

Ref. No.: AUSFB/SEC/2026-27/275

Date: October 24, 2026

To,

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

Sub: Outcome of Board Meeting of AU Small Finance Bank Limited (“the Bank”)

Ref: Regulation 30 and 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”)

In continuation to our letter dated October 12, 2026, intimating about Board meeting to be held on October 24, 2026, 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 quarter and half year ended on September 30, 2026.

A copy of the said results along with limited review report issued by Joint Statutory Auditors of the Bank is enclosed.

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

The Board meeting commenced at 1:30 P.M. and above stated agenda concluded at 2:30 P.M. 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

Manmohan Parnami

Company Secretary and Compliance Officer

Membership No.: F9999

Digitally signed by
MANMOHAN PARNAMI
Date: 2026.10.24 15:13:04
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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

investorrelations@aubank.in

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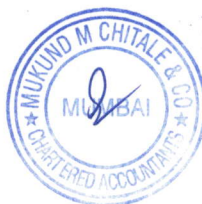
Statement of Unaudited Financial Results for the Quarter and half year ended September 30, 2026

S. No.	Particulars	Quarter ended 30.09.2026	Quarter ended 30.06.2026	Quarter ended 30.09.2025	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
		Unaudited (Refer Note 16)	Unaudited	Unaudited (Refer Note 16)	Unaudited	Unaudited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	5,61,180.91	5,30,274.23	4,51,128.30	10,91,455.14	8,88,972.60	18,63,633.90
	a) Interest / discount on advances / bills	4,74,655.48	4,51,047.97	3,78,623.00	9,25,703.45	7,45,114.85	15,71,110.93
	b) Income on Investments	80,882.55	75,060.44	64,439.49	1,55,942.99	1,28,935.58	2,64,720.74
	c) Interest on balances with Reserve Bank of India and other inter bank funds	3,663.73	2,352.93	2,953.36	7,016.66	4,657.03	9,255.33
	d) Others	1,979.15	1,812.89	5,112.45	3,792.04	10,265.14	18,546.90
2	Other income (refer note 8)	77,018.06	68,921.56	71,258.25	1,45,939.62	1,52,318.86	2,97,793.86
3	Total Income (1)+(2)	6,38,198.97	5,99,195.79	5,22,386.55	12,37,394.76	10,41,291.46	21,61,427.76
4	Interest Expended	2,79,173.38	2,60,724.46	2,36,686.74	5,39,897.84	4,70,063.93	9,52,365.62
5	Operating Expenses (i)+(ii)	2,07,655.57	1,94,923.90	1,64,727.77	4,02,579.47	3,19,034.39	7,00,186.15
	i) Employees cost	1,09,387.87	1,06,392.20	91,871.44	2,15,780.07	1,78,424.08	3,84,816.19
	ii) Other operating expenses	98,267.70	88,531.70	72,856.33	1,86,799.40	1,40,610.31	3,15,369.96
6	Total Expenditure (4)+(5) (excluding Provisions & Contingencies)	4,86,828.95	4,55,648.36	4,01,414.51	9,42,477.31	7,89,098.32	16,52,551.77
7	Operating Profit before Provisions and Contingencies (3)-(6)	1,51,370.02	1,43,547.43	1,20,972.04	2,94,917.45	2,52,193.14	5,08,875.99
8	Provisions (other than tax) and Contingencies	35,939.61	37,148.81	48,082.92	73,088.42	1,01,413.58	1,61,471.43
9	Exceptional Items	-	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	1,15,430.41	1,06,398.62	72,889.12	2,21,829.03	1,50,779.56	3,47,404.56
11	Tax Expense	29,661.42	26,803.33	16,802.09	56,464.75	36,606.71	83,279.13
12	Net Profit from Ordinary Activities after tax (10)-(11)	85,768.99	79,595.29	56,087.03	1,65,364.28	1,14,172.85	2,64,125.43
13	Extraordinary items (net of tax expense)	-	-	-	-	-	-
14	Net Profit for the period (12)-(13)	85,768.99	79,595.29	56,087.03	1,65,364.28	1,14,172.85	2,64,125.43
15	Paid up equity share capital (Face Value of ₹ 10/- each)	75,136.86	74,897.20	74,611.12	75,136.86	74,611.12	74,826.71
16	Reserves excluding revaluation reserves	-	-	-	-	-	19,22,525.49
17	Analytical Ratios and other disclosures:						
	(i) Percentage of shares held by Government of India	Nil	Nil	Nil	Nil	Nil	Nil
	(ii) Capital Adequacy Ratio (refer note 13)	18.54%	18.93%	18.78%	18.54%	18.78%	18.68%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face Value of ₹ 10/- each)*						
	Basic EPS (₹)	11.44	10.63	7.52	22.07	15.32	35.40
	Diluted EPS (₹)	11.30	10.51	7.48	21.81	15.24	35.01
	(iv) NPA Ratios						
	(a) Gross NPAs	2,98,830.78	2,94,818.96	2,83,533.92	2,98,830.78	2,83,533.92	2,75,564.06
	(b) Net NPAs	1,20,534.60	1,05,962.06	1,01,566.44	1,20,534.60	1,01,566.44	98,989.87
	(c) % of Gross NPAs to Gross Advances	1.99%	2.10%	2.41%	1.99%	2.41%	2.03%
	(d) % of Net NPAs to Net Advances	0.81%	0.76%	0.88%	0.81%	0.88%	0.74%
	(v) Return on assets (average)*	0.41%	0.42%	0.35%	0.83%	0.72%	1.57%
	(vi) Net worth (refer note 10 a.)	21,12,236.23	20,52,031.68	17,93,647.20	21,12,236.23	17,93,647.20	19,62,694.85
	(vii) Outstanding redeemable preference shares	-	-	-	-	-	-
	(viii) Capital redemption reserve / Debenture redemption reserve	-	-	-	-	-	-
	(ix) Debt-equity ratio (refer note 10 a.)	0.31	0.40	0.26	0.31	0.26	0.31
	(x) Total debts to total assets (refer note 10 a.)	6.72%	6.81%	6.23%	6.72%	6.23%	7.23%

* Figures for the quarters / half year ended are not annualized.



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AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

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

Tel : 0141-4110060, Website : www.au.bank.in, Email : investorrelations@aubank.in

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 :

S. No.	Particulars	Quarter ended 30.09.2026	Quarter ended 30.06.2026	Quarter ended 30.09.2025	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
		Unaudited (Refer Note 16)	Unaudited	Unaudited (Refer Note 16)	Unaudited	Unaudited	Audited
1	Segment revenue						
a)	Treasury	90,375.08	80,105.64	77,243.53	1,70,480.72	1,75,267.58	3,20,823.25
b)	Retail banking	4,69,118.63	4,45,030.55	3,81,840.16	9,14,149.18	7,47,029.37	15,77,973.35
	(i) Digital Banking*	0.16	0.26	0.03	0.42	0.06	0.15
	(ii) Other Retail Banking	4,69,118.47	4,45,030.29	3,81,840.13	9,14,148.76	7,47,029.31	15,77,973.20
c)	Wholesale banking	68,162.70	64,710.48	50,302.25	1,32,873.18	98,252.74	2,11,166.02
d)	Other banking operations	10,542.56	9,349.12	13,000.61	19,891.68	20,741.77	51,465.14
e)	Unallocated	-	-	-	-	-	-
	Less: Inter-segment revenue	-	-	-	-	-	-
	Income from operations	6,38,198.97	5,99,195.79	5,22,386.55	12,37,394.76	10,41,291.46	21,61,427.76
2	Segment results						
a)	Treasury	12,369.73	10,866.30	7,014.99	23,236.03	35,891.67	47,931.81
b)	Retail banking	71,949.15	66,425.02	42,497.04	1,38,374.17	69,517.68	1,93,038.32
	(i) Digital Banking*	(8.18)	(8.22)	(11.98)	(16.40)	(16.04)	(36.75)
	(ii) Other Retail Banking	71,957.33	66,433.24	42,509.02	1,38,390.57	69,533.72	1,93,075.07
c)	Wholesale banking	21,786.99	20,824.34	11,199.65	42,611.33	26,274.78	58,943.91
d)	Other banking operations	9,324.54	8,282.96	12,177.44	17,607.50	19,095.43	47,490.52
e)	Unallocated	-	-	-	-	-	-
	Total Profit before Tax	1,15,430.41	1,06,398.62	72,889.12	2,21,829.03	1,50,779.56	3,47,404.56
3	Segment assets						
a)	Treasury	55,22,190.43	49,71,843.27	41,71,173.23	55,22,190.43	41,71,173.23	50,44,016.26
b)	Retail banking	1,26,33,038.43	1,19,36,769.72	1,01,22,191.20	1,26,33,038.43	1,01,22,191.20	1,14,26,074.98
	(i) Digital Banking*	6.68	7.58	13.14	6.68	13.14	8.48
	(ii) Other Retail Banking	1,26,33,031.75	1,19,36,762.14	1,01,22,178.06	1,26,33,031.75	1,01,22,178.06	1,14,26,066.50
c)	Wholesale banking	25,46,588.27	23,35,468.01	17,71,744.27	25,46,588.27	17,71,744.27	22,25,303.95
d)	Other banking operations	3,877.17	3,531.90	4,263.81	3,877.17	4,263.81	8,279.32
e)	Unallocated	4,74,679.41	4,64,904.91	4,84,820.31	4,74,679.41	4,84,820.31	4,76,072.30
	Total assets	2,11,80,373.71	1,97,12,517.81	1,65,54,192.82	2,11,80,373.71	1,65,54,192.82	1,91,79,746.81
4	Segment liabilities						
a)	Treasury	10,17,808.01	10,00,464.04	8,37,199.94	10,17,808.01	8,37,199.94	10,04,629.19
b)	Retail banking	80,37,165.13	75,00,426.26	67,20,499.25	80,37,165.13	67,20,499.25	73,48,459.43
	(i) Digital Banking*	72.53	80.62	14.51	72.53	14.51	14.51
	(ii) Other Retail Banking	80,37,092.60	75,00,345.64	67,20,484.74	80,37,092.60	67,20,484.74	73,48,444.92
c)	Wholesale banking	99,26,476.58	91,00,969.45	71,41,679.82	99,26,476.58	71,41,679.82	88,20,454.79
d)	Other banking operations	896.46	1,148.71	604.68	896.46	604.68	722.64
e)	Unallocated liabilities	17,068.08	20,979.20	22,586.48	17,068.08	22,586.48	8,128.56
f)	Capital and Other Reserves	21,80,959.45	20,88,530.15	18,31,622.65	21,80,959.45	18,31,622.65	19,97,352.20
	Total Capital and Liabilities	2,11,80,373.71	1,97,12,517.81	1,65,54,192.82	2,11,80,373.71	1,65,54,192.82	1,91,79,746.81

*Digital Banking Segment reported as a sub-segment of Retail Banking Segment is related to Digital Banking Units (DBUs) of the bank. As at September 30, 2026, 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.



Signature of MUKUND M CHITALE



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Notes:

1 Statement of Assets and Liabilities is given below:

(₹ in lakh)

Particulars	As at 30.09.2026	As at 30.09.2025	As at 31.03.2026
	Unaudited	Unaudited	Audited
CAPITAL & LIABILITIES			
Capital	75,136.86	74,611.12	74,826.71
Employees stock options outstanding	31,853.71	17,091.59	24,075.82
Reserves & Surplus	20,73,968.88	17,39,919.94	18,98,449.67
Deposits	1,70,46,005.03	1,32,50,922.60	1,52,66,116.35
Borrowings	14,23,864.32	10,31,904.20	13,87,154.47
Other Liabilities and Provisions	5,29,544.91	4,39,743.37	5,29,123.79
Total	2,11,80,373.71	1,65,54,192.82	1,91,79,746.81
ASSETS			
Cash and Balances with RBI	6,97,076.09	5,55,060.40	6,97,326.02
Balances with banks and Money at Call and Short Notice	3,89,384.86	1,75,421.91	1,55,014.95
Investments	47,52,972.53	38,38,217.28	44,79,365.13
Advances	1,48,50,780.10	1,15,70,498.25	1,34,27,563.10
Fixed Assets	1,54,333.62	1,32,226.36	1,43,638.20
Other Assets	3,35,826.51	2,82,768.62	2,76,839.41
Total	2,11,80,373.71	1,65,54,192.82	1,91,79,746.81

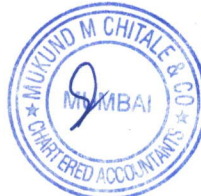
2 Statement of Cash Flow is given below:

(₹ in lakh)

Particulars	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
	Unaudited	Unaudited	Audited
Cash Flow from / (used in) Operating Activities			
Profit after tax	1,65,364.28	1,14,172.85	2,64,125.43
Add: Provision for tax	56,464.75	36,606.71	83,279.13
Profit Before Taxes	2,21,829.03	1,50,779.56	3,47,404.56
Adjustments for :-			
Expense on Employee Stock Options	10,376.95	6,411.27	14,939.62
Depreciation on Bank's Property	14,720.44	12,827.31	27,150.72
Amortization of Premium/ (Discount) on Investments	6,972.55	6,673.80	13,776.27
Provision for Non Performing Assets, Standard Assets and Other Provisions	91,465.02	1,13,644.79	1,93,934.55
(Profit) / Loss on revaluation of Investments	(1,313.82)	72.42	397.38
(Profit) / Loss on sale of Fixed Assets	220.27	204.82	635.38
	3,44,270.44	2,90,613.97	5,98,238.48
Adjustments for:			
Decrease / (Increase) in Investments (other than HTM Investments)	3,38,279.32	27,921.66	(2,88,959.20)
Decrease / (Increase) in Advances	(15,09,887.00)	(9,73,664.09)	(29,01,042.83)
Decrease / (Increase) in Other Assets	(55,145.31)	(14,921.81)	(14,379.59)
Increase / (Decrease) in Deposits	17,79,888.68	8,24,068.22	28,39,261.97
Increase / (Decrease) in Other Liabilities and Provisions	(15,357.96)	(44,489.66)	47,168.43
	8,82,048.17	1,09,528.28	2,80,287.26
Direct Taxes Paid	(49,322.48)	(43,861.71)	(97,400.66)
Net Cash Flow from / (used in) Operating Activities (A)	8,32,725.69	65,666.57	1,82,886.60



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Particulars	(₹ in lakh)		
	Half year ended 30.09.2026	Half year ended 30.09.2025	Year ended 31.03.2026
	Unaudited	Unaudited	Audited
Cash Flow from / (used in) Investing Activities			
Purchase of Fixed Assets	(26,008.17)	(54,291.09)	(80,858.82)
Proceeds from Sale of Fixed Assets	372.04	279.12	681.04
(Increase) / Decrease Investments in HTM securities (Net)	(6,19,151.30)	(92,584.51)	(4,28,837.18)
Net cash flow from / (used in) Investing Activities (B)	(6,44,787.43)	(1,46,596.48)	(5,09,014.96)
Cash Flow from / (used in) Financing Activities			
Proceeds from /(Repayment of) borrowings (Net)	36,709.86	(1,34,086.04)	2,21,164.23
Money received on exercise of Stock Options / Issue of Shares (refer note 7)	16,967.75	6,314.01	18,120.85
Dividend paid	(7,495.89)	(7,451.93)	(7,451.93)
Net cash flow from / (used in) Financing Activities (C)	46,181.72	(1,35,223.96)	2,31,833.15
Net (Decrease) / Increase in Cash and Cash Equivalents (A + B + C)	2,34,119.98	(2,16,153.87)	(94,295.21)
Cash and Cash Equivalents at the beginning of the year	8,52,340.97	9,46,636.18	9,46,636.18
Cash and Cash Equivalents at the end of the period/year	10,86,460.95	7,30,482.31	8,52,340.97

- The above financial results have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of AU Small Finance Bank Limited (the "Bank") at their respective meetings held on October 24, 2026. These financial results have been subjected to a limited review by the joint statutory auditors - M S K A & Associates LLP (formerly known as M S K A & Associates), Chartered Accountants and Mukund M. Chitale & Co., Chartered Accountants of the Bank, on which they have issued unmodified conclusion.
- 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, 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") 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 (the "SEBI Regulations"), as amended including relevant circulars issued by the SEBI from time to time.
- The Bank had made an application to RBI on September 03, 2024 for voluntary transition to Universal Bank as per the extant guidelines of the RBI. The RBI has intimated its in-principle approval to Bank on August 7, 2025. The in-principle approval is valid for 18 months from the issue of the letter and stipulates that the shares held by promoters / promoter group shall be transferred to a Non-Operating Financial Holding Company (NOFHC). Pursuant to the Bank's request, RBI, vide its letter dated March 6, 2026, has replaced the aforesaid stipulation. This requirement for NOFHC will now be applicable on the transitioned Universal Bank, if the Bank or its promoter (including promoter group) proposes to establish any group entity in the future. Grant of the final license shall remain subject to RBI's assessment of the Bank's compliance with applicable regulatory guidelines and instructions. Further the Bank has submitted its application for the final Universal Banking license during March 2026, in line with RBI's letter dated August 7, 2025.
- 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, 2026. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under that circular / direction.
- During the quarter and half year ended September 30, 2026, the Bank has allotted 23,96,637 and 31,01,474 equity shares respectively pursuant to the exercise of options under the approved employee stock option schemes.
- 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.



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9 Details of loans transferred / acquired during the half year ended September 30, 2026 as per 'Reserve Bank of India (Small Finance Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, are given below:

- During the half year ended September 30, 2026, the bank has not acquired / transferred "loans not in default" through assignment / Novation of loans.
- During the half year ended September 30, 2026, the bank has not acquired / transferred any stressed loans (Non-performing asset and Special Mention Account).
- Details of the recovery ratings assigned to Security Receipts outstanding as at September 30, 2026:

(₹ in Lakh)

Recovery Rating	Rating Agency	Anticipated Recovery as per Recovery Rating	Value of outstanding SRs (net of provisions)
RR3	Crisil Ratings	More than 50% and upto 75%	39.43
RR3	India Ratings	More than 50% and upto 75%	-

10 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 Directions issued by the RBI to Small Finance Banks on Concentration Risk Management

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 %.

11 Disclosure as per 'Reserve Bank of India (Small Finance Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025 and as amended thereafter, on project under Implementation, for the quarter ended September 30, 2026 is given below:

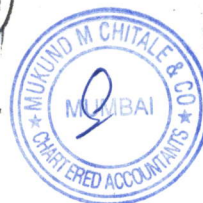
(₹ in Lakh)

S. No.	Item Description	Number of accounts	Total Outstanding*
1	Projects under implementation accounts at the beginning of the quarter	690	5,84,237.51
2	Projects under implementation accounts sanctioned during the quarter	193	85,129.85
3	Projects under implementation accounts where DCCO has been achieved during the quarter	124	41,447.43
4	Projects under implementation accounts at the end of the quarter (1+2-3)	759	6,27,919.93
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	93	43,159.61
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	93	43,159.61
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	-	-

* represents gross advances as on September 30, 2026



Signature of Mukund M Chitale





AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

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

Tel : 0141-4110060, Website : www.au.bank.in, Email : investorrelations@aubank.in

- 12 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as at September 30, 2026 as per 'Reserve Bank of India (Small Finance Banks - Financial Statements : Presentation and Disclosures) Directions, 2025' dated November 28, 2025, are given below.

(₹ in lakh)

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year i.e March 31, 2026 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended September 30, 2026 [^]	Of (A) amount written off during the half-year ended September 30, 2026 [#]	Of (A) amount paid by the borrowers during the half-year ended September 30, 2026 [*]	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended September 30, 2026
Personal Loans	891.35	28.24	0.96	100.87	762.24
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	7,224.23	166.11	11.83	948.37	6,109.75
Total	8,115.58	194.35	12.79	1,049.24	6,871.99

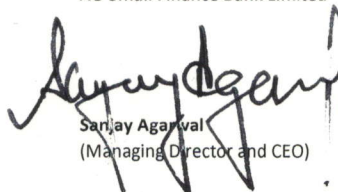
[^]Includes accounts which were classified as NPA earlier and subsequently upgraded to Standard during the half year ended September 30, 2026.

^{*}Amount paid by the borrower during the half year is net of additions in the borrower amount including additions due to interest capitalisation and includes cases which have been upgraded from Restructuring during the half year ended September 30, 2026.

[#]Represents debt that slipped into NPA and was subsequently written off during the half year ended September 30, 2026.

- 13 The Capital Adequacy Ratio ("CAR") is being computed in accordance with prevailing RBI guidelines as amended from time to time. Intangible Assets are deducted for the CAR & Net Worth computation from September 30, 2026.
- 14 As per the extant RBI guidelines, Banks are required to make Pillar III disclosures including Leverage Ratio, Liquidity Coverage Ratio and Net Stable Funding Ratio (NSFR) under the Basel 3 Capital regulations. These disclosures would be available on the Bank's website at "<https://www.au.bank.in/reports/regulatory-disclosures>". These disclosures have not been subjected to audit or review by the Joint Statutory Auditors.
- 15 The Bank does not have any subsidiary/associate/joint venture company(ies), hence consolidation is not applicable.
- 16 The figures for the quarter ended September 30, 2026 and September 30, 2025 are the balancing figures between year to date and quarter ended June 30, 2026 and June 30, 2025 respectively.
- 17 Figures of previous periods/year have been regrouped/reclassified wherever necessary to conform to current period's classification.

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


Sanjay Agarwal
(Managing Director and CEO)



Place : Jaipur
Date: October 24, 2026



M S K A & Associates LLP
(Formerly known as 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 B Scheme Road No. 1,
Vile Parle (E),
Mumbai 400 057.

Independent Auditors' Review Report on unaudited financial results for the quarter and half year ended September 30, 2026 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 and half year ended September 30, 2026 (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 Obligations and Disclosure Requirements) Regulations, 2015 as amended ('the Listing Regulations') except for the disclosures relating to Pillar 3 as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 14 to the Statement and 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 (the 'Act') 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 (the 'RBI') from time to time (the 'RBI Guidelines') and other recognized accounting principles generally accepted in India and in compliance with the Listing Regulations. 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 is 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) of the Act 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. We have not performed an audit and accordingly, we do not express an audit opinion.



4. Based on our review conducted 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 Act 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 Listing 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 as at September 30, 2026, including leverage ratio, liquidity coverage ratio and net stable funding ratio as have been disclosed on the Bank's website and in respect of which a link has been provided in the Note 14 to the Statement and have not been reviewed by us.

For M S K A & Associates LLP
(Formerly Known as M S K A & Associates)
Chartered Accountants
ICAI Firm Registration No.: 105047W/W101187

A V Burli

Ajit Burli
Partner
Membership No.: 133147
UDIN: 26133147CEZGDX6950



Jaipur
October 24, 2026

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

Abhay Kamat

Abhay Kamat
Partner
Membership No.: 039585
UDIN: 26039585DEQNTD7978



Jaipur
October 24, 2026