

Ref. No.: AUSFB/SEC/2026-27/44

Date: April 27, 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. BSE 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”) held on April 27, 2026

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

In continuation to our letter dated April 20, 2026, intimating about the Board meeting to be held on April 27, 2026, it is hereby informed that the Board of Directors of the Bank (“**the Board**”) at its Meeting held today has inter-alia, considered and approved the following:

1. The Audited Financial Results of the Bank for the Quarter and Financial Year ended on March 31, 2026.

A copy of the said results along with the Audit Report submitted by the Joint Statutory Auditors viz. MSKA & Associates LLP, Chartered Accountants and Mukund M Chitale & Co., Chartered Accountants and a declaration in respect of the Audit Report with unmodified opinion on the aforesaid Audited Financial Results is enclosed herewith as **Annexure**.

2. Appointment of Mr. Gaurav Jain as Chief Financial Officer (“CFO”) of the Bank with effect from April 27, 2026.

Mr. Gaurav Jain was earlier appointed as Interim Chief Financial Officer of the Bank with effect from September 26, 2025, as informed vide our letter dated September 26, 2025. An all-India rank holder Chartered Accountant and an MBA from the Kellogg School of Management, Mr. Jain brings over two decades of distinguished global leadership experience spanning India, London, and New York. He possesses deep expertise across financial stewardship, M&A & strategic transformation, digital enablement, and governance, having held senior leadership roles at globally renowned institutions including Morgan Stanley, Lloyds Banking Group, Tech Mahindra, and PwC. He provides strong strategic and financial leadership, anchored in disciplined cost management, robust risk oversight, and an unwavering commitment to regulatory excellence, transparency, and sustainable long-term growth. He will be continuing as Key Managerial Personnel (KMP) and Senior Management Personnel (SMP) of the Bank.

3. Recommendation of dividend of Re. 1 (Rupee One) per equity share of face value of Rs. 10 each fully paid up (i.e. 10% of face value) out of net profit for the financial year ended March 31, 2026, subject to approval of shareholders at the ensuing Annual General Meeting (“AGM”) of the Bank. The dividend on equity shares will be paid/dispatched after the same is approved by the shareholders at the ensuing AGM of the Bank.

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

4. Enabling resolution for annual renewal of fund raising limits by way of:

- a) issuance of equity shares for an aggregate amount not exceeding Rs. 7,500 Crore (Rupees Seven Thousand Five Hundred Crore Only) through private placement or qualified institutions placement (QIP) or preferential allotment or through a combination thereof or any other alternative mode, as may be considered appropriate, subject to approval of the shareholders. The said approval shall remain valid for the period of twelve months from the date of shareholders' approval.
- b) issuance of debt instruments including but not limited to Bonds and Non-Convertible Debentures or such other debt securities as may be permitted by RBI from time to time for an amount not exceeding Rs. 6,000 Crore (Rupees Six Thousand Crore Only), in one or more tranches, subject to approval of the shareholders, out of which upto Rs. 2,500 Crore (Rupees Two Thousand Five Hundred Crore Only) may be raised through Tier II bonds. The said approval shall remain valid for the period of twelve months from the date of shareholders' approval.

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

The Board meeting commenced at 2:30 PM and above stated agendas concluded at 3:40 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



AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011381)

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

Statement of Audited Financial Results for the Quarter and Year ended March 31, 2026

S. No.	Particulars	(₹ in lakh)				
		Quarter ended 31.03.2026	Quarter ended 31.12.2025	Quarter ended 31.03.2025	Year ended 31.03.2026	Year ended 31.03.2025
		Audited (Refer note 18)	Unaudited	Audited (Refer note 18)	Audited	Audited
1	Interest Earned (a)+(b)+(c)+(d)	5,01,914.67	4,72,746.63	4,27,060.15	18,63,633.90	16,06,373.09
	a) Interest / discount on advances / bills	4,24,360.27	4,01,635.81	3,55,553.00	15,71,110.93	13,36,834.71
	b) Income on Investments	70,780.95	65,004.21	61,835.78	2,64,720.74	2,23,817.60
	c) Interest on balances with Reserve Bank of India and other inter bank funds	2,257.86	2,340.44	2,198.08	9,255.33	6,914.82
	d) Others	4,515.59	3,766.17	7,473.29	18,546.90	38,805.96
2	Other income (refer note 8)	73,095.21	72,379.80	76,066.56	2,97,793.86	2,52,631.11
3	Total Income (1)+(2)	5,75,009.88	5,45,126.43	5,03,126.71	21,61,427.76	18,59,004.20
4	Interest Expended	2,43,681.89	2,38,619.80	2,17,667.51	9,52,365.62	8,05,214.94
5	Operating Expenses (i)+(ii)	1,96,176.48	1,84,975.29	1,56,233.25	7,00,186.15	5,95,721.53
	i) Employees cost (refer note 9)	1,04,491.16	1,01,900.95	81,747.20	3,84,816.19	3,14,776.04
	ii) Other operating expenses	91,685.32	83,074.34	74,486.05	3,15,369.96	2,80,945.49
6	Total Expenditure (4)+(5) (excluding Provisions & Contingencies)	4,39,858.37	4,23,595.09	3,73,900.76	16,52,551.77	14,00,936.47
7	Operating Profit before Provisions and Contingencies (3)-(6)	1,35,151.51	1,21,531.34	1,29,225.95	5,08,875.99	4,58,067.73
8	Provisions (other than tax) and Contingencies	26,943.39	33,114.45	63,511.04	1,61,471.43	1,79,262.32
9	Exceptional Items	-	-	-	-	-
10	Profit from Ordinary Activities before tax (7)-(8)-(9)	1,08,208.12	88,416.89	65,714.91	3,47,404.56	2,78,805.41
11	Tax Expense	25,021.17	21,651.25	15,345.05	83,279.13	68,212.75
12	Net Profit from Ordinary Activities after tax (10)-(11)	83,186.95	66,765.64	50,369.86	2,64,125.43	2,10,592.66
13	Extraordinary items (net of tax expense)	-	-	-	-	-
14	Net Profit for the period (12)-(13)	83,186.95	66,765.64	50,369.86	2,64,125.43	2,10,592.66
15	Paid up equity share capital (Face Value of ₹ 10/- each)	74,826.71	74,718.07	74,453.05	74,826.71	74,453.05
16	Reserves excluding revaluation reserves	-	-	-	19,22,525.49	16,42,175.12
17	Analytical Ratios and other disclosures:					
	(i) Percentage of shares held by Government of India	Nil	Nil	0.00%	Nil	0.00%
	(ii) Capital Adequacy Ratio (refer note 15)	18.68%	19.01%	20.06%	18.68%	20.06%
	(iii) Earnings per share (before and after extraordinary items, net of tax expenses) (Face Value of ₹ 10/- each)*					
	Basic EPS (₹)	11.13	8.94	6.77	35.40	28.32
	Diluted EPS (₹)	11.01	8.87	6.75	35.01	28.24
	(iv) NPA Ratios					
	(a) Gross NPAs	2,75,564.06	2,88,054.26	2,47,702.99	2,75,564.06	2,47,702.99
	(b) Net NPAs	98,989.87	1,09,146.03	79,134.32	98,989.87	79,134.32
	(c) % of Gross NPAs to Gross Advances	2.03%	2.30%	2.28%	2.03%	2.28%
	(d) % of Net NPAs to Net Advances	0.74%	0.88%	0.74%	0.74%	0.74%
	(v) Return on assets (average)*	0.45%	0.39%	0.34%	1.57%	1.53%
	(vi) Net worth (refer note 11 a.)	19,62,694.85	18,70,084.80	16,93,032.28	19,62,694.85	16,93,032.28
	(vii) Outstanding redeemable preference shares	-	-	-	-	-
	(viii) Capital redemption reserve / Debenture redemption reserve	-	-	-	-	-
	(ix) Debt-equity ratio (refer note 11 a.)	0.31	0.32	0.33	0.31	0.33
	(x) Total debts to total assets (refer note 11 a.)	7.23%	6.91%	7.39%	7.23%	7.39%

* Figures for the quarters ended are not annualized.






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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 :

S. No.	Particulars	Quarter ended	Quarter ended	Quarter ended	Year ended	Year ended
		31.03.2026	31.12.2025	31.03.2025	31.03.2026	31.03.2025
		Audited (Refer note 18)	Unaudited	Audited (Refer note 18)	Audited	Audited
(₹ in lakh)						
1	Segment revenue					
a)	Treasury	73,441.62	72,114.05	75,698.98	3,20,823.25	2,56,493.11
b)	Retail banking	4,26,717.44	4,04,226.55	3,66,744.59	15,77,973.35	14,00,121.39
	(i) Digital Banking*	0.04	0.05	0.04	0.15	0.18
	(ii) Other Retail Banking	4,26,717.40	4,04,226.50	3,66,744.55	15,77,973.20	14,00,121.21
c)	Wholesale banking	59,637.94	53,275.34	46,695.62	2,11,166.02	1,64,318.58
d)	Other banking operations	15,212.88	15,510.49	13,987.52	51,465.14	38,071.12
e)	Unallocated	-	-	-	-	-
	Less: inter-segment revenue	-	-	-	-	-
	Income from operations	5,75,009.88	5,45,126.43	5,03,126.71	21,61,427.76	18,59,004.20
2	Segment results					
a)	Treasury	6,151.15	5,889.00	13,244.74	47,931.81	29,531.82
b)	Retail banking	70,833.43	52,687.21	25,347.68	1,93,038.32	1,67,423.64
	(i) Digital Banking*	(9.84)	(10.87)	(6.17)	(36.75)	(21.67)
	(ii) Other Retail Banking	70,843.27	52,698.08	25,353.85	1,93,075.07	1,67,445.31
c)	Wholesale banking	17,168.48	15,500.65	14,458.25	58,943.91	46,951.26
d)	Other banking operations	14,055.06	14,340.03	12,664.24	47,490.52	34,898.69
e)	Unallocated	-	-	-	-	-
	Total Profit before Tax	1,08,208.12	88,416.89	65,714.91	3,47,404.56	2,78,805.41
3	Segment assets					
a)	Treasury	50,44,016.26	43,66,026.70	43,86,744.46	50,44,016.26	43,86,744.46
b)	Retail banking	1,14,26,074.98	1,07,27,472.02	92,83,781.37	1,14,26,074.98	92,83,781.37
	(i) Digital Banking*	8.48	13.69	16.23	8.48	16.23
	(ii) Other Retail Banking	1,14,26,066.50	1,07,27,458.33	92,83,765.14	1,14,26,066.50	92,83,765.14
c)	Wholesale banking	22,25,303.95	18,80,137.57	16,07,845.30	22,25,303.95	16,07,845.30
d)	Other banking operations	8,279.32	6,711.45	7,492.29	8,279.32	7,492.29
e)	Unallocated	4,76,072.30	4,24,867.08	4,98,703.20	4,76,072.30	4,98,703.20
	Total assets	1,91,79,746.81	1,74,05,214.82	1,57,84,566.62	1,91,79,746.81	1,57,84,566.62
4	Segment liabilities					
a)	Treasury	10,04,629.19	9,27,379.81	8,11,504.48	10,04,629.19	8,11,504.48
b)	Retail banking	73,48,459.43	70,16,844.16	65,25,719.76	73,48,459.43	65,25,719.76
	(i) Digital Banking*	14.51	14.51	22.40	14.51	22.40
	(ii) Other Retail Banking	73,48,444.92	70,16,829.65	65,25,697.36	73,48,444.92	65,25,697.36
c)	Wholesale banking	88,20,454.79	75,38,336.10	67,15,465.97	88,20,454.79	67,15,465.97
d)	Other banking operations	722.64	780.61	1,023.74	722.64	1,023.74
e)	Unallocated liabilities	8,128.56	13,414.56	14,224.50	8,128.56	14,224.50
f)	Capital and Other Reserves	19,97,352.20	19,08,459.58	17,16,628.17	19,97,352.20	17,16,628.17
	Total Capital and Liabilities	1,91,79,746.81	1,74,05,214.82	1,57,84,566.62	1,91,79,746.81	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 March 31, 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.



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Notes:

1 Statement of Assets and Liabilities is given below:

Particulars	(₹ in lakh)	
	As at 31.03.2026	As at 31.03.2025
	Audited	Audited
CAPITAL & LIABILITIES		
Capital	74,826.71	74,453.05
Employees stock options outstanding	24,075.82	12,423.50
Reserves & Surplus	18,98,449.67	16,29,751.62
Deposits	1,52,66,116.35	1,24,26,854.38
Borrowings	13,87,154.47	11,65,990.24
Other Liabilities and Provisions	5,29,123.79	4,75,093.83
Total	1,91,79,746.81	1,57,84,566.62
ASSETS		
Cash and Balances with RBI	6,97,326.02	8,60,462.21
Balances with banks and Money at Call and Short Notice	1,55,014.95	86,173.97
Investments	44,79,365.13	37,84,752.35
Advances	1,34,27,563.10	1,07,09,248.45
Fixed Assets	1,43,638.20	91,246.52
Other Assets	2,76,839.41	2,52,683.12
Total	1,91,79,746.81	1,57,84,566.62

2 Statement of Cash Flow is given below:

Particulars	(₹ in lakh)	
	Year ended 31.03.2026	Year ended 31.03.2025
	Audited	Audited
Cash Flow from / (used in) Operating Activities		
Profit after tax	2,64,125.43	2,10,592.66
Add: Provision for tax	83,279.13	68,212.75
Profit Before Taxes	3,47,404.56	2,78,805.41
Adjustments for :-		
Expense on Employee Stock Options	14,939.62	5,779.25
Depreciation on Bank's Property	27,150.72	25,851.37
Amortization of Premium/ (Discount) on Investments	13,776.27	10,551.38
Provision for Non Performing Assets, Standard Assets and Other Provisions	1,93,934.55	2,00,026.97
(Profit) / Loss on revaluation of Investments	397.38	(593.28)
(Profit) / Loss on sale of Fixed Assets	635.38	360.75
	5,98,238.48	5,20,781.85
Adjustments for:		
Decrease / (Increase) in Investments (other than HTM Investments)	(2,88,959.20)	(1,91,311.15)
Decrease / (Increase) in Advances	(29,01,042.83)	(23,51,049.57)
Decrease / (Increase) in Other Assets	(14,379.59)	(10,204.57)
Increase / (Decrease) in Deposits	28,39,261.97	26,56,472.64
Increase / (Decrease) in Other Liabilities and Provisions	47,168.43	(11,681.18)
	2,80,287.26	6,13,008.02
Direct Taxes Paid	(97,400.66)	(66,766.84)
Net Cash Flow from / (used in) Operating Activities (A)	1,82,886.60	5,46,241.18



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(₹ in lakh)

Particulars	Year ended	Year ended
	31.03.2026	31.03.2025
	Audited	Audited
Cash Flow from / (used in) Investing Activities		
Purchase of Fixed Assets	(80,858.82)	(26,436.14)
Proceeds from Sale of Fixed Assets	681.04	732.87
(Increase) / Decrease Investments in HTM securities (Net)	(4,28,837.18)	(5,67,443.79)
Net cash flow from / (used in) Investing Activities (B)	(5,09,014.96)	(5,93,147.06)
Cash Flow from / (used in) Financing Activities		
Proceeds from /(Repayment of) borrowings (Net)	2,21,164.23	2,42,025.74
Money received on exercise of Stock Options / Issue of Shares (refer note 7)	18,120.85	6,130.90
Dividend paid	(7,451.93)	(7,431.59)
Net cash flow from / (used in) Financing Activities (C)	2,31,833.15	2,40,725.05
Net (Decrease) / Increase in Cash and Cash Equivalents (A + B + C)	(94,295.21)	1,93,819.17
Cash and Cash Equivalents at the beginning of the year	9,46,636.18	6,37,633.43
Cash and Cash Equivalents taken over on Amalgamation	-	1,15,183.58
Cash and Cash Equivalents at the end of the year	8,52,340.97	9,46,636.18

- 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 April 27, 2026. The financial results have been Audited 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 opinion.
- 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 (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.
- 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, 2025. Any circular / direction issued by RBI is implemented prospectively when it becomes applicable, unless specifically required under those circulars / directions.
- During the quarter and year ended March 31, 2026, the Bank has allotted 10,86,403 and 37,36,590 equity shares respectively pursuant to the exercise of options under the approved employee stock option schemes.






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- 8 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.
- 9 On November 21, 2025, the Government of India notified four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020, collectively referred to as the 'New Labour Codes', consolidating 29 existing labour laws. The Ministry of Labour & Employment has published draft Central Rules and FAQs on December 30, 2025, to facilitate assessment of the financial impact arising from these regulatory changes. Accordingly, the Bank has recognised an estimated incremental impact of ₹ 1,981 lacs under 'Employees cost' in the Profit and Loss Account during the quarter ended December 31, 2025 and year ended March 31, 2026, considering the information available. The Bank continues to monitor the finalisation of Central and State Rules and clarifications from the Government on the New Labour Codes and would provide appropriate accounting effect on the basis of such developments, as needed.
- 10 Details of loans transferred / acquired during the year ended March 31, 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:
- (i) During the year ended March 31, 2026, the bank has not acquired "loans not in default" through assignment of loans.
- (ii) Details of "loans not in default" transferred during the year as given below:

(₹ in Lakh unless specifically mentioned)

Particulars	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

- (iii) During the year ended March 31, 2026, the bank has not acquired any stressed loans (Non-performing asset and Special Mention Account).
- (iv) Details of MFI Non-Performing Assets (NPAs) and Special Mention Accounts (SMAs) transferred to NBFCs under Business Correspondent arrangement during the year ended March 31, 2026:

(₹ in Lakh)

Particulars	To permitted transferees
Number of accounts	5,844.00
Aggregate principal outstanding of loans transferred	1,091.76
Weighted average residual tenor of the loans transferred (in Months)	5.40
Net book value of loans transferred (at the time of transfer)	296.22
Aggregate consideration (including interest)	1,107.37
Additional consideration realized in respect of accounts transferred in earlier years	NA

- (v) Details of the recovery ratings assigned to Security Receipts outstanding as at March 31, 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%	51.54
RR3	India Ratings	More than 50% and upto 75%	-



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11 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 %.

12 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 March 31, 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.	577	4,80,672.27
2	Projects under implementation accounts sanctioned during the quarter.	248	93,356.49
3	Projects under implementation accounts where DCCO has been achieved during the quarter.	140	43,871.42
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	685	5,30,157.34
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.	117	46,098.18
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	117	46,098.18
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 March 31, 2026






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

- 13 Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as at March 31, 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 September 30, 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended March 31, 2026 [^]	Of (A) amount written off during the half-year ended March 31, 2026 [#]	Of (A) amount paid by the borrowers during the half-year ended March 31, 2026 [*]	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year ended March 31, 2026
Personal Loans	1,071.29	82.48	4.60	97.46	891.35
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	7,987.58	(149.83)	4.40	913.18	7,224.23
Total	9,058.87	(67.35)	9.00	1,010.64	8,115.58

[^]includes accounts which were classified as NPA earlier and subsequently upgraded to Standard during the half year ended March 31, 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 March 31, 2026.

[#]Represents debt that slipped into NPA and was subsequently written off during the half year ended March 31, 2026.

- 14 The Board of Directors at their meeting held on April 27, 2026, proposed a dividend of ₹ 1 per share at 10% of face value for the year ended March 31, 2026 (previous year : ₹ 1 per share at 10% of face value) subject to the approval of the shareholders at the ensuing Annual General Meeting. The effect of the proposed dividend has been considered in determination of Capital adequacy ratio (CAR) as at March 31, 2026 and March 31, 2025 respectively.
- 15 The Capital adequacy ratio ("CAR") is computed in accordance with the RBI Master Direction DOR.CAP.REC.101/21-01-002/2025-26 dated November 28, 2025, as amended, and the CAR for the corresponding previous period is computed on the basis of the applicable RBI guideline on the relevant reporting dates.
- 16 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.
- 17 The Bank does not have any subsidiary/associate/joint venture company(ies), hence consolidation is not applicable.
- 18 The figures of last quarter in each of the financial year are balancing figure between audited figures in respect of full financial year and the unaudited published year to date figures up to the third quarter of the respective financial year.
- 19 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 : Mumbai
Date: April 27, 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' Report on Financial results for the year ended March 31, 2026 of the 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

Report on the Audit of the Financial Results

Opinion

1. We have audited the accompanying statement of Financial Results of AU Small Finance Bank Limited (hereinafter referred to as the 'the Bank') for the year ended March 31, 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 Obligation and Disclosure Requirements) Regulations, 2015 as amended ('the Listing Regulations') except for the disclosures relating to Pillar 3 as at March 31, 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 16 to the Statement and have not been audited by us.
2. In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Statement:
 - 2.1 is presented in accordance with the requirements of the Listing Regulations in this regards except for the disclosures relating to Pillar 3 as at March 31, 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 16 to the Statement and have not been audited by us; and
 - 2.2 gives a true and fair view, in conformity with the recognition and measurement principles laid down in the Accounting Standards ('AS'), prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with Companies (Accounting Standards) Rules, 2021, 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 of the net profit and other financial information for the year ended March 31, 2026.

Basis of Opinion

3. We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act. Our responsibilities under those SAs are further described in the Auditors' Responsibilities for the Audit of the Financial Results section of our report. We are independent of the Bank in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('the ICAI') together with the ethical requirements that are relevant to our audit of the



Statement, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Management's and Board of Directors' Responsibility for the Financial Results

4. This Statement, which is the responsibility of the Bank's Management and approved by the Bank's Board of Directors, has been prepared from the Audited Financial Statements. The Bank's Management and Board of Directors are responsible for the preparation of the Statement that gives a true and fair view of the net profit and other financial information of the Bank in accordance with the Accounting Standards specified under section 133 of the Act read with Companies (Accounting Standards) Rules, 2021, as amended to the extent applicable, the relevant provisions of the Banking Regulation Act, 1949, the RBI Guidelines and other accounting principles generally accepted in India and in compliance with the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act, Banking Regulation Act, 1949 and the RBI Guidelines for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.
5. In preparing the Statement, the Board of Directors are responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.
6. The Board of Directors are also responsible for overseeing the Bank's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Results

7. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
8. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Bank has adequate internal financial controls with reference to Financial Statements in place and the operating effectiveness of such controls.



- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - Conclude on the appropriateness of the Board of Directors use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Bank to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
9. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
10. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

11. The Statement includes the results for the quarter ended March 31, 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year prepared in accordance with the Accounting Standard 25 'Interim Financial Reporting' which were subject to limited review by us.

Our opinion on the Statement is not modified in respect of above matters.

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

Tushar Kurani

Tushar Kurani
Partner
Membership No.: 118580
UDIN: 26118580BHKSTL7479



Mumbai
April 27, 2026

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

Abhay Kamat

Abhay Kamat
Partner
Membership No.: 039585
UDIN: 26039585HLPBOD3656



Mumbai
April 27, 2026

Date: April 27, 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. BSE Scrip Code: 540611, 974093, 974094, 974095, 974914, 974963, 975017, 975038 & 976580
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Dear Sir/Madam,

Sub: Declaration regarding Audit Reports with unmodified opinion for the Financial Year ended on March 31, 2026 pursuant to Regulation 33(3)(d) and 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations")

Pursuant to the requirement of Regulation 33(3)(d) and 52(3)(a) of Listing Regulations, we hereby declare that M S K A & Associates LLP, Chartered Accountants and Mukund M Chitale & Co., Chartered Accountants, Joint Statutory Auditors of the Bank have submitted the Audit Report with unmodified opinion for Annual Audited Financial Results/Statements of the Bank for the Financial Year ended on March 31, 2026.

We request you to take the above on records.

Thanking You,

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED



Gaurav Jain
Chief Financial Officer
Place: Mumbai

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: L36911RJ1996PLCO11381

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