic AI platform update**
 - **Gold loan** origination journey built on **proprietary bank-native AI-platform** saw successful rollout in a limited use environment during Q1; **mobile-native journey** is now developed and being rolled out across branches in pilot mode
 - **Building similar AI powered LOS journey for wheels, mortgages, commercial banking, credit cards and PL**
- ❑ **Unified Lead platform** launched for AI-led lead aggregation, qualification, and distribution across internal and partner channels
 - Onboarded 25,000+ users with 92% daily active usage
- ❑ **New UPI interface** with enhanced features live on AU 0101

Product Initiatives

- ❑ **Cross-border banking** - Introduced **zero forex margin with zero bank charges on retail remittances**, enabling customers to transfer money to and from India at transparent exchange rates
- ❑ **Credit cards** – Launched 4 new lifecycle-based credit cards, catering to various customer segments

Leadership & HR

- ❑ Recognised as “Top 10 – India’s Best Companies to Work” by Great Place to Work, 2026
- ❑ **Board approved elevation of Mr. Yogesh Jain**, COO, as Deputy CEO, to further strengthen the Bank’s leadership structure and management bandwidth
- ❑ Bank continued to strengthen the leadership bench with additional industry hires in risk and technology

Distribution

- ❑ Bank added net 130 touchpoints QoQ including 16 new liability branches taking **the total touchpoints to 2,920**

Deposit and Liquidity at 30th Jun, 2026

Total deposits

₹1,57,727 cr
↑ 24%

CA Deposits

₹8,498 cr
↑ 34%

SA Deposits

₹36,902 cr
↑ 19%

Cost of Funds

6.48%
↓ 60 bps

CD Ratio ex of
refinance

80%

LCR Ratio for

119%

Deposits & Cost of Funds

- Liability franchise organized into four verticals - Branch Banking, Commercial banking & Wholesale deposits, Government Banking & Inter-bank, and Financial Institutions group (FIG)
- Focus on three core pillars - Granularity, Stability, and Cost of funds
 - **Granularity:** ~60% of the deposits come from branch banking
 - **Stability:** Stable deposits (CASA + Retail TD + Non-callable Bulk TD) form 79% of total deposits; Within bulk deposits, focus remains on non-callable deposits
 - **CoF:** Declined by 1 bps QoQ to 6.48% from 6.49% in Q4'FY26 led by some residual repricing of retail deposits

CD ratio/Loan to Deposit ratio (LDR)

- CD ratio was 88% at Jun'26 compared to 86% at Jun'25
- After adjusting for loans against which refinance was availed from domestic Development Finance Institutions (DFIs), CD ratio stands at 80% (vs. 79% at Jun'25)

Liquidity Coverage Ratio (LCR)

- Average LCR for the quarter was 119%, same level as Q4'FY26
- Bank carries additional liquidity equivalent to 10-15% of LCR in the form of high-quality, liquid, non- LCR investments

Advances and asset quality at 30th Jun, 2026

Gross loan portfolio

₹1,44,250 cr
↑ 23%

Gross advances (GA)

₹1,40,461 cr
↑ 26%

GA Yield

13.7%
↓ 37 bps

Gross NPA

2.10%
↓ 37 bps

Net NPA

0.76%
↓ 12 bps

Credit cost - avg. total assets

0.8%
↓ 59 bps

Provisioning coverage (PCR)

85%

Loan Portfolio

- ❑ Gross loan portfolio registered a growth of 23% YoY and 3% QoQ
 - Secured businesses (Retail + Commercial) delivered 25% YoY and 4% QoQ growth, led by Wheels, Gold loans, business banking and renewable energy
 - Unsecured businesses (MFI, Credit card, PL) grew 11% YoY and 5% QoQ
 - Commercial banking non-fund book is at ₹11,400+ cr
- ❑ Yield on gross advances declined by 6 bps QoQ to 13.7%
 - ~68% of the book is fixed rate; additionally, ~4% book is on floating rates, most of which is currently in fixed interest period

Asset quality and PCR

- ❑ Slippages decreased by 22% YoY to ₹ 798 cr (vs ₹ 1,027 cr in Q1'FY26) led by improvement in unsecured book; secured asset slippages remained stable
- ❑ GNPA ratio at 2.10% and NNPA ratio at 0.76% vs. 2.47% and 0.88%, respectively as on Q1'FY26
- ❑ Annualized credit cost (incl. CGFMU premium) at 0.8% compared to 1.4% a year ago
- ❑ PCR, ex of technical write-off, stood at ~64% (~71% after including contingency provisions and benefit from portfolio secured under government guarantee schemes)

Performance summary (3/3)

Financial performance – Q1’FY27

Net interest income	₹2,695 cr ↑ 32%
Core Other income	₹680 cr ↑ 33%
Operating expenses	₹1,949 cr ↑ 26%
Net Profit	₹796 cr ↑ 37%
BVPS / EPS	₹279/ ₹10.6 ↑ 17%/36%
NIM	5.9% ↑ 47 bps
RoA / RoE	1.7% / 15.6% ↑ 18 bps/ 230 bps
Tier-I / CRAR	17.1%/18.9%

Earnings

- NII grew 32% YoY supported by strong loan growth and expansion in margins by 47 bps YoY
 - NIM moderated by 7 bps QoQ on reversal of certain Q4 one-offs - day count benefit and lower slippages in Q4
- Core other income up 33% YoY driven by higher business volumes and growth in credit card & transaction banking fee
 - Total other income down 15% YoY due to higher treasury gains in Q1’FY26 due to RBI liquidity operations

Operating expenses

- Operating expenses increased 26% YoY, reflecting higher business volumes and investment in distribution, manpower, branding and tech
- Cost-to-asset (excl. CGFMU premium) was at 4.0% vs. 3.9% in Q1’FY26 and 4.1% in Q4’FY26
- Operating leverage continues to play out on underlying basis and expect cost-to-assets to improve on a full year basis

Profitability

- PPop increased 9% YoY to ₹ 1,435 cr; Core PPop (ex treasury gains) increased by 41% YoY to ₹1,426 cr
- Provisions down 30% YoY to ₹ 371 cr led by normalisation in unsecured loans
 - Includes additional one-time provision of ₹ 23 cr from further strengthening of provisioning policy in selected products (MFI, PL/BL, EEFI and 2W)
- PAT up 37% YoY to ₹ 796 cr; annualised RoA at 1.7% and RoE at 15.6%

Note: Growth ratio computed on YoY basis unless specified;
 NIM is calculated on daily avg. of interest earning assets including off book; for profitability ratios, average total asset is derived by taking average of monthly total assets

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Profit & Loss statement

(All Figures in ₹ Crore)	Q1'FY27	Q1'FY26	YoY	Q4'FY26	QoQ	FY26
<u>Income</u>						
Interest Earned	5,303	4,378	21%	5,019	6%	18,636
Interest Expended	2,607	2,334	12%	2,437	7%	9,524
Net Interest Income	2,695	2,045	32%	2,582	4%	9,113
Other Income	689	811	-15%	731	-6%	2,978
Net Total Income	3,385	2,855	19%	3,313	2%	12,091
<u>Expenses</u>						
Employee Cost	1,064	866	23%	1,045	2%	3,828
Other Operating Expenses	885	678	31%	917	-3%	3,154
Operating Expenses	1,949	1,543	26%	1,962	-1%	6,982
Core PPop	1,426	1,012	41%	1,369	4%	4,720
PPoP	1,435	1,312	9%	1,352	6%	5,109
Provisions	371	533	-30%	269	38%	1,615
Profit Before Tax	1,064	779	37%	1,082	-2%	3,494
Tax expenses	268	198	35%	250	7%	838
Profit After Tax before exceptional items	796	581	37%	832	-4%	2,656
Exceptional Items*	-	-	N.A	-	N.A	15
Profit After Tax	796	581	37%	832	-4%	2,641

Note: Exceptional Items includes ₹20 cr (pre-tax) provisioning arising from the implementation of the New Labour Code

Other Income

(All Figures in ₹ Crore)	Q1'FY27	Q1'FY26	YoY	Q4'FY26	QoQ	FY26
Loan Assets Processing & Other Fees	344	262	31%	375	-8%	1,299
General Banking, Cross Sell & Deposits related fees	186	157	19%	242	-23%	871
Credit Card	99	57	74%	85	16%	263
Transaction Banking & Forex Income	48	33	46%	44	8%	149
Miscellaneous	3	2	31%	1	138%	7
Core Other Income	680	511	33%	748	-9%	2,589
Income from Treasury Operations	9	300	N.A	-17	N.A	389
Total Other Income	689	811	-15%	731	-6%	2,978
Other Income as % of Net Interest Income	26%	40%	N.A	28%	N.A	33%

Key ratios

	Particulars	Q1'FY27	Q1'FY26	Q4'FY26	FY26
Margins	NIM	5.9%	5.4%	6.0%	5.7%
	Gross advance yield	13.7%	14.1%	13.8%	13.9%
	Cost of funds	6.48%	7.08%	6.49%	6.75%
Cost efficiency	Cost-to-assets ratios (excl. CGFMU)	4.0%	3.9%	4.2%	4.1%
	Cost to Income ratio (excl. CGFMU)	56.6%	53.7%	58.6%	57.4%
Balance sheet	CD ratio (excl. refinance)	80%	79%	80%	80%
	LCR	119%	123%	119%	120%
	Tier-I ratio	17.1%	18.2%	16.9%	16.9%
	CRAR	18.9%	20.0%	18.7%	18.7%
Asset quality	GNPA	2.10%	2.47%	2.03%	2.03%
	NNPA	0.76%	0.88%	0.74%	0.74%
	Credit cost (incl. CGFMU)	0.8%	1.4%	0.6%	1.0%
	PCR (excl. technical w/off)	64%	65%	64%	64%
	PCR (incl. technical w/off)	85%	83%	85%	85%

Balance sheet

(All Figures in ₹ Crore)	30th Jun'26	30th Jun'25	YoY	31st Mar'26	QoQ
<u>Liabilities</u>					
Shareholders Fund	20,885	17,800	17%	19,974	5%
Deposits	1,57,727	1,27,696	24%	1,52,661	3%
Borrowings	13,419	10,649	26%	13,872	-3%
Other Liabilities and Provisions	5,093	4,668	9%	5,291	-4%
Total Liabilities	1,97,125	1,60,813	23%	1,91,797	3%
<u>Assets</u>					
Cash and Bank Balances	8,483	8,510	0%	8,523	0%
Investments	45,793	38,344	19%	44,794	2%
Advances	1,38,572	1,09,834	26%	1,34,276	3%
Fixed Assets	1,473	1,276	15%	1,436	3%
Other Assets	2,803	2,850	-2%	2,768	1%
Total Assets	1,97,125	1,60,813	23%	1,91,797	3%
Securitised Assets	3,789	6,010	-37%	4,286	-12%

❑ RWA to Total Assets stands at ~61% as on 30th Jun'26

RoA Tree

RoA Tree %	Q1'FY27	Q1'FY26	Q4'FY26	FY26
Net Interest Income	5.6%	5.2%	5.6%	5.4%
Other Income	1.4%	2.1%	1.6%	1.8%
Net Total Income	7.1%	7.3%	7.2%	7.2%
Cost to Assets	4.1%	3.9%	4.3%	4.2%
PPoP	3.0%	3.3%	2.9%	3.0%
Credit Cost	0.8%	1.4%	0.6%	1.0%
PBT	2.2%	2.0%	2.4%	2.1%
Tax	0.6%	0.5%	0.5%	0.5%
PAT/ RoA	1.7%	1.5%	1.8%	1.6%
RoE	15.6%	13.3%	17.0%	14.2%
EPS (₹)	11	8	11	35
BVPS (₹)	279	239	267	267

RoA Tree is computed basis the monthly average of total assets

Asset quality - NPA movement

Figures in ₹ cr

NPA movement	Q1'FY27	Q1'FY26	Q4'FY26
Opening GNPA	2,756	2,477	2,881
Additions during the period*	798	1,027	659
Less: Recoveries & Write Offs during the period	605	753	784
Closing GNPA	2,948	2,751	2,756

NPA summary	Q1'FY27	Q1'FY26	Q4'FY26
Gross NPA	2,948	2,751	2,756
Less: Cumulative Provisions	1,889	1,780	1,766
Net NPA	1,060	971	990
Gross NPA Ratio	2.10%	2.47%	2.03%
Net NPA Ratio	0.76%	0.88%	0.74%
Provision Coverage Ratio	85%	83%	85%
Provision Coverage Ratio (Excluding technical write-off)	64%	65%	64%
Write offs	240	435	259

- ❑ ~7.7% of the gross advances are covered under various government guarantee schemes; CGFMU coverage on MFI book is ~96%
- ❑ PCR stands at ~71% post including contingency provisions and benefit from portfolio secured under government guarantee schemes

*Additions/Reductions to GNPA presented for the quarter exclude any intra-quarter additions and reductions i.e. Loans which slipped into NPA during the quarter, and got subsequently upgraded/write off within the same quarter are excluded

Overview of total provisions

Figures in ₹ cr

Particulars	Jun'26			Mar'26		
	Loan Amount	Provisions	Coverage	Loan Amount	Provisions	Coverage
GNPA	2,948	1,848	63%	2,756	1,725	63%
Covid related restructuring (Standard)	217	36	17%	231	38	16%
Contingency provisions		37			38	
Floating provisions		41			41	
Stressed and contingencies provisions	3,165	1,962		2,987	1,842	
Provisions towards Standard Assets		476			457	
Total Provisions		2,438			2,299	
Provisions as a % of gross advances		1.74%			1.69%	

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Our technology strategy positions the Bank for sustainable, technology-led growth by balancing resilience, cost discipline, digital scale, and long-term transformation through data, analytics, and AI

1. Run the Bank: Protect the core and improve operating leverage

- ☐ Maintain a resilient, secure, and scalable technology foundation with 99.9%+ application uptime to protect customer trust and business continuity
- ☐ Improve operating leverage by driving efficiency across core platforms, infrastructure, and support processes
- ☐ Keep near-term investment discipline, focus on incremental upgrades, modernization of critical components, and architecture benchmarked for scalability

2. Build the Bank: Scale digital adoption and reduce cost-to-serve

- ☐ Strengthen workflows and applications to support near-term business expansion, faster turnaround times, and improved productivity
- ☐ Increase straight-through processing and direct-to-customer digital engagement to reduce manual effort and lower cost-to-serve
- ☐ Deepen investment in the digital layer to accelerate customer adoption, improve service consistency, and create a scalable platform for future products

3. Transform the Bank: Create a future-ready, data and AI-led institution

- ☐ Build a modern technology stack aligned with the Bank's 3–5 years vision, enabling agility, faster product innovation, and category leadership
- ☐ Convert enterprise data into a strategic asset through data lake, strong governance, and analytics use cases that improve risk and growth
- ☐ Scale AI initiatives for measurable business values, such as productivity, risk decisioning, customer service, and operational control
- ☐ Sustain disciplined investment in data, AI, cybersecurity, and digital infrastructure to build efficiency and create long-term differentiation

Build: Digital evolution and automation

Digital Platform Extension

- ❑ A modern, cloud-native, API-driven architecture supports real-time processing, scalability and faster execution — **AU 0101 now processes more than 90% of the Bank's total transactions and service requests**
- ❑ **Extended digital platforms to dealers and partners** for digital sourcing and processing — live for vehicle finance and digital loans, with more retail loan journeys to follow
- ❑ **Launched an enhanced real-time payments (UPI) interface** on AU 0101 version 2.0

Acquisition Funnel Optimization

- ❑ **Built a unified cross-lead platform for AI-led** lead aggregation, qualification and distribution across internal and partner channels; onboarded 25,000+ users with 92% daily active usage
 - **Integrated seamlessly with AU's native lead management system**, enabling a single workflow for customers engagement and lead capture, improving productivity and conversion
- ❑ **Launched a propensity-driven engagement engine** for intelligent prioritization and personalized servicing, with pre-approved journeys live across credit cards, personal loans, and vehicle finance

Process and Workflow Automation

- ❑ **Expanded the enterprise workflow platform to retail credit cards**, leveraging the automation built for vehicle and PL
- ❑ **Embedded AI-driven customer profiling and recommendations** into onboarding journeys, enabling contextual cross-sell from day one
- ❑ **Piloted AI-powered collections workflows** with intelligent case allocation and channel selection, enhancing recovery efficiency, productivity, and customer engagement
- ❑ **Scaled AI-led workflow automation** across Finance, Risk, Compliance, Audit, and employee productivity functions, improving efficiency, strengthening governance, and enabling a scalable digital operating model

Transform strategy: Advancing an AI-native technology stack



We continue strengthening the Bank's native AI architecture so AI scales safely, economically and sustainably. Our edge isn't the number of AI agents we deploy — it's the strength, flexibility and control of the architecture underneath them

1. Bank-Native AI Platform

- ☐ Continued **investment in a proprietary, bank-native AI platform** built for secure, enterprise-scale adoption across every business function

2. Framework- and Model-Agnostic Architecture

- ☐ The platform is evolving to support multiple agentic frameworks, enabling fast adoption of emerging AI innovation without vendor lock-in
- ☐ Multiple AI models run in tandem, reducing single-model dependency and limiting concentration and outsourcing risk

3. Deterministic AI for Enterprise IP Protection

- ☐ Deterministic AI keeps business intelligence and proprietary knowledge inside the Bank's controlled environment — strengthening data protection and building durable competitive differentiation

4. Enterprise-Wide AI Transformation

- ☐ AI-led transformation is extending beyond lending into customer onboarding, multi-asset origination and next-generation customer service

Customer onboarding

Retail Assets:

- ❑ Scaling our agentic AI-led gold loan origination platform across branches and launching a mobile-native journey — validating AU's AI-first lending strategy
 - Extending the same platform to mortgages, bringing AI-powered origination to a more unified lending ecosystem
- ❑ Reimagining vehicle finance (Wheels), credit card and personal loan journeys with Salesforce through AI-native workflows — for faster decision, stronger customer experience and better operating efficiency

Commercial Assets:

- ❑ Building an agentic AI platform to accelerate deployment of AI use cases across the commercial banking loan origination system
 - A scalable, multi-model architecture unlocks enterprise data, integrates with core systems, and accelerates AI adoption at scale

Liabilities:

- ❑ Piloting an AI-led savings account onboarding journey on the existing ACE onboarding platform

Customer Service

- ❑ Deployed an enterprise-scale voice-AI platform across 11 languages, backed by AI-powered sentiment analytics and agent-augmentation tools
- ❑ Scaling AI-led engagement - roughly 1 million outbound calls processed in four months, with a roadmap to automate about 25% of total call volume
- ❑ Expanding AI-led servicing across voice, email and collections to sharpen turnaround times, customer experience, workforce productivity and operating efficiency

AI Centre of Excellence (COE)

- ❑ An AI Centre of Excellence is institutionalizing enterprise-wide AI transformation and scaling high-impact use cases across the organization
- ❑ Driving AI-first process transformation across support functions - 50+ use cases focused on automation, productivity and operational efficiency
- ❑ Embedding AI across the employee lifecycle - hiring, onboarding, training and workforce enablement
- ❑ AI-assisted development for 200+ engineers is accelerating innovation cycles and technology delivery

Data Engineering & Business Dashboards

- ❑ Built an enterprise data lake consolidating internal and external sources — incl. credit bureau and consent-based data-sharing frameworks — to power real-time dashboards and apps such as Customer 360 and operational monitoring
- ❑ A centralized query builder gives the Bank controlled, self-service access for ad hoc data extraction
- ❑ Building AI-enabled natural-language querying so authorized business users can build queries, dashboards and reports and access real-time insight, independently

Customer 360: Customer One View

- ❑ One platform consolidating customer attributes, accounts, services, relationships, transactions and analytical insight
- ❑ A unified view of customer profitability across products and channels — revenue, cost-to-serve and value contribution — sharpening focus on high-value customers, pricing and portfolio returns
- ❑ Gives teams a fuller picture of the customer, enabling more personalized, relevant interactions grounded in engagement history
- ❑ Live for Customer service, with bank-wide rollout underway

Analytics for Unsecured Loans

- ❑ Strengthened underwriting analytics for unsecured loans with underwriting scorecards covering 100% of new and existing customers, drawing on credit bureau data, consent-based data-sharing insights, transaction data and banking behavior
- ❑ Propensity-led models scaled pre-approved personal loan offers more than 3x month-on-month over the past year
- ❑ Behavioral scorecards for credit cards support post-acquisition strategy, limit enhancement and transaction whitelisting
- ❑ Predictive targeting identifies credit card customers likely to take up Xpress Loans or EMI offers

Analytics for Secured Loans

- ❑ Deployed bureau- and application-based scorecards for personal car loans, taxi loans, small commercial vehicle (SCV) loans and vehicle refinance
- ❑ Extending the same analytics capability to mortgages to strengthen underwriting and portfolio decisions
- ❑ Early-stage, with positive outcomes expected soon

Analytics for Fraud and AML

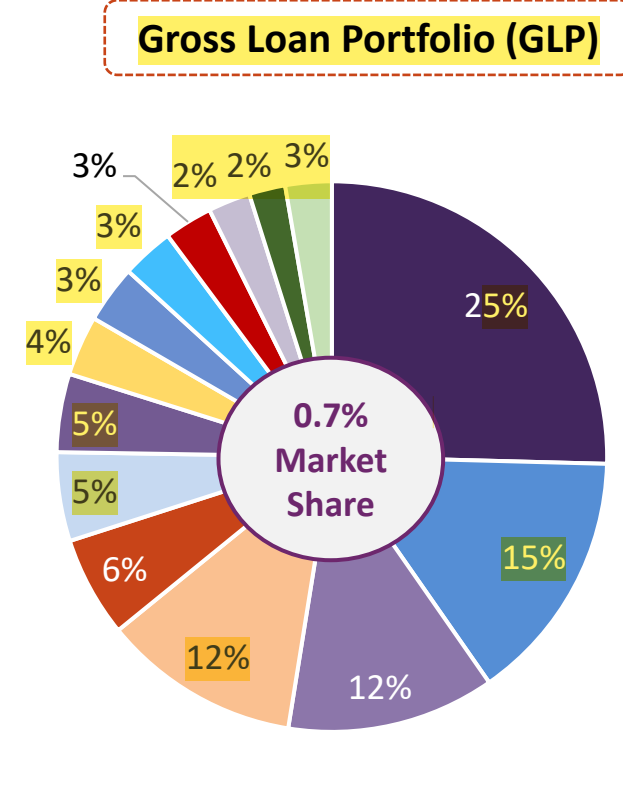
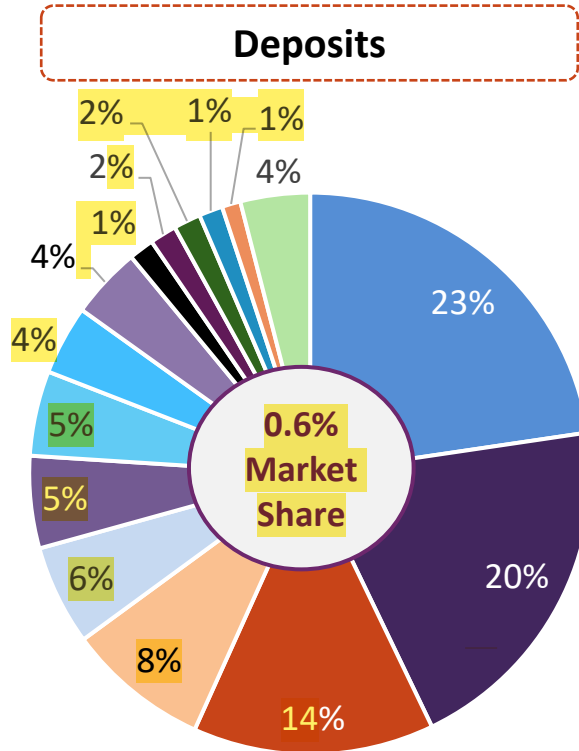
- ❑ ML-based risk assessment model auto-closes about 70% of monthly AML alerts — strengthening our AML framework while improving productivity and enabling leaner operations
- ❑ Implemented MuleHunter.ai, an AI/ML model developed with a leading regulatory innovation partner, to detect and prevent mule accounts — with positive early results
- ❑ Partnering with market experts to validate models and scorecards

- 1 KEY UPDATES
- 2 FINANCIAL HIGHLIGHTS
- 3 AI & TECH UPDATE
- 4 BUSINESS UPDATE**
- 5 ABOUT AU SMALL FINANCE BANK

Geographic distribution of deposits & advances

All figures are as on
30th Jun'26

- Maharashtra
- Rajasthan
- Delhi
- Gujarat
- Haryana
- Punjab
- Uttar Pradesh
- Karnataka
- Madhya Pradesh
- Himachal Pradesh
- Telangana
- Tamil Nadu
- West Bengal
- Kerala
- Others



- Rajasthan
- Maharashtra
- Madhya Pradesh
- Gujarat
- Delhi
- Haryana
- Punjab
- Uttar Pradesh
- Telangana
- Karnataka
- Andhra Pradesh
- Chhattisgarh
- Tamil Nadu
- Other

Garnering deposits from Urban markets and disbursing in Core markets

% Share in	Deposits	GLP
Core markets	17%	62%
Urban markets	83%	38%
Total	100%	100%

Market share is calculated on figures available in RBI weekly supplement data as on 30th Jun'26; Core Markets are smaller centres in rural/semi-urban which typically have a local economy built around agriculture and small businesses, and which have traditionally been our traditional markets for lending; Urban markets are other than core markets (both are as per internal classification)

Pan-India geographic presence

21 States and 4 UTs

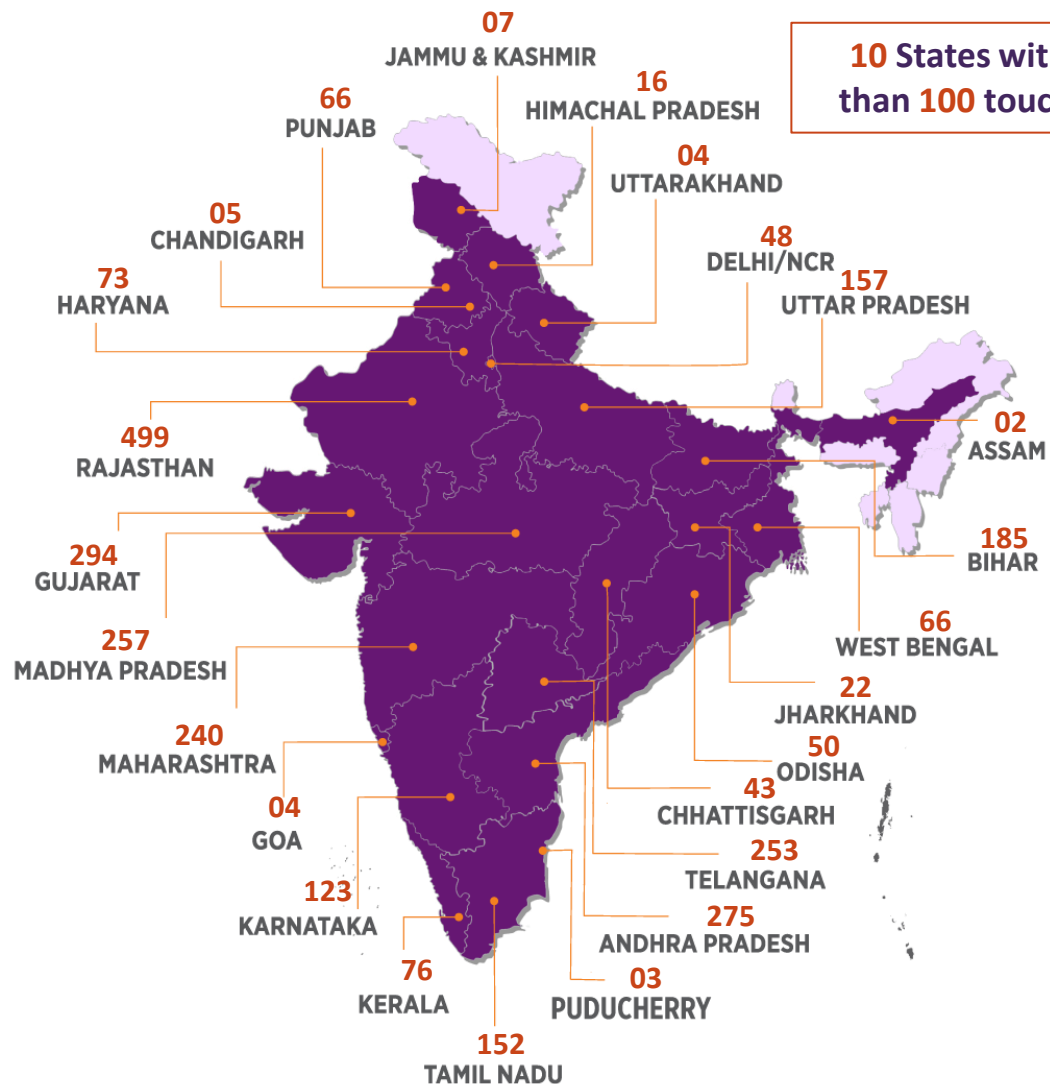
2,920 Touchpoints

521 Districts

514 Urban Branches

778 ATMs

10 States with more
than 100 touchpoints



2,920
Touchpoints

Net 130 touchpoints
added in Q1'FY27



723
Branches

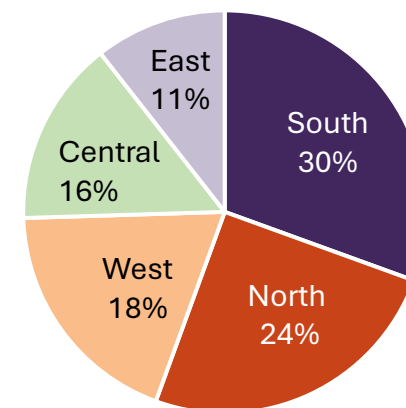


1,269
Asset Centres



928
BO + BC + Unbanked

Region wise Touchpoints

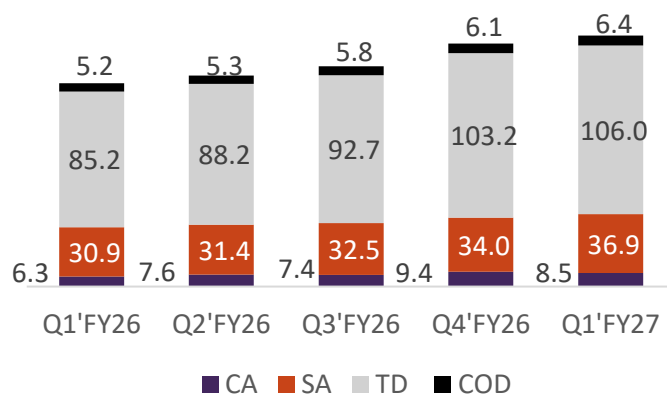


Deposit book snapshot

(₹ in '000 Crore)

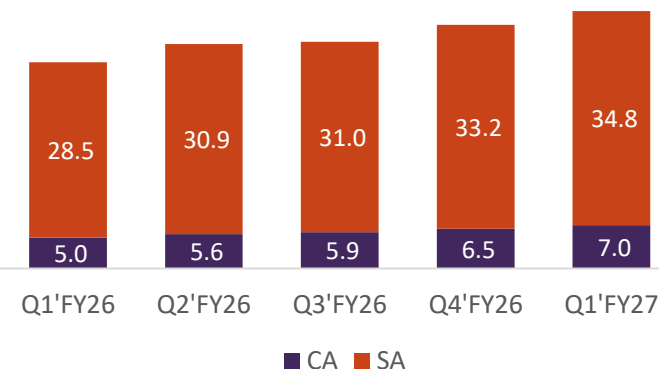
Deposit mix

Total deposits 127.7 132.5 138.4 152.7 157.7

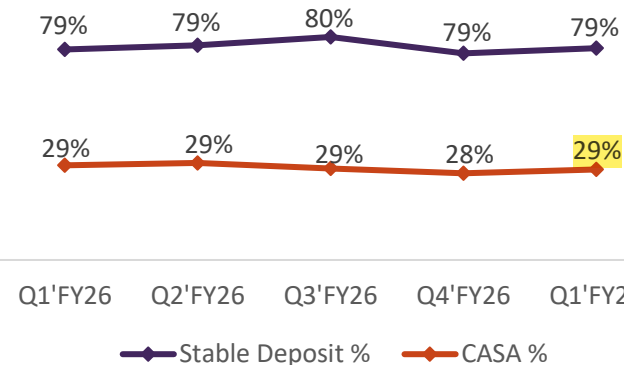


Daily average CASA balance

(₹ in '000 Crore)



CASA ratio & Stable deposit* ratio



Complete product bouquet across channels

Segmented offering

Ivy, Eternity, Royale, Platinum
- Banking programs for SA and CA accounts

Branch bkg. channels

NRI, TASC, Video Banking, Enterprise Salary

Other channels

Government & inter-bank, Wholesale, NBFC & FIG

Cross sell products

Payments, QR, Insurance, Wealth solutions, Transaction Banking, Trade and Forex

Unsecured credit

Credit card, Personal loans and OD products

Secured loans

Housing Loan, Car Loan, Business Loan & Working Capital

Note: *Stable deposit % includes (CASA + Retail TD + non-callable bulk TD) / Total Deposits

Asset book snapshot

₹ in cr

Segments	Q1'FY27			Q1'FY26			YoY Growth	Q4'FY26			QoQ Growth
	GLP	GA Yield (%)	Gross NPA (%)	GLP	GA Yield (%)	Gross NPA (%)		GLP	GA Yield (%)	Gross NPA (%)	
Retail Secured Assets	96,485	14.2%	2.4%	78,739	14.4%	2.7%	22.5%	92,742	14.2%	2.4%	4.0%
Commercial Banking	32,789	10.3%	0.9%	24,501	10.9%	1.0%	33.8%	30,968	10.4%	0.8%	5.9%
Inclusive Banking	7,488*	25.2%	3.6%	6,506	25.1%	4.2%	15.1%	7,150	25.2%	3.8%	4.7%
Digital Unsecured	3,145	14.5%	3.5%	3,051	15.0%	8.3%	3.1%	2,949	14.2%	4.2%	6.6%
Others	4,343	7.9%	0.4%	4,827	7.9%	0.3%	-10.0%	6,518	8.0%	0.3%	-33.4%
Total	1,44,250	13.7%	2.10%	1,17,624	14.1%	2.47%	22.6%	1,40,327	13.8%	2.03%	2.8%

❑ Gross Loan Portfolio (GLP) includes assigned loan book (off book) of ₹3,789 cr in Q1'FY27 (vs ₹6,010 cr in Q1'FY26 and ₹4,286 cr in Q4'FY26), mostly from Wheels and MSME

❑ *96% of MFI book (part of Inclusive banking) is covered under government guarantee program under CGFMU

Note: Segment classification - Retail Secured Assets (Wheels, Mortgages and Gold Loans); Commercial Banking (Business Banking, EEFI, REG and Renewable Energy); Inclusive Banking (MFI, FPO Financing and SMF); Digital Unsecured Loans (Credit Cards and Personal Loans); Others includes ODFD, Inter-bank Term Lending, TREDIS, rundown SME book

GA means Gross Advances; GNPA is reported on Gross Advances

Breakdown of customer assets – additional disclosure

(All figures in ₹ cr)		30 th Jun'26	30 th Jun'25	YoY	31 st Mar'26	QoQ
Consumer Assets		65,974	57,850	14%	63,958	3%
- Mortgages ¹	Retail	43,318	38,654	12%	42,438	2%
- Auto (Cars, 2W)	Retail	19,511	16,145	21%	18,571	5%
- Credit Cards	Retail	2,248	2,327	-3%	2,196	2%
- PL, BL	Retail	896	725	24%	753	19%
Commercial Assets		56,216	42,153	33%	53,304	5%
- Commercial Vehicles (CV/CE/3W/Taxi)	Retail	23,427	17,652	33%	22,336	5%
- Business Banking (MSME)	Commercial	18,727	15,638	20%	17,641	6%
- EE&FI	Commercial	5,777	4,100	41%	5,713	1%
- REG	Commercial	5,233	3,396	54%	5,011	4%
- Renewable Energy	Commercial	3,052	1,368	123%	2,603	17%
Rural Assets		17,716	12,794	38%	16,547	7%
- MFI ³	Retail	7,488	6,506	15%	7,150	5%
- Tractor finance	Retail	5,681	4,308	32%	5,456	4%
- Gold loan	Retail	4,547	1,980	130%	3,941	15%
Others²		4,343	4,827	-10%	6,518	-33%
Total GLP		1,44,250	1,17,624	23%	1,40,327	3%
Credit substitutes		1,010	560	80%	1,040	-3%
Total customer assets		1,45,260	1,18,184	23%	1,41,367	3%

❑ Retail Banking verticals forms 74% and Commercial Banking verticals forms 23% of total loan assets

1. Includes Home loans, MBL and LAP; 2. Includes ODFD, inter-bank term lending, TREDIS & SME, SME (run-down); 3. MFI book includes FPO and SMF

Credit substitutes include lending to NBFCs in the form of CP and NCD and form part of investments

Basis internal classification and subject to changes

- 1 KEY UPDATE
- 2 FINANCIAL HIGHLIGHTS
- 3 AI & TECH UPDATE
- 4 BUSINESS UPDATE
- 5 ABOUT AU SMALL FINANCE BANK

AU SFB: Scaled, profitable, with 'in-principle' approval for Universal Bank



❑ A high-quality, well-governed banking franchise with an 'in-principle' approval for transition to Universal Bank

- Founded in 1996 as a vehicle financier, AU built strong capabilities in serving underserved, self-employed customers across semi-urban and rural India; Over the last nine years, AU has evolved into India's largest SFB with strong governance and risk management track record

❑ Scalable & sustainable retail-led business model with execution track-record

- A scaled, retail loan book which is largely secured (>90%), well diversified (10+ business lines) with a pan-India distribution (~2900 touchpoints) having best-in-class, through the cycle risk adjusted yields; underpinned by a strong and granular deposits franchise built from ground up
- Deposits and advances CAGR at 45% and 34% respectively, with avg RoA of 1.6% and avg RoE of 14.2% over the last 9 years

❑ Stable, founder-led leadership with institutionalized governance

- Entrepreneurial culture, institutionalized governance and leadership stability enabled AU to scale consistently while retaining agility, discipline and a long-term customer focus
- Deep leadership bench of young talent with ~10 years average tenure with AU

❑ Digital-first platform driving efficiency and scalability

- Strong Tech and digital architecture with no legacy systems; Early mover on AI-led initiatives to provide sustained operative leverage

❑ Large headroom for growth

- ~0.7/0.6% market share → significant runway across loans and deposits respectively
- Strong positioning in underpenetrated underserved retail, MSME and informal segments

Right to Win : Customer insight × Distribution × Digital × UB transition (in-principle approval)
45% Deposit CAGR | 34% Loan CAGR | 1.6% RoA | 14.2% RoE | >90% Secured Book

Long-term performance trajectory remains strong

1996

2017

2021

2024

2025

2026

Started as a vehicle
financier

Commenced
operations as an SFB

Launched Digital Bank,
video banking and Credit
cards

Acquired
Fincare SFB

In-principle approval
for Universal Bank

Advancing towards
becoming an AI-
powered bank

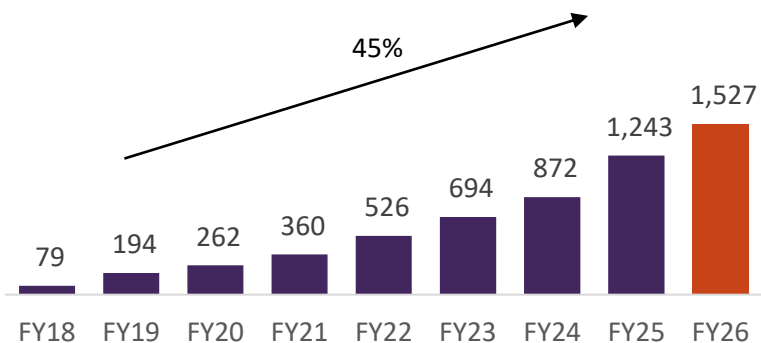
Metric	FY18	Jun'26	Multiple
Customer base	7.5 Lacs	125 lacs+	16.7×
Employees	11,151	58,478	5.2×
Touchpoints	474	2,920	6.2×
Deposits	₹7,923 cr	₹1,57,727 cr	19.9×
Gross loan portfolio	₹16,256 cr	₹1,44,250 cr	8.9×
Shareholders' funds	₹2,281 cr	₹20,885 cr	9.2×
Total assets	₹18,833 cr	₹ 1,97,125 cr	10.5×
Profit after tax	₹292 cr	₹2,856 cr*	9.8×
EPS	₹5	₹38*	7.4×
BVPS	₹40	₹279	7.0×

*PAT and EPS is calculated for Trailing 12 months

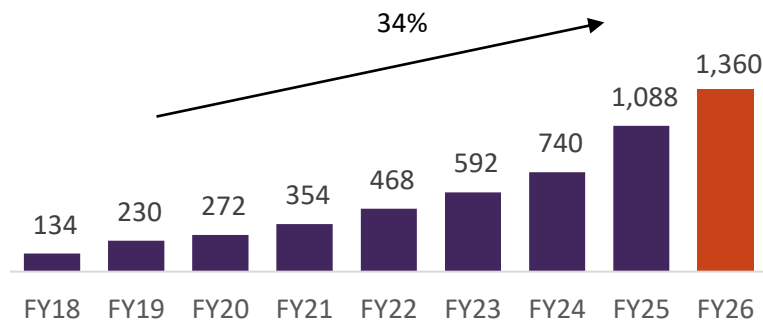
With consistent and strong execution track record....

₹ in Bn

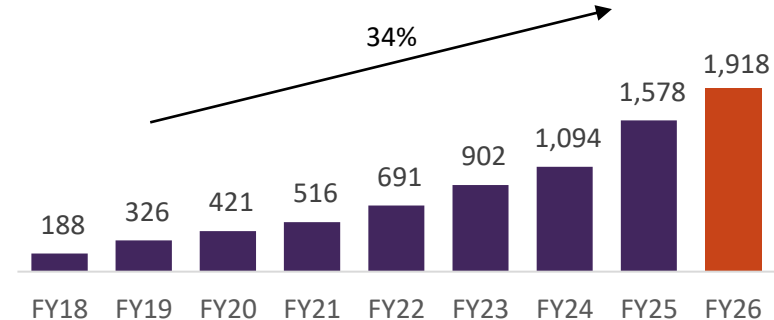
Deposit



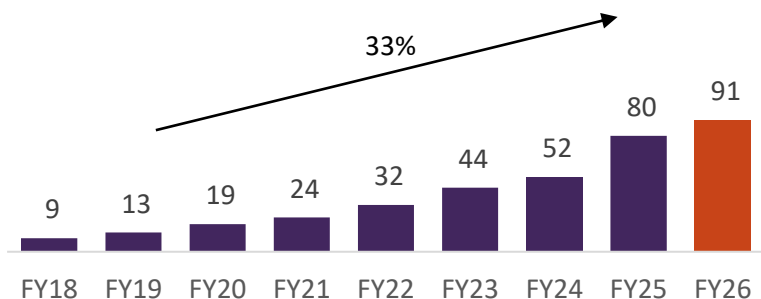
Gross advances



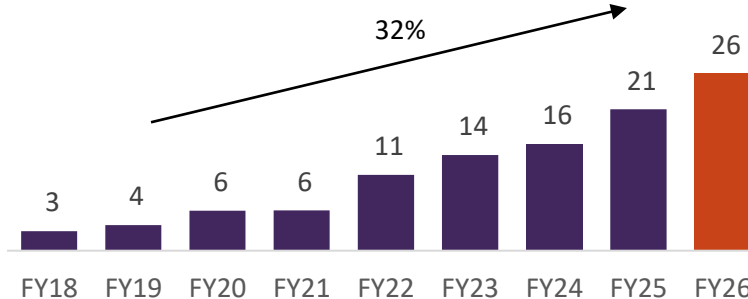
Total assets



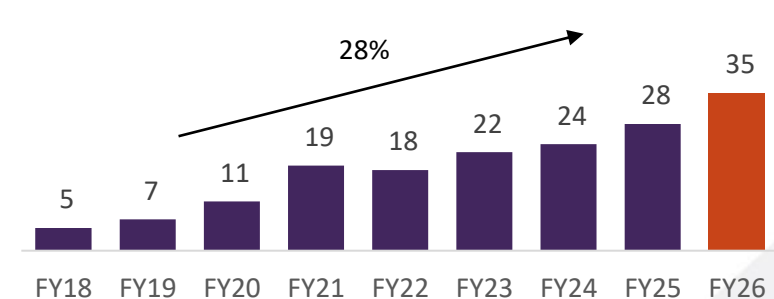
Net interest income



PAT*

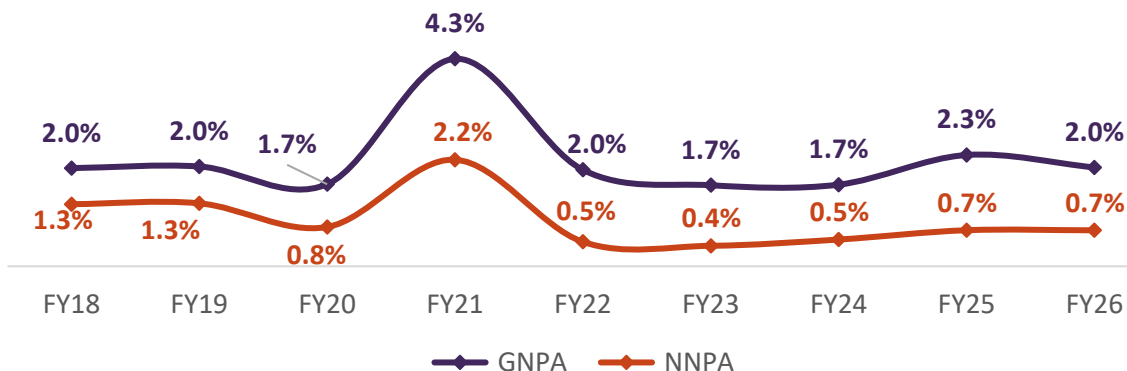


EPS in ₹*

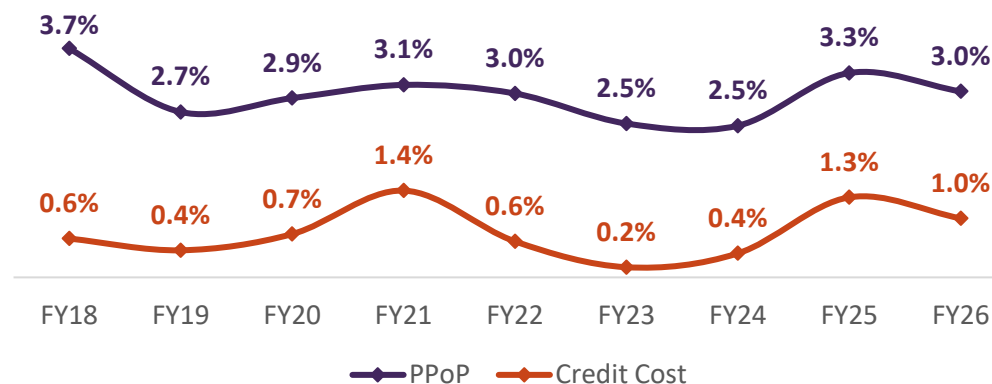


*Figures are excluding exceptional items - Profit from sale of Aavas stake in FY20 and FY21 and Fincare merger expenses (stamp duty and transaction expenses) in FY24

Asset quality profile

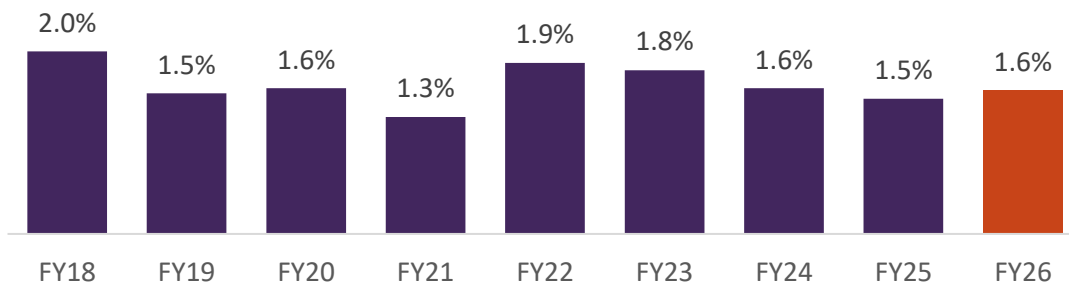


Pre provision profit (PPoP) & Credit cost on Avg Total assets

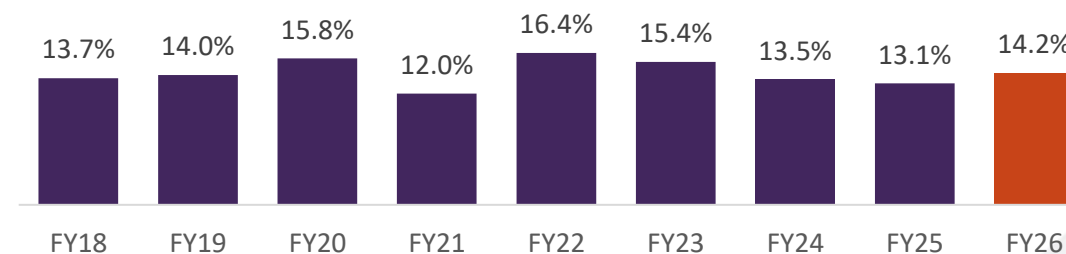


Cross cycle average RoA of ~1.6% and average RoE of ~14.2%

RoA profile*



RoE profile*



Figures are excluding exceptional items - Profit from sale of Aavas stake in FY20 and FY21 and Fincare merger expenses (stamp duty and transaction expenses) in FY24

*Including exceptional items, 9 year average RoA is at 1.8% and RoE at 15.7%

Full-suite of products with digital capabilities

Deposit Franchise



DEPOSITS

Current Account
Savings Account
Term Deposit
Green Deposit
FCNR (B) Deposits
Premium Banking Programs
Retail FX
UPI QR
Fastag

Diversified Asset Products



RETAIL ASSETS

Wheels
Micro Business loan
MFI
Home loan
Gold loan
Credit Card
Personal loan
Tractor loan
Overdraft



COMMERCIAL ASSETS

Working Cap. Loans
Business Loans
Agri Loans
Real Estate Group
EEFI Funding
Renewable funding
Non-Fund Facilities
Trade and Forex
Transaction Banking

Third Party Products



INSURANCE

Life
Health
Motor, Fire & General
Loan Protection
Asset Protection
SME
Employee Benefit
Insurance Solutions
- With 16 Partners



WEALTH

Mutual Fund
ASBA/IPO
3 in 1 Broking Services
PMS, AIF, Bonds, NPS
REIT/INVIT
International & Unlisted
Shares
Gift City based
Investment

Digital Channels



AU0101



AU 0101 Business
Merchant App



Video
Banking



Whatsapp
Banking



Chat Bot



IVR



AI Bot

External ratings

Credit Ratings

Fixed Deposits	AA+/Stable	CRISIL
Long Term/ subordinated Debt/ Tier II Bonds	AA/Stable	CRISIL/ CARE/ ICRA Ratings
Short Term	A1+	CRISIL/ CARE/ India Ratings

ESG Ratings

 SUSTAINALYTICS	16.6 (Low Risk)
 S&P Global Ratings (CSA)	47
 FTSE4Good	Included in Emerging Indices
 NSE	73 (Strong)
 SES Stakeholders Empowerment Services Analyze » Educate » Empower	80.4 (Low ESG Risk)

ESG Governance Structure



Board Level

CSR & Sustainability Committee

Providing Board-level oversight on sustainability strategy and governance



Management Level

Sustainability Steering Committee

Ensures ESG embedded into core business processes and decision-making



Execution Level

Core Sustainability Team

Translates strategic priorities into measurable sustainability actions

Robust Governance: Policies & Frameworks

Sustainability Policy

Integrates ESG across strategy, governance, operations, culture and decision-making.

Sustainable Finance Framework

Enables financing of eligible green and social projects through a structured governance framework

Sustainable Procurement Guideline

Strengthening responsible sourcing through supplier assessments and capacity building

Green Fixed Deposit Policy

Mobilizing customer deposits to finance verified green projects responsibly



Green Deposit & Assets

₹3,050 Cr+ raised

Green Fixed Deposits

27,922 a/cs opened as on 30th June 2026

- Financing solar projects
- Supporting electric vehicle adoption
- Financing certified green buildings



Impact Report



Climate Risk

- Partnered with IFC for Climate Risk Assessments and financed emissions calculations
- Project supported by Government of Japan



Environment Sustainability Initiatives

5,000+ saplings planted across 21 states & 4 UTs

Aligned with 'Ek Ped Maa Ke Naam 3.0'

Chairman Mr. H. R. Khan leads Van Mahotsav plantation drive in Delhi



Independent Director Mr. Phani Shankar leads plantation drive in Hyderabad

Access Highlights



22,900+

Financial Literacy Camps
Organized at rural branches



~33%

Touchpoints in Unbanked Rural Centres
958 touchpoints



118

Special Focus Districts*
covering 700 touchpoints

District Coverage Breakdown

50 Aspirational Districts

16 Hill State Districts

1 NE Region District

51 LWE Affected Districts



₹116 Cr+

Direct Benefit Transfer

Received in Aadhaar seeded BSBD accounts

*The list is prepared taking cognizance of special focus districts classified by NABARD (dated 2023), MYMSME, NFDB & NITI AAYOG

Financial Products

Products (Active)

Count
(as on 30 June 2026)

BSBD Accounts	5.7 lac+
MUDRA Loans^	25.7 lac+
PM Jeevan Jyoti Bima Yojna (PMJJBY)	1.0 lac+
PM Suraksha Bima Yojna (PMSBY)	1.5 lac+
Atal Pension Yojna (APY)	1.8 lac+
Shakti Accounts	50.5 lac+
Microfinance Loans^	32.7 lac+

^Microfinance Loan figures include loans under PM SVANidhi, PM Vishwakarma, IGUCY and MUDRA schemes. Out of total Microfinance Loans, 23.2 lac+ accounts pertain to MUDRA loans.

Board of Directors



Mr. H R Khan
Part time Chairman & Independent
Director
46+ years of experience

Ex-Deputy Governor of RBI
Served on Boards of Several Banks & regulatory Bodies including NHB & NABARD etc.



Mr. J M Prasad
Independent Director
30+ years of experience

Ex-Chief of HR at ING Vyasa Bank and Kotal Mahindra
Old Mutual life Insurance



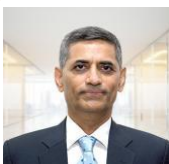
Mr. Kamlesh Vikamsey
Independent Director
42+ years of experience,

Senior Partner - KKC & Associates LLP
Member (AoC)- World Metrological Organization (WMO)
Ex-Chairman - Audit Advisory Committee, UNICEF



Ms. Malini Thadani
Independent Director
40+ years of experience

Ex - Head of Corporate Sustainability, Asia at HSBC
Held leadership positions at Indian Revenue Services



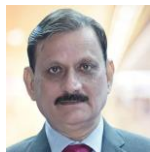
Mr. Nandkumar Saravade
Independent Director
36+ years of experience

CEO at ReBIT and Data Security Council of India



Mr. NS Venkatesh
Independent Director
40+ years of experience

Ex ED & CFO – IDBI, Ex CEO – AMFI, Ex-Chairman – FIMMDA &
Ex-Member FEDAI



Mr. Satyajit Dwivedi
Independent Director
35+ years of experience

Ex MD & CEO – Nabkisan, Ex-CGM – NABARD, Ex CEO – NCFE
(Promoted by RBI, SEBI and IRDAI), Faculty at CAB



Mr. Phani Shankar
Independent Director
30+ years of experience

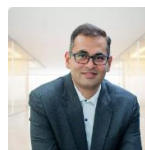
Ex-Chief Credit Officer at Kotak Mahindra Bank, Ex-Director Kotak
Mahindra Investments Ltd. and Kotak Infrastructure Debt Fund

Executive Directors



Mr. Sanjay Agarwal
Founder, MD & CEO
30+ years of experience

EY Entrepreneur of the Year Award 2018; Business
Leader of the Year, ICAI Awards, 2017



Mr. Vivek Tripathi
Whole-Time Director
25+ years of experience

Associated with the Bank for more than 12 years



AU Ignite: AI training for future skill trainees

AU Ignite: Till Q1'FY27, 36,000+ youth got trained in 10 centers across 6 districts of Rajasthan; 26,000+ have been linked to employment

Highlights of Q1'FY27

- ❑ 306 youth trained; 300+ employed
- ❑ 23 Workshop and events | 79 Guest sessions| 103 Kaushal connect| 27 Exposure visits
- ❑ Specialized AI training for future skill trainees via industry expert
- ❑ A structured cross-training initiative introduced for trainers across domains for academic enrichment and capacity building.



AU Udyogini: Mother's Day celebrated with AU Udyoginis

AU Udyogini: As on date, total 5,995 women are nurtured and 3,926+ empowered under Individual Women Entrepreneurship initiative with a presence in 1,000+ villages and hamlets across 25 districts of Rajasthan, Madhya Pradesh , Maharashtra & Gujarat including 5 aspirational districts.

Highlights of Q1'FY27

- ❑ 80+ Udyoginis came together on Mother's Day to celebrate their entrepreneurial journeys in presence of their kids , engaged in capacity building sessions, followed by felicitation ceremony.
- ❑ Expanded the AU Udyogini Individual Women Entrepreneurship (IWE) Model to Gujarat



AU Bano Champion: 1st residential Summer Camp for athletes

Bano Champion: Active at 75+ locations across Rajasthan, 6,000 kids & youths regularly trained across 7 sports disciplines. Conducted 9 Coaches' Development Programs and 12 Exposure Camps (280+ athletes). Achievements: 110+ National, 450+ State, and 1,000+ District-level medals.

Highlights of Q1'FY27

- ❑ Athlete from Jodhpur secured bronze at U15 Asian Boxing championship.
- ❑ Won 1 International, 20+ National, 50+ State & above, and 60+ District-level medals.
- ❑ Organized the 1st edition of residential summer camp for 240+ athletes in 5 sports at 3 locations of Rajasthan.

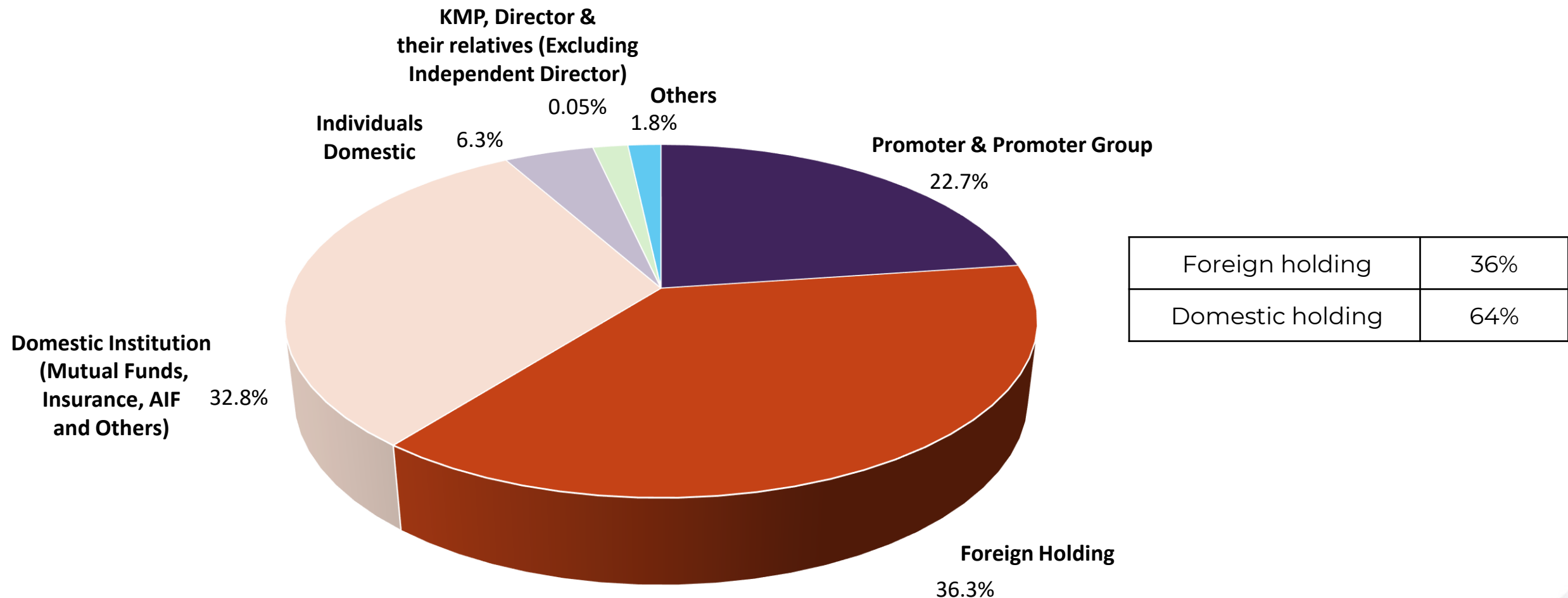


AU Kartavya: Students studying at AU Study Centre

AU Kartavya: Till Q1'FY27, 1,521 health checkup camps, 360+ Jal Bank, 16 open air gyms, 34 police booths, Infrastructure development in 27 educational institutions, flood relief to 7,140+ families.

Highlights of Q1'FY27

- ❑ Under Healthcare, provided emergency vehicle to a hospital in Jaipur, supported with path lab & critical medical equipment in Bhopal & Maharashtra.
- ❑ Under Education, enhanced infrastructure in govt and trust-run schools and colleges in Raj, Guj & Mumbai & distributed 6,000+ notebooks to underprivileged children. 1,200+ students are being educated via 60 AU Study Centers across remote villages of 4 states through the year.
- ❑ Under Environment & Sustainability, distributed around 30,000 jute bags to encourage sustainable practices.



Note: % is calculated on total paid up capital, Shareholding pattern as on 30th Jun'26



“Top 10 – India’s Best Companies to Work”

Great Place to Work, 2026



***“Best Small Finance Bank
Award' (SFB category)”***

At Financial Express India's Best
Banks Awards 2026



***“Recognised for its strong
contribution and performance
under the APY initiative”***

At Atal Pension Yojana (APY)
Annual Felicitation Programme
FY 2025-26 organized by PFRDA



***“Best Investor Relations (IR) Team in Asia
(ex-Japan/ANZ)”***

Banks (Small & Mid-Cap)

Extel Asia, 2026



***“TransUnion CIBIL Best Data Quality Award, SFB Consumer :
SILVER won by AU : 2025-2026”***

***“Best Data Quality, Award MFI Category Overall - BRONZE
Won by AU : 2025-2026”***

At TransUnion CIBIL Credit Conference 2026



For further information about the bank - Scan to Download



Analyst day
presentation - Mar'24



Annual Report FY25



Sustainability
Report



AU Insights *



THANK YOU

For Investor queries contact (details in QR Code):

Mr. Prince Tiwari



Email: investorrelations@aubank.in