

Ref. No.: AUSFB/SEC/2025-26/151

Date: July 19, 2025

To,

National Stock Exchange of India Ltd. Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra. NSE Symbol: AUBANK	BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400001, Maharashtra. BSE Scrip Code: 540611, 959025, 974093, 974094, 974095, 974914, 974963, 975017, 975038 & 976580
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Dear Sir/Madam,

Sub: Outcome of Board Meeting of AU Small Finance Bank Limited held on July 19, 2025

Ref: Regulation 30, 33 and 51, 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

In continuation to our letter dated July 7, 2025, intimating about the Board meeting to be held on July 19, 2025, it is hereby informed that the Board of Directors at its Meeting held today has inter-alia, considered and approved the Unaudited Financial Results of the Bank for the Quarter ended on June 30, 2025.

We submit herewith a copy of Unaudited Financial Results of the Bank for the Quarter ended on June 30, 2025, along with Limited Review Report issued by the Joint Statutory Auditors of the Bank.

The above disclosure may also be accessed on the website of the Bank at the link <https://www.aubank.in/investors/quarterly-reports>.

The Board meeting commenced at 2:00 PM and above stated agenda concluded at 3:30 PM. The meeting continued thereafter for remaining agenda items.

This is for your information and records.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED



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

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

868265



AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

Registered Office:- 19-A, Dhuleshwar Garden, Ajmer Road, Jaipur 302001, Rajasthan (INDIA)

Tel : +91-141-4110060, Fax No : +91- 141-4110090 Website : www.aubank.in

Statement of Unaudited Financial Results for the Quarter ended June 30, 2025

(₹ in lakh)

S. No.	Particulars	Quarter ended	Quarter ended	Quarter ended	Year ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	(Refer note 3)	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	4,37,844.30	4,27,060.15	3,76,904.18	16,06,373.09
	a) Interest / discount on advances / bills	3,66,491.85	3,55,553.00	3,09,198.14	13,36,834.71
	b) Income on Investments	64,496.09	61,835.78	54,310.03	2,23,817.60
	c) Interest on balances with Reserve Bank of India and other inter bank funds	1,703.67	2,198.08	1,379.34	6,914.82
	d) Others	5,152.69	7,473.29	12,016.67	38,805.96
2	Other income (refer note 6)	81,060.61	76,066.56	50,927.10	2,52,631.11
3	Total Income (1)+(2)	5,18,904.91	5,03,126.71	4,27,831.28	18,59,004.20
4	Interest Expended	2,33,377.19	2,17,667.51	1,84,845.56	8,05,214.94
5	Operating Expenses (i)+(ii)	1,54,306.62	1,56,233.25	1,47,811.38	5,95,721.53
	i) Employees cost	86,552.64	81,747.20	79,013.55	3,14,776.04
	ii) Other operating expenses	67,753.98	74,486.05	68,797.83	2,80,945.49
6	Total Expenditure (4)+(5) (excluding Provisions & Contingencies)	3,87,683.81	3,73,900.76	3,32,656.94	14,00,936.47
7	Operating Profit before Provisions and Contingencies (3)-(6)	1,31,221.10	1,29,225.95	95,174.34	4,58,067.73
8	Provisions (other than tax) and Contingencies	53,330.66	63,511.04	28,284.96	1,79,262.32
9	Exceptional Items	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	77,890.44	65,714.91	66,889.38	2,78,805.41
11	Tax Expense	19,804.62	15,345.05	16,632.26	68,212.75
12	Net Profit from Ordinary Activities after tax (10)-(11)	58,085.82	50,369.86	50,257.12	2,10,592.66
13	Extraordinary items (net of tax expense)	-	-	-	-
14	Net Profit for the period (12)-(13)	58,085.82	50,369.86	50,257.12	2,10,592.66
15	Paid up equity share capital (Face Value of ₹ 10/- each)	74,519.30	74,453.05	74,315.92	74,453.05
16	Reserves excluding revaluation reserves				16,42,175.12
17	Analytical Ratios and other disclosures:				
	(i) Percentage of shares held by Government of India	Nil	0.00%	Nil	0.00%
	(ii) Capital Adequacy Ratio - Basel II (refer note 9)	19.42%	20.06%	20.11%	20.06%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face Value of ₹ 10/- each)*				
	Basic EPS (₹)	7.80	6.77	6.77	28.32
	Diluted EPS (₹)	7.78	6.75	6.74	28.24
	(iv) NPA Ratios				
	(a) Gross NPAs	2,75,131.85	2,47,702.99	1,61,317.78	2,47,702.99
	(b) Net NPAs	97,134.37	79,134.32	56,256.06	79,134.32
	(c) % of Gross NPAs to Gross Advances	2.47%	2.28%	1.78%	2.28%
	(d) % of Net NPAs to Net Advances	0.88%	0.74%	0.63%	0.74%
	(v) Return on assets (average)*	0.37%	0.34%	0.39%	1.53%
	(vi) Net worth (refer note 8 a.)	17,43,653.06	16,93,032.28	15,26,290.84	16,93,032.28
	(vii) Outstanding redeemable preference shares	-	-	-	-
	(viii) Capital redemption reserve / Debenture redemption reserve	-	-	-	-
	(ix) Debt-equity ratio (refer note 8 a.)	0.28	0.33	0.27	0.33
	(x) Total debts to total assets (refer note 8 a.)	6.62%	7.39%	7.09%	7.39%

* Figures for the quarter ended are not annualized.



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AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

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Segment information in accordance with the RBI guidelines and Accounting Standard on Segment Reporting (AS-17) of the operating segment of the Bank is as under :

(₹ in lakh)					
S. No.	Particulars	Quarter ended	Quarter ended	Quarter ended	Year ended
		30.06.2025	31.03.2025	30.06.2024	31.03.2025
		Unaudited	(Refer note 3)	Unaudited	Audited
1	Segment revenue				
a)	Treasury	98,024.05	75,698.98	56,902.16	2,56,493.11
b)	Retail banking	3,65,189.21	3,66,744.59	3,27,597.43	14,00,121.39
	(i) Digital Banking*	0.03	0.04	0.04	0.18
	(ii) Other Retail Banking	3,65,189.18	3,66,744.55	3,27,597.39	14,00,121.21
c)	Wholesale banking	47,950.49	46,695.62	35,799.35	1,64,318.58
d)	Other banking operations	7,741.16	13,987.52	7,532.34	38,071.12
e)	Unallocated	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-
	Income from operations	5,18,904.91	5,03,126.71	4,27,831.28	18,59,004.20
2	Segment results				
a)	Treasury	28,876.68	13,244.74	3,969.01	29,531.82
b)	Retail banking	27,020.64	25,347.68	46,396.90	1,67,423.64
	(i) Digital Banking*	(4.06)	(6.17)	(4.70)	(21.67)
	(ii) Other Retail Banking	27,024.70	25,353.85	46,401.60	1,67,445.31
c)	Wholesale banking	15,075.13	14,458.25	9,660.94	46,951.26
d)	Other banking operations	6,917.99	12,664.24	6,862.53	34,898.69
e)	Unallocated	-	-	-	-
	Total Profit before Tax	77,890.44	65,714.91	66,889.38	2,78,805.41
3	Segment assets				
a)	Treasury	41,76,253.64	43,86,744.46	28,18,746.84	43,86,744.46
b)	Retail banking	96,98,728.17	92,83,781.37	80,95,796.03	92,83,781.37
	(i) Digital Banking*	13.88	16.23	18.37	16.23
	(ii) Other Retail Banking	96,98,714.29	92,83,765.14	80,95,777.66	92,83,765.14
c)	Wholesale banking	16,96,693.07	16,07,845.30	12,26,789.95	16,07,845.30
d)	Other banking operations	4,704.90	7,492.29	7,987.73	7,492.29
e)	Unallocated	5,04,970.09	4,98,703.20	4,44,924.59	4,98,703.20
	Total assets	1,60,81,349.87	1,57,84,566.62	1,25,94,245.14	1,57,84,566.62
4	Segment liabilities				
a)	Treasury	8,42,429.69	8,11,504.48	4,68,109.32	8,11,504.48
b)	Retail banking	69,71,795.16	65,25,719.76	58,38,966.76	65,25,719.76
	(i) Digital Banking*	17.68	22.40	144.11	22.40
	(ii) Other Retail Banking	69,71,777.48	65,25,697.36	58,38,822.65	65,25,697.36
c)	Wholesale banking	64,54,495.08	67,15,465.97	47,17,045.35	67,15,465.97
d)	Other banking operations	701.20	1,023.74	672.79	1,023.74
e)	Unallocated liabilities	31,885.07	14,224.50	17,852.39	14,224.50
f)	Capital and Other Reserves	17,80,043.67	17,16,628.17	15,51,598.53	17,16,628.17
	Total Capital and Liabilities	1,60,81,349.87	1,57,84,566.62	1,25,94,245.14	1,57,84,566.62

*Digital Banking Segment reported as a sub-segment of Retail Banking Segment is related to Digital Banking Units (DBUs) of the bank. As at June 30, 2025, the Bank has two DBU's.

Business Segments have been identified and reported taking into account the target customer profile, the nature of products and services, the differing risks and returns, the organisation structure, the internal business reporting system and guidelines prescribed by the RBI and in compliance with the Accounting Standard 17 – "Segment Reporting". The business operations of the Bank are in India and for the purpose of segment reporting as per Accounting Standard-17 (Segment reporting) the bank is considered to operate only in domestic segment.



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Notes:

- 1 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors of AU Small Finance Bank Limited (the "Bank") at their meetings held on July 19, 2025, in accordance with the requirement of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The financial results have been subjected to a limited review by the current joint statutory auditors - M S K A & Associates, Chartered Accountants and Mukund M. Chitale & Co., Chartered Accountants of the Bank, on which they have issued unmodified opinion. The financial results for the quarter ended June 30, 2024 were reviewed by predecessor joint statutory auditors - Deloitte Haskins & Sells, Chartered Accountants and G.M. Kapadia & Co., Chartered Accountants, on which they had issued unmodified conclusion.
- 2 These financial results of the Bank have been prepared in accordance with the recognition and measurement principles laid down in Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, in so far as they apply to the Banks, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (RBI) from time to time (the "RBI Guidelines") and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Regulations"), as amended including relevant circulars issued by the SEBI from time to time.
- 3 The figures for the quarter ended March 31, 2025 are balancing figures between audited figures in respect of the financial year 2024-25 and the published year to date figures of nine months ended up to December 31, 2024 which were subject to limited review.
- 4 The Bank has applied its significant accounting policies in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended March 31, 2025. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.
- 5 During the quarter ended June 30, 2025, the Bank has allotted 6,62,459 equity shares pursuant to the exercise of options under the approved employee stock option schemes.
- 6 Other income includes processing fee, profit / loss on sale and revaluation of investments, non-fund based income such as commission earned from guarantees, selling of third party products, income from dealing in PSLC, etc.
- 7 Details of loans transferred / acquired during the quarter ended June 30, 2025 as per RBI Master Direction on Transfer of Loan Exposures dated September 24, 2021 are given below:

- (i) During the quarter ended June 30, 2025, the bank has not acquired "loans not in default" through assignment of loans. Details of MFI "loans not in default" transferred to NBFCs under Business Correspondent arrangement during the quarter ended June 30, 2025:

Particulars	(₹ in Lakh)	
		Amount
Aggregate Principal outstanding of loans transferred		1,343.62
Aggregate consideration received (including interest)		1,362.60
Weighted average residual maturity (in Months)		7.48
Weighted average holding period (in Months)		17.09
Retention of beneficial economic interest (%)		Nil
Coverage of tangible security coverage(%)		Nil
Rating-wise distribution of rated loans		Nil





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(ii) During the quarter ended June 30, 2025, the bank has not acquired any stressed loans (Non-performing asset and Special Mention Account).

(iii) Details of MFI Non-Performing Assets (NPAs) and Special Mention Accounts (SMAs) transferred to NBFCs under Business Correspondent arrangement during the quarter ended June 30, 2025:

Particulars	(₹ in Lakh)	
		To permitted transferees
Number of accounts		5,548
Aggregate principal outstanding of loans transferred		1,001.95
Weighted average residual tenor of the loans transferred (in Months)		5.19
Net book value of loans transferred (at the time of transfer)		277.09
Aggregate consideration (including interest)		1,007.35
Additional consideration realized in respect of accounts transferred in earlier years		NA

(iv) Details of the recovery ratings assigned to Security Receipts outstanding as at June 30, 2025:

Recovery Rating	Rating Agency	Anticipated Recovery as per Recovery Rating	(₹ in Lakh)
			Value of outstanding SRs (net of provisions)
RR2	Crisil Ratings	More than 75% and upto 100%	71.40
RR3	India Ratings	More than 50% and upto 75%	-

8 Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015:

a. Methodology for computation of the ratios is as follows:

Debt-equity ratio	Borrowings with residual maturity of more than one year / Sum of Capital and Reserves & Surplus
Total debts to total assets	Total borrowings of the Bank / Total Assets
Net worth	Calculated as per the Master Circular - Exposure Norms issued by the RBI

b. Basis nature of Bank's business, the ratio's considered to be not applicable are Current Ratio, Long term debt to working capital, Bad Debts to Account receivable ratio, Current liability ratio, Debt turnover, Inventory turnover, Operating margin % and Net profit margin %.

9 The Capital adequacy ratio ("CAR") has been computed as per operating guidelines for Small Finance Banks in accordance with RBI Circular No. RBI/2016-17/81 DBR.NBD.No.26/16.13.218/2016-17 dated October 6, 2016 and other related guidelines issued thereto.

The Bank has followed Basel II standardized approach for credit risk in accordance with the operating guidelines issued by the Reserve Bank of India for Small Finance Banks. Further, the RBI vide its circular No. DBR.NBD.No.4502/16.13.218/2017-18 dated November 8, 2017 has provided an exemption to all Small Finance Banks whereby no separate capital charge is prescribed for market risk and operational risk.



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- 10 In accordance with the Reserve Bank of India (RBI) guidelines under the New Capital Adequacy Framework (NCAF) (Basel II framework), Banks are required to make Pillar III disclosures. Further, under relevant instructions of Basel III framework, Banks are required to disclose Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR). These disclosures would be available on the Bank's website at <https://www.aubank.in/reports/regulatory-disclosures> under the section titled 'Regulatory Disclosures – Basel Framework'.
These disclosures have not been subjected to audit or review by the Joint Statutory Auditors.
- 11 The Bank does not have any subsidiary/associate/joint venture company(ies), hence consolidation is not applicable.
- 12 Figures of previous periods/year have been regrouped/reclassified wherever necessary to conform to current period's classification.

Place : Mumbai
Date: July 19, 2025

For and on behalf of the Board of Directors
AU Small Finance Bank Limited


Sanjay Agarwal
(Managing Director and CEO)



M S K A & Associates
Chartered Accountants

602 Floor 6, Raheja Titanium,
Western Express Highway,
Geetanjali, Railway Colony,
Ram Nagar, Goregaon (E),
Mumbai 400 063.

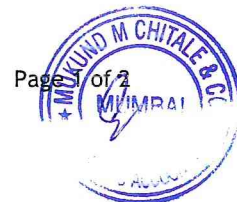
Mukund M Chitale & Co.
Chartered Accountants

2nd Floor, Kapur House
Paranjape Scheme B Road No. 1,
Vile Parle (E),
Mumbai 400 057.

Independent Auditors' Review Report on unaudited financial results for the quarter ended June 30, 2025 of AU Small Finance Bank Limited pursuant to the Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,
The Board of Directors
AU Small Finance Bank Limited

1. We have reviewed the accompanying statement of unaudited financial results of AU Small Finance Bank Limited (the 'Bank') for the quarter ended June 30, 2025 (the 'Statement') attached herewith, being submitted by the Bank pursuant to the requirements of Regulation 33 and Regulation 52 read with Regulation 63(2) of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended ('the SEBI Listing Regulation'), except for the disclosures relating to Pillar 3 under Basel II Capital Regulations as at June 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio which would be disclosed on the Bank's website and in respect of which a link has been provided in the Note 10 to the Statement and, which have not been reviewed by us.
2. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Accounting Standard 25 'Interim Financial Reporting' ('AS 25') prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the relevant provisions of the Banking Regulation Act, 1949, the circulars, guidelines and directions issued by the Reserve Bank of India (the 'RBI') from time to time (the 'RBI Guidelines'), other recognized accounting principles generally accepted in India and in compliance with the presentation and disclosure requirements of the SEBI Listing Regulation. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement are free of material misstatement. A review consists of making inquiries primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing under section 143(10) and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. Based on our review as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement prepared in accordance with the recognition and measurement principles laid down in AS 25, prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder, the RBI Guidelines and other accounting principles generally accepted in India has not disclosed the information required to be disclosed in terms of the Regulations including the manner in which it is to be disclosed or that it contains material



misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the RBI in respect of income recognition, asset classification, provisioning and other related matters except for the disclosures relating to Pillar 3 disclosures under Basel II Capital Regulations as at June 30, 2025, including leverage ratio, liquidity coverage ratio and net stable funding ratio which would be disclosed on the Bank's website and in respect of which a link has been provided in the Note 10 to the Statement and, which have not been reviewed by us.

5. The Statement includes unaudited financial results of the Bank for the corresponding quarter ended June 30, 2024, which were reviewed by previous statutory auditors whose report dated July 25, 2024, expressed an unmodified conclusion on those results.

Our conclusion is not modified in respect of this matter.

For M S K A & Associates
Chartered Accountants
ICAI Firm Registration No.: 105047W

Tushar Kurani

Tushar Kurani
Partner

Membership No.: 118580
UDIN: 25118580BMOHYX6082



Mumbai
July 19, 2025

For Mukund M Chitale & Co.
Chartered Accountants
ICAI Firm Registration No.: 106655W

Abhay Kamat

Abhay Kamat
Partner

Membership No.: 039585
UDIN: 25039585BMIWDD1226



Mumbai
July 19, 2025