

**Ref. No.: AUSFB/SEC/2026-27/45**

**Date: April 27, 2026**

To,

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

Dear Sir/Madam,

**Sub: Presentation to Investors on Audited Financial Results of AU Small Finance Bank Limited for the Quarter and Financial Year ended on March 31, 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 April 21, 2026, we submit herewith the Investors Presentation on Audited Financial Results of the Bank for the Quarter and Financial Year ended on March 31, 2026.

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**

**Manmohan Parnami**

**Company Secretary and Compliance Officer**

**Membership No.: F9999**

[investorrelations@aubank.in](mailto:investorrelations@aubank.in)

**Encl: As above**

Digitally signed by Manmohan Parnami  
Date: 2026.04.27 16:32:04 +05'30'

**Registered Office**

**AU SMALL FINANCE BANK LIMITED**

19-A Dhuleshwar Garden, Ajmer Road,

Jaipur - 302001, Rajasthan, India

Phone: +91 141 4110060/61, Fax: +91 141 4110090

CIN: L36911RJ1996PLC011381



# Q4'FY26 Earnings presentation

27<sup>th</sup> April 2026

*This presentation has been prepared by AU SMALL FINANCE BANK LIMITED (the “Bank”) solely for information purposes, without regard to any specific objectives, financial situations or informational needs of any particular person. All information contained has been prepared solely by the Bank. No information contained herein has been independently verified by anyone else. This presentation may not be copied, distributed, redistributed or disseminated, directly or indirectly, in any manner.*

*This presentation does not constitute an offer or invitation, directly or indirectly, to purchase or subscribe for any securities of the Bank by any person in any jurisdiction, including India and the United States. No part of it should form the basis of or be relied upon in connection with any investment decision or any contract or commitment to purchase or subscribe for any securities. Any person placing reliance on the information contained in this presentation or any other communication by the Bank does so at his or her own risk and the Bank shall not be liable for any loss or damage caused pursuant to any act or omission based on or in reliance upon the information contained herein. No representation or warranty, express or implied, is made as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information or opinions contained in this presentation. Such information and opinions are in all events not current after the date of this presentation. Further, past performance is not necessarily indicative of future results.*

*This presentation is not a complete description of the Bank. This presentation may contain statements that constitute forward-looking statements. All forward looking statements are subject to risks, uncertainties and assumptions that could cause actual results to differ materially from those contemplated by the relevant forward-looking statement. Important factors that could cause actual results to differ materially include, among others, future changes or developments in the Bank’s business, its competitive environment and political, economic, legal and social conditions. Given these risks, uncertainties and other factors, viewers of this presentation are cautioned not to place undue reliance on these forward-looking statements. The Bank disclaims any obligation to update these forward-looking statements to reflect future events or developments.*

*Except as otherwise noted, all of the information contained herein is indicative and is based on management information, current plans and estimates in the form as it has been disclosed in this presentation. Any opinion, estimate or projection herein constitutes a judgment as of the date of this presentation and there can be no assurance that future results or events will be consistent with any such opinion, estimate or projection. The Bank may alter, modify or otherwise change in any manner the content of this presentation, without obligation to notify any person of such change or changes. The accuracy of this presentation is not guaranteed, it may be incomplete or condensed and it may not contain all material information concerning the Bank.*

*This presentation is not intended to be an offer document or a prospectus under the Companies Act, 2013 and Rules made thereafter, as amended, the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended or any other applicable law.*

*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.*

## Deposits

- ❑ **Deposits grew at 23% YoY (10% QoQ) to ~₹1.52 lac cr vs ~13% estimated growth in private banking sector**
  - CASA ratio at 28%, with stable deposits (CASA + Retail TD + Non callable Bulk TD) forming 79% of total deposits
  - CoF declined further by 12bps QoQ to 6.49% in Q4'FY26; FY26 CoF at 6.75%, a YoY decline of 32 bps

## Gross loan portfolio

- ❑ **Loans grew by 21% YoY (8% QoQ) to ₹1.40 lac cr vs ~13% estimated growth in private banking sector**
  - Secured businesses (Retail + Commercial) grew by 23% YoY and 7% QoQ
  - Unsecured businesses returned to growth with 7% QoQ growth driven by MFI and PL; YoY decline at 1%

## Operating efficiency

- ❑ **Cost-to-assets (ex CGFMU premium) declined by 19 bps YoY to 4.1% in FY26 from 4.3% in FY25 despite continued investment in manpower, distribution, tech and branding**
  - Driven by multiple interventions to drive efficiency and productivity gains
  - Continued focus on Agentic AI-led process re-engineering and automation, organizational re-alignment and broadening span of control

## Asset quality

- ❑ **Slippages declined by 17% QoQ to ₹659 cr in Q4'FY26; GNPA declined by 27bps QoQ to 2.03%, NNPA at 0.74%**
  - Credit cost for Q4'FY26 declined to 0.6%; FY26 credit cost (incl CGFMU premium) at 1.0% of average assets vs 1.3% in FY25
  - Improvement driven by normalisation of credit cost in unsecured businesses and seasonal recovery in secured assets

## Profitability

- ❑ **PAT grew by 65% YoY/25% QoQ to ₹832 cr in Q4'FY26; for FY26, PAT up by 25% YoY to ₹2,641 cr**
  - NIM expanded by 24bps QoQ to 5.96% in Q4'FY26 from 5.7% in Q3'FY26 driven by lower cost of funds, seasonal benefits coming from lower slippages, higher recovery from stressed assets and lower day count in February
  - **RoA/RoE for Q4'FY26 at 1.8% and 17.0%; for FY26, RoA/RoE at 1.6% and 14.2%**
  - Declared dividend of ₹1/- per share (10% of face value) for FY26, subject to requisite approvals

## Universal Bank

- ❑ Pursuant to the Bank's request, RBI replaced condition of NOFHC requirement which will now apply to the transitioned Universal Bank only if the Bank or its promoter group proposes to establish any group entity in the future.
- ❑ Subsequently, Bank has **filed an application with RBI** for grant of final license for universal bank transition in March

## Leadership and succession planning

- ❑ RBI approved the re-appointment of Mr. Sanjay Agarwal as MD & CEO of the Bank for a period of 3 years w.e.f. April 19, 2026
- ❑ Mr. Uttam Tibrewal has completed his term as WTD on April 19, 2026 and will continue as Deputy CEO of the Bank leading the Bank's retail business verticals
- ❑ Post RBI approval, Mr. Vivek Tripathi has been appointed as Executive Director of the Bank for a period of 3 years
- ❑ Board approved the appointment of Mr. Gaurav Jain as Chief Financial Officer of the Bank

## AI & Tech Update

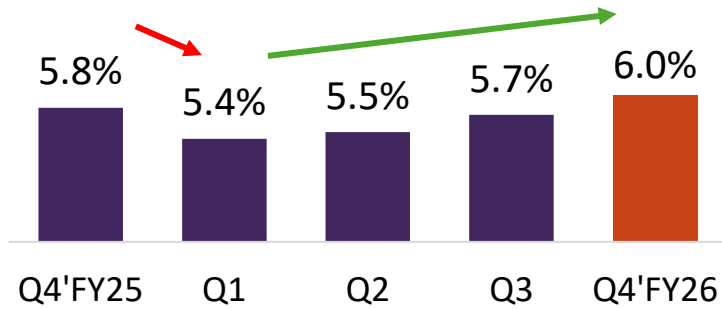
- ❑ Rolled out our **first agentic AI platform** designed with embedded guardrails and control frameworks
  - Successfully launched the **Gold loan LOS** on this AI-native platform; Mortgages and other loan verticals to follow
- ❑ **Revamped AU0101 app** with a customisable and easy to access interface; Bank's **refreshed website** also launched in Q4
- ❑ Migration of core banking system of Fincare SFB into AU has been completed, leading to a single, unified CBS

## Product, Distribution and Branding

- ❑ Launched tailored personal banking and credit card solutions to CA's and CS in partnership with the **Institute of Chartered Accountants (ICAI) & Institute of Company Secretaries of India (ICSI)** respectively
- ❑ Launched India's first LED-enabled credit card – "AU x CheQ" in partnership with CheQ
- ❑ In FY26 added 334 net touchpoints including **78 new liability branches**, mostly in urban markets
  - Distribution of Wheels, Mortgages and Gold loans nearly doubled over last 2 years to reach 900 - 1,000 touchpoints each
- ❑ Launched new brand campaign "**Soch Badlo, aur Bank bhi**"

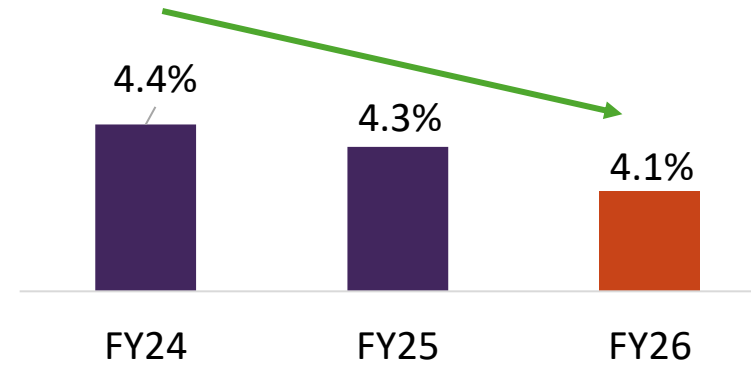
# Core metrics tracking well

## Margins recovered after initial rate cut led fall



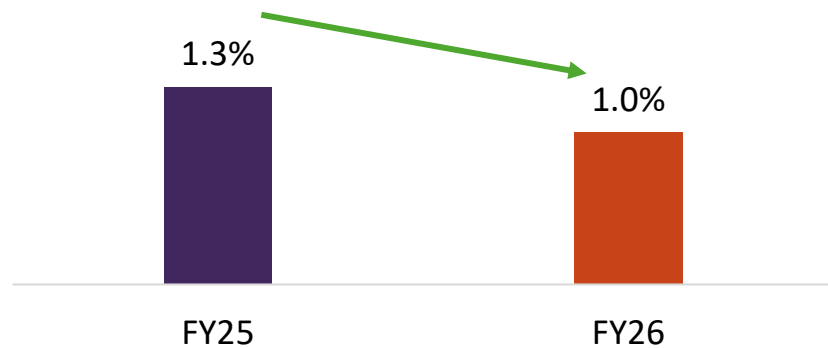
NIM for FY26 at 5.65% (vs. 5.94% in FY25)

## Focus on gaining operating leverage (Cost-to-asset\*)

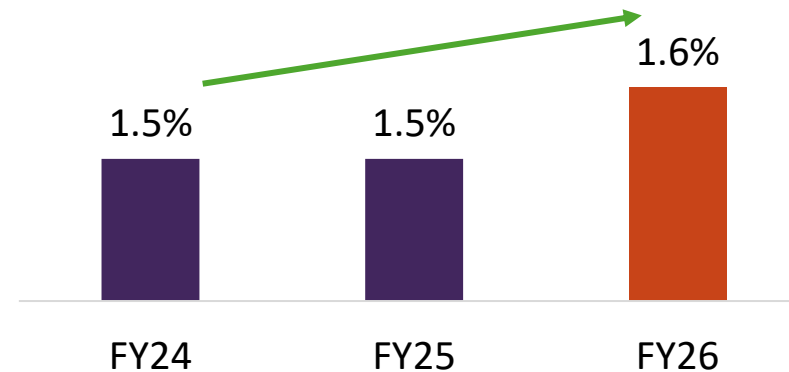


Cost-to-asset ratio for FY26 at 4.2% including CGFMU premium

## Credit cost normalised



## Improving RoA trajectory



Note: FY24 numbers are on standalone basis; \*excluding CGFMU premium

# Expanded distribution footprint

## Expanded distribution in last 2 years, aided by Fincare acquisition

Product penetration as on	Total unique touchpoints @	Deposits		Retail Assets				Business Banking	Inclusive Banking
		Urban Banking	Swadesh banking	Wheels	MBL	HL	Gold		
Mar'24 (Pre-merger)	727	315	176	546	532	287	353	483	-
Mar'26	1,909	523	261	923	995	553	1,040	630	941
Increase in last 2 years	1,182	208	85	377	463	266	687	147	176*
% Increase	163%	66%	48%	69%	87%	93%	~200%	30%	N.A
Plan for FY27	-	80-100 #		120-130 #	40-50 #	-	370-400	30+	10-20 #

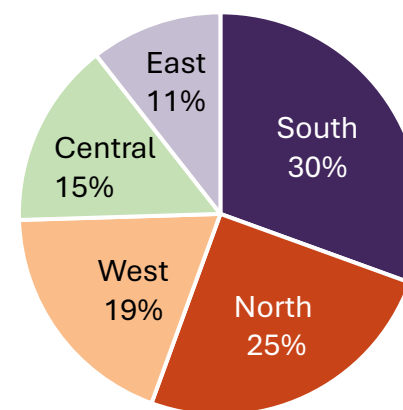
# New touchpoints will be opened during the year; for others, distribution will be expanded within existing touchpoints

**21 States and 4 UTs**

**499 Districts**

**2,790 Touchpoints**

### Region wise touchpoints



# Long-term performance trajectory remains strong

1996

2017

2021

2024

2025

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

Metric	FY18	FY26	Multiple
Customer base	7.5 Lacs	122 lacs+	16.3x
Employees	11,151	59,207	5.3x
Touchpoints	474	2,790	5.9x
Deposits	₹7,923 cr	₹1,52,661 cr	19.3x
Gross loan portfolio	₹16,256 cr	₹1,40,327 cr	8.6x
Shareholders' funds	₹2,281 cr	₹19,974 cr	8.8x
Total assets	₹18,833 cr	₹ 1,91,797 cr	10.2x
Profit after tax	₹292 cr	₹2,641 cr	9.0x
EPS	₹5	₹35	6.9x
BVPS	₹40	₹267	6.7x

- 1 AI & TECH UPDATE
- 2 OPERATING & FINANCIAL HIGHLIGHTS
- 3 LIABILITIES UPDATE
- 4 ASSETS PERFORMANCE
- 5 ABOUT AU SMALL FINANCE BANK

- 1 AI & TECH UPDATE
- 2 OPERATING & FINANCIAL HIGHLIGHTS
- 3 LIABILITIES UPDATE
- 4 ASSETS PERFORMANCE
- 5 ABOUT AU SMALL FINANCE BANK

## Embedding AI into AU's Core

- ❑ Our AI roadmap further accelerates our ambition to become a truly Tech-led bank by enabling superior customer experience, intelligent business processes and personalized contextual interaction across all touchpoints through our agentic platform
- ❑ **Focus is on reimagining business processes and natively embed AI** within these processes, rather than deploying stand-alone tools and bots
- ❑ At scale, AI will enable efficient operations, productivity uplift, and better scale management, while continuously bringing agility and innovation into products, processes, and customer engagement models

## Engineered a purpose-built Agentic AI platform with strong control frameworks

- ❑ **Built an agentic AI platform** tailored to the complexity of the Bank, designed with embedded guardrails for risk, compliance & audit review
- ❑ A multilingual, non-sequential and non-linear, deterministic agentic platform that is simple, intuitive, and easy to use
- ❑ The platform is built to automate decision-making, orchestrate workflows & enables scalable AI-driven operations across the Bank

## Establishing Centre of Excellence

- ❑ Bringing together people, best practices, and capabilities from AU and global partners to identify high-impact AI use cases and drive them through to implementation

## Customer onboarding systems

- ❑ **Launched loan origination journey for Gold loan built on Agentic AI platform end-to-end**; Expected to drive automation, improved TAT and agility
- ❑ Platform will be extended to **Mortgages and other loan verticals** in due course
- ❑ **Wheels and Unsecured Assets** loan origination journeys are being reimaged to leverage AI capabilities
- ❑ **Commercial Banking**: Separate agentic platform specific to commercial banking being built to drive higher efficiency
- ❑ **Liabilities**: Liabilities journey fully STP-enabled, AI use cases being embedded to specific scenarios

## Customer experience

- ❑ **AI-led voice** - Inbound calling launched as the Bank's first AI initiative across multiple languages; Outbound AI-led campaigns underway across businesses, with a target scale-up to ~25% of total calls over the next 2 quarter.
- ❑ **AI-generated content** and communication standardized for consistency, speed, and personalization at scale
- ❑ **Customer service emails** are now read and intelligently classified using AI tools; Reduced TAT across origination & servicing

## Collections

- ❑ Tele calling by AI Bot is live helping to improve engagement, resolution speed and reduce manpower cost
- ❑ Development of AI-led collection use cases on the platform is underway, enabling automated allocation and intelligent selection of communication modes to enhance efficiency and productivity

## Lead Management Platform

- ❑ Centralized lead management across channels - with AI-based qualification into hot, warm, or cold leads ; data-driven allocation, tracking, and conversion
  - ❑ Propensity-Driven Engagement: Intelligent prioritization and servicing through propensity scoring, enabling targeted outreach and efficient customer conversion; Pre-approved journeys live for Credit Card, PL and Wheels
- 

## Human resources

- ❑ Use cases being implemented to automate complete employee onboarding lifecycle; resume screening to initial interviews through an AI Bot; Completely embedded into HR workflows
  - ❑ Employee induction migrated to AI based training content
- 

## Internal efficiency tools

- ❑ AI-powered developer portal live
  - ❑ AI-enabled helpdesk for employee query resolution across all vertical to go live soon
  - ❑ Multilingual, conversational Small Language Model (SLM) trained entirely on Bank's internal policies expected to go live shortly
-

## Unified Data platform

- ❑ Single source of data: consistent, accurate and available across business, MIS, regulatory and analytic functions
- ❑ **Internal review meetings e.g. ALCO/ IC** conducted on this platform for several quarters, **without Excel or PowerPoint**
- ❑ A query builder to allow end users to get access - controlled data in their respective format directly
- ❑ **AI capabilities are being layered** seamlessly - predictive analytics, automation
- ❑ Built-in governance, security and audit controls which reduces regulatory and operational risk
- ❑ Scalable & Future-Ready: Scalable architecture that grows with business; new domains, data volumes without rework

## Customer 360°

### Improved relationship management, to go live soon

- ❑ Consolidates customer attributes, accounts, services, relationships, transactions and analytical insights on a single platform
- ❑ Enables teams to understand customer comprehensively, leading to more personalized, relevant interactions basis past interactions
- ❑ Consolidated data and analytics support faster credit, service, and risk decisions with AI driven insights

## Customer profitability

- ❑ Provides consolidated view of value generated by each customer across products and channels including revenue, cost-to-serve, and profitability
- ❑ Enabling focus on high-value customers, optimize pricing, and improve overall portfolio returns with bespoke offerings

## Underwriting scorecard for unsecured loan

- ❑ Underwriting scorecards for NTB and ETB customers using bureau data, payment gateway data and banking data
- ❑ Behavioral scorecard for credit cards drives post-acquisition strategies, limit enhancement, transaction whitelisting
- ❑ Identifies customer and pre-approves for credit loans
- ❑ Personal loan is powered by 3 AI / ML models reducing default rates

## Underwriting scorecard for secured loan

- ❑ Bureau and application-based scorecards in development for personal car, taxi, SCV and vehicle refinance
- ❑ Ecosystem data like account aggregator, GST filings to drive intelligent customer segmentation and profiling
- ❑ Assist in increasing straight-through processing using bureau scores, application data, and geographic parameters

## Fraud and Risk Models

- ❑ **MuleHunter.ai**- AI/ML model (built with RBIH) to detect and prevent mule accounts
- ❑ **AMLytics**: ML model strengthening the Bank's AML framework. Auto-closes ~55–60% of monthly AML alerts using AI-driven risk assessment

## Cross-Sell Propensity Models

### Propensity model-driven targeting to improve conversion and drive cross-sell

- ❑ Model-driven identification of customers with high propensity for instant personal loan conversion
- ❑ Predictive targeting to identify credit card customers likely to opt for Xpress Loans or EMI offerings
- ❑ Advanced propensity models to drive targeted acquisition and cross-sell across savings and other liability products

## Extension of Bank's digital platforms

- ❑ Modern, cloud-native, API-driven architecture for real time processing and scalability
- ❑ The Bank extends its digital platforms to dealers and partners for end-to-end digital sourcing and processing
  - Live across Wheels, Digital Loans; other retail loans to follow
- ❑ Liabilities journey fully STP-enabled, without any need of paper; Enabling the journey with the AI capabilities

## Sharpening the Bank's processes

- ❑ Rolled out AU 0101 2.0 version with a customizable and easy to access interface
- ❑ Launched AU 0101 Business App last year for individual and sole proprietor business customer
- ❑ Moved HRMS to a new platform by Darwin box thereby hosting employee helpdesk and all internal communication on one single platform

## Workflow automation: End-to-End back-office functions

- ❑ All back-office functions migrating from email-driven to workflow-based operating model to reduce email reliance & improve audit trails
- ❑ All teams on one platform for end-to-end efficiency & accountability - 10+ workflows for Audit, Risk, IT, Admin, Secretarial & Compliance functions

## Core Banking System Migration

- ❑ Successfully completed migration of CBS of Fincare SFB to AU in a controlled, single-cutover execution covering all customer channels and downstream systems
- ❑ Integrated effort & multiple mock rehearsals with strong governance

1

AI & TECH UPDATE

2

OPERATING & FINANCIAL HIGHLIGHTS

3

LIABILITIES UPDATE

4

ASSETS PERFORMANCE

5

ABOUT AU SMALL FINANCE BANK

## Deposit and Liquidity at Mar 31, 2026

Total Deposits	₹1,52,661 cr ↑ 23%
CA Deposits	₹9,359 cr ↑ 34%
SA Deposits	₹33,998 cr ↑ 16%
Cost of Funds (Q4)	6.49% ↓ 64 bps
CD Ratio ex of refinance	80%
LCR Ratio for (Q4)	119%

### Deposits & Cost of funds

- ☐ Deposit strategy focused around three core pillars: granularity, stability and cost of funds
  - **Granularity:** CASA ratio at 28%, ~60% of the deposits come from Branch banking
  - **Stability:** CASA + Retail TD + Non-callable Bulk TD was 79% of total deposits; non-callable wholesale deposit supports stability in an otherwise highly competitive market
  - **CoF:** Declined 32 bps in FY26 to 6.75% from FY25; for Q4'FY26 decreased by 12 bps QoQ to 6.49%
    - w.e.f. April 23, 2026, Bank increased peak SA rate by 25bps to 6.75% and Peak TD rate by 15bps to 7.25%

### CD ratio/Loan to Deposit ratio (LDR)

- ☐ CD ratio was 88% at Mar26 compared to 86% at Mar'25
- ☐ Adjusting for loans against refinance availed from domestic Development Finance Institutions (DFIs), CD ratio was 80% (vs. 78% at Mar'25)

### Liquidity Coverage Ratio (LCR)

- ☐ Average LCR for the quarter was 119% compared to 118% in Q3'FY26
- ☐ Bank continues to carry additional liquidity in the form of high-quality, liquid, non-SLR investments which are not part of LCR computation; such liquidity forms an additional 10-15% of LCR

## Advances and asset quality - Mar 31, 2026

Gross loan portfolio	₹1,40,327 cr ↑ 21%
Gross Advances (GA)	₹1,36,041 cr ↑ 25%
GA Yield (Q4)	13.8% ↓ 58 bps
Gross NPA	2.03% ↓ 25 bps
Net NPA	0.74% —
Credit cost on avg. total assets (Q4)	0.6% ↓ 112 bps
Provisioning coverage (PCR)	85%

### Loan portfolio

- ❑ Gross loan portfolio was ₹1,40,327 cr, registering a growth of 21% YoY and 8% QoQ
  - Secured businesses (Retail + Commercial) delivered 23% YoY growth, led by Wheels (+27%) and Gold loans (+108%), with 7% sequential growth QoQ
  - Unsecured businesses (MFI, credit card, PL) grew 7% QoQ led by MFI and PL but de-grew by 1% YoY
- ❑ Yield on gross advances remained stable at 13.8% in this quarter
  - ~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 & PCR

- ❑ Slippages reduced 17% QoQ to ₹ 659 cr (vs ₹ 791 cr in Q3) led by improvement across asset classes
- ❑ GNPA declined to 2.03% and NNPA ratio to 0.74%, compared to 2.30% and 0.88%, respectively at Dec'25
- ❑ Annualised credit cost for Q4'FY26 was 0.6% of average assets benefiting from normalization in unsecured credit cost and seasonal recovery in secured segments.
- ❑ Credit cost for FY26 was 0.96% of total average assets vs 1.3% in FY25
- ❑ PCR, ex of technical write-off, stood at ~64% in Q4 (~70% after including benefit from portfolio secured under government guarantee schemes and adding contingency provisions)

## Financial performance – Q4'FY26

Net interest income	₹2,582 cr ↑ 23%
Other income	₹731 cr ↓ 4%
Operating expenses	₹1,962 cr ↑ 26%
Net Profit	₹832 cr ↑ 65%
BVPS / EPS	₹267/ ₹11 ↑ 16%/64%
NIM	5.96% ↑ 16 bps
RoA / RoE	1.8% / 17.0% ↑ 46 bps/ 511bps
Tier-I / CRAR	16.9%/18.7%

### Earnings

- ❑ NII grew by 23% YoY and 10% QoQ in Q4'FY26 supported by strong loan growth and expansion in margins
- ❑ NIM expanded by 24bps QoQ to 5.96% in Q4'FY26 from 5.7% in Q3'FY26 primarily driven by lower cost of funds, and some seasonal benefits coming from higher recovery from NPAs, tax refund and lower day count in February
- ❑ Core other income increased by 14% YoY and 7% QoQ in Q4'FY26 driven by higher business volume and increased traction in distribution of third-party products
- ❑ Total other income was up 1% QoQ but de-grew 4% YoY primarily due to ₹17 cr of treasury losses in Q4

### Operating expenses

- ❑ Opex increased by 6% QoQ, primarily reflecting higher business volumes
- ❑ Cost-to-asset remained at 4.3% for Q4'FY26; FY26 cost-to-asset declined by 16bps to 4.2% from FY25
- ❑ C/I improved to 59.2% in Q4'FY26 compared to 59.7% in Q3'FY26 (excluding one-off impact of labour code)

### Profitability

- ❑ PPop increased by 5% YoY and 11% QoQ for Q4'FY26 to ₹1,352 cr
- ❑ PAT was up 65% YoY and 25% QoQ to ₹832 cr; FY26 PAT was up 25% to ₹2,641 cr
- ❑ RoA for Q4'FY26 stood at 1.8% and RoE at 17.0%; FY26 RoA at 1.6% and RoE at 14.2%

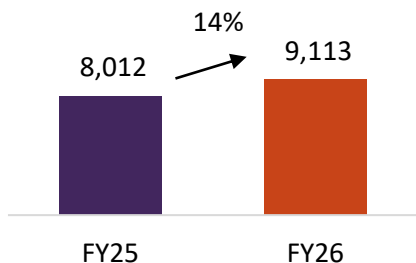
Note: Growth ratio computed on YoY basis unless specified;

NIM is calculated on daily avg. of interest earning assets including off book; For calculation of profitability ratios, Average Total Asset is derived by taking average of monthly total assets

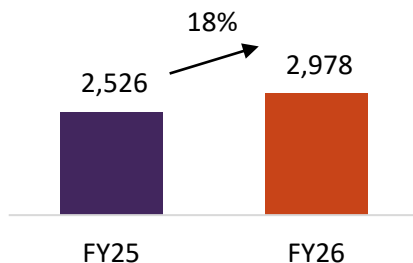
# FY26 – Key financial numbers

₹ in cr

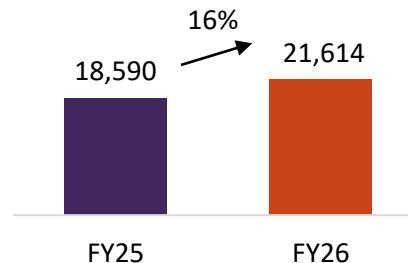
## Net interest income



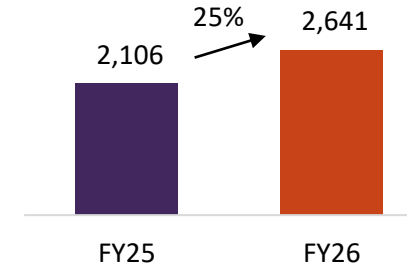
## Other income



## Total income



## PAT



## Yield on advances

**13.9%**  
Vs  
14.4%  
(FY25)

## Cost of funds

**6.75%**  
Vs  
7.07%  
(FY25)

## Net interest margin

**5.65%**  
Vs  
5.94%  
(FY25)

## Cost to income

**57.9%**  
Vs  
56.5%  
(FY25)

## GNPA

**2.03%**  
Vs  
2.28%  
(31<sup>st</sup> Mar'25)

## RoA

**1.6%**  
Vs  
1.5%  
(FY25)

## RoE

**14.2%**  
Vs  
13.1%  
(FY25)

## Provision coverage ratio

**85%**  
Vs  
84%  
(31<sup>st</sup> Mar'25)

## Tier-I ratio

**16.9%**  
Vs  
18.1%  
(31<sup>st</sup> Mar'25)

## CRAR

**18.7%**  
Vs  
20.1%  
(31<sup>st</sup> Mar'25)

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

Segments	Q4'FY26			Q3'FY26			QoQ GLP Growth	Q4'FY25			YoY GLP Growth
	Gross Loan Portfolio	GA Yield (%)	Gross NPA <sup>1</sup> (%)	Gross Loan Portfolio	GA Yield (%)	Gross NPA <sup>1</sup> (%)		Gross Loan Portfolio	GA Yield (%)	Gross NPA <sup>1</sup> (%)	
Retail Secured Assets	92,742	14.2%	2.4%	87,773	14.3%	2.6%	5.7%	76,616	14.5%	2.5%	21.0%
Commercial Banking	30,968	10.4%	0.8%	27,743	10.5%	1.0%	11.6%	23,952	11.1%	0.8%	29.3%
Inclusive Banking	7,150	25.2%	3.8%	6,606	25.2%	4.0%	8.2%	6,937	25.1%	4.4%	3.1%
Digital Unsecured	2,949	14.2%	4.2%	2,835	14.6%	4.6%	4.0%	3,290	17.1%	6.9%	-10.4%
Others & SME	6,518	8.0%	0.3%	4,940	7.6%	0.2%	31.9%	4,909	8.3%	0.4%	32.8%
<b>Total</b>	<b>1,40,327</b>	<b>13.8%</b>	<b>2.03%</b>	<b>1,29,898</b>	<b>13.8%</b>	<b>2.30%</b>	<b>8.0%</b>	<b>1,15,704</b>	<b>14.4%</b>	<b>2.28%</b>	<b>21.3%</b>

## Components of segment-wise products:

- Retail Secured Assets: Wheels, Mortgages & Gold Loans
- Commercial banking: Business banking (includes Agri banking), EEFI, REG and renewable energy
- Inclusive banking: MFI, FPO financing and SMF
- Digital unsecured loans: credit card and personal loans
- Others includes ODFD, inter-bank term lending, TRENDS & SME etc; SME is a run-down book
- Gross Loan Portfolio includes assigned loan book (off book) of ₹4,286 cr in Q4'FY26 (vs ₹6,926 cr in Q4'FY25 and ₹4,689 cr in Q3'FY26), mostly from Wheels and MSME

# Profit & Loss statement

(All figures in ₹ cr)	FY26	FY25	YoY	Q4'FY26	Q4'FY25	YoY	Q3'FY26	QoQ
<b>Income</b>								
Interest Earned	18,636	16,064	16%	5,019	4,271	18%	4,727	6%
Interest Expended	9,524	8,052	18%	2,437	2,177	12%	2,386	2%
<b>Net Interest Income</b>	<b>9,113</b>	<b>8,012</b>	<b>14%</b>	<b>2,582</b>	<b>2,094</b>	<b>23%</b>	<b>2,341</b>	<b>10%</b>
Other Income	2,978	2,526	18%	731	761	-4%	724	1%
<b>Net Total Income</b>	<b>12,091</b>	<b>10,538</b>	<b>15%</b>	<b>3,313</b>	<b>2,855</b>	<b>16%</b>	<b>3,065</b>	<b>8%</b>
<b>Expenses</b>								
Employee Cost	3,828	3,148	22%	1,045	817	28%	999	5%
Other Operating Expenses	3,154	2,809	12%	917	745	23%	831	10%
<b>Operating Expenses</b>	<b>6,982</b>	<b>5,957</b>	<b>17%</b>	<b>1,962</b>	<b>1,562</b>	<b>26%</b>	<b>1,830</b>	<b>7%</b>
<b>PPoP</b>	<b>5,109</b>	<b>4,581</b>	<b>12%</b>	<b>1,352</b>	<b>1,292</b>	<b>5%</b>	<b>1,235</b>	<b>9%</b>
Provisions	1,615	1,793	-10%	269	635	-58%	331	-19%
<b>Profit Before Tax</b>	<b>3,494</b>	<b>2,788</b>	<b>25%</b>	<b>1,082</b>	<b>657</b>	<b>65%</b>	<b>904</b>	<b>20%</b>
Tax expenses	838	682	23%	250	153	63%	221	13%
<b>PAT before exceptional Items</b>	<b>2,656</b>	<b>2,106</b>	<b>26%</b>	<b>832</b>	<b>504</b>	<b>65%</b>	<b>682</b>	<b>22%</b>
Exceptional items post tax	15	N.A	N.A	N.A	N.A	N.A	15	N.A
<b>Reported Profit After Tax</b>	<b>2,641</b>	<b>2,106</b>	<b>25%</b>	<b>832</b>	<b>504</b>	<b>65%</b>	<b>668</b>	<b>25%</b>

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

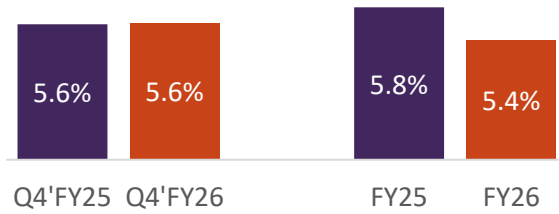
# Other Income

(All figures in ₹ cr)	FY26	FY25	YoY	Q4'FY26	Q4'FY25	YoY	Q3'FY26	QoQ
Loan Assets Processing & Other Fees	1,299	1,126	15%	375	336	12%	342	10%
General Banking, Cross Sell & Deposits related fees	871	696	25%	242	227	7%	249	-3%
Credit Card	263	351	-25%	85	58	46%	65	32%
Transaction Banking & Forex services	149	101	47%	44	30	48%	39	13%
Miscellaneous Income	7	17	-60%	1	7	-83%	1	11%
<b>Core Other Income</b>	<b>2,589</b>	<b>2,291</b>	<b>13%</b>	<b>748</b>	<b>658</b>	<b>14%</b>	<b>696</b>	<b>7%</b>
Income from Treasury Operations	389	235	65%	(17)	102	N.A	27	N.A
<b>Total Other Income</b>	<b>2,978</b>	<b>2,526</b>	<b>18%</b>	<b>731</b>	<b>761</b>	<b>-4%</b>	<b>724</b>	<b>1%</b>
<b>Other Income as % of Net Interest Income</b>	<b>33%</b>	<b>32%</b>	<b>N.A</b>	<b>28%</b>	<b>36%</b>	<b>N.A</b>	<b>31%</b>	<b>N.A</b>

# Profitability ratios (Q4'FY26 and FY26)

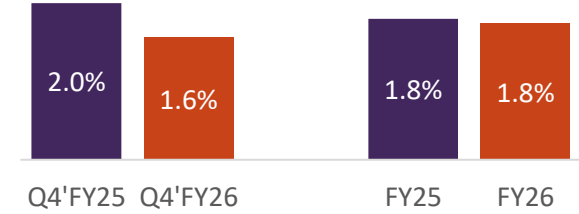


**NII (%)**

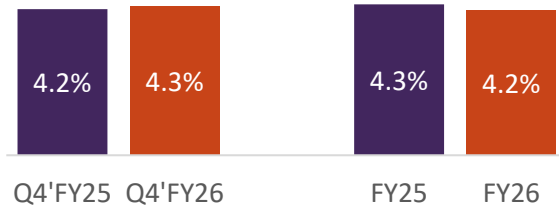


**RoA Components**

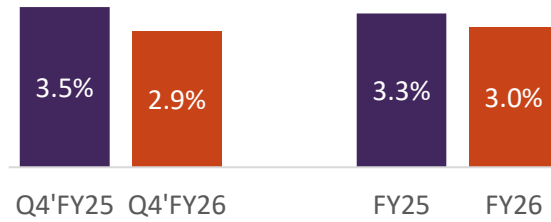
**Other Income (%)**



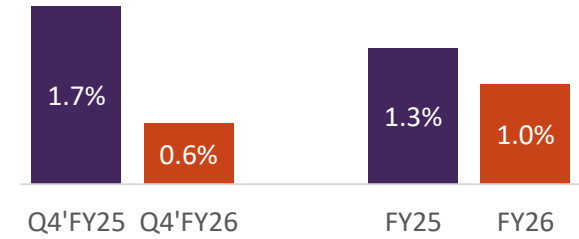
**Opex (%)**



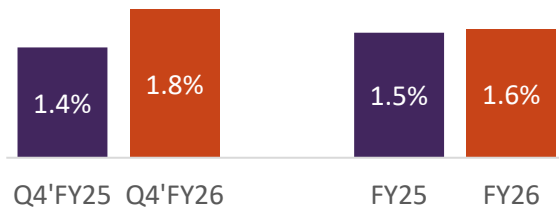
**PPoP (%)**



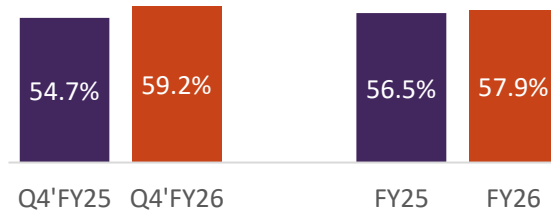
**Provision & Contingencies (%)**



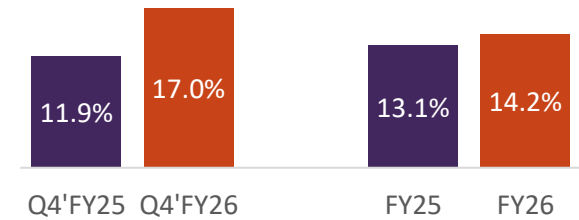
**RoA (%)**



**Cost to Income (%)**



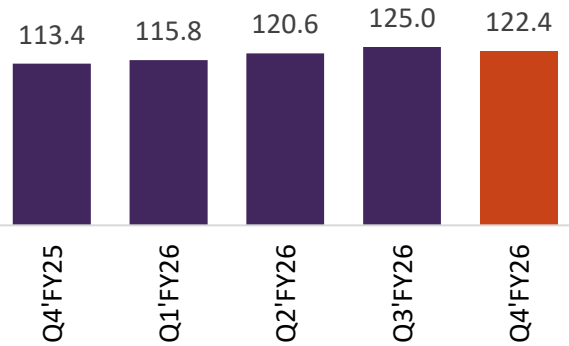
**RoE (%)**



# Quarterly trend of key parameters (1/3)

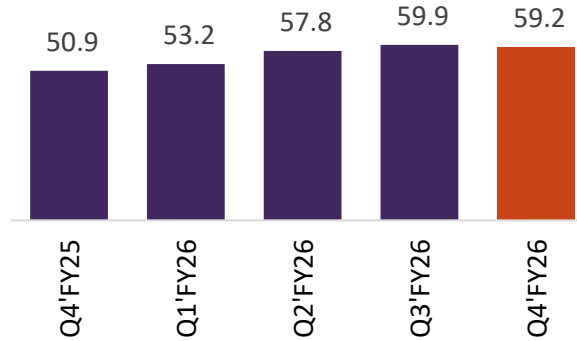
## Customers

(in Lacs)



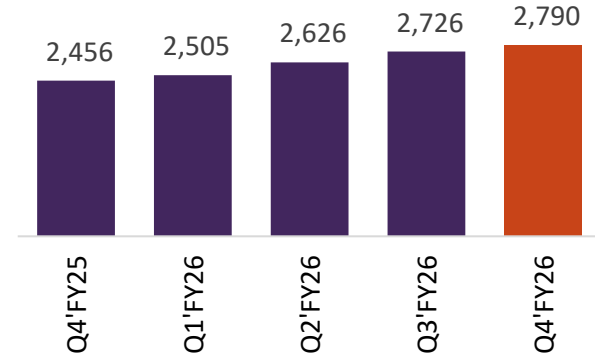
## Employees

(in 000s)

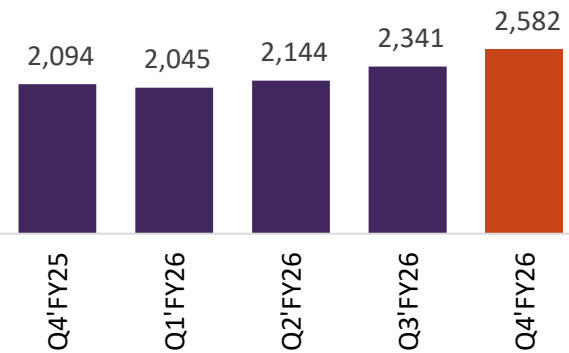


## Touchpoints

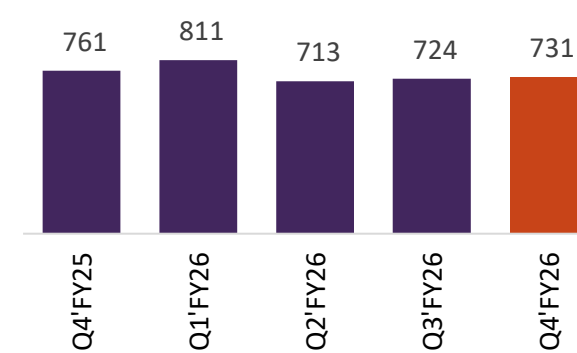
(#)



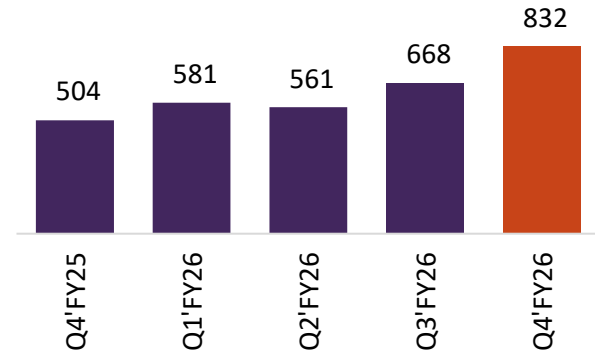
## Net interest income



## Other income



## PAT

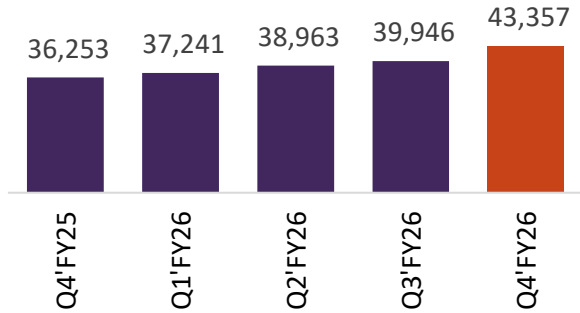


Figures in ₹ cr

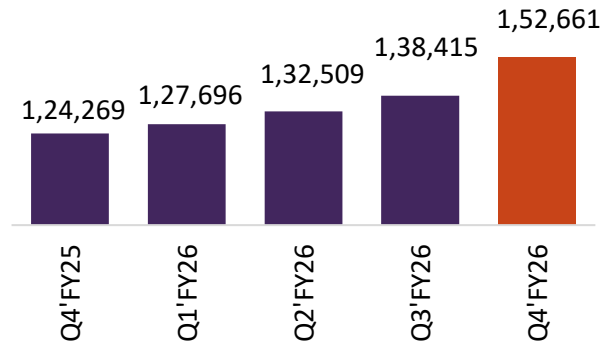
# Quarterly trend of key parameters (2/3)

Figures in ₹ cr unless specified

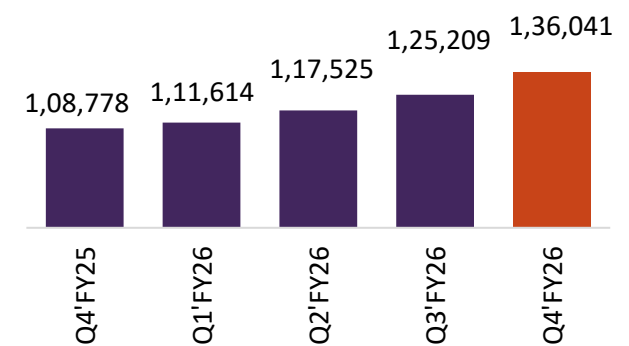
## CASA Deposit



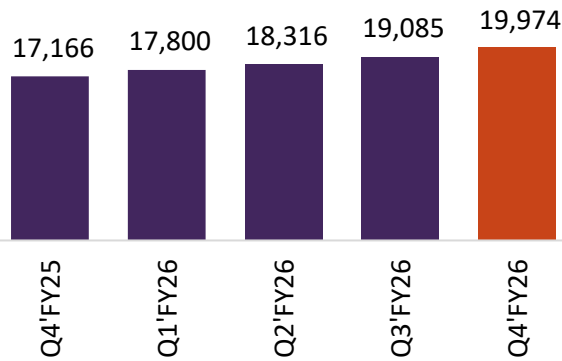
## Deposits



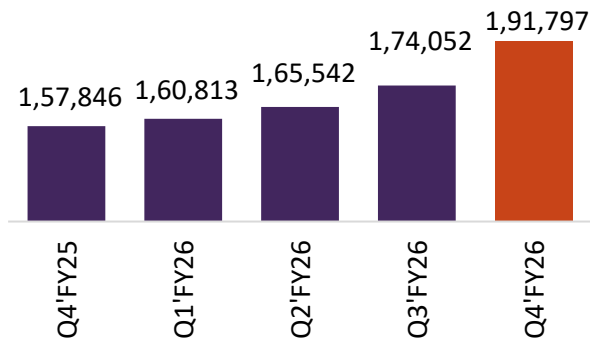
## Gross Advances



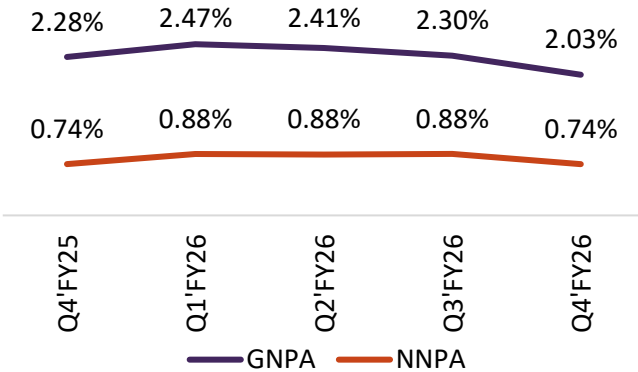
## Shareholders' Funds



## Total B/S Assets

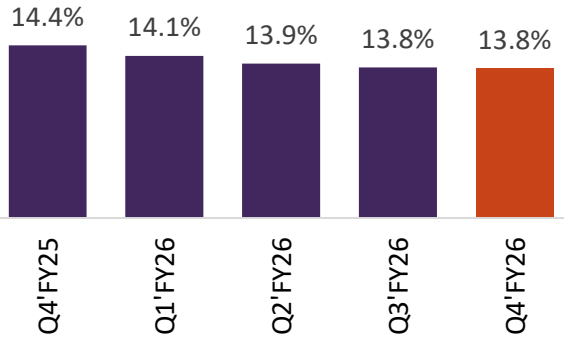


## GNPA and NNPA (%)

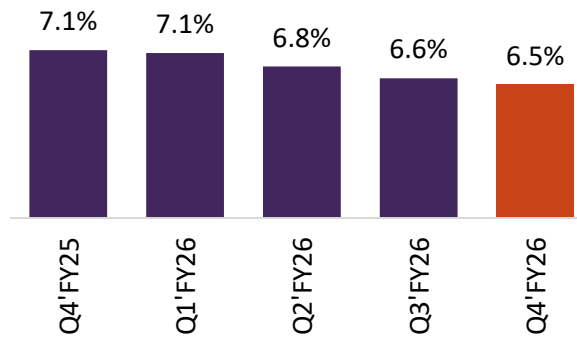


# Quarterly trend of key parameters (3/3)

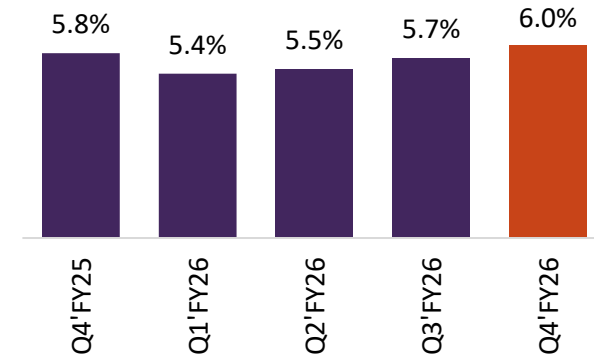
## Gross Advance Yield



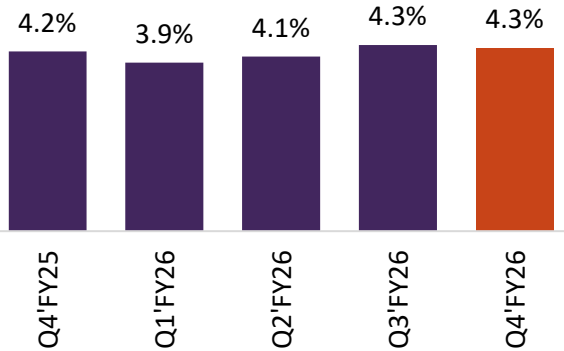
## Cost of Fund



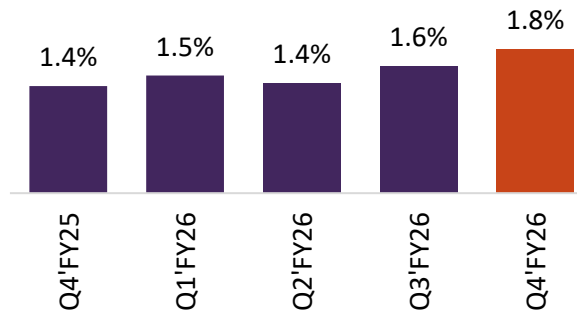
## Net Interest Margin



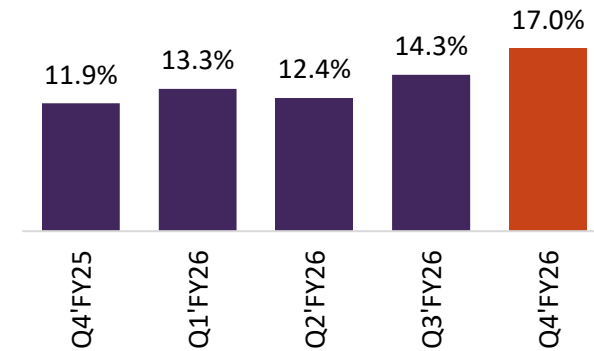
## Cost-to-assets



## RoA



## RoE

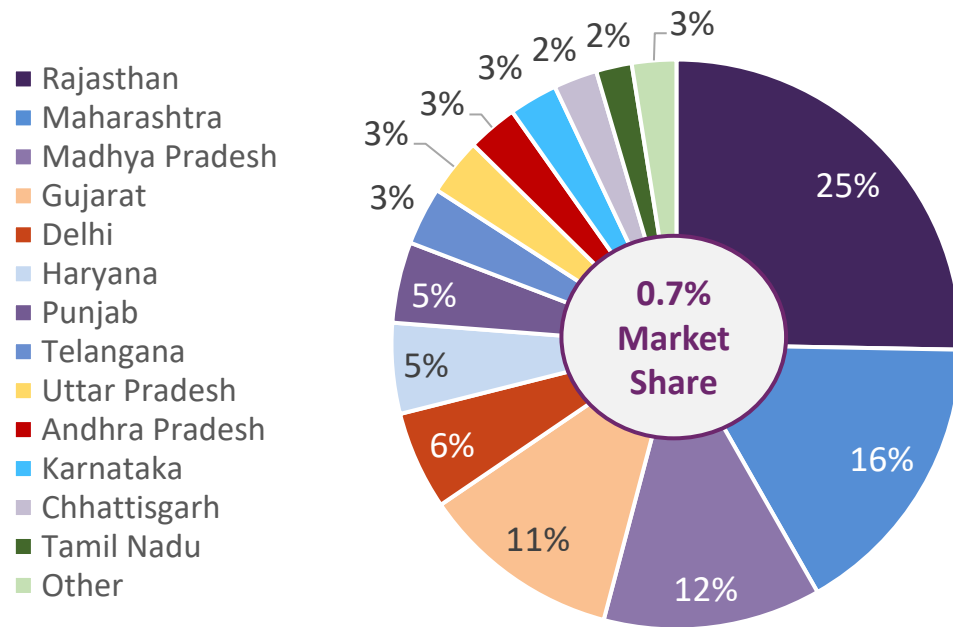


(All figures in ₹ cr)	31 <sup>st</sup> Mar'26	31 <sup>st</sup> Mar'25	YoY	31 <sup>st</sup> Dec'25	QoQ
<b><u>Liabilities</u></b>					
Shareholders Fund	19,974	17,166	16%	19,085	5%
Deposits	1,52,661	1,24,269	23%	1,38,415	10%
Borrowings	13,872	11,660	19%	12,022	15%
Other Liabilities and Provisions	5,291	4,751	11%	4,530	17%
<b>Total Liabilities</b>	<b>1,91,797</b>	<b>1,57,846</b>	<b>22%</b>	<b>1,74,052</b>	<b>10%</b>
<b><u>Assets</u></b>					
Cash and Balances	8,523	9,466	-10%	6,576	30%
Investments	44,794	37,848	18%	39,793	13%
Advances	1,34,276	1,07,092	25%	1,23,420	9%
Fixed Assets	1,436	912	57%	1,378	4%
Other Assets	2,768	2,527	10%	2,886	-4%
<b>Total Assets</b>	<b>1,91,797</b>	<b>1,57,846</b>	<b>22%</b>	<b>1,74,052</b>	<b>10%</b>
<b>Securitised/assigned Assets</b>	<b>4,286</b>	<b>6,926</b>	<b>-38%</b>	<b>4,689</b>	<b>-9%</b>

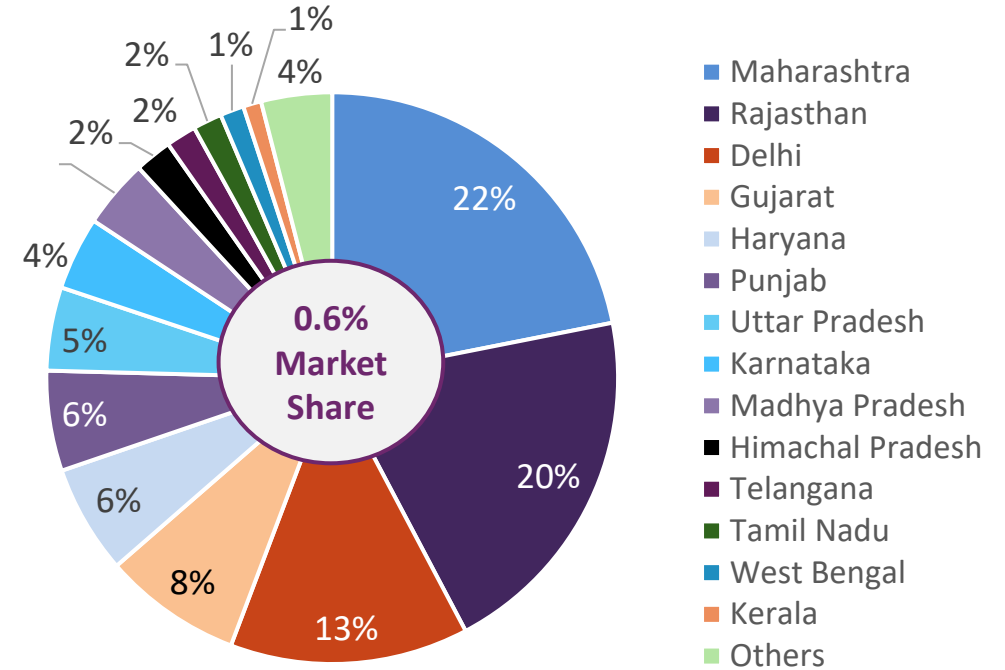
# Geographic distribution of advances & deposits

All figures are as on  
31<sup>st</sup> Mar'26

## Gross Loans Portfolio (GLP)



## Deposits



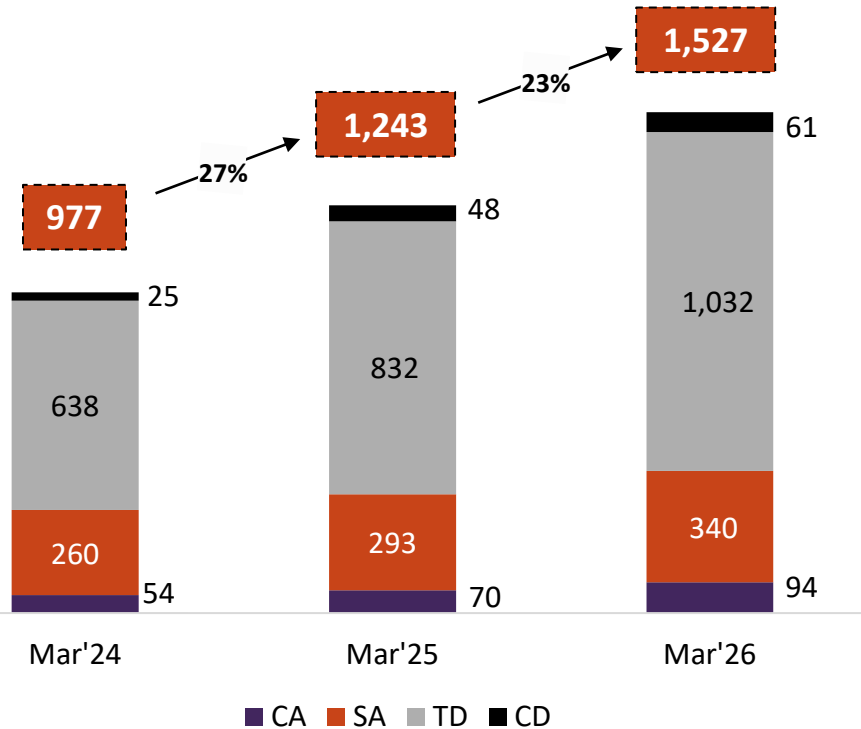
### Garnering deposits from Urban markets and disbursing in Core markets

% Share in	GLP	Deposits
Core markets	61%	17%
Urban markets	39%	83%
<b>Total</b>	<b>100%</b>	<b>100%</b>

Market share is calculated on figures available in RBI weekly supplement data as on 31<sup>st</sup> Mar'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)

- 1 AI & TECH UPDATE
- 2 OPERATING & FINANCIAL HIGHLIGHTS
- 3 LIABILITIES UPDATE**
- 4 ASSETS PERFORMANCE
- 5 ABOUT AU SMALL FINANCE BANK

Total deposits (₹ bn)



Urban / Total Bank branches

504 / 703

CASA ratio

28%

Stable deposit ratio

79%

## Performance

- 34% deposit CAGR over last 5 years
- 23% YoY growth in deposits at Mar'26, amidst a competitive environment

## Strategy

- Focus across four segments with stable leadership and team across each segment – Branch banking, Wholesale Liabilities, Government Banking, Financial Institutions
- Focus is on granularity, stability & cost of funds**
  - Granularity - ~60% of the overall deposits comes from branch banking. Bank is consistently adding 1 lac+ CASA accounts every month since Dec'25
  - Stability - CASA + retail TD + Non-callable Bulk TD is at ~79%
  - Cost of funds declined by 12 bps QoQ to 6.49% in Q4'FY26 and declined by 32 bps YoY to 6.75% in FY26

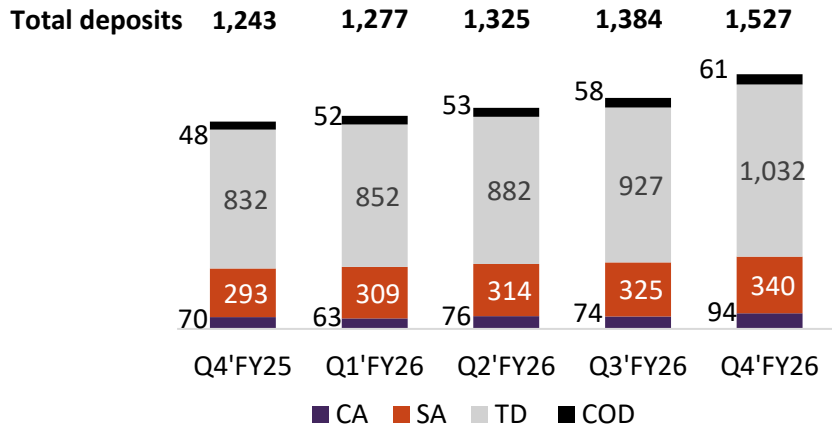
## Strengthening Franchise

- Launched tailored personal banking and credit card solutions in partnership with ICAI and ICSI; Introduced 'M' Circle – a differentiated women's banking proposition
- Distribution** - added 78 branches in FY26; plan to add 80-100 branches annually
- Branding** – Launched brand campaign with Mr. Ranbir Kapoor and Ms. Rashmika Mandanna and will look to further invest in this area going forward

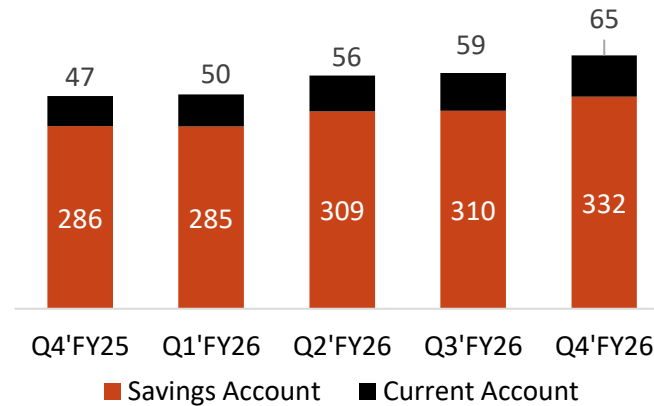
# Deposit book - snapshot

₹ in billion

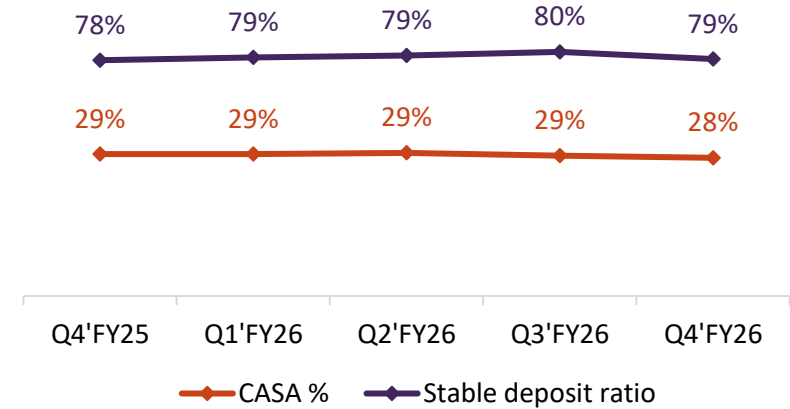
## Deposit mix



## Daily average CASA balance



## 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

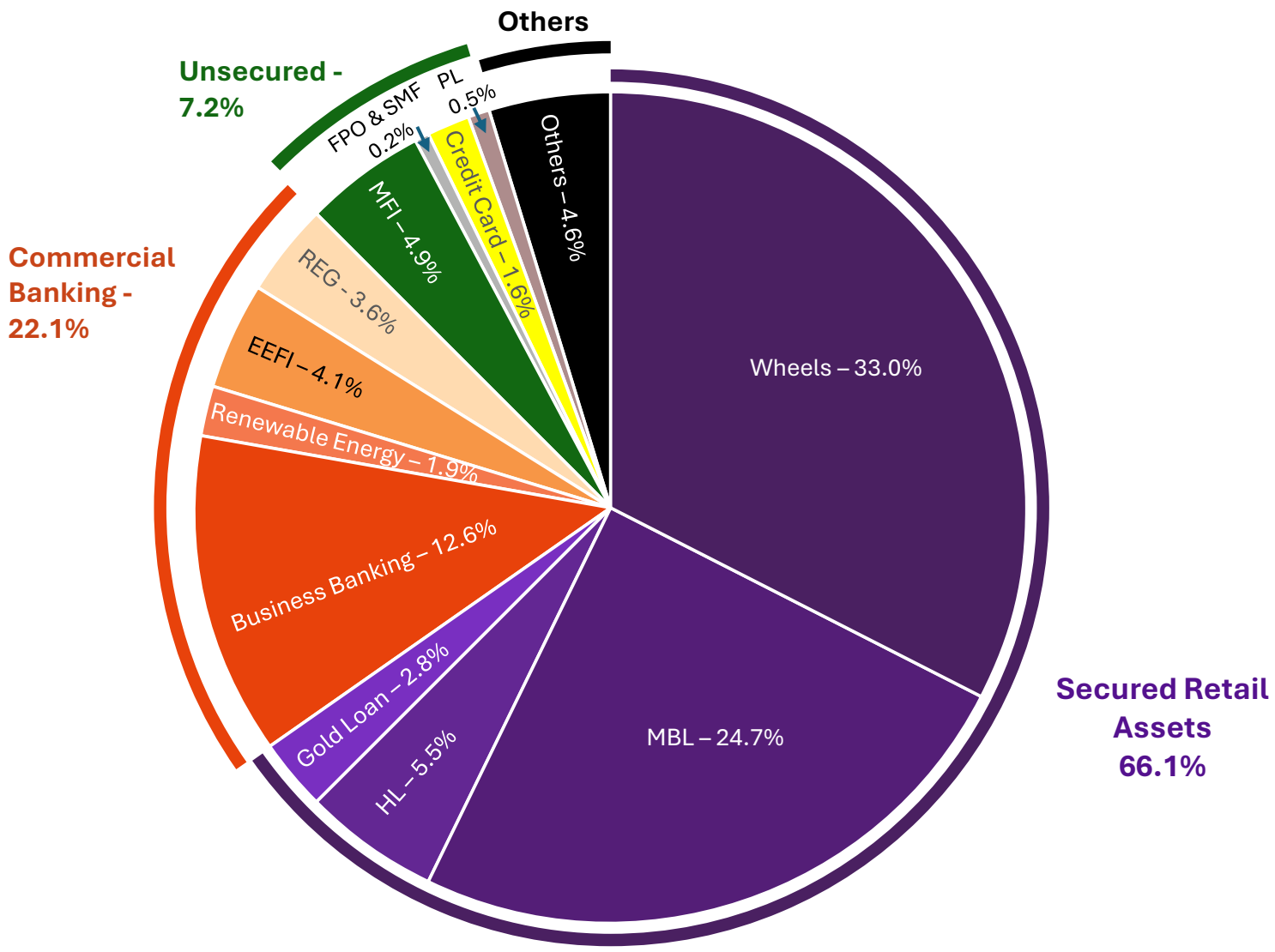
Note: Stable deposit ratio includes CASA, Retail TD and non-callable bulk TD

- 1 AI & TECH UPDATE
- 2 OPERATING & FINANCIAL HIGHLIGHTS
- 3 LIABILITIES UPDATE
- 4 ASSETS PERFORMANCE**
- 5 ABOUT AU SMALL FINANCE BANK

# Well diversified, predominantly retail and secured asset book



**₹1,40,327 cr**  
Total gross loan portfolio

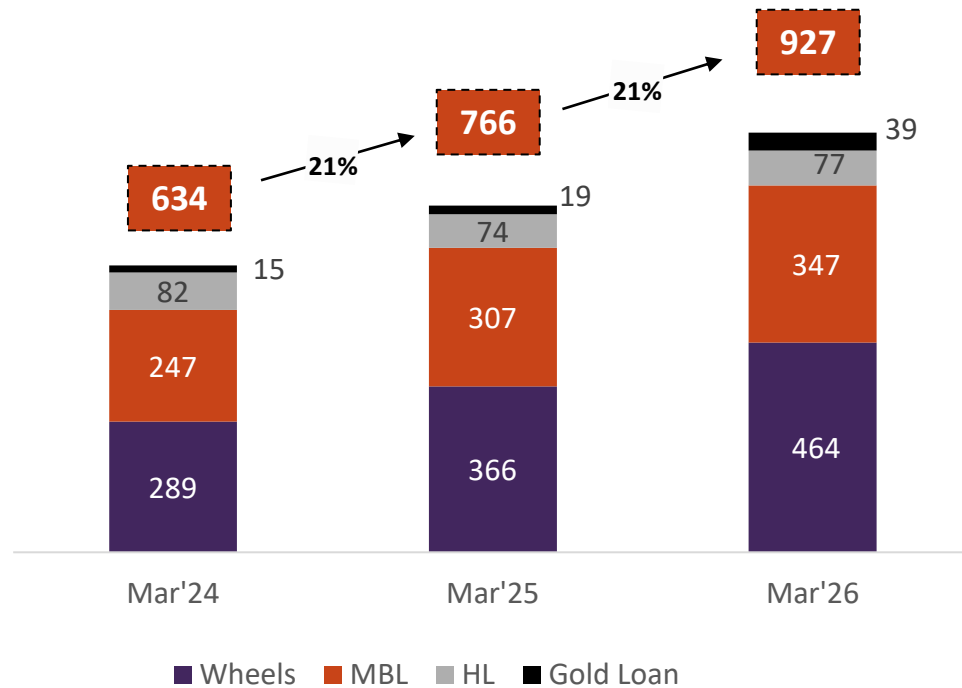


- ~68% of the portfolio is fixed rate; additionally, ~4% of loans are floating rate, most of which is currently in fixed interest period
- RWA to Total Assets stands at ~61% as on 31<sup>st</sup> Mar'26

1. Others includes ODFD, inter-bank term lending, run down businesses etc.  
 2. From Q4'FY26 onwards, Agri banking portfolio integrated into the business banking vertical; renewable energy segment carved out as a separate business unit

# Retail secured assets – Vintage book with growth opportunity

Retail Secured Assets (₹ Bn)



% share in GLP

~66%

GA Yield

14.2%

GNPA

2.4%

## Performance

- ❑ Vintage business with strong legacy, and best in class risk adjusted returns, through the cycles
- ❑ 24%+ CAGR growth over last 6 years with ~21% YoY growth for Mar'26

## 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

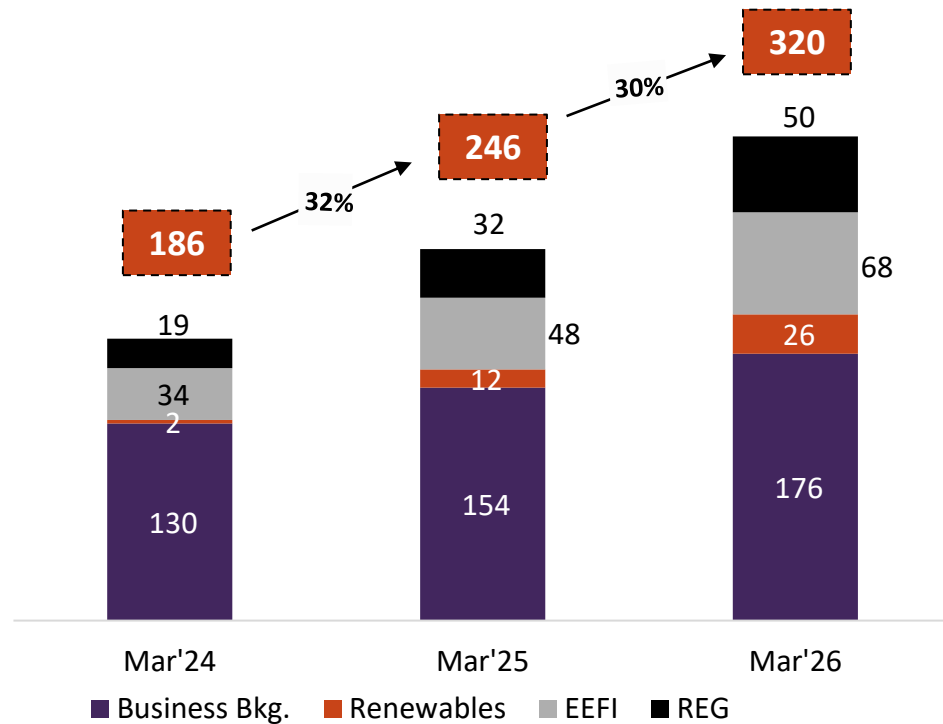
## Growth Opportunity

- ❑ In the last 2 years, nearly doubled our distribution to 900 - 1,000 branches for all retail secured businesses
- ❑ Focus on newer geographies like AP, Karnataka, Tamil Nadu, Telangana, UP and West Bengal
- ❑ Tech led enablements to drive productivity and efficiency

Note: Mar'24 numbers are on proforma merged basis before reclassification of products

# Commercial banking – scaled book and growth opportunity

Commercial Banking (₹ Bn)



% share in GLP

~22%

GA Yield

10.4%

GNPA

0.8%

Non-Fund Exposure

₹11,000 cr+

## Performance

- ❑ 36% CAGR in last 6 years, albeit from a low base;
- ❑ YoY growth of 30% as on Mar'26
- ❑ Merged Agri into Business banking; carved out Renewable energy vertical

## Creating a well-crafted Right to Win

- ❑ Go to market approach with stable leadership; creating differentiation via TAT and servicing
- ❑ Commercial banking generates 56% of their funding requirement and contributes ~11% to deposits and ~9% to overall CASA of the Bank
- ❑ Diversified fee income profile – transaction banking, forex, trade and cash management; focus to grow cross-border fee business

## Expansion opportunity

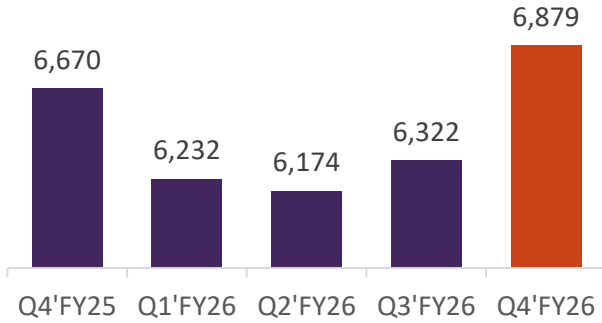
- ❑ Leverage deposit branches in newer locations and to deepen penetration in existing states; started working in Andhra Pradesh, Tamil Nadu and Karnataka
- ❑ Enhance transaction banking and CMS to run a completely self-funded business

Note: Mar'24 numbers are on proforma merged basis; EEFI book includes credit substitutes of ₹308 cr at Mar'24, ₹610 cr at Mar'25 and ₹1,040 cr at Mar'26

# Microfinance – stabilised and started to grow

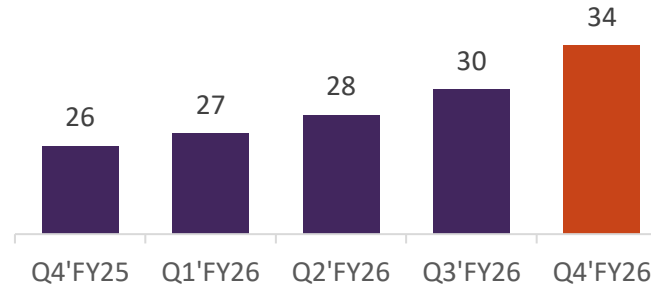
## Gross loan portfolio

₹ in cr

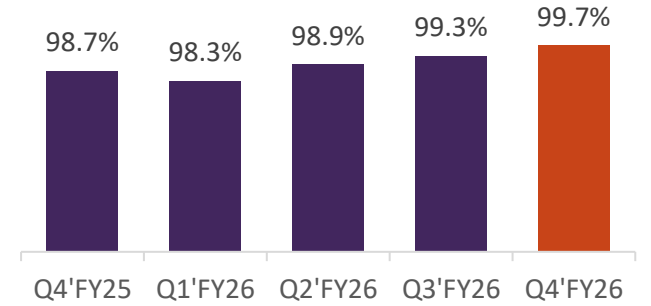


## Average outstanding exposure

Per borrower in '000

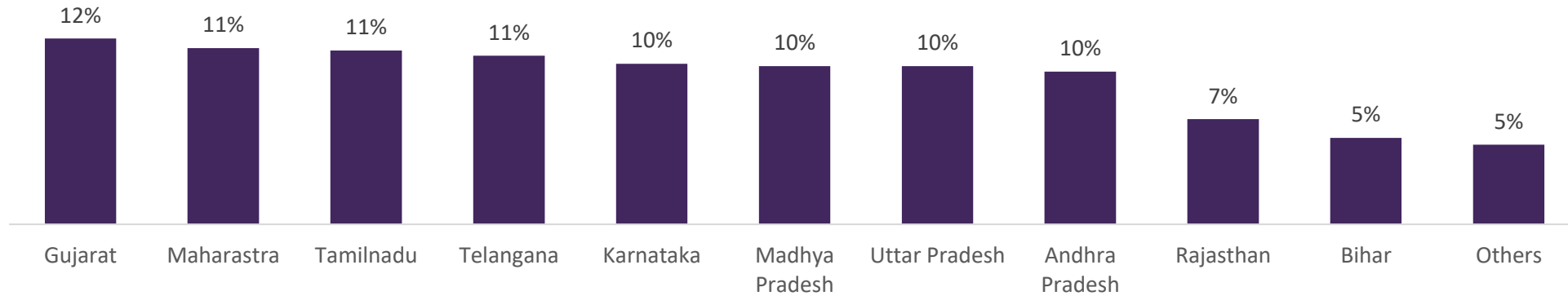


## Non-OD collection efficiency



CGFMU Cover at ~92% of the book

## Geographical diversification - % share of GLP



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

# Digital unsecured – growth is gradually coming back

## Credit cards

### Cards In Force

**9.94 lacs+**

Cards Live

### Portfolio Size

**~₹2,200 cr**

Credit Card Receivables

### Engagement

**~₹12,000**

Avg. Spend per Card  
in Mar'26

**₹3,350 cr+**

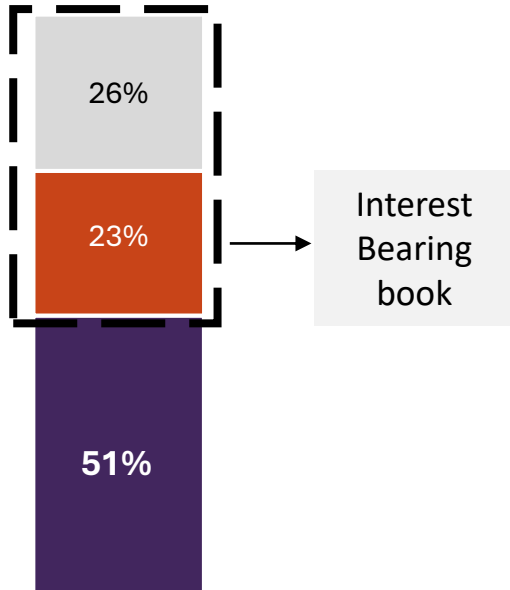
Spends in Q4'FY26

## Personal Loans

### Portfolio Size

**₹750 cr+**

## Book composition



## Issuances have picked up

- Q4'FY26 achieved **~1.7x** growth in credit card sourcing over Q3'FY26, with sourcing increasing from **~48K to ~82K cards**
- Steady spends in **Q4'FY26** and consistent portfolio metrics of **SPC ~ ₹12,000** in Mar'26
- Focus on building **Loan on Credit Card & EMI Book** to grow book consistently

## Growth returned in Q4

- Returned to growth with enhanced focus
  - 19% QoQ growth in Q4
- Loan Origination System migrated to a new platform

# Asset quality - NPA movement

NPA movement	Q4'FY26	Q4'FY25	Q3'FY26
Opening GNPA	2,881	2,336	2,835
Additions during the period*	659	894	791
Less: Recoveries & Write Offs during the period	784	752	746
<b>Closing GNPA</b>	<b>2,756</b>	<b>2,477</b>	<b>2,881</b>

NPA summary	Q4'FY26	Q4'FY25	Q3'FY26
Gross NPA	2,756	2,477	2,881
<b>Less: Cumulative Provisions</b>	<b>1,766</b>	<b>1,686</b>	<b>1,789</b>
Net NPA	990	791	1,091
Gross NPA Ratio	2.03%	2.28%	2.30%
Net NPA Ratio	0.74%	0.74%	0.88%
<b>Provision Coverage Ratio</b>	<b>85%</b>	<b>84%</b>	<b>83%</b>
Provision Coverage Ratio (Excluding technical write-off)	64%	68%	62%

- ❑ ~6.7% of the gross advances are covered under various government guarantee schemes
- ❑ PCR stands at ~68% 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

# Asset quality - provisioning summary

Credit Cost	Q4'FY26	Q4'FY25	Q3'FY26	FY26	FY25
Provision on NPA and Write off <sup>#</sup>	235	644	321	1,559	1,778
Repossession loss & POS loss	76	60	70	268	154
Standard & other provision	52	26	32	104	72
Covid restructuring provision	(3)	(4)	(3)	(13)	(20)
Contingency provision created / (Utilised)	21	-	-	21	17
<b>Less : Bad Debt Recovery</b>	<b>(113)</b>	<b>(91)</b>	<b>(90)</b>	<b>(325)</b>	<b>(209)</b>
<b>Credit Cost</b>	<b>269</b>	<b>635</b>	<b>331</b>	<b>1,615</b>	<b>1,793</b>
<b>Credit Cost* (% of Avg. Total Assets)</b>	<b>0.15%</b>	<b>0.43%</b>	<b>0.19%</b>	<b>0.96%</b>	<b>1.30%</b>
<sup>#</sup> Write off during the quarter	259	388	352	1,479	1,057

- ❑ Credit cost on average total assets stands at 0.96% for FY26 vs. 1.3% for FY25
  - Gross of CGFMU Premium, FY26 Credit cost at 1% of average assets

# Overview of total provisions

Particulars	Mar'26			Dec'25		
	Loan Amount	Provisions	Coverage	Loan Amount	Provisions	Coverage
GNPA	2,756	1,725	63%	2,881	1,748	61%
Covid related restructuring (Standard)	231	38	16%	247	41	17%
Contingency provisions		38			17	
Floating provisions		41			41	
<b>Stressed and contingencies provisions</b>	<b>2,987</b>	<b>1,842</b>		<b>3,127</b>	<b>1,847</b>	
Provisions towards Standard Assets		457			407	
<b>Total Provisions</b>		<b>2,299</b>			<b>2,253</b>	
<b>Provisions as a % of gross advances</b>		<b>1.69%</b>			<b>1.80%</b>	

- Following internal risk review, the Bank created contingency provision of ₹21 cr in Q4'FY26, specific to certain accounts which were classified as standard on 31<sup>st</sup> Mar'26

1

AI & TECH UPDATE

2

OPERATING & FINANCIAL HIGHLIGHTS

3

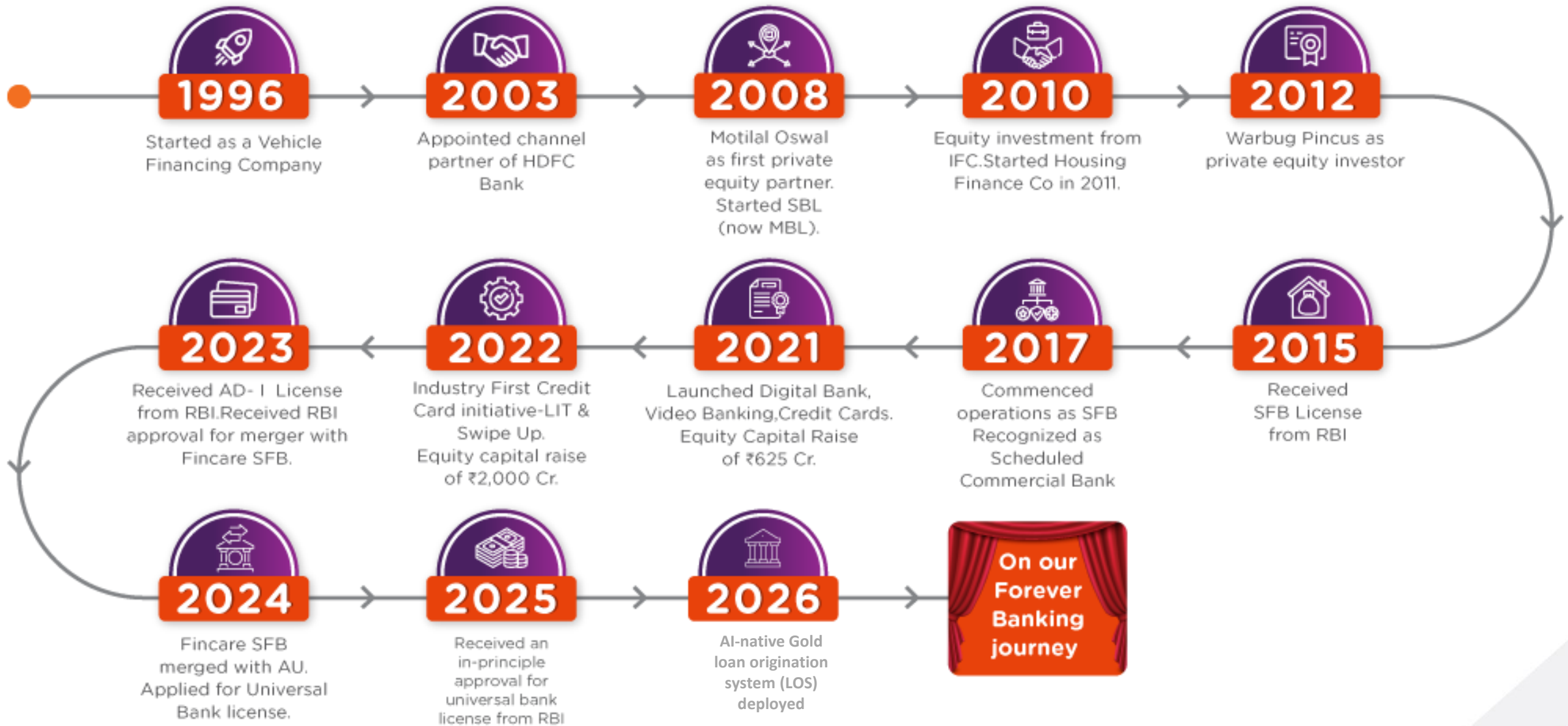
LIABILITIES UPDATE

4

ASSETS PERFORMANCE

5

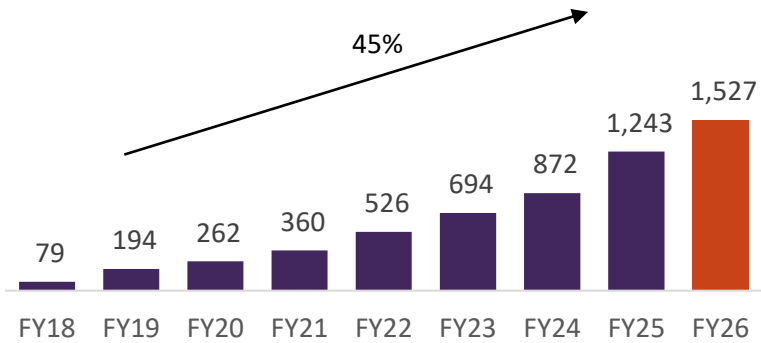
ABOUT AU SMALL FINANCE BANK



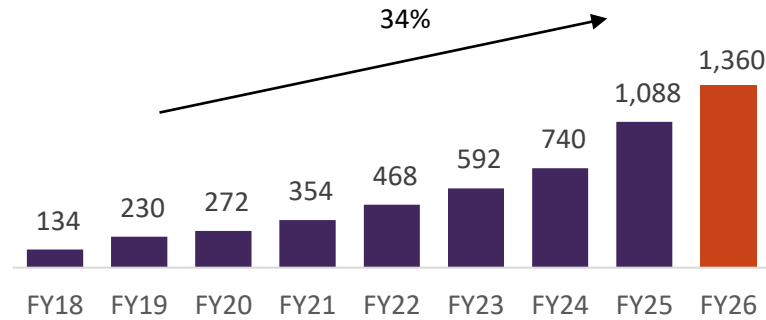
# With consistent and strong execution track record....

₹ in Bn

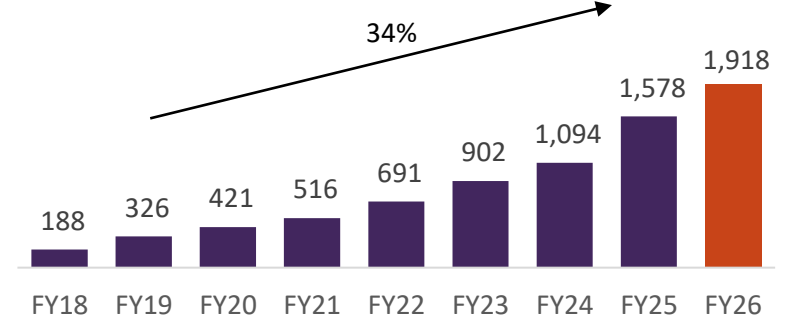
## Deposit



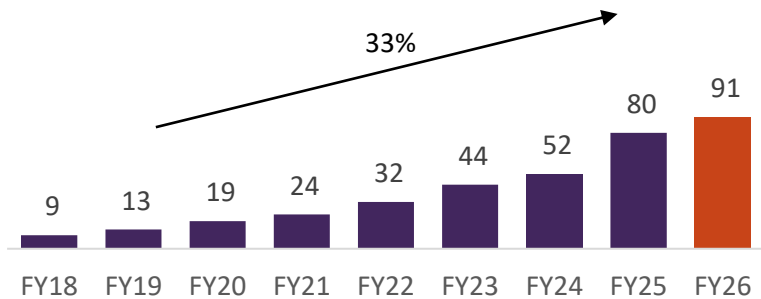
## Gross advances



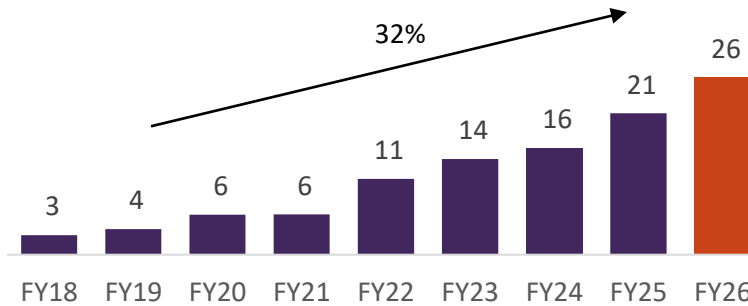
## Total assets



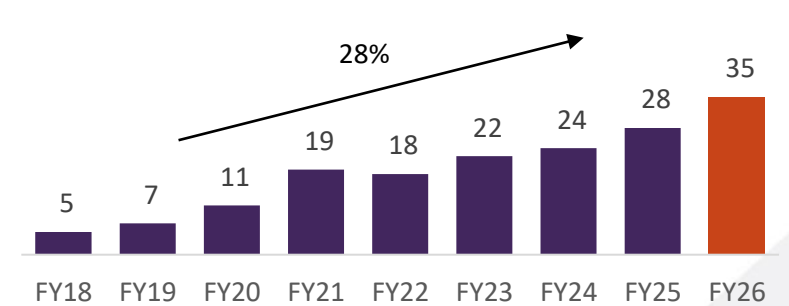
## Net interest income



## PAT\*

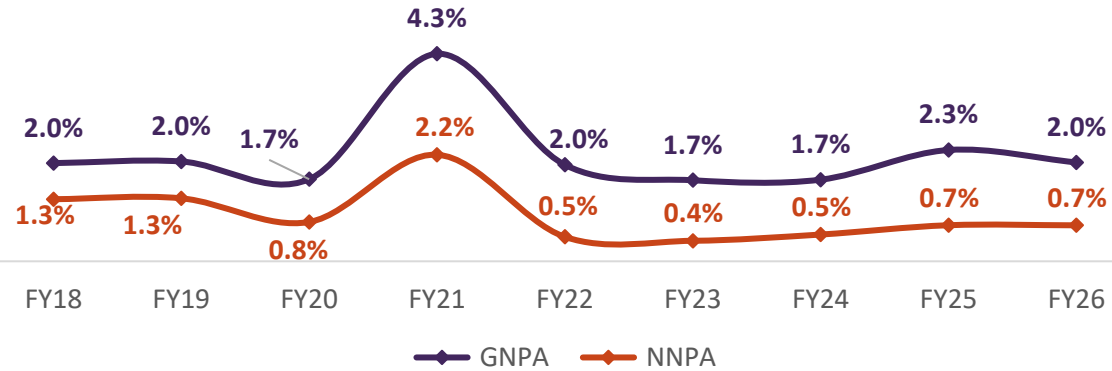


## EPS in ₹\*

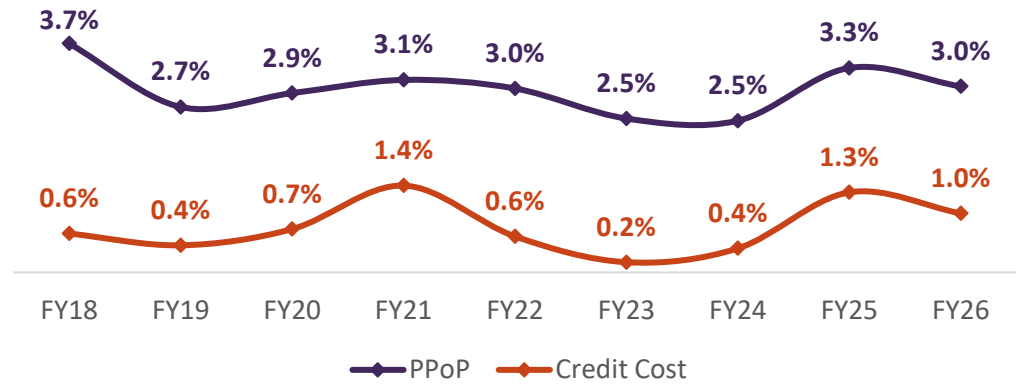


\*Figures are excluding exceptional items - Profit from sale of Aavas stake in FY20 and FY21 and Fincare merger expenses (stamp duty and transaction expenses) in FY24

**Asset quality profile**

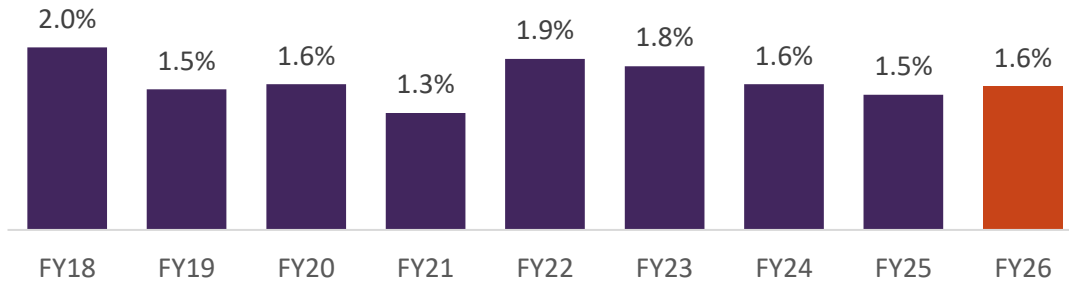


**Pre provision profit (PPOP) & Credit cost on Avg Total assets**

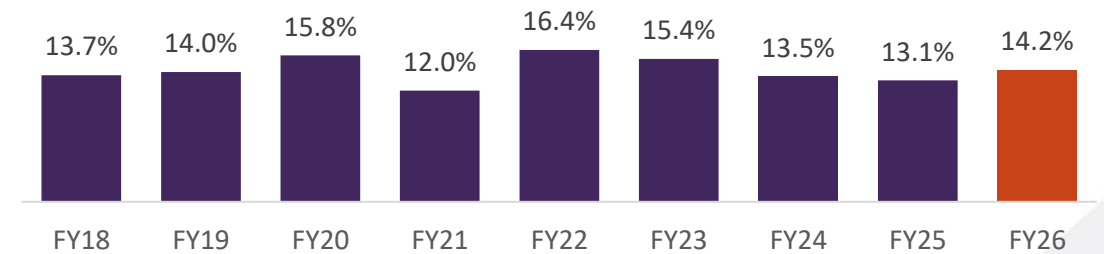


**Cross cycle average RoA of ~1.6% and average RoE of ~14.2%**

**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

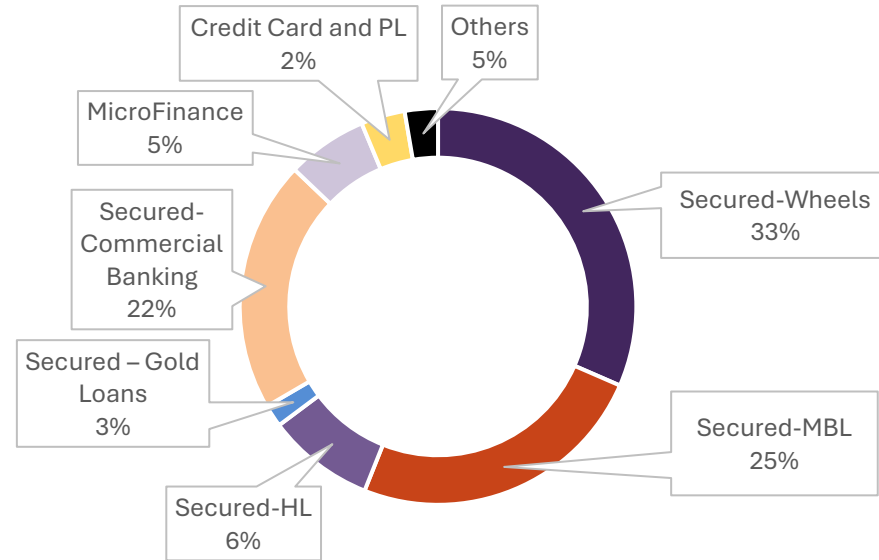


Chat Bot



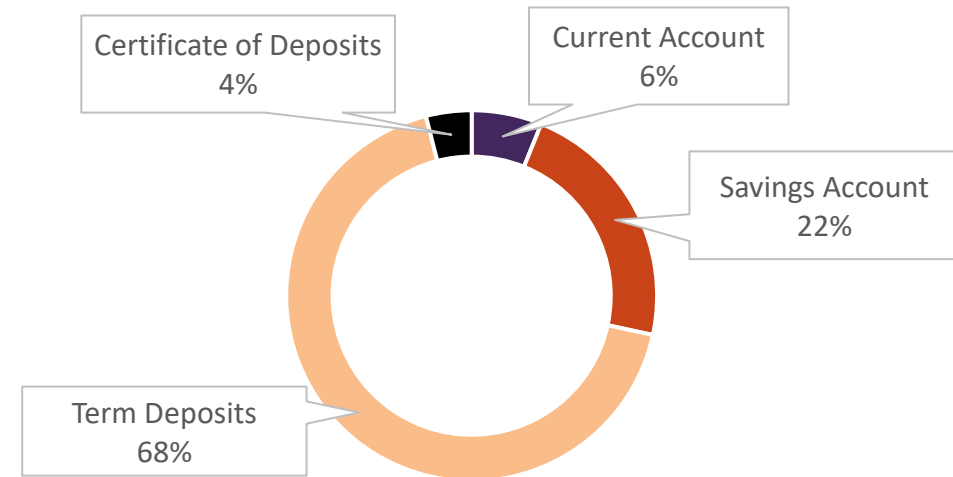
IVR

## Gross Loan Portfolio

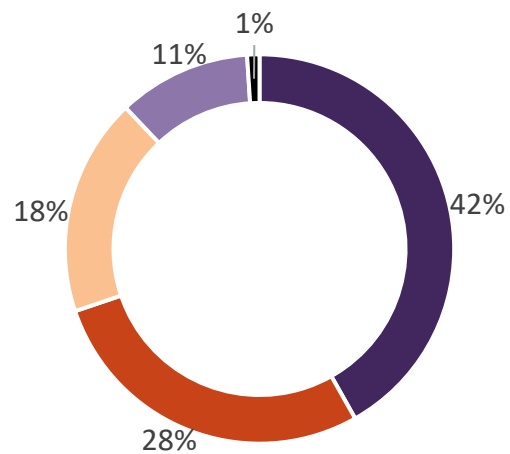


### By Product

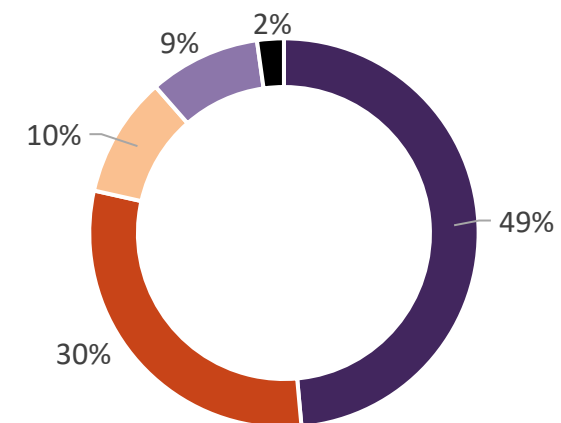
## Deposits



### By Geography



- North
- West
- Central
- South
- East



# Pan-India geographic presence



21 States and 4 UTs

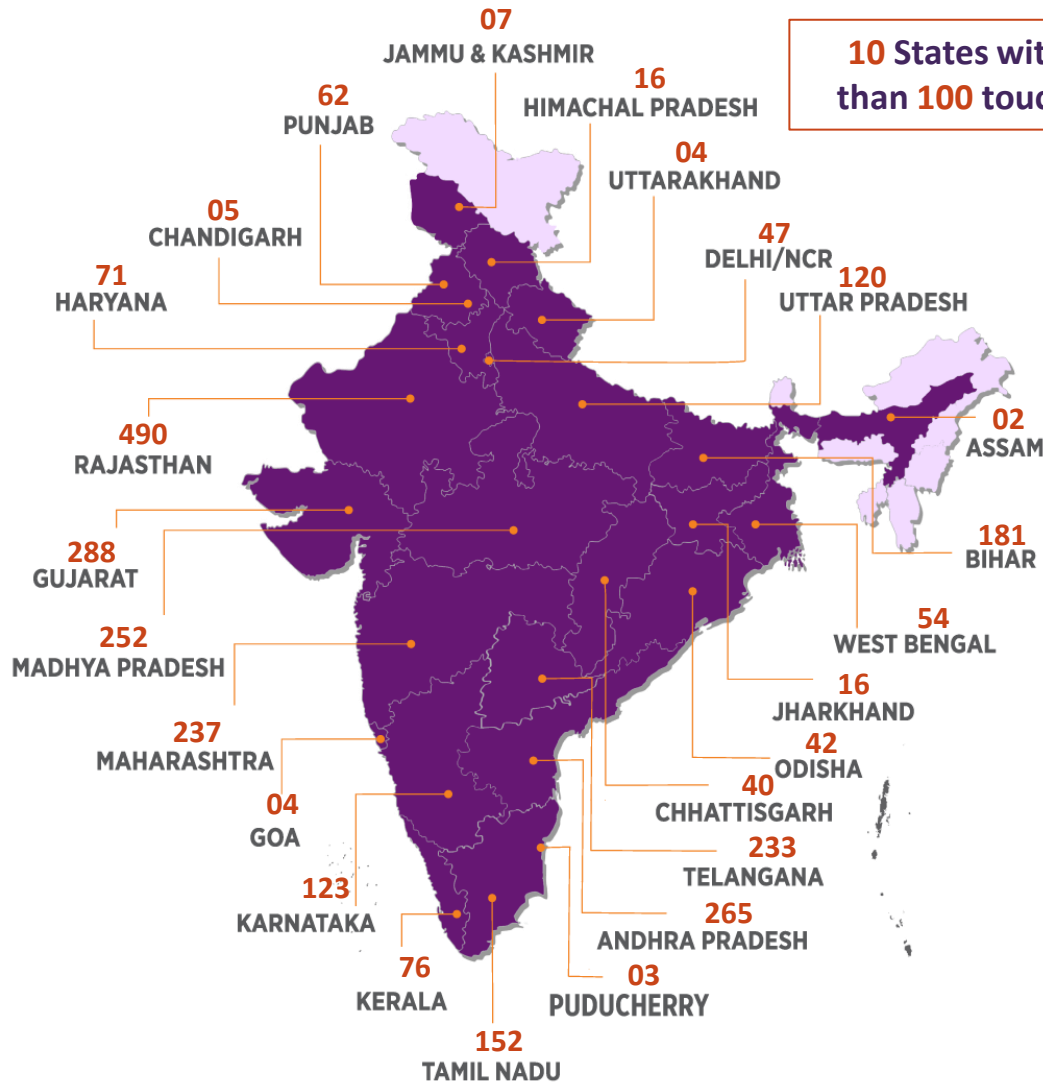
2,790 Touchpoints

499 Districts

504 Urban Branches

762 ATMs

10 States with more than 100 touchpoints



2,790 Touchpoints

Net 64 touchpoints added in Q4'FY26



703 Branches



1,206 Asset Centres



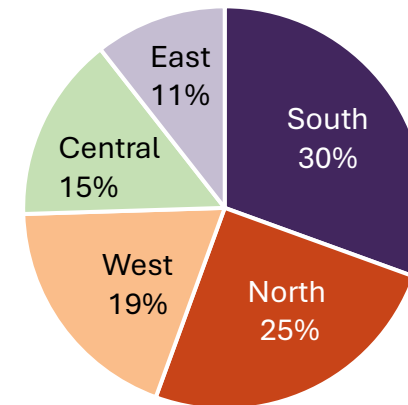
881 BO + BC + Unbanked

13

32

19

## Region wise Touchpoints



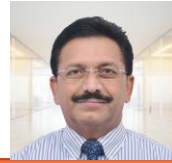
Map is for representative purpose only; highlighted purple (■) states & UT's represent the presence of AU's physical touchpoint

# With consistent and strong execution track record....



**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.



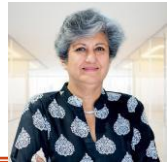
**Mr. J M Prasad**  
Independent Director  
30+ years of experience

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



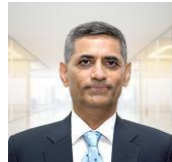
**Mr. Kamlesh Vikamsey**  
Independent Director  
42+ years of experience,

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

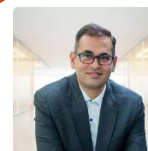
Ex-Chief Credit Officer at Kotak Mahindra Bank, Ex-Director Kotak Mahindra Investments Ltd. and Kotak Infrastructure Debt Fund

## Executive Directors



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

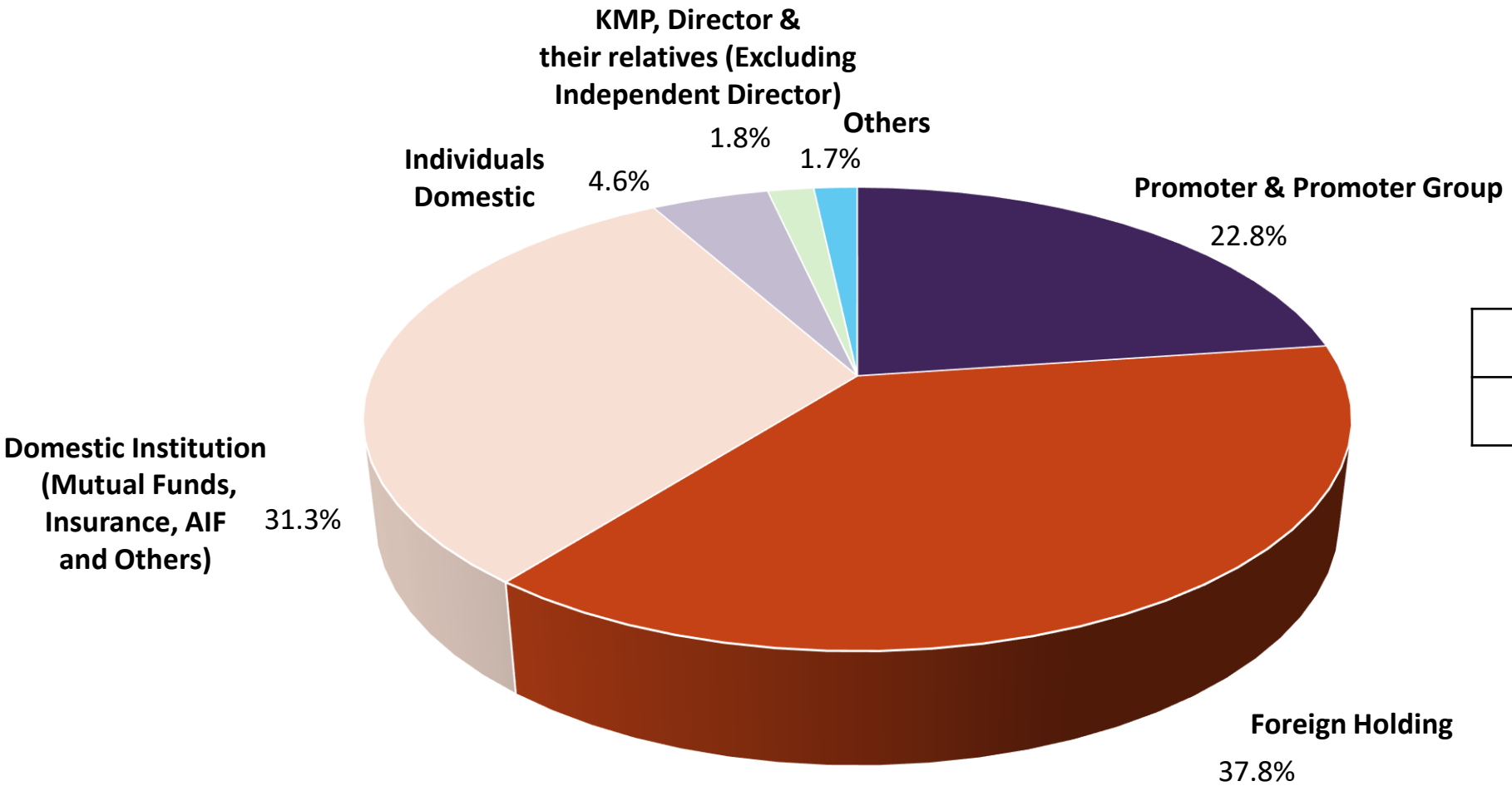
EY Entrepreneur of the Year Award 2018; Business Leader of the Year, ICAI Awards, 2017



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

Associated with the Bank for more than 12 years

# Shareholding pattern



Foreign holding	38%
Domestic holding	62%

Note: % is calculated on total paid up capital, Shareholding pattern as on 31<sup>st</sup> Mar'26

# Universal Bank conversion – key benefits

## First “in-principle” Universal Banking license since 2014

- ❑ No additional Opex to be incurred on Tech/People/Compliance
- ❑ Bank has now filed an application with RBI for grant of final license for universal bank transition

## 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

Our ad appeared  
**171 cr+** times across media



**30**  
News  
Channels



**171Cr**  
Ad  
Impressions



**21cr**  
Digital  
Video views



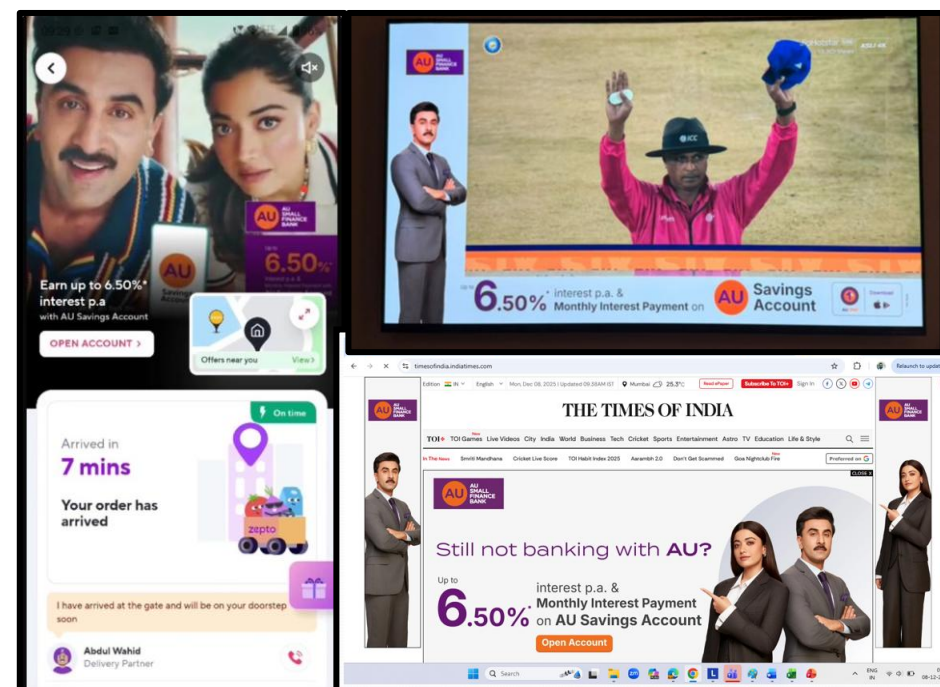
**28**  
Newspapers

Total Awareness saw an uplift of **5pts**  
compared to Mar'25 uplift study.

Brand Awareness

**46%**

+5 pts vs Mar'25





## Sustainable Finance

- Opened 24,520 Green Fixed Deposits raising ₹ 2,950 cr+ as on 31<sup>st</sup> March.
- 100% deployed in Green Assets primarily towards Renewable Energy (Solar projects) & Clean Transportation (EV).

## Sustainable Communities

Celebrated World Water Day by launching of two major urban waterbody restoration initiatives in Chennai, Tamil Nadu - the first intervention focuses on Medavakkam Lake and second on the Pazhathotta Pond in Semmancheri.

**WHERE WATER FLOWS, EQUALITY GROWS**  
AU SFB Restores Chennai's Blue-Green Heart.

Water is the foundation of equality. AU Small Finance Bank takes a giant leap toward climate adaptation by rejuvenating two vital urban waterbodies in Chennai.

**WHAT WE ARE DOING:**

<b>Medavakkam Lake:</b> Desilting 199 acres to prevent encroachment and store more water.	<b>Pazhathotta Pond:</b> Strengthening embankments and boosting biodiversity along the OMR corridor.
--	---

**GIVE TO GAIN**  
A Commitment Beyond Today  
International Women's Day 2026

Women give their best every day. This Women's Day, we're asking: What will you give back?

THE MATH IS SIMPLE:  
RESPECT OPPORTUNITY VOICE = WE ALL GAIN

## Sustainable Celebration

Launched a webinar series on International Women's day which brought the finest minds in the country together, each speaking to a core role that women embody in their personal and professional lives.

## Sustainability Reporting

Released a Green Fixed Deposit Impact Statement providing an overview of the environmental benefits generated through the deployment of Green Fixed Deposit proceeds.

Read our [Sustainability Report](#) (FY24 – 25.)

**Your Green FD Is Powering Change Across India**

Here's how your investment made a difference this year

**Impact Summary**

21,700+ AU Green FDs booked	~₹1,700 Cr.+ worth funds mobilised
--------------------------------	---------------------------------------

**Project Highlights**

₹1,425 Cr. Renewable Energy	₹190 Cr. Clean Transportation	₹94 Cr. Green Buildings
--------------------------------	----------------------------------	----------------------------



*AU Ignite alumnus placed at Royal Carribbean Cruise*

**AU Ignite:** Till Q4'FY26, 36,000+ youth got trained in 15+ centers across 10 districts of Rajasthan; 26,000+ have been linked to employment

## Highlights of FY26

- ❑ 6,537 youth trained; 3,600+ employed | 4 placed overseas (Dubai, Mauritius, Royal Caribbean Cruise)
- ❑ 42% female & 15 specially abled youth enrolled - **Few trainees recognised & felicitated by Hon'ble CM of Rajasthan, Shri Bhajanlal Sharma**
- ❑ 1,400+ students educated via 60 AU Study Centers across 4 states



*AU Udyogini felicitated by Hon'ble CM of Rajasthan, Shri Bhajanlal Sharma*

**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 including 5 aspirational districts. Total 410 women are engaged through 2 collective enterprises.

## Highlights of FY26

- ❑ 1,839 women nurtured; 1,679 empowered with individual enterprises | 5 felicitated by CM Rajasthan | MP SRLM Letter of Appreciation received
- ❑ 1,779 financial literacy camps | AI chatbot training for all entrepreneurs | Agri training given to 100 farmers under Maa Annapurna collective enterprise model



*Para athlete won gold at National Championship*

**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: 90+ National, 400+ State, and 1,000+ District-level medals.

## Highlights of FY26

- ❑ Won 40+ National, 200+ State & above, and 500+ District-level medals; organized village and district tournaments with 36,000+ participants
- ❑ Secured Gold medal at an international event
- ❑ **Para-athlete won Gold in Shot Put at the 24th National Para Athletics Championship, Bhubaneswar**



*Health checkup camp organised in Tamil Nadu*

**AU Kartavya:** Till date executed: 1,447 health checkup camps, 340+ Jal Bank, 15 openair gyms, 31 police booths, Infrastructure development in 21 educational institutions, flood relief to 7,100+ families. (Upto FY26)

## Highlights of FY26

- ❑ 20,000+ people were impacted by 297 General Health Checkup Camps across 12 states & 50 eye checkup camps giving spectacles to 895 beneficiaries
- ❑ Supported charitable hospitals with 5 ventilators, established AU Path Lab at Sane Guruji Hospital
- ❑ Supported 1,680 families across 3 states with dry ration kits during crisis

## Universal Access to Financial Services

- ~33% of our total touchpoints/branches – 909 are in unbanked rural centres
- Present in 110 Special Focus Districts\* with 647 touchpoints covering 49 Aspirational districts, 16 Hill States Districts, 44 Left Wing Extremist Affected Districts and 1 North Eastern Region District.

### Providing Basic Bouquet of Financial Services

### PM Jan Dhan Yojana



Received Direct Benefit Transfer of ₹103 Cr+ in Aadhaar seeded BSBD accounts.

Data as on 31<sup>st</sup> March 26 unless otherwise stated

Products (Active)	Count
BSBD Accounts	5,57,600+
MUDRA Loans <sup>^</sup>	24,36,800+
PM Jeevan Jyoti Bima Yojna (PMJJBY)	1,34,100+
PM Suraksha Bima Yojna (PMSBY)	1,84,100+
Atal Pension Yojna (APY)	1,77,700+
Shakti Accounts	49,07,500+
Microfinance Loans <sup>^</sup>	32,81,300+

**Financial and Digital Literacy:** Organized 22,100+ 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

<sup>^</sup>Microfinance Loan figures include loans extended under PM SVANidhi, PM Vishwakarma, IGUCCY and MUDRA schemes. Out of the total Microfinance Loans, 21,85,900+ accounts pertain to MUDRA loans

## 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 (CSA) Ratings	47
MSCI	AA (Leader)
ESG Risk Assessments & Insights	69 (Strong)
NSE	73 (Strong)



***“India's leading Small Finance Bank Award by Dun & Bradstreet”***

At 18th BFSI & Fintech Summit 2026



***“Best Bank”  
“Best Performance on Growth”  
“Best Performance on Profitability”  
“Best Performance on Asset Quality”***

At ICC Emerging Asia Banking Conclave - SFB category



***“Best IT Risk Management”  
“Best Tech Talent”  
“Best Technology Bank”  
“Best Digital Financial Inclusion”***

At IBA's 21st Annual Banking Technology Conference and Citations: 2024-25



***“India's Top 50 Companies to Work for 2025”***

***“India's Top 25 Best Workplaces in BFSI 2025”  
“Top 50 India's Best Workplaces for Millennials 2025, Large Category”***

Great Place to Work



***“Digital Payments Awards 2023-24”***

by Government of India, Ministry of Finance & Department of Financial Services



***“Cyber Security Incident Response Maturity”***

At 4th Indian Banks Association (IBA) CISO Awards 2025

# 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](mailto:investorrelations@aubank.in)