Ref. No.: AUSFB/SEC/2025-26/391
Date: January 20, 2026

To,

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

Dear Sir/Madam,

Sub: Presentation to Investors on Unaudited Financial Results of AU Small Finance Bank Limited for the Quarter and Nine months ended on December 31, 2025

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

In continuation to our intimation for Conference Call vide letter dated January 7, 2026, we submit herewith the Investors Presentation on Unaudited Financial Results of the Bank for the Quarter and Nine months ended on December 31, 2025.

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

Further, the audio recordings and transcript of the 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
Digitally signed by Manmohan Parnami
Date: 2026.01.20 16:46:57 +05'30'

Manmohan Parnami
Company Secretary and Compliance Officer
Membership No.: F9999
investorrelations@aubank.in
Encl: As above

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HUMSE HAI

AU SMALL FINANCE BANK

30 Years of
Scale with Sustainability

Q3'FY26 Earnings presentation

20th January 2026

Sustainable Business Model | Retail Focused | Tech-Led | Customer Centric | Well Governed

Disclaimer

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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.

Poised for Next Phase of Our Journey – All Dominos Are Aligning

Supportive Regulatory policies & Improving Macro to support growth

- Accommodative monetary policy, easing interest rate cycle on the back of lower inflation and focus on rate transmission through liquidity and CRR cut
- Supportive regulatory changes and Governmental reforms augur well for consumer and credit demand

Universal Banking platform transition – Once-in-a-Lifetime opportunity

- Stronger brand creation, greater and wider acceptance and pan-India expansion
- Strengthening granular deposits franchise, improving cost of funds

Our Growth Engines are in place

- Wheels: Doubling our distribution
- Gold Loan: Low base, opportunity to scale multifold
- Mortgages: High competition, growth via geographic expansion
- Commercial Banking: strong understanding of MSME, NBFC, real estate; working on sector specialization such as renewable energy
- Scaling Cross-sell: Product built out is complete and ready to scale – Insurance, Wealth, AD-I, Forex, Trade, Credit cards, PL/BL, Payments

Enterprise–wide Agentic AI roadmap in place

- Accelerating AI implementation across Bank as we transition into a multi-lingual, non-sequential, AI–native architecture
- AI first platforms will transform customer engagement and drive operational efficiency

We are well-prepared

- Through the cycle best in class secured asset quality pedigree; Unsecured credit cycle normalising
- Strong execution-oriented culture and value system with complete product suite
- Robust governance and risk control
- Stable and experienced team with succession planning in place

Q3’FY26 - Delivered strong performance across parameters

AU SMALL FINANCE BANK

Operating Environment	**Implementation of GST cuts and festive season add momentum to underlying economy** ▪ Credit demand revival led by strong auto sales, consumer credit and pickup in MSME and commercial activity ▪ Some economic uncertainty remains amidst tariff challenges, tighter liquidity and currency pressures
Deposits	**Deposit growth at ~23.3% YoY (and 4.5% QoQ) to ₹1.38 Lacs Cr vs Banking sector deposit growth of ~12.7%** ▪ CASA ratio broadly stable at ~29% ▪ Cost of funds declined by 22bps to 6.61% in Q3 from 6.83% in Q2 ▪ Optimized saving deposit rates in certain buckets w.e.f. 12th Jan’26; continue to monitor competitive landscape
Advances	**Loan growth at 19.3% YoY (and 5.7% QoQ) to ₹1.30 Lacs Cr vs Banking sector credit growth of ~14.4%** ▪ Loan portfolio excluding unsecured book grew 23.4% YoY and 6.1% QoQ ▪ Unsecured businesses (~7.3% of total loans) bottomed out with 1% sequential growth led by MFI, YoY decline of 16.7%
Asset Quality	**Slippages declined by 13% to ₹791 Cr; GNPA declined by 11bps to 2.30%, NNPA stable at 0.88%** ▪ Credit cost declined 41bps QoQ to 0.78% of avg assets (to ₹331 Cr in Q3 from ₹481 Cr in Q2) ▪ Improvement was led by normalization in unsecured businesses and seasonal recovery in secured assets
Profitability	**Q3 PAT grows by 26% YoY / 19% QoQ to ₹668 Cr; RoA/RoE stands at 1.6% and 14.3% respectively** ▪ Excluding one-off impact of New Labour Code (NLC), PAT at ₹682 Cr, RoA/RoE at 1.6%/14.6% ▪ Profitability growth led by 9% sequential expansion in NII, growth in core other income and lower credit cost ▪ NIM expands by 25bps QoQ to 5.7% from 5.5% in Q2’FY26

30 Years of Scale with Sustainability

Q3'FY26 – Key Non-Financial highlights

Strengthening Governance

- Inducted **three new Non-executive Independent Directors - Mr. N. S. Venkatesh, Mr. Satyajit Dwivedi and Mr. Phani Shankar**
- Re-appointed **Ms. Malini Thadani** as Non-Executive Independent Director for a second 3-year term

Succession Planning

- As part of the long-term succession planning and roadmap for accelerating and consolidating leadership depth in the Bank and to provide flexibility for future organizational requirements, following executive changes have been approved by the Board subject to requisite approvals
  - **Mr. Uttam Tibrewal**, Executive Director and Deputy CEO, upon completion of his current tenure as WTD on April 18, 2026, will continue in his capacity as Deputy CEO and remain responsible for leading our key business verticals including Retail Assets and Liabilities.
    - Alongside these responsibilities, he will devote increased time to on-ground engagement to drive growth, strengthen customer relationships, and expand the Bank's presence across newer geographies
  - **Mr. Vivek Tripathi**, Chief Credit Officer, will be appointed as WTD (Executive Director) with effect from April 19, 2026. An alumnus of IIM Lucknow, Vivek has been with AU since 2014, and will continue to provide enterprise-wide stewardship of AU's credit architecture, unifying Credit, Policy & Underwriting, Portfolio Management, Collections, Legal, Vigilance, and Fraud Control under a single governance framework

New Product & Customer Proposition

- Launched **Exclusive Banking Program for Chartered Accountants** in partnership with ICAI, focusing on their business needs and personal banking
- Introduced **'M' Circle** – a differentiated women's banking proposition with personalized privileges, curated financial solutions, and lifestyle benefits

Other Key Updates:

- Added 100 touchpoints in Q3 including 27 new liability branches - mostly in urban markets; Total 270 touchpoints added in YTD FY26
- Onboarded **Mr. Ranbir Kapoor** and **Ms. Rashmika Mandanna** as brand ambassadors
- Launched new brand campaign **"Soch Badlo aur Bank Bhi"**
- Received approval from Govt. of India for increase in foreign investment limit in the paid-up capital of the Bank from 49% to maximum permissible limit of 74%

Tech update: Engineering the Bank for scale, intelligence, and long-term sustainability

- Over the past eight years, we have made sustained and strategic investments in our technology backbone
  - Our tech stack today delivers **~99.9% uptime**, automated Disaster Recovery, multi-cloud resilience whilst seamlessly **processing 3.5 million+ UPI transactions and 10 million+ API calls daily**

- All our internal journeys are now fully digital using various ecosystem APIs (India Stack, ULI etc)
  - Onboarding platform for Deposits revamped with more than 80% STP workflow and native cross sell with-in onboarding journeys
  - Wheels journey on Salesforce and FICO enabling end to end STP capabilities

- Consumer facing channels are being continuously upgraded
  - **90+ features** shipped in Production in AU 0101 and AU 0101 Business in Q3’FY26
  - New look Corporate website on Adobe platform planned for Q4’FY26
  - **AU 0101, AU 0101 Business app** with upgraded features and experiences planned for Q1’FY27

- Continuous focus (investments and monitoring) to remain up to date on cyber risk
  - Revamped SOC (Security Operation Center) services to enable advance security monitoring capabilities such as Threat Modeling, Purple Teaming, Breach & Attack Simulation

- **1,100+ member** strong IT team, with 200+ inhouse development focusing on Digital, Data and AI

We are consistently investing in our technology stack (8-10% of overall Bank Opex)

Tech update (contd.): AI-first transformation to drive efficiency

- Leveraging AI-first platforms to transform customer engagements and drive operational efficiency across the ecosystem:
  - Non-linear, non-sequential workflow enabling flexibility across processes
  - Language-agnostic, supporting 10+ regional languages through text and voice prompts
  - Minimal training, to end user as the agentic platform contextually guides users on missing values, documents, and their purpose

Agentic AI

- Roadmap for enterprise-wide agentic AI adoption in place
- End-to-end Agentic AI driven journey for Gold Loan origination being rolled out in Q1'FY27
- Native AI enhancements in Wheels, Personal Loan, Credit Card being developed on Salesforce platform
- AI use cases for employee productivity being developed on Microsoft Copilot Studio
- Employee training and assistance AI-based platform in development

Acquisition & Underwriting

- Open API stack scaling partner-led acquisition; digital STP journeys launched across assets & deposits
- Development of scorecards for unsecured loans (Credit Card and PL) along with various analytics tools for upsell & cross-sell

Customer Engagement

- Built best-in-class, cloud native Data Lake to process large scale data in real-time and build AI use cases
- Building conversational BI on Data Lake using finetuned models
- ~25% inbounds calls are being handled by Voice Bots across all languages
- 2 lacs+ voice calls converted to text through bots for quality and analytics purposes

Risk & Fraud Monitoring

- 8 Scorecards live for AML and Mule Account identification; >60% txn. monitoring via automated decisioning using scorecards
- AI-based fraud engines enhancing accuracy and scalability

Continue to scale with sustainability

	FY18		Dec'25
Customer Base	**7.5 lacs**	16.7 →	**125 Lacs+**
Employees	**11,151**	5.4 →	**59,872**
Touchpoints	**474**	5.8 →	**2,726**
Deposits	**₹7,923 Cr**	17.5 →	**₹1,38,415 Cr**
Gross Loan Portfolio	**₹16,256 Cr**	8.0 →	**₹1,29,898 Cr**
Total Assets	**₹18,833 Cr**	9.2 →	**₹1,74,052 Cr**
Shareholders Fund	**₹2,281 Cr**	8.4 →	**₹19,085 Cr**
PAT	**₹292 Cr**	7.9 →	**₹2,313* Cr**
EPS	**₹5**	6.0 →	**₹31***
BVPS	**₹40**	6.4 →	**₹255**

*PAT and EPS is calculated for Trailing 12 months

1. MANAGEMENT UPDATE
2. OPERATING & FINANCIAL HIGHLIGHTS
3. LIABILITIES UPDATE
4. ASSETS PERFORMANCE
5. OTHER KEY INFORMATION

Performance summary (1/3)

Deposit and Liquidity - Q3'FY26

Total Deposits	₹1,38,415 Cr (₹1,12,260 Cr)
CA Deposits	₹7,404 Cr (₹5,644 Cr)
SA Deposits	₹32,543 Cr (₹28,758 Cr)
Cost of Funds	6.61% (7.06%)
CD Ratio	89% (89%)
CD Ratio (ex-refinance)	82% (81%)
LCR Ratio for Q3	118%

Deposits & Cost of Funds

- Total Deposits grew 23.3% YoY and 4.5% QoQ; CASA ratio remained stable at ~29% QoQ
- CASA deposits grew 16% YoY led by Current deposits growth of 31% YoY and Savings deposits growth of 13% YoY
  - New acquisition of CASA accounts growing at robust pace; 1 Lac A/C opened in December for the first time
- Stable deposits (CASA + Retail TD + Non-callable Bulk TD) forms 80% of total deposits
- Cost of Funds (CoF) declined by 22bps to 6.61% in Q3'FY26 from 6.83% in Q2'FY26
  - Bank's peak SA rate stands at 6.50% whereas for <10 lac balances, our max SA rate is now down to 3.5%
  - 9M'FY26 CoF at 6.84% vs FY25 CoF of 7.07%

CD ratio/Loan to Deposit ratio (LDR)

- CD ratio stood at 89% for Dec'25 compared to 87% as on Sep'25 and 89% in Dec'24
- After adjusting for loans against which refinance was availed from domestic Development Finance Institutions (DFIs), CD ratio stands at 82% (vs 81% in Q2'FY26)

Liquidity Coverage Ratio (LCR)

- Average LCR for the quarter was at 118% compared to 119% in Q2'FY26 and 115% in Q3'FY25
- Bank continues to carry additional liquidity in the form of high-quality, liquid, non-SLR investments which are not part of LCR computation

Numbers in parenthesis () are comparative nos. for corresponding period in FY25

Performance summary (2/3)

Advances and Asset Quality - Q3'FY26

Gross Loan Portfolio	**₹1,29,898 Cr** (₹1,08,921 Cr)
Gross Advances (GA)	**₹1,25,209 Cr** (₹1,00,989 Cr)
GA Yield	**13.8%** **(14.4%)**
Gross NPA	**2.30%** (2.31%)
Net NPA	**0.88%** (0.91%)
Credit Cost on Total Avg asset	**0.83%#** for 9M'FY26
Provisioning Coverage (PCR)	**83%** (80%)

Loan Portfolio

- Gross loan portfolio (GLP) excl unsecured businesses registered a 23.4% YoY and 6.1% QoQ growth
  - Unsecured businesses (MFI, Credit Card, PL) have started to grow - up 1% QoQ led by MFI but de-grew by 16.7% YoY
- Overall, Gross loan portfolio stood at ₹1,29,898 Cr, registering a YoY growth of 19.3% and QoQ growth of 5.7%
- Yield on gross advances moderated by 10bps QoQ to 13.8% (vs 13.9% in Q2'FY26) largely driven by mix (impact of recent 25bps rate cut on variable rate book will primarily be reflected in Q4)
- ~67% of loans on fixed rate; additionally, ~5% loans are on floating rates which are in fixed interest period

Asset Quality & PCR

- Slippages reduced by 13% QoQ at ₹791 Cr (vs ₹908 Cr in Q2) led by lower slippages across most verticals
- Credit cost saw pullback driven by normalization in unsecured businesses and seasonal recovery in secured assets; 9M annualized credit cost at 1.1% of avg assets
- GNPA declined to 2.30% in Q3'FY26 vs 2.41% in Q2'FY26 whereas Net NPA was flat at 0.88%
- PCR stood at ~62% in Q3 (66% after including benefit from portfolio secured under government guarantee schemes)
- PCR including technical write-off stood at 83%

Numbers in parenthesis () are comparative nos. for corresponding period in FY25; # Non- Annualised

Performance summary (3/3)

Financial Performance - Q3'FY26

Net Interest Income	**₹2,341 Cr** (₹2,023 Cr)
Other Income	**₹724 Cr** (₹618 Cr)
Operating expenses	**₹1,830 Cr*** (₹1,436 Cr)
Net Profit	**₹668 Cr** (₹528 Cr)
BVPS / EPS for Q3	**₹255/ ₹8.9** (₹223/ ₹7.1)
NIM	**5.7%** (5.9%)
RoA / RoE	**1.6% / 14.3%** (1.5%/13.0%)
Tier-I / CRAR#	**17.1%/19.0%**

Earnings

- NII grew by 16% YoY and 9% QoQ to ₹2,341 Cr (vs ₹2,023 Cr in Q3'FY25 and ₹2,144 Cr in Q2'FY26)
- NIM, calculated on daily avg. of interest earning assets incl off book, improved by ~25bps to 5.7% (vs 5.5% in Q2)
  - \+ Improvement in CoF by 22bps QoQ to 6.61% and benefits from CRR cut, lower surplus liquidity
  - \- Decline in Yields by 10bps on Gross Advance largely on account of change in asset mix
- Core other income up 22% YoY and 10% QoQ aided by business growth and higher distribution fee

Operating Expenses

- Total opex excluding exceptional item at ₹1,830 Cr, grew 27% YoY (vs ₹1,436 Cr in Q3'FY25) driven by higher business volumes, ongoing investment in manpower, distribution expansion and marketing / promotions
- Opex / Avg Assets stood at 4.1% for 9M'FY26 (vs 4.4% in 9M'FY25); C/I stood at 57.2%* for 9M'FY26
- Exceptional item in Q3: ₹20 Cr provisioning arising from the implementation of the New Labour Code

Credit cost

- Net credit cost for the quarter was at ₹331 Cr, down 31% sequentially (vs ₹481 Cr in Q2'FY26)
  - Credit cost / Avg assets at 0.19% for Q3 (vs 0.30% in Q2'FY26)

Profitability and Capitalisation

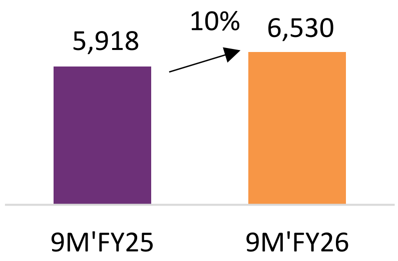
- PAT at ₹668 Cr was up 26% YoY and 19% QoQ; 9M'FY26 PAT is up by 13% YoY at ₹1,809 Cr
- Excl. exceptional items, PAT at ₹682 Cr was up 29% YoY and 22% QoQ; 9M'FY26 PAT is up by 14% YoY at ₹1,824 Cr
- BVPS is up 15% YoY to ₹255 vs ₹223 in Q3'FY25; TTM EPS at ₹31
- RoA/ RoE for Q3'FY26 at 1.6% and 14.3% and for 9M'FY26 stood at 1.5% and 13.3% respectively

Numbers in parenthesis () are comparative nos. for corresponding period in FY25; *Excluding the exceptional item; #As per revised guidelines of Nov'25

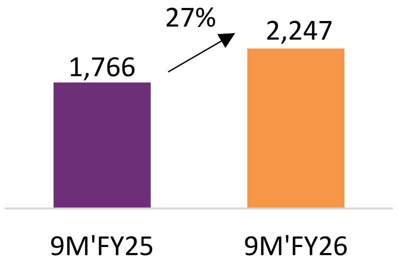
9M'FY26 – Key financial numbers

₹ in Crores

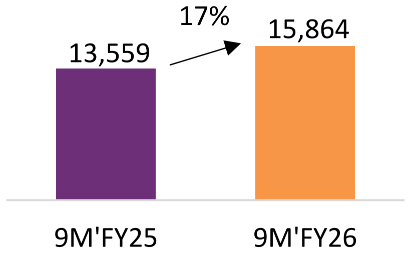
Net Interest Income



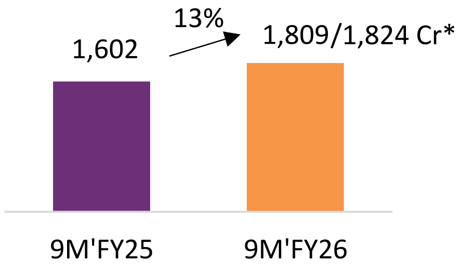
Other Income



Total Income



PAT



Yield on Advance

13.9%
Vs
14.4%
(9M'FY25)

Cost of Fund

6.84%
Vs
7.05%
(9M'FY25)

Net Interest Margin

5.5%
Vs
6.0%
(9M'FY25)

Cost to Income

57.2%*
Vs
57.2%
(9M'FY25)

GNPA

2.30%
Vs
2.31%
(31st Dec'24)

RoA

1.5%
Vs
1.6%
(9M'FY25)

RoE

13.3%/13.4%*
Vs
13.5%
(9M'FY25)

Provision Coverage Ratio

83%
Vs
80%
(31st Dec'24)

Tier I CRAR

17.1%
Vs
16.9%
(31st Dec'24)

CRAR

19.0%
Vs
18.0%
(31st Dec'24)

Yield, Cost of funds and NIM is calculated on a daily average basis; RoA Tree is on monthly average of total assets; NIM is on Interest earning Assets including off book assets
*excluding exceptional items

Asset book snapshot

₹ in Crores

Segments	Q3'FY26 Gross Advance	Q3'FY26 Off Book	Q3'FY26 Gross Loan Portfolio	Q3'FY26 GA Yield (%)	Q3'FY26 Gross NPA (%)	Q2'FY26 Gross Advance	Q2'FY26 Off Book	Q2'FY26 Gross Loan Portfolio	Q2'FY26 GA Yield (%)	Q2'FY26 Gross NPA (%)	Q3'FY25 Gross Advance	Q3'FY25 Off Book	Q3'FY25 Gross Loan Portfolio	Q3'FY25 GA Yield (%)	Q3'FY25 Gross NPA (%)	YoY Growth (GLP)
Retail Secured Assets	83,093	4,680	87,773	14.3%	2.6%	77,393	5,343	82,735	14.4%	2.7%	64,684	7,850	72,534	14.5%	2.6%	21.0%
Commercial Banking	27,743	-	27,743	10.5%	1.0%	25,446	-	25,446	10.6%	1.0%	22,108	-	22,108	11.1%	0.8%	25.5%
Inclusive Banking	6,599	6	6,606	25.2%	4.0%	6,451	7	6,458	25.1%	4.6%	7,347	79	7,426	25.2%	4.1%	-11.0%
Digital Unsecured	2,835	-	2,835	14.6%	4.6%	2,907	-	2,907	15.0%	5.7%	3,910	-	3,910	15.4%	4.8%	-27.5%
Others & SME	4,938	2	4,940	7.6%	0.2%	5,328	2	5,331	7.7%	0.2%	2,939	3	2,942	8.4%	0.8%	67.9%
Total	**1,25,209**	**4,689**	**1,29,898**	**13.8%**	**2.30%**	**1,17,525**	**5,352**	**1,22,877**	**13.9%**	**2.41%**	**1,00,988**	**7,932**	**1,08,920**	**14.4%**	**2.3%**	**19.3%**

- Retail Secured Assets includes Wheels, Mortgages & Gold Loans
- Commercial Banking includes Business banking, Agri banking, EEFI and REG
- Inclusive Banking includes MFI, FPO financing and SMF
- Digital Unsecured Loans include Credit card and Personal loans
- Others includes ODFD, inter-bank term lending, TREDS & SME etc; SME is a run-down book

GNPA is on Gross Advances

Credit cost summary - additional disclosure

Business segments	Avg GLP mix 9M'FY26	Credit Cost 9M'FY26	Credit Cost Q3'FY26	Credit Cost Q2'FY26	Credit Cost Q1'FY26	Avg GLP mix FY25	Credit Cost FY25
Retail Secured (Wheels, Mortgages, Gold)	67.5%	0.87%	0.27%	0.30%	0.30%	65.9%	0.95%
Commercial Banking	20.9%	0.48%	0.16%	0.19%	0.13%	19.5%	0.46%
Inclusive Banking	5.3%	4.30%	0.33%	1.89%	2.06%	7.2%	7.62%
Digital Unsecured	2.4%	8.68%	1.41%	2.42%	4.68%	3.8%	11.01%
SME & Others	3.9%	-0.01%	0.01%	0.00%	(0.02%)	3.5%	0.33%
Total Credit Cost / Avg. GLP	**100.0%**	**1.12%**	**0.26%**	**0.40%**	**0.47%**	**100.0%**	**1.70%**
Total Credit Cost/ Avg. Total Assets		**0.83%**	**0.19%**	**0.30%**	**0.34%**		**1.30%**

*Credit cost for respective period is non-annualised

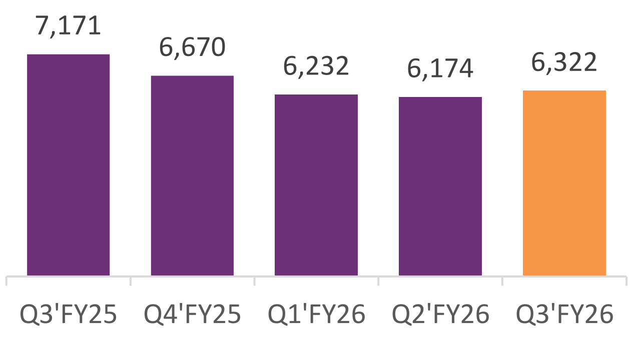
- Annualized Credit cost declined by 41bps QoQ to reach 78bps of avg assets for Q3 led by normalization in unsecured businesses and seasonal recovery in secured assets; 9M annualized credit cost at 1.1% of avg assets
  - Slippages reduced by 13% QoQ to ₹791 Cr in Q3 led by improvement in slippages across Wheels, Mortgages, MFI and Credit cards
- **Secured Segment** – improvement In-line with expectations and historical trends
- **Unsecured Segment** – Near normalized levels, portfolio started to grow
  - **Inclusive Banking** – Improving collection efficiency (Dec'25 X-bucket CE at 99.5%) and higher guarantee cover (83% under CGFMU) led to normalized levels of credit cost and portfolio saw 2% QoQ growth for the first time in 5 quarters
  - **Digital Unsecured** - Credit cards continues to see recovery and has reached near-normalised levels; we remain positive on this business and focus now moves to growing this business – Q3 saw nearly doubling of new card issuances at 48K from Q2

Credit cost estimation on securitized book in GLP is based on internal MIS

MFI – additional disclosure

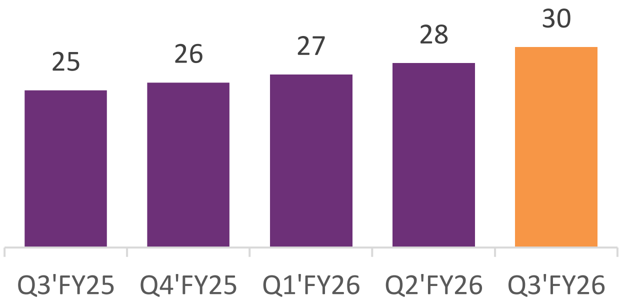
Gross loan portfolio

₹ in Crores

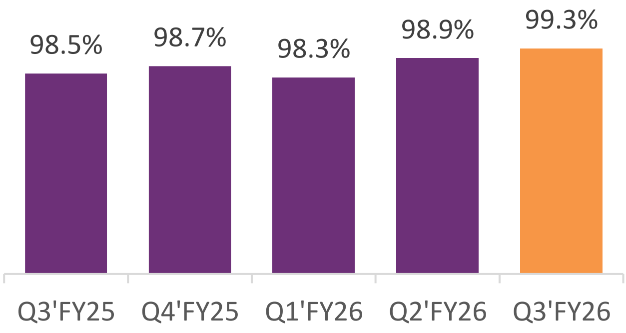


Average outstanding exposure

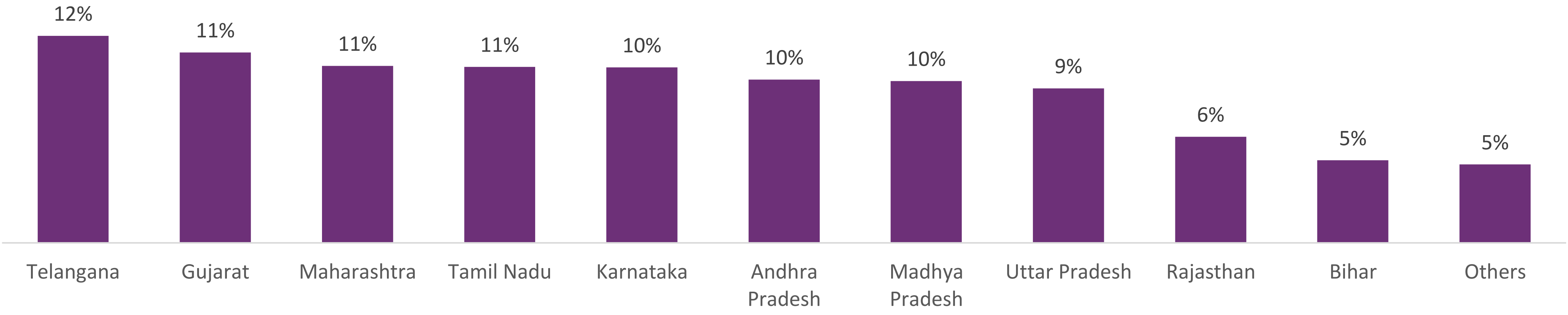
Per borrower in ‘000



Non-OD collection efficiency



Geographical diversification - % share of GLP



99% districts have GLP concentrations less than 1.5% each; Portfolio spread across 58K Villages

MFI – additional disclosure (cont'd)

	Loan Portfolio	GNPA %	SMA %	Non - OD CE %	CGFMU Cover
Dec'25	6,322 Cr	3.7%	1.9%	99.3%	~83%
	Vs	Vs	Vs	Vs	Vs
Sep'25	6,174 Cr	4.3%	2.9%	98.9%	~69%

Portfolio Attributes

- Incremental sourcing from Jan'25 forms ~75% of the total MFI book and Non-OD Collection Efficiency (Non-OD CE) for this book is ~99.7% in Q3
- ~48% portfolio with customers having sole lender relationship
- ~7% of portfolio is affected by MFIN 2.0 guidelines (~3.7% portfolio has >3 lenders and remainder have total unsecured exposure >2 Lacs)
- Average disbursement ticket size is at ~56K

MFIN 2.0 Guidelines - Portfolio impacted by customers having more than 3 lenders or their unsecured outstanding exposure is more than 2 Lac

Universal Bank conversion – key benefits

AU SMALL FINANCE BANK

First "in-principle" Universal Banking license since 2014

- No additional Opex to be incurred on Tech/People/Compliance
- No conditions attached other than transfer of Promoter shares to an NOFHC (18 months time-period provided)

Enhanced Brand & level playing field

Stronger trust and wider acceptance across the board – public, customers, and other stakeholders

Ease of doing business – pull platform with more visibility and acceptability making Bank more sustainable

Lower PSL targets, no ticket size restrictions, securitization and co-lending opportunities etc., GIFT city operations

Greater access to deposits sources driven by higher trust and lower cost of funds

- Enhanced access to prime customer segments like Salary segment, Sr Citizens, NRIs, EXIM customers etc.
- Higher refinance limits (NABARD, SIDBI, etc.), and greater government banking access incl. Agency banking license

Greater market acceptance of our full product suite

Higher acceptability of the existing full range of products (Fx, Trade, Cards, PL/BL, and Wealth) across customer segments

Talent Attraction & Retention

Stronger perception as a universal bank helps attract and retain best-in-class talent at a lower cost

30 Years of Scale with Sustainability

1 MANAGEMENT UPDATE

2 OPERATING & FINANCIAL HIGHLIGHTS

3 LIABILITIES UPDATE

4 ASSETS PERFORMANCE

5 OTHER KEY INFORMATION

Profit & Loss statement

(All Figures in ₹ Crores)	9M'FY26	9M'FY25	YoY	Q3'FY26	Q3'FY25	YoY	Q2'FY26	QoQ
Income								
Interest Earned	13,617	11,793	15%	4,727	4,113	15%	4,511	5%
Interest Expended	7,087	5,875	21%	2,386	2,091	14%	2,367	1%
Net Interest Income	**6,530**	**5,918**	**10%**	**2,341**	**2,023**	**16%**	**2,144**	**9%**
Other Income	2,247	1,766	27%	724	618	17%	713	2%
Net Total Income	**8,777**	**7,683**	**14%**	**3,065**	**2,641**	**16%**	**2,857**	**7%**
Expenses								
Employee Cost	2,783	2,330	19%	999	755	32%	919	9%
Other Operating Expenses	2,237	2,065	8%	831	682	22%	729	14%
Operating Expenses	**5,020**	**4,395**	**14%**	**1,830**	**1,436**	**27%**	**1,647**	**11%**
PPoP	**3,757**	**3,288**	**14%**	**1,235**	**1,205**	**3%**	**1,210**	**2%**
Provisions	1,345	1,158	16%	331	502	-34%	481	-31%
Profit Before Tax	**2,412**	**2,131**	**13%**	**904**	**703**	**29%**	**729**	**24%**
Tax expenses	588	529	11%	221	175	27%	168	32%
PAT before exceptional Items	**1,824**	**1,602**	**14%**	**682**	**528**	**29%**	**561**	**22%**
Exceptional items post tax	15	N.A	N.A	15	N.A	N.A	N.A	N.A
Reported Profit After Tax	**1,809**	**1,602**	**13%**	**668**	**528**	**26%**	**561**	**19%**

- 25bps Margin expansion lead to NII growth of 9% QoQ and 16% YoY for the quarter
- Opex growth in the quarter led by higher business volumes, Investment in manpower & distribution, and marketing & promotion related expenses
  - ~11K employee addition YoY; ~2.5K avg employee increase in Q3
  - Added net 100 touchpoints in Q3 incl 27 new liability branches
  - 20%+ QoQ increase in disbursement volumes
- Exceptional item in Q3: ₹20 Cr provisioning arising from the implementation of the New Labour Code

Other Income

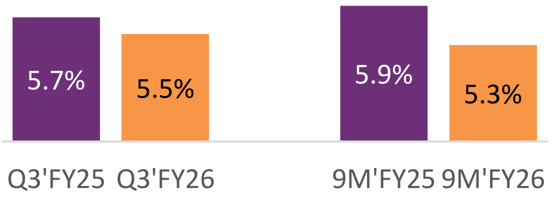
(All Figures in ₹ Crores)	9M'FY26	9M'FY25	YoY	Q3'FY26	Q3'FY25	YoY	Q2'FY26	QoQ
Loan Assets Processing & Other Fees	924	790	17%	342	288	19%	319	7%
General Banking, Cross Sell & Deposits related fees	629	469	34%	249	155	61%	223	12%
PSLC Fees	0	4	N.A	0	2	N.A	0	N.A
Credit Card	177	292	-39%	65	93	-31%	56	15%
Miscellaneous	111	77	45%	40	34	19%	36	13%
Core Other Income	**1,841**	**1,633**	**13%**	**696**	**572**	**22%**	**634**	**10%**
Income from Treasury Operations	406	133	206%	27	46	-41%	79	-65%
Total Other Income	**2,247**	**1,766**	**27%**	**724**	**618**	**17%**	**713**	**2%**
Other Income as % of Net Interest Income	**34%**	**30%**	**N.A**	**31%**	**31%**	**N.A**	**33%**	**N.A**

- Other income has sustainably grown over last few quarters. Key drivers of growth include:
  - Growing penetration of insurance products in our customer base
  - Increase in deposit and lending related fee with business volumes
  - All investments have started being monetized including AD-I business, and Wealth Management
- Credit card issuances inched up during the quarter to ~48K cards compared to ~27K in Q2’FY26

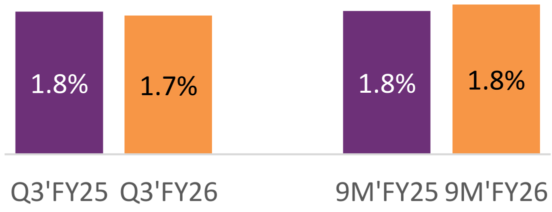
Profitability ratios (Q3’FY26 and 9M’FY26)

RoA Components

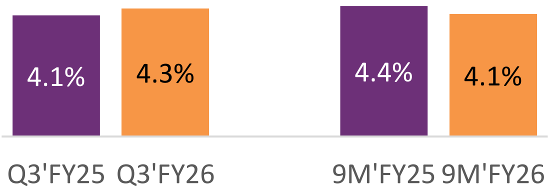
NII (%)



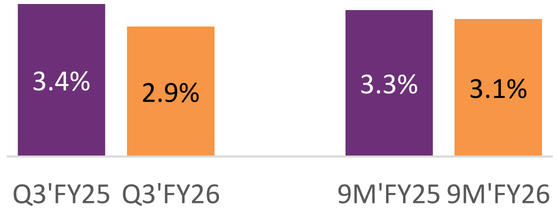
Other Income (%)



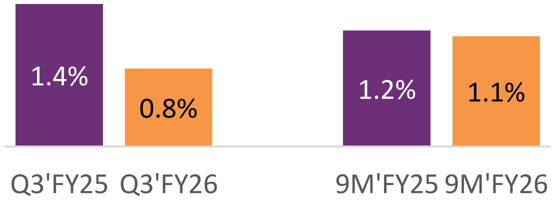
Opex (%)



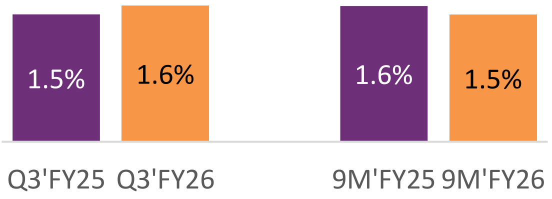
PPoP (%)



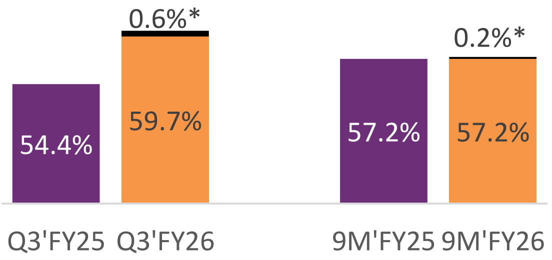
Provision & Contingencies (%)



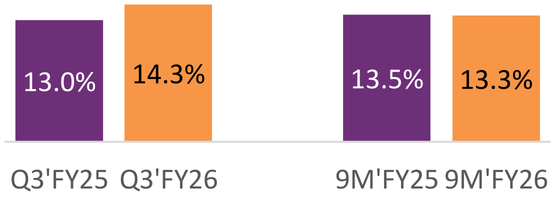
RoA (%)



Cost to Income (%)



RoE (%)

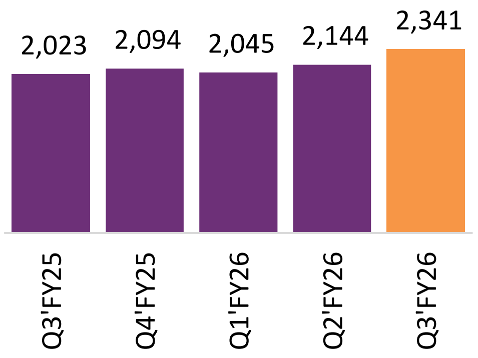


RoA Tree is on monthly average of total assets; *Exceptional one-off impact related to the Labour code

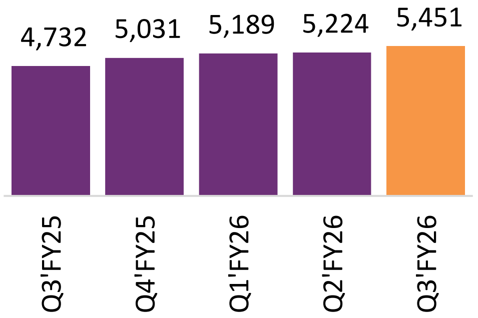
Quarterly trends of key parameters (1 of 2)

Net Interest Income

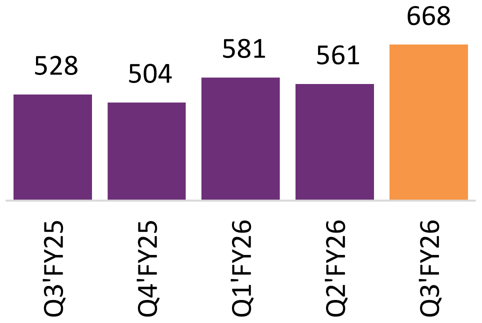
₹ in Crores



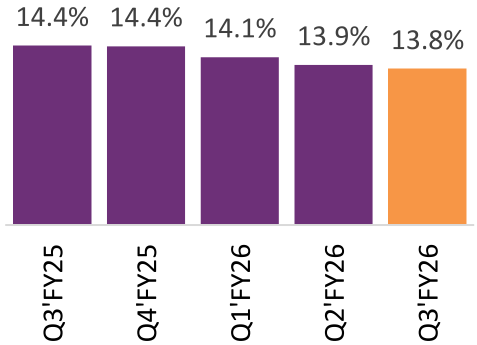
Total Income



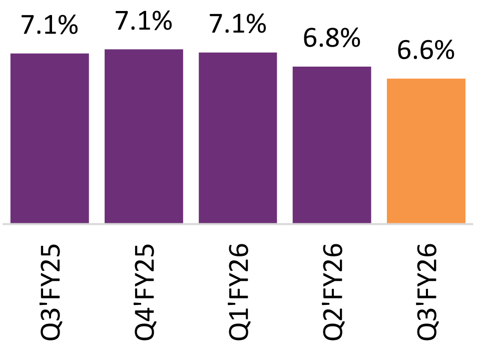
PAT



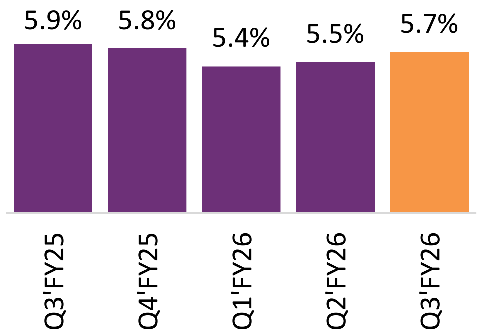
Gross Advance Yield



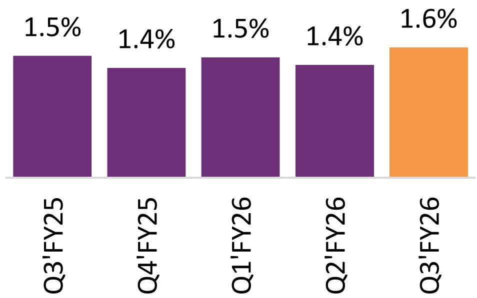
Cost of Fund



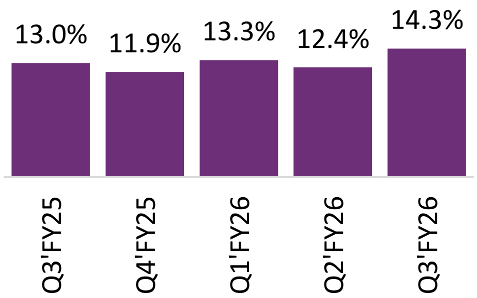
Net Interest Margin



RoA



RoE



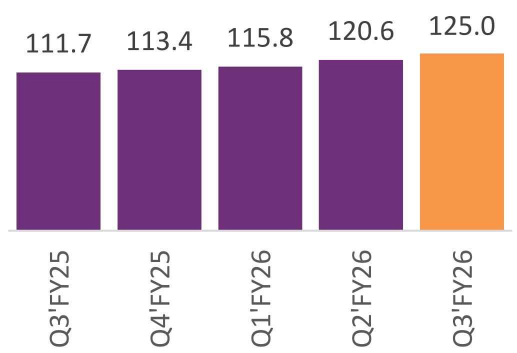
ROA is computed based on monthly average of total assets

Quarterly trends of key parameters (2 of 2)

₹ in Crores

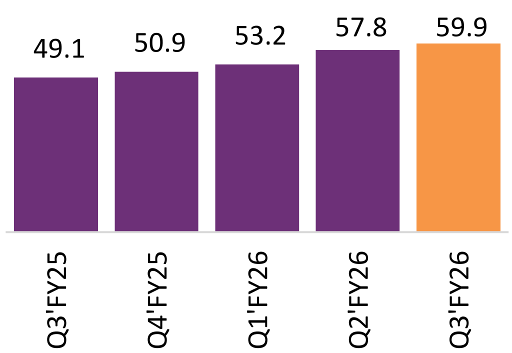
Customers

(in Lacs)

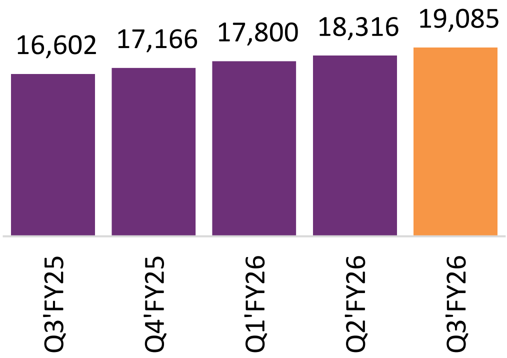


Employees

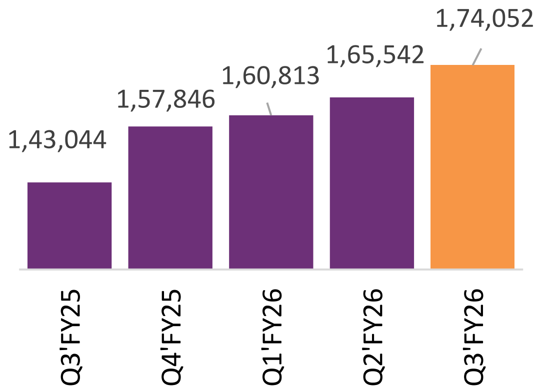
(in 000s)



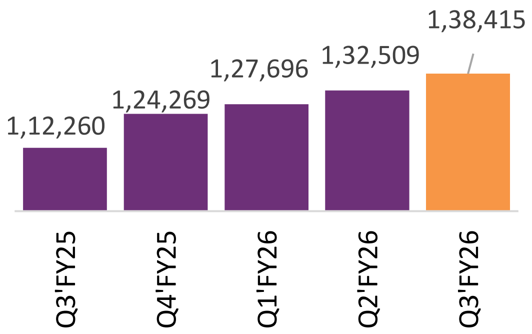
Shareholders' Funds



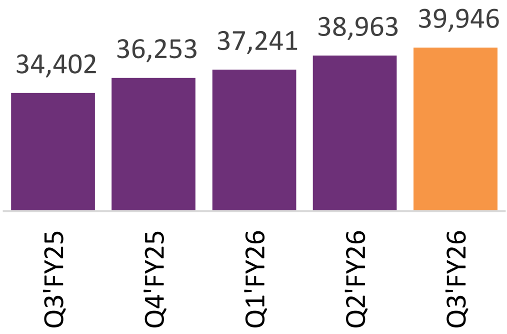
Total B/S Assets



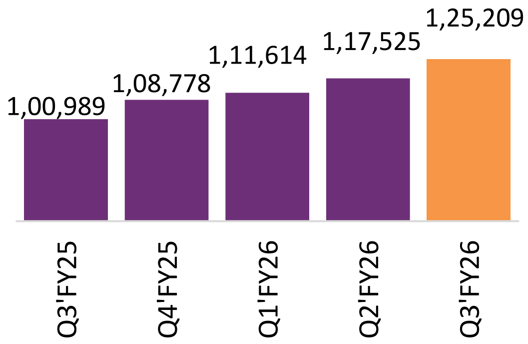
Deposits



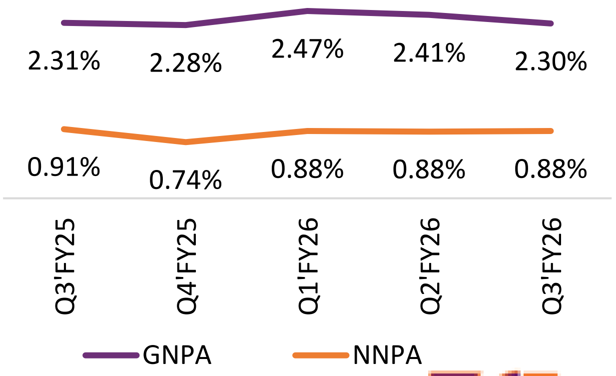
CASA Deposit



Gross Advances



GNPA and NNPA



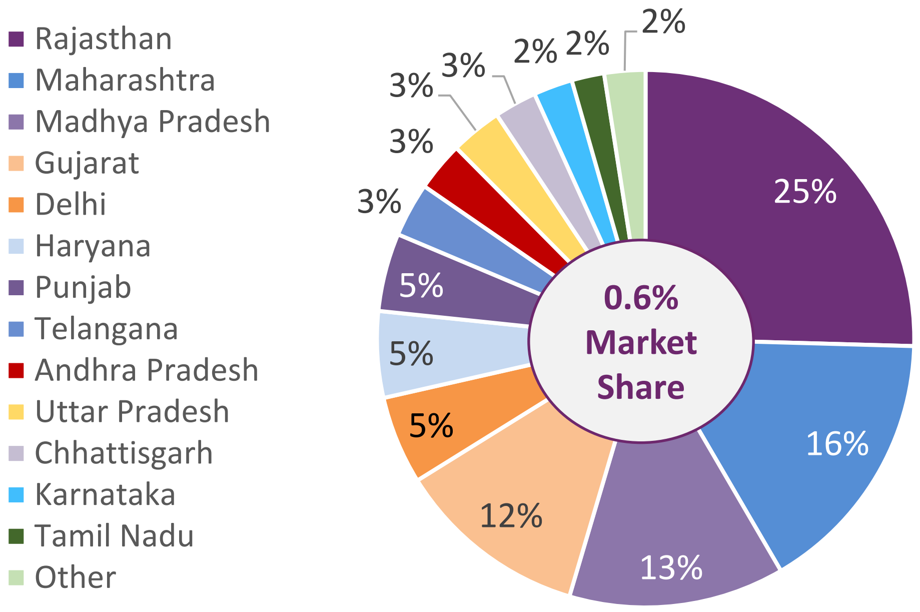
Balance sheet

(All Figures in ₹ Crores)	31st Dec'25	31st Dec'24	YoY	30th Sep'25	QoQ
Liabilities					
Shareholders Fund	19,085	16,602	15%	18,316	4%
Deposits	1,38,415	1,12,260	23%	1,32,509	4%
Borrowings	12,022	9,988	20%	10,319	17%
Other Liabilities and Provisions	4,530	4,195	8%	4,397	3%
Total Liabilities	**1,74,052**	**1,43,044**	**22%**	**1,65,542**	**5%**
Assets					
Cash and Balances	6,576	6,231	6%	7,305	-10%
Investments	39,793	33,613	18%	38,382	4%
Advances	1,23,420	99,559	24%	1,15,705	7%
Fixed Assets	1,378	914	51%	1,322	4%
Other Assets	2,886	2,727	6%	2,828	2%
Total Assets	**1,74,052**	**1,43,044**	**22%**	**1,65,542**	**5%**
Securitised Assets	**4,689**	**7,932**	**-41%**	**5,352**	**-12%**

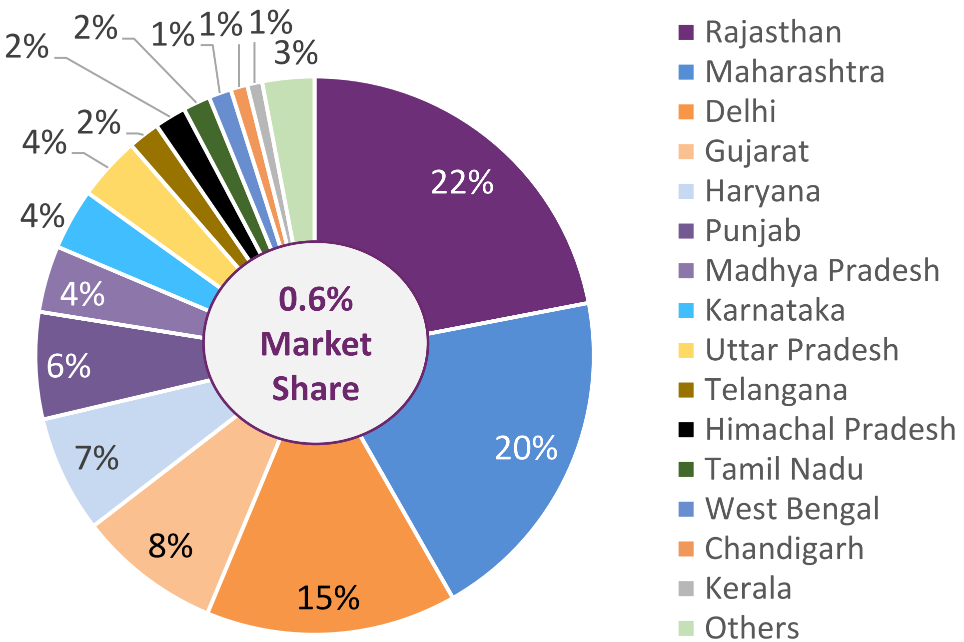
- Strong Balance sheet with Capital adequacy ratio at 19.0% as on 31st Dec'25

Diversified Advances & Deposit franchise

Gross Loans Portfolio (GLP)



Deposits



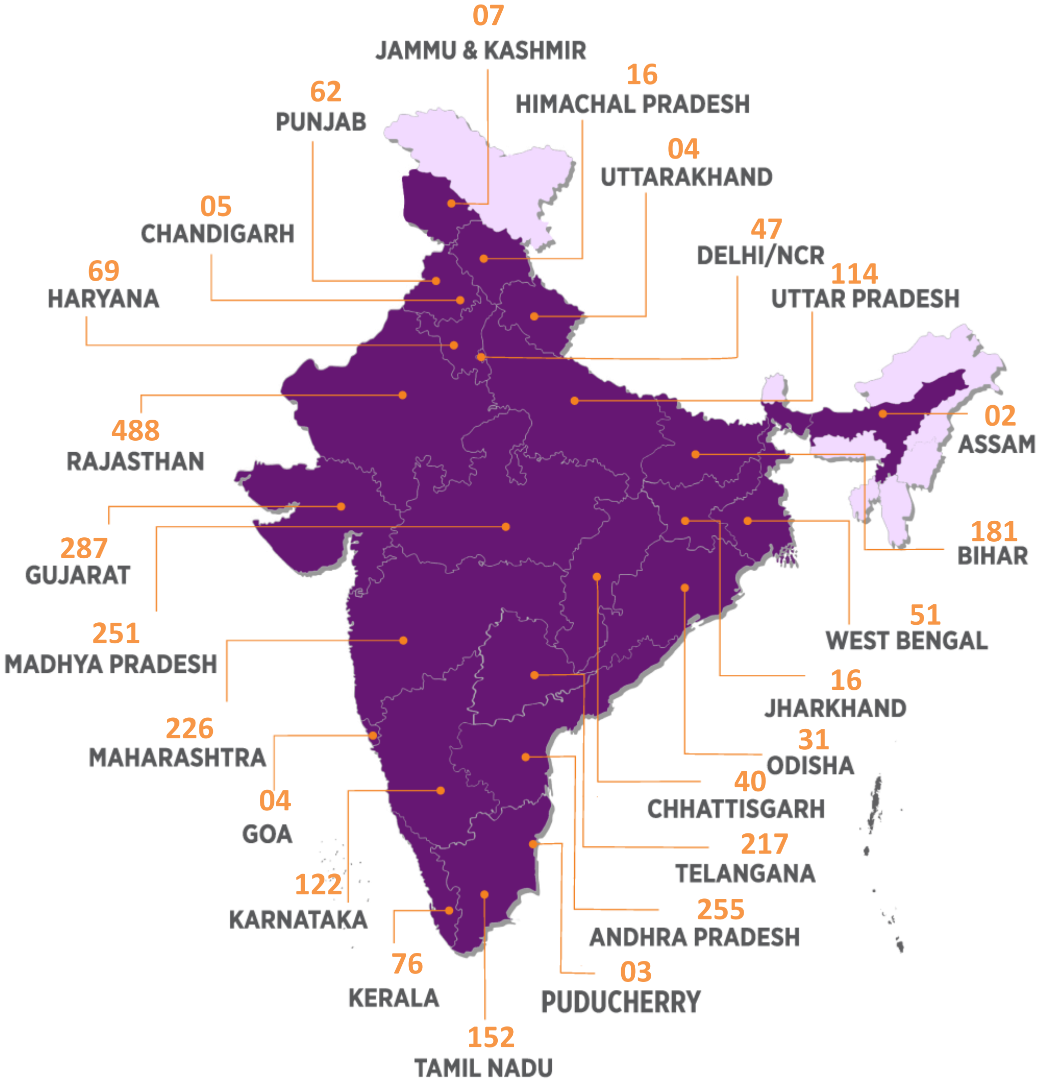
Garnering deposits from Urban markets and disbursing in Core markets

% Share in	GLP	Deposits
Core markets	62%	18%
Urban markets	38%	82%
Total	100%	100%

All figures are as on 31st Dec'25; Market share is calculated on figures available in RBI weekly supplement data as on 31st Dec'25; 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

Pan-India geographic presence

21 States and 4 UTs | **2,726 Touchpoints** | **499 Districts** | **742 ATMs**



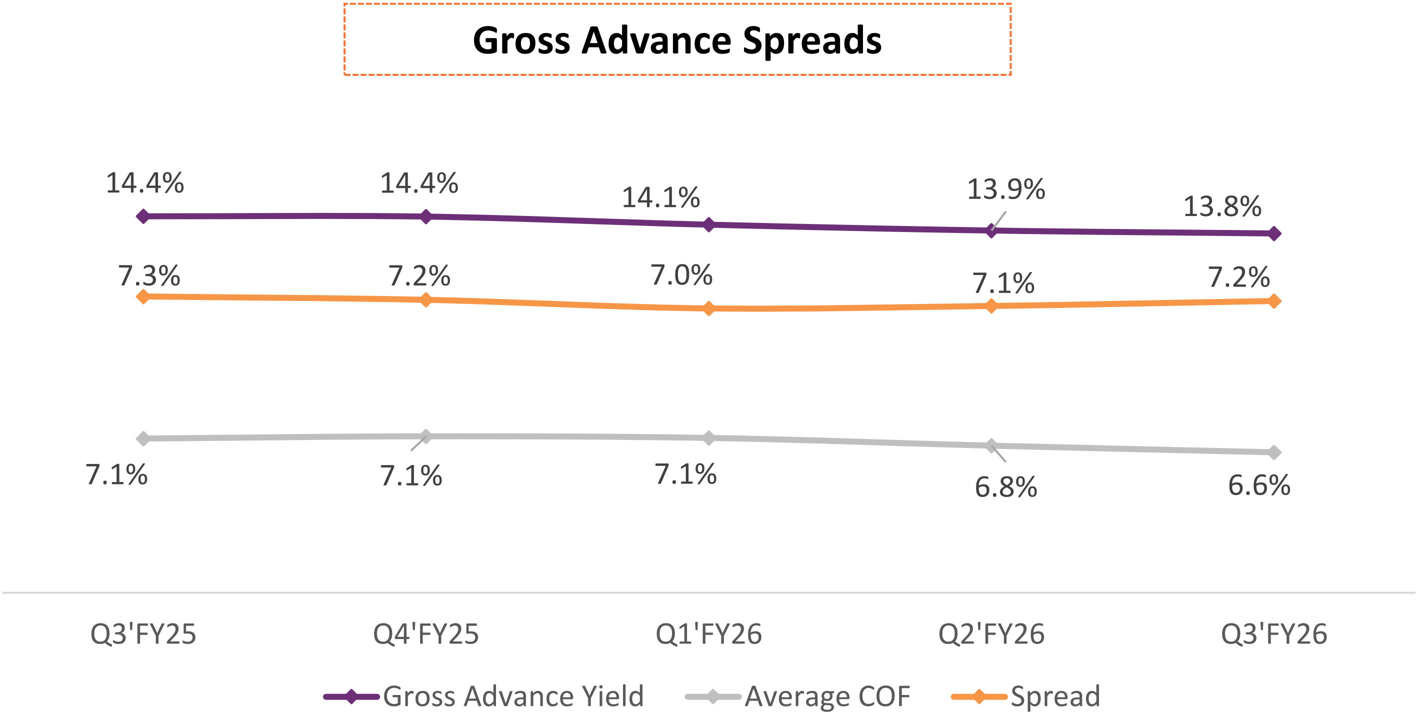
2,726 Touchpoints	690 Branches	1,174 Asset Centres	862 BO + BC + Unbanked
Net 100 touchpoints added in Q3'FY26	29	30	41

10 States with more than 100 touchpoints

Region	Touchpoints
South	825
North	694
West	517
Central	409
East	281
Total	**2,726**

Map is for representative purpose only; highlighted purple ( ) states & UT's represent the presence of AU's physical touchpoint

Loan spreads



- Spreads expanded during the quarter with deposit continuing to reprice
- NIM, calculated on daily avg. of interest earning assets incl off book, improved by ~25bps to 5.7% (vs 5.5% in Q2)
    - \+ Improvement in CoF by 22bps QoQ to 6.61% and benefits from CRR cut, lower surplus liquidity
    - \- Decline in Yields by 10bps largely on account of change in asset mix

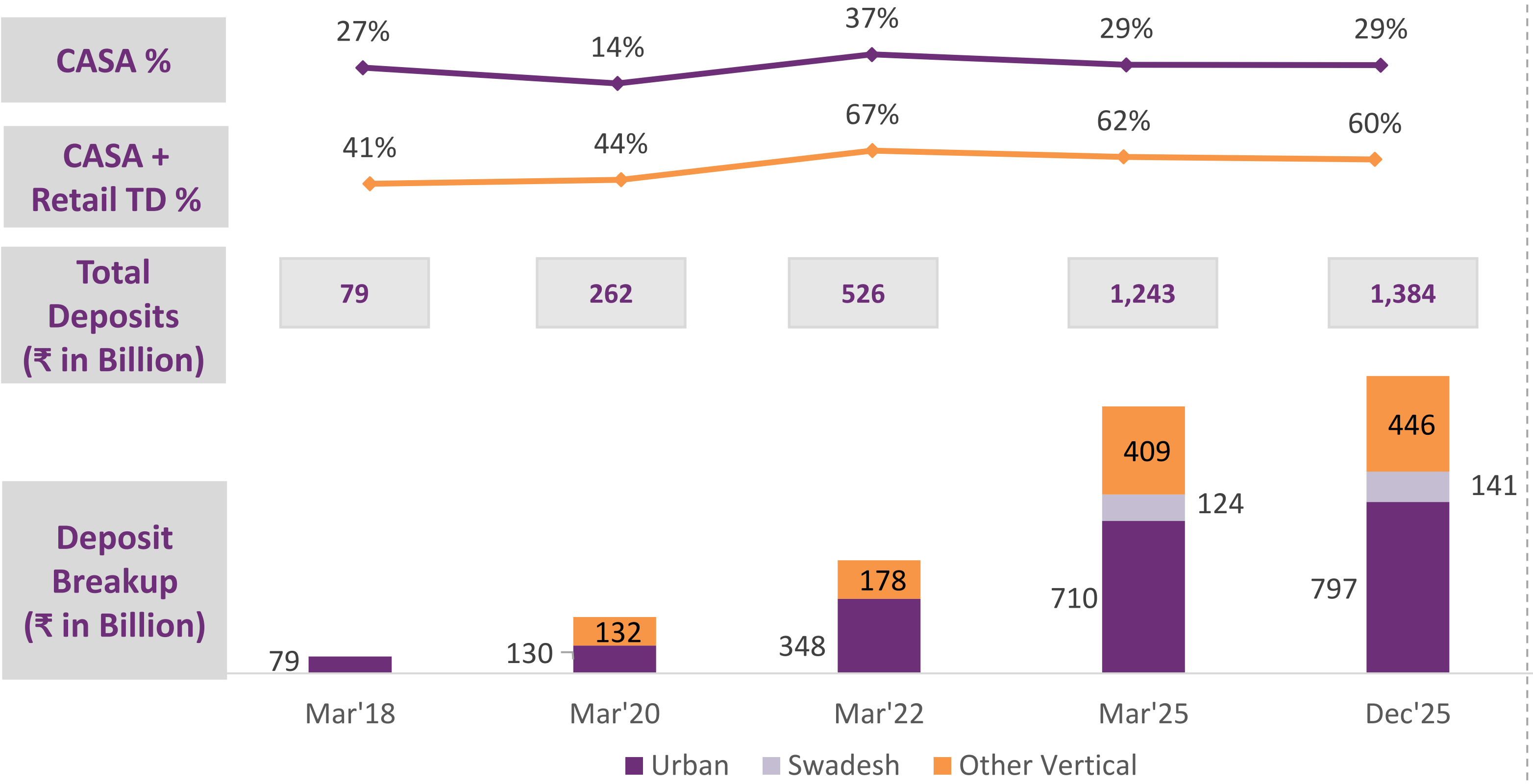
Growing distribution footprint

Product penetration As on	Total unique touchpoints (excl. BO/BC/Unbanked Branches)	Deposits		Retail Assets				Commercial Banking	Inclusive Banking	
		Urban Banking	Swadesh banking	Wheels	MBL	HL	Gold		Agri SMF	MFI
Mar’24 (Pre-merger)	727	315	176	546	532	287	353	483	79	-
Mar’25	1,683	439	177	715	924	608	853	533	99	816
Expansion plan within existing touchpoints in FY26 (increasing penetration)		-	20-25	200 – 250	200 – 250	40 – 50	10 – 20	30 – 40	-	
New Branches to be opened (FY26 plan)		70-75	5-10	70-80	35-40		10 – 20			100 – 120

- Large opportunity to grow by expanding product presence within existing AU touchpoints
  - Wheels – expanded in ~170 touchpoints in FY25, plan to expand the offering to another 200 – 250 existing touchpoints by FY26, mainly in AP, Karnataka, TN, Telangana, UP and West Bengal
  - MBL – planned to increase product presence in additional 200 – 250 existing touchpoints
  - Swadesh banking will look to convert existing 20-25 asset centres in district / tehsil headquarters into deposit branches

Evolution of the Branch Banking charter

Bank's Deposit Journey



Classification of Liability Branches

	Mar'18	Mar'20	Mar'22	Mar'25*	Dec'25
Urban Branches	306	355	478	458	513
Swadesh Branches	-	-	-	237	257
Total Branches	306	355	478	695	770

Note: *Urban Branch Banking and Swadesh Banking are as per internal classification from Sep'23 onwards

Current proposition

Complete Channels

- Urban Branches
- Swadesh Banking
- Govt Banking
- Wholesale Banking
- Co-operative
- NBFC & FIG
- Video Banking
- TASC
- NR
- Enterprise Salary

+

Complete product suite

- Segmented CA and SA products (Ivy, Eternity, Royale, Platinum)
- Payments
- Wealth solutions
- Insurance
- AD-I (Forex)
- Credit Card
- Personal Loan
- Car loan
- Housing loan

29%
CASA

80%
CASA+RTD+Bulk non-callable TD

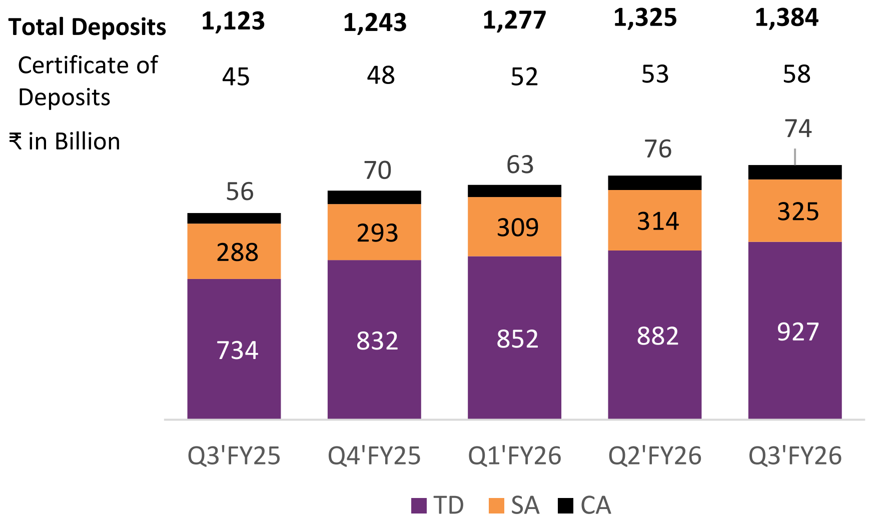
30 Years of Scale with Sustainability

Deposit book snapshot

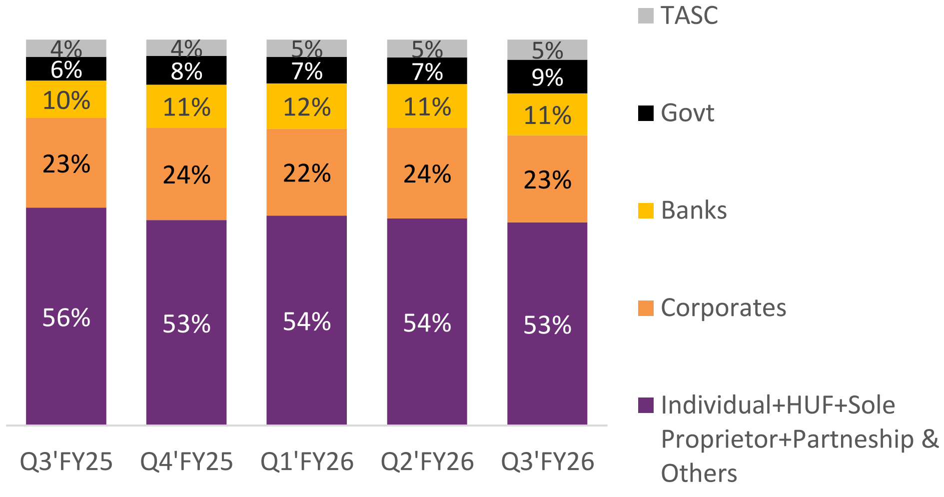
Liabilities (₹ Bn)	Dec'25	Dec'24	YoY Growth	Sep'25	QoQ Growth	% share as on Dec'25
CASA	**399.5**	**344.0**	**16.1%**	**389.6**	**2.5%**	**28.9%**
Current Balance (CA)	74.0	56.4	31.2%	75.6	-2.1%	5.3%
Savings Balance (SA)	325.4	287.6	13.2%	314.0	3.6%	23.5%
Term Deposits	**927.0**	**733.6**	**26.4%**	**882.4**	**5.0%**	**67.0%**
- Retail TD	436.6	387.1	12.8%	422.7	3.3%	31.5%
- Bulk TD	490.4	346.5	41.5%	459.8	6.7%	35.4%
- Callable Bulk TD	*216.8*	*176.51*	*22.8%*	*219.8*	*-1.4%*	*15.7%*
- Non Callable Bulk TD	*273.6*	*170.0*	*60.9%*	*240.0*	*14.0%*	*19.8%*
Certificate of Deposits	**57.7**	**44.9**	**28.5%**	**53.0**	**8.8%**	**4.2%**
Total Deposits	**1,384**	**1,123**	**23.3%**	**1,325**	**4.5%**	**100.0%**
CASA %	**29%**	**31%**	**N.A**	**29%**	**N.A**	**N.A**
CASA + Retail TD %	**60%**	**65%**	**N.A**	**61%**	**N.A**	**N.A**
CASA + Retail TD + Non Callable Bulk TD %	**80%**	**80%**	**N.A**	**79%**	**N.A**	**N.A**

Focus on granular deposits and retail customer profile

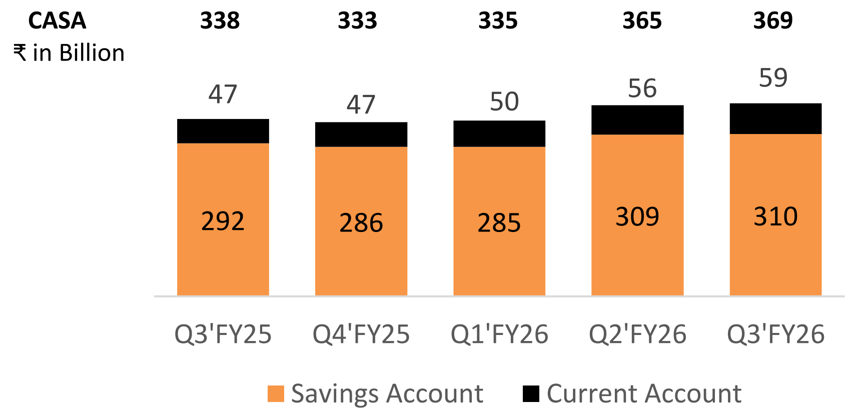
Deposit Mix



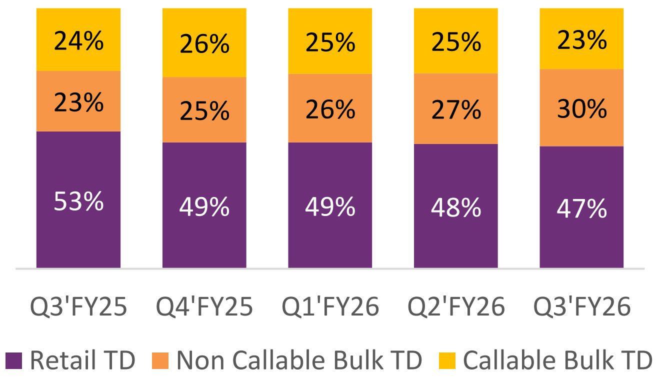
Deposit Customer Profile



Quarterly Daily Average CASA Balance



Term Deposit Breakup

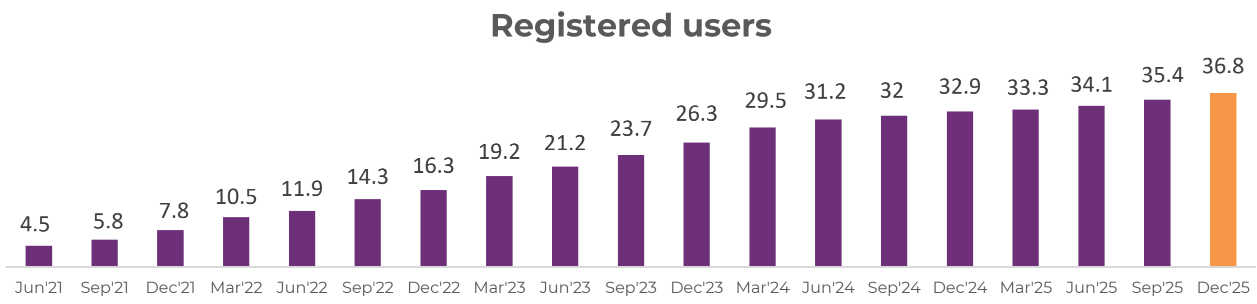


Deepening engagement digitally via AU 0101

8x growth on AU 0101 since launch

65%
customers registered on AU 0101

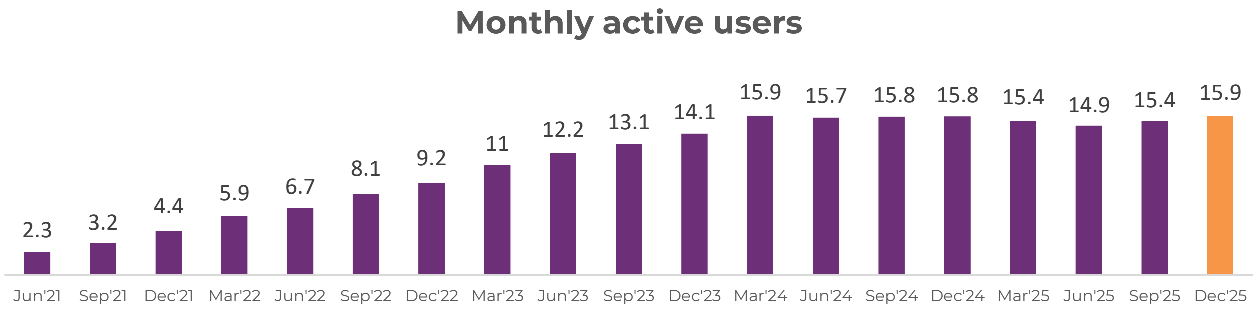
36.8 Lacs
registered users



29 Lacs services processed

43%
registered users are monthly active

15.8 Lacs
monthly active users (2.5 L daily active users)



82 Lacs financial transactions[1] processed in Q3'FY26

3.7 Lacs
monthly transacting customers

8
Avg monthly transactions per transacting customer

Ongoing enhancements in digital capabilities and platform scalability are driving higher customer adoption, engagement, and transaction activity, reinforcing AU 0101 as a core channel for customer interaction and digital growth.

% based on AU standalone customers on flexcube CBS; 1 Includes IFT, IMPS, NEFT, RTGS, UPI, Bill Payment, Lifestyle;

Other cross sell products

Wealth

2.5 Lac+
Customers

₹1,890 Cr
Total AUM

- Introduced Mutual Fund transaction feature on WhatsApp channel for our wealth customers
- Dedicated Wealth Specialist for sophisticated Wealth customers
- IPO ASBA available across all digital channels accessed by customers of varied segments

AD- I (Fx & Trade)

Live Products

- Export/Import Payments (Goods & Services)
- Export Finance - Pre/Post Shipment (FCY & INR)
- Import Finance (Supplier's/Buyer's Credit)
- Capital Account (FDI, ECB & OI)
- Foreign Letter of Credit/Bank Guarantees (eBG, Hybrid BG)
- Inward & Outward Foreign Remittance
- FCNR Deposits

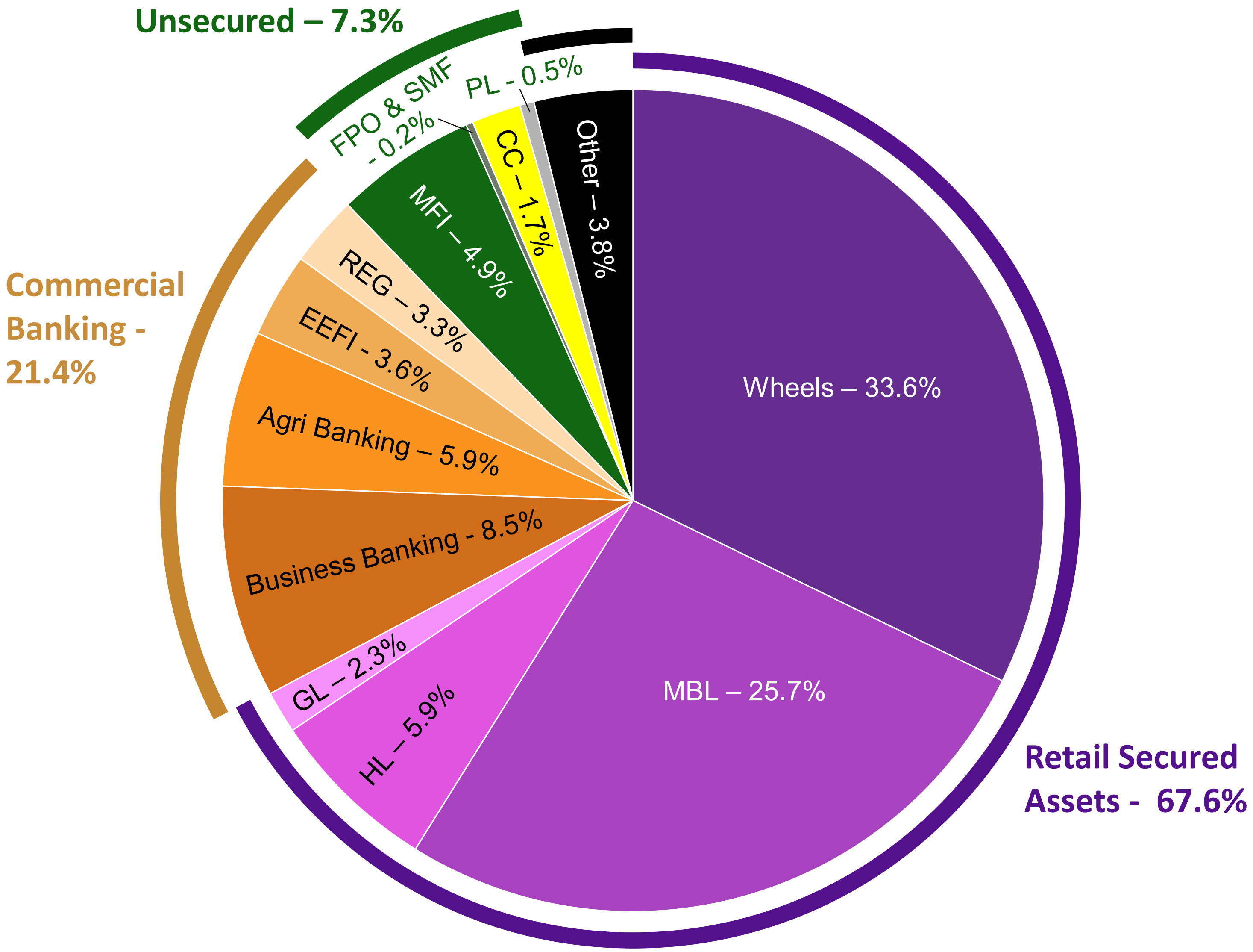
Digital Channels

AU DigiTrade

AU Remit

Launched Multi-currency Forex Card in partnership with Mastercard at Global Fintech Festival, 2025

Well diversified, predominantly retail and secured asset book

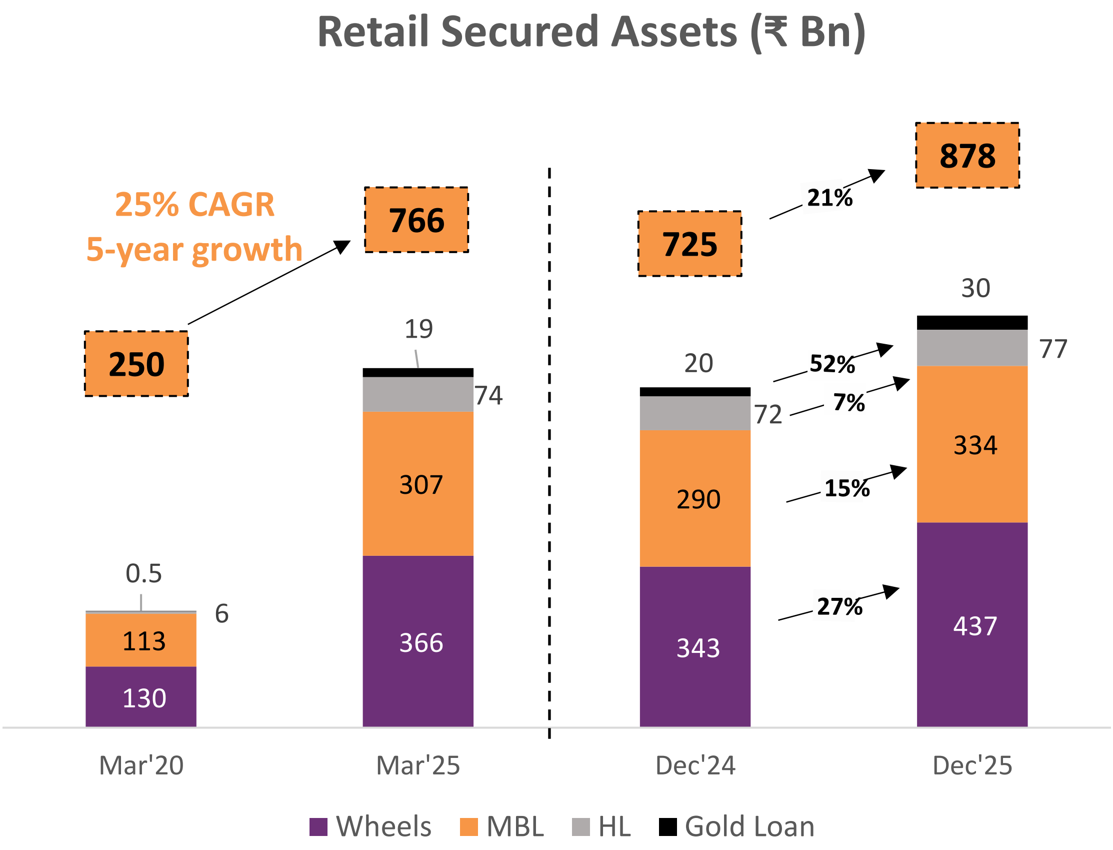


₹1,29,898 Cr
Total Loan Portfolio

- Disbursement mix of High RoA assets in Q3'FY26 stands at 86% - High RoA assets are defined as per internal classification
- ~67% of the portfolio is Fixed rate; additionally, ~5% of loans are floating rate which is currently in fixed interest period
- RWA to Total Assets stands at ~63% as on 31st Dec'25

*Others includes ODFD, inter-bank term lending, run down businesses etc.
NBFC business has been expanded to include Emerging Enterprises and has been renamed as EEFI - Emerging Enterprises & Financial Institutions Group

Retail secured assets – Vintage book with growth opportunity



% share in GLP	Yield	GNPA
~68%	14.3%	2.6%

Note: LAP loans are reclassified from HL to MBL including prior period

Performance

- Vintage Business with strong legacy, and best in class risk adjusted returns, through the cycles
- ~25% CAGR growth over last 5 years with ~21% YoY growth for Dec'25

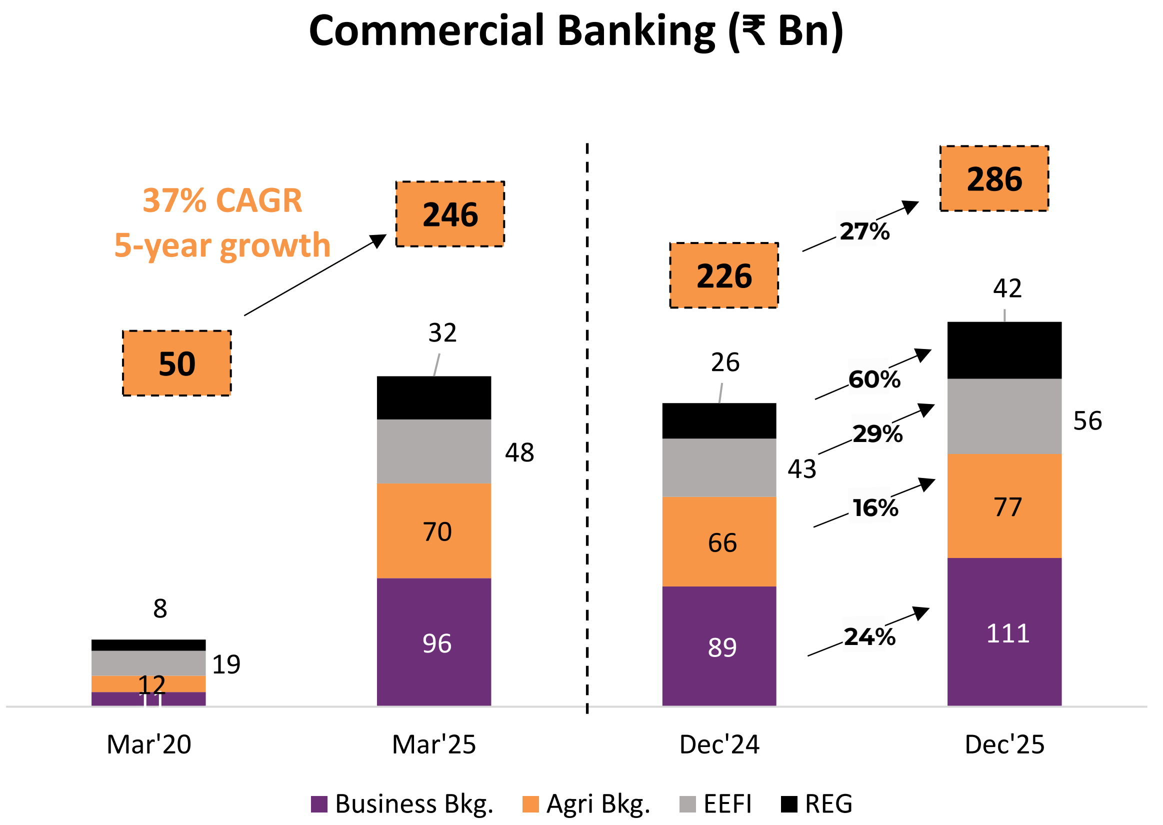
Right to Win

- Deep distribution and underwriting expertise in granular loans, to informal segments, in semi-urban and rural areas.
- Strong operational processes and collection framework
- Stable leadership across all verticals and locations

Growth Opportunity

- Aim to deliver above average industry growth
- Significant expansion of distribution is underway particularly in AP, Karnataka, TN, Telangana, UP and WB by leveraging erstwhile Fincare distribution
- Compliance simplification by RBI for lower ticket gold loan provides opportunity to scale gold loan business multifold
- Tech led enablement to drive productivity and efficiency (Salesforce + FICO implemented for Wheels)

Commercial Banking – loan book and growth opportunity



% share in GLP	Yield	GNPA	Non-Fund Exposure
~21%	10.5%	1.0%	₹10,100 Cr+

Performance

- Strong growth of 37% in last 5 years, albeit from a low base
- YoY growth of 27% as on Dec'25 with strong asset quality

Creating a well-crafted Right to Win

- Complete product suite including non-fund based and AD-I business
- Go to market approach and creating differentiation via TAT and servicing
- Largely branch driven with strong synergy on CASA; contributes ~8% of overall deposits and 7%+ to overall CASA
- Diversified fee income profile – transaction banking, forex, trade and cash management; focus to grow cross-border fee business
- Stable leadership

Expansion Opportunity

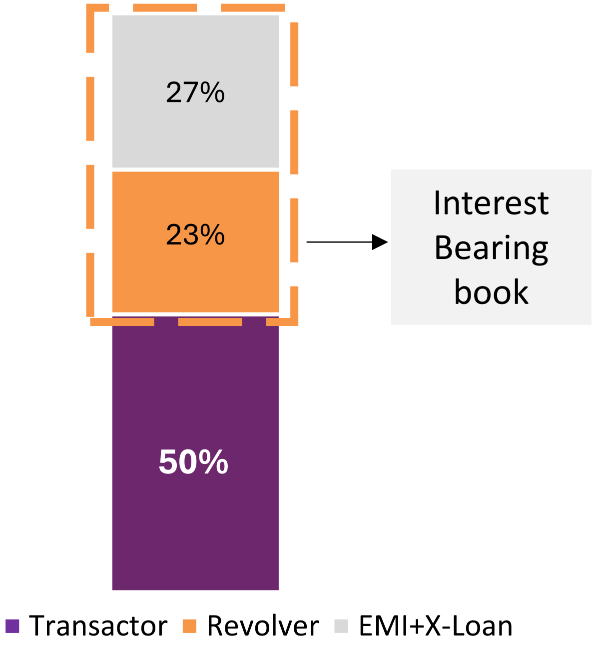
- Leverage deposit branches in newer states and to deepen penetration in existing states; started working in Andhra Pradesh, Tamil Nadu and Karnataka
- Dedicated team and product proposition for renewable energy and infrastructure

Note: EEFI book has been restated to include credit substitutes of ₹610 Cr in Mar'25, ₹450 Cr in Dec'24 and ₹860 Cr in Dec'25

Digital Unsecured loans

Credit Cards

Cards In Force	Portfolio Size	Engagement	
9.52 lacs+	**₹2,200 Cr+**	**~₹11,500**	**₹3,250 Cr+**
Cards Live	Credit Card Receivables	Avg. Spend per Card in Q3'FY26	Spends in Q3'FY26



Outstanding Book Composition as on 31st Dec'25

Key initiatives

- Launched an exclusive co-brand card in partnership with ICAI for Chartered Accountants
- Launched Fi money co-branded Credit Card for digital savvy customers.
- 2X growth in Credit Card sourcing in Q3'FY26 over Q2'FY26
- Credit cost metrics show positive momentum for future quarters
- RuPay Credit Card issuance has accelerated with higher penetration in Tier 2 and beyond cities

Personal Loans

Portfolio Size
₹630 Cr+

Key initiatives

- Growing disbursements for ETB pre-approved customers – 68% increase QoQ
- NTB journey launched for select markets, gaining good traction
- Target to stabilize and streamline NTB sourcing with partnerships engagement and DST channel in Q4'FY26
- Focus on right customers segment with correct offering via partnerships engagements

Asset quality - NPA movement

AU SMALL FINANCE BANK

₹ in Crores

NPA Movement	Q3’FY26	Q3’FY25	Q2’FY26
Opening GNPA	2,835	1,902	2,751
Additions during the period*	791	956	908
Less: Recoveries & Write Offs during the period	(746)	(522)	(824)
Closing GNPA	**2,881**	**2,336**	**2,835**

NPA Summary	Q3’FY26	Q3’FY25	Q2’FY26
Gross NPA	2,881	2,336	2,835
Less: Cumulative Provisions	1,789	1,430	1,820
Net NPA	1,091	906	1,016
Gross NPA Ratio	2.30%	2.31%	2.41%
Net NPA Ratio	0.88%	0.91%	0.88%
Provision Coverage Ratio	83%	80%	84%
Provision Coverage Ratio (Excluding technical write-off)	62%	61%	64%

- ~5.2% of the gross advances are covered under various government guarantee schemes and PCR stands at ~66% after including 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 which got subsequently upgraded/write off within the same quarter are excluded

30 Years of Scale with Sustainability

Asset quality - provisioning summary

₹ in Crores

Credit Cost	Q3'FY26	Q3'FY25	Q2'FY26	9M'FY26	9M'FY25
Provision on NPA and Write off*	321	488	473	1,324	1,134
Repossession loss & POS loss	70	44	72	192	94
Standard & other provision	32	15	7	52	46
Covid restructuring provision	(3)	(5)	(3)	(10)	(16)
Contingency provision created / (Utilised)	-	-	-	-	17
Less : Bad Debt Recovery	(90)	(39)	(68)	(213)	(118)
Credit Cost	**331**	**502**	**481**	**1,345**	**1,158**
Credit Cost* (% of Avg. Total Assets)	**0.19%**	**0.36%**	**0.30%**	**0.83%**	**0.87%**
*Write off during the quarter	352	253	433	1,220	669

- Net credit cost on total assets stands for 9M'FY26 stands at 0.83% and 9M'FY25 stands at 0.87% (non - annualized)

*Credit Cost is non-annualised

Overview of total provisions

₹ in Crores

Particulars	Dec'25			Sep'25		
	Loan Amount	Provisions	Coverage	Loan Amount	Provisions	Coverage
GNPA	2,881	1,748	61%	2,835	1,779	63%
Covid related restructuring (Standard*)	247	41	17%	263	43	17%
Contingency provisions		17			17	
Floating provisions		41			41	
Stressed and contingencies provisions	**3,127**	**1,847**		**3,098**	**1,880**	
Provisions towards Standard Assets		407			377	
Total Provisions		**2,253**			**2,257**	
Provisions as a % of gross advances		**1.80%**			**1.92%**	

- Standard Covid restructured book is at 0.2% of gross advances

Brand Campaign

Campaign appeared 40cr+ times across media

27 News Channels	**42Cr** Ad Impressions
4.7Cr Digital Video views	**7** Newspapers

Data range – 5th Dec to 31st Dec

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
Small Marginal Farmer
Overdraft

COMMERCIAL ASSETS

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

Third Party Products

INSURANCE

Life
Health
Motor & 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
REIT/INVIT
International & Unlisted Shares
Gift City based Inv

Digital Channels

AU0101

AU 0101 Business Merchant App

Video Banking

Whatsapp Banking

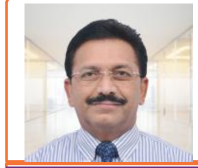
Chat Bot

IVR

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

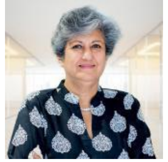
Ex-Chief of HR at ING Vysya Bank and Kotak Mahindra old Mutual life Insurance

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. Kavita Venugopal
Independent Director
45+ years of experience in Banking Industry

Ex-CEO, Abu Dhabi Commercial Bank (ADCB), India



Ms. Malini Thadani
Independent Director
40+ years of experience

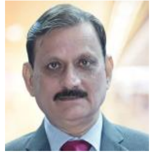
Ex - Head of Corporate Sustainability, Asia at HSBC
Held leadership positions at Indian Revenue Services

Mr. Nandkumar Saravade
Independent Director
36+ years of experience

Ex-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
(Additional)
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. Uttam Tibrewal
Whole-Time Director
29+ years of experience

Associated with the Bank for more than 20 years

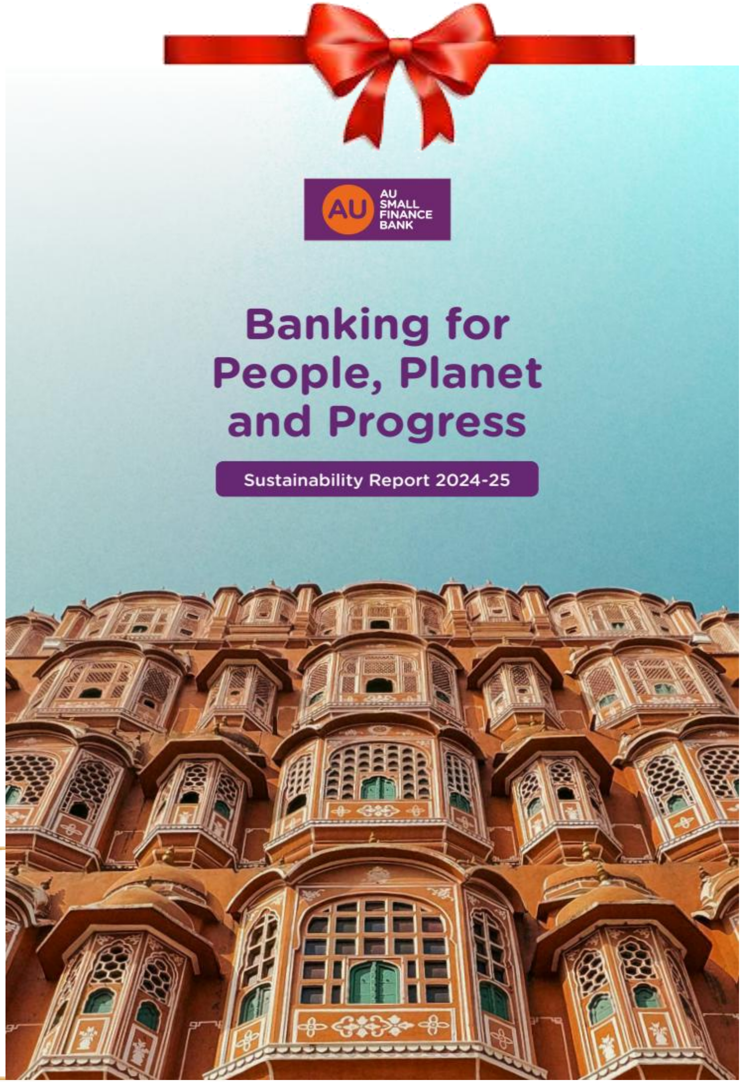
Sustainability Initiatives

Sustainable Finance

Opened 21,700+ Green Fixed Deposits raising ~₹1,700 Cr+. 100% deployed in Green Assets primarily towards Renewable Energy (Solar projects) & Clean Transportation (EV).

Sustainability Conversations

Partnered with the Green Literature Festival to foster thought leadership and meaningful dialogue on sustainability.



Sustainability Reporting

Released our most comprehensive Sustainability Report FY 2024 - 25, structured around our **4S Framework** - **S**ustainable **Finance**, **S**ustainable **Operations**, **S**ustainable **Communities**, and **S**ustainability **Reporting**.

CSR Initiatives

AU Ignite
Job oriented Skill Development

Till Q3’FY26, 33,000+ youth trained in 15+ centers across 12 districts of Rajasthan. 24,000+ have been linked to employment.

Continued focus towards On-the-job trainings, Training of Trainers, Exposure visits, Empowering talks, Alumni connect, among others.

AU Bano Champion
Sports Initiative

Active at 75+ locations across Rajasthan, 6,000 kids & youths regularly trained across 7 sports disciplines.

Organized District level Sports Tournament, Exposure Camps, Coaches Development Program and Parents-Coaches Meetings to enhance athletes’ and coaches' proficiency.

AU Udyogini
Women Entrepreneurship

As on date, 5,200+ rural women are engaged and 3,210+ are nurtured under Individual Women Entrepreneurship initiative in Rajasthan & Madhya Pradesh.

Financial Literacy camps organized for Udyogini & trained 172 women artisans at AU Nirjhari craft centre. Udyoginis participated in reputed festivals such as Jaigarh Heritage Festival, Sambhar Festival, Charkha Festival among others.

AU Kartavya
Need based initiatives

Conducted 1,145 health camps, 5 Ventilators supported to Charitable hospitals, Established AU Pathology at Sane Guruji Hospital, 4 Open Air Gym installed, 25 computers in 5 SGPC-governed schools, educated 1,400+ students through 60 AU study centers. Supported 7,100+ families across 8 states with dry ration kits during crisis.

Installed 330+ Jal Banks across India (FY21-25) Ongoing support extended towards community-based and sustainable development projects.

Financial & Digital Inclusion

Universal Access to Financial Services

- 33% of our total touchpoints/branches – 884 are in unbanked rural centres
- Present in 107 Special Focus Districts* with 616 touchpoints covering 48 Aspirational districts, 16 Hill States Districts, 42 Left Wing Extremist Affected Districts and 1 North Eastern Region District.

Providing Basic Bouquet of Financial Services

Data as on 31st Dec 25 unless otherwise stated

PM Jan Dhan Yojana

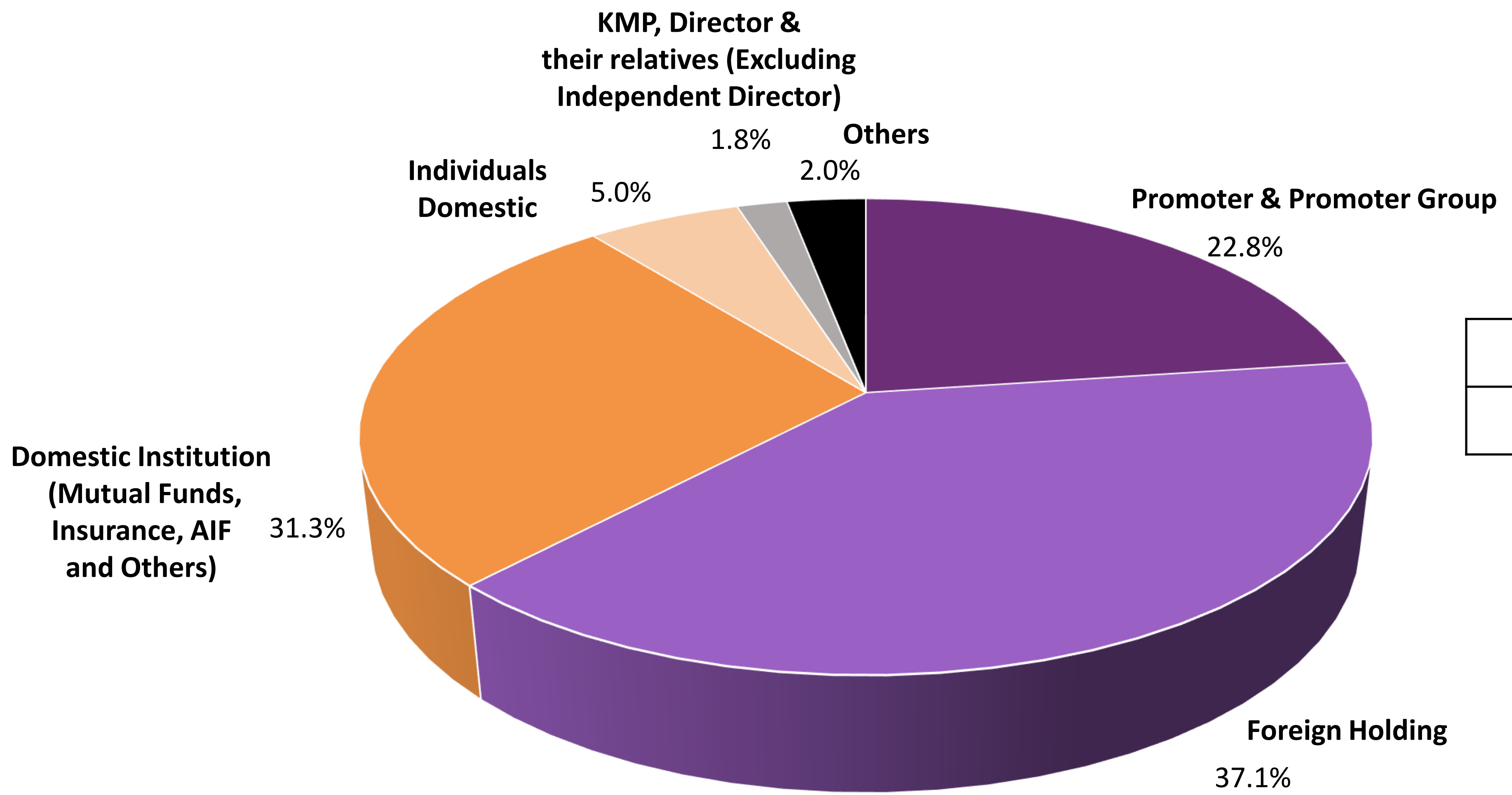
Received Direct Benefit Transfer of ₹94 Cr+ in Aadhaar seeded BSBD accounts.

Products (Active)	**Count**
BSBD Accounts	5,45,300+
MUDRA Loans	22,36,700+
PM Jeevan Jyoti Bima Yojna (PMJJBY)	1,17,800+
PM Suraksha Bima Yojna (PMSBY)	1,65,900+
Atal Pension Yojna (APY)	1,66,400+
Shakti Accounts	47,76,800+
Microfinance Loans^	32,89,100+

Financial and Digital Literacy: Organized 20,700+ Financial Literacy Camps at rural branches.

*The list is prepared taking cognizance of special focus districts classified by NABARD (dated 2023), MYMSME, NFDB & NITI AAYOG
^Microfinance Loans includes PM SVANidhi, IGUCCY & PM Vishwakarma Schemes

Shareholding pattern



Foreign holding	37%
Domestic holding	63%

Note: % is calculated on total paid up capital, Shareholding pattern as on 31st Dec'25

Ratings

Credit Ratings

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)	41
MSCI	AA (Leader)
ESG Risk Assessments & Insights	69 (Strong)
NSE	73 (Leader)

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