

Ref. No.: AUSFB/SEC/2025-26/199

Date: September 01, 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. Scrip Code: 540611
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Dear Sir/Madam,

Sub: Investor Presentation

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

In continuation to our intimation for Analysts / Institutional Investors Meet vide letter dated August 25, 2025, we submit herewith the investor presentation for Motilal Oswal 21st Annual Global Investor Conference, 2025 to be held today on Monday, September 1, 2025.

The Investors Presentation may also be accessed on the website of the Bank at the link: <https://www.aubank.in/investors/>.

This is for your information and records.

Yours faithfully,

For AU SMALL FINANCE BANK LIMITED

Manmohan Parnami
Company Secretary and Compliance Officer
Membership No.: F9999
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Big Opportunity, Bigger Responsibility

MAGIC Conference

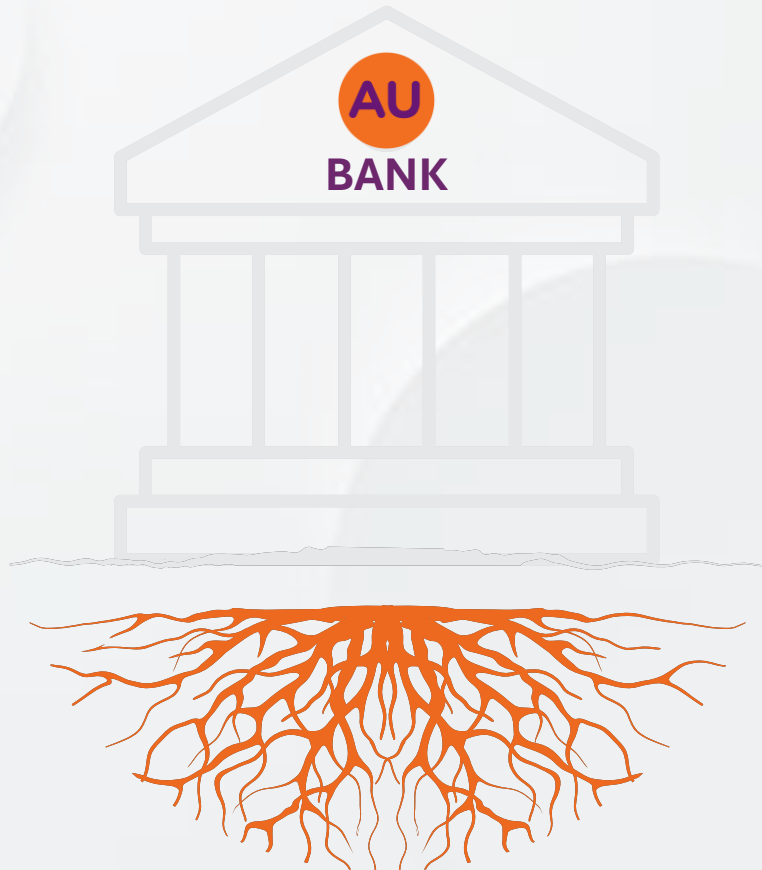
1st September, 2025

THANK
YOU

for your trust in our
journey towards becoming a

Universal Bank*

*Basis in-principle approval received as per RBI notification dated Aug 7, 2025.



Foundational Stage

“India at 2025: ₹eforms to ₹eimagination”

- AU has been built in the first quarter of this century
- **We have gone through the grind**, shown resilience, adapted to the changes while thinking big, challenging the status quo and making ourselves relevant
- We have **laid a strong foundation** for the next 25 years

Association with MAGIC Conference – 18 Years & going strong

- Participated in the first MAGIC conference at Grand Hyatt, Mumbai in 2009
- Our **DNA is to re-imagine ourselves every 5-6 years** – all stakeholders have supported us

	FY'08*	Jun'25	Growth
States & UT	2	25	12x
Loan Book	₹200 Cr+	~₹1.2 Lac Cr	~550x
Shareholders Fund	₹20 Cr+	~₹17,800 Cr	~750x
Market Cap	~₹50 Cr	~₹61,000# Cr	~1,200x



AU's journey is proof that big dreams backed by robust execution lead to big outcomes



1996-2002

1. Foundation

Started AU Financiers as a Commercial Vehicle Finance Company



2003-2014

2. Learnings

- In 2003, appointed as a HDFC channel partner and learned through them during the process
- Started MBL, HL, NBFC, and REG
- Raised investments from marquee Private Equity investors (Motilal Oswal Private Equity, Warburg Pincus, IFC, Kedaara & Chrys capital)



2015-2025

3. Buildup and Consolidation

- SFB Banking license in 2015; Listed on stock exchanges in 2017
- Launched AU0101 App and Video-banking on a tech-driven approach
- Continued Investment in strengthening Digital & Tech capabilities of the bank
- Obtained AD-I License
- Successfully completed Fincare SFB Acquisition
- Expanded and completed full product suite offerings (Fx, Trade, Credit card, PL, Wealth)
- Received In-Principle approval from RBI for transitioning to Universal bank

... backed by strong execution

	FY18	Jun'25	Growth
Customer Base	7.5 lacs	115.8 Lacs	15x
Employees	11,151	53,235	4.8x
Touchpoints	474	2,505	5.3x
Deposits	₹7,923 Cr	₹1,27,696 Cr	16.1x
Gross Loan Portfolio	₹16,256 Cr	₹1,17,624 Cr	7.2x
Total Assets	₹18,833 Cr	₹1,60,813 Cr	8.5x
Shareholders Fund	₹2,281 Cr	₹17,800 Cr	7.8x
PAT	₹292 Cr	₹2,184 Cr*	7.5x
EPS	₹5	₹29*	5.7x
BVPS	₹40	₹239	6.0x

*Trailing twelve month

All the building blocks in place to build a formidable banking franchise

1 Platform

The Power of Universal platform – big privilege and tremendous opportunity

2 Growth Opportunity

India will continue to be one of the fastest growing economies in the World

3 Solid Foundation

We have laid a strong foundation

4 Strong Execution

Our execution track record is robust

5 Quality Governance

Our DNA is of good governance and transparency

1. Universal bank conversion – key benefits

First “in-principle” Universal Banking license since 2014

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

Enhanced Brand & level playing field

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

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

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

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

India opportunity

~10%

Nominal GDP growth rate in next 5 years (IMF)

~\$30 Tn

Projected GDP by 2047

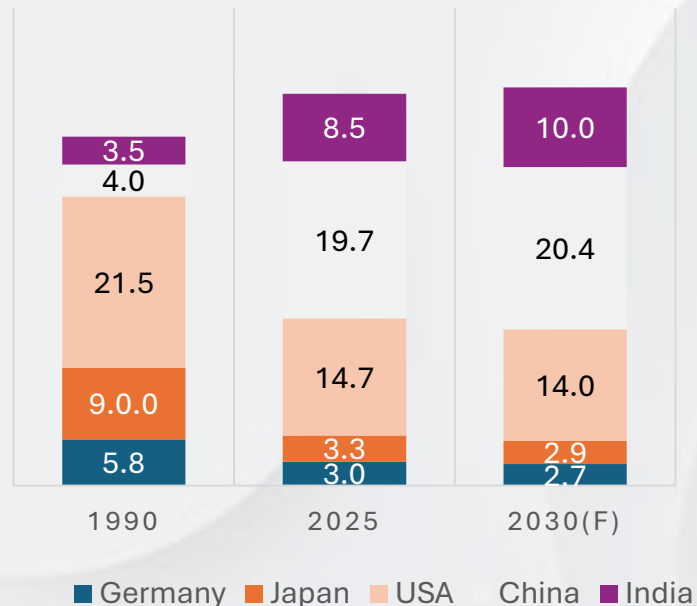
~77%

Indian households are expected to be in middle income group by 2030 (54% in 2018)

\$5k

Projected per capita income in 10 years

Rising share in Global GDP from 3% in 1990 to ~10% by 2030



Opportunity for AU

Our market share is low and expanding

- AU's market share will grow from just 0.5%/0.6% currently
- Benefits from growing India GDP @ 10% nominally
- Expansion in our market share by growing faster than sector

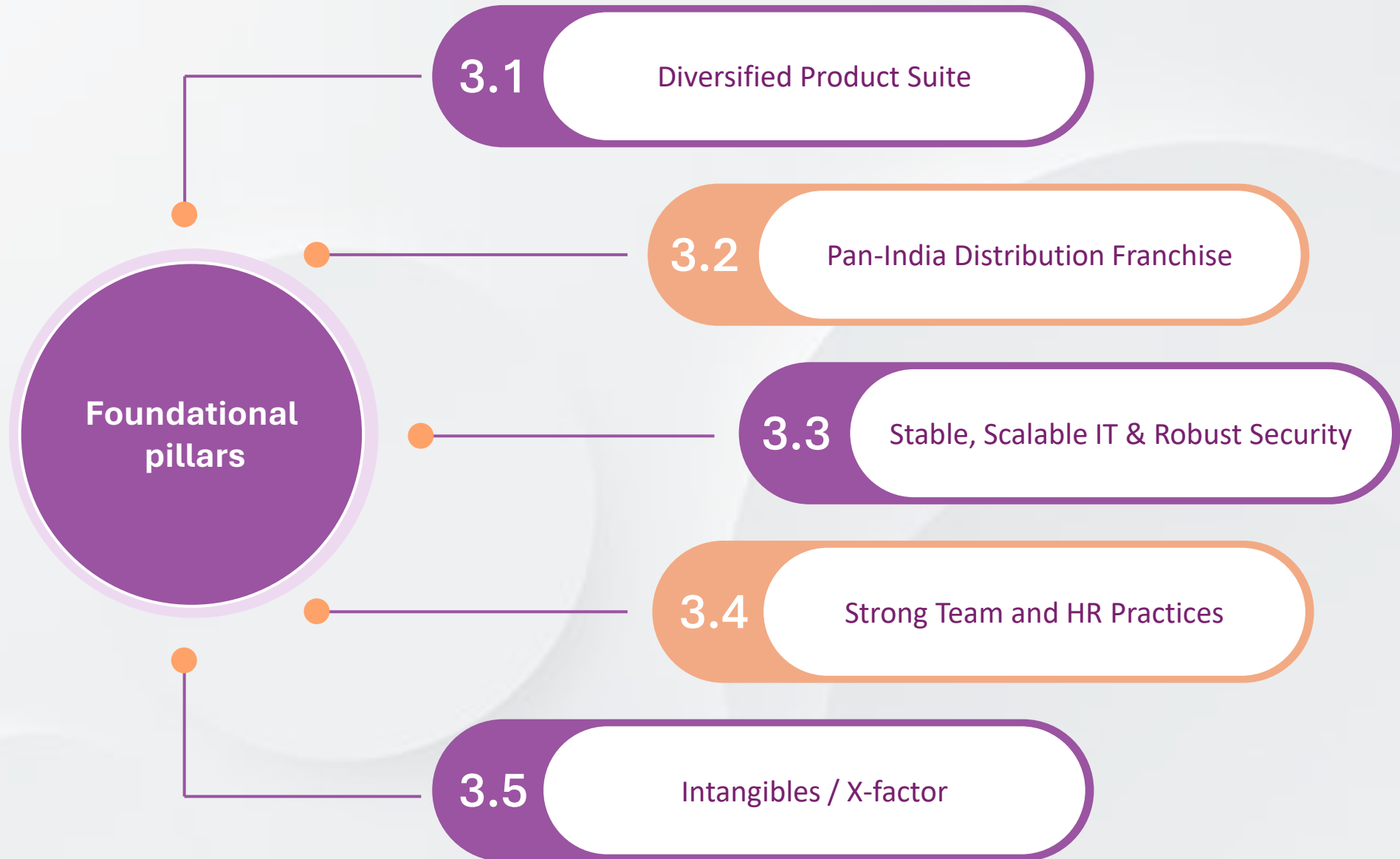
Banking system is expected to grow

- Banking Credit stands at ~1.85 Lac Cr, which grew at CAGR of ~12% in last 5 years
- Banking Deposit stands at ~2.35 Lac Cr, which grew at CAGR of ~11% in last 5 years
- Credit growth is typically ~ 1.5x of the Nominal GDP growth

Opportunity to do more ancillary-banking Activities like

- Asset Management
- Insurance – Life/Non-Life
- Securities

3. Foundation : Strong foundation has been laid



3.1 Foundation : Complete suite of products and digital channels

Deposits 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
- Microfinance
- Home Loan
- Gold Loan
- Credit Card
- Personal Loan
- Small Marginal Farmer
- Overdraft



COMMERCIAL ASSETS

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

Third Party Products



INSURANCE

- Life
- Health
- Motor & General
- Loan Protection
- Asset Protection
- SME
- Employee Benefit
- Insurance Solutions
- With 15 Partners



WEALTH

- Mutual Fund
- ASBA/IPO
- 3 in 1 Broking Services
- PMS, AIF
- REIT/INVIT
- International & Unlisted
- Shares
- Gift City based Inv

Digital Channels



AU0101



AU 0101 Business
Merchant App



Video
Banking



Whatsapp
Banking

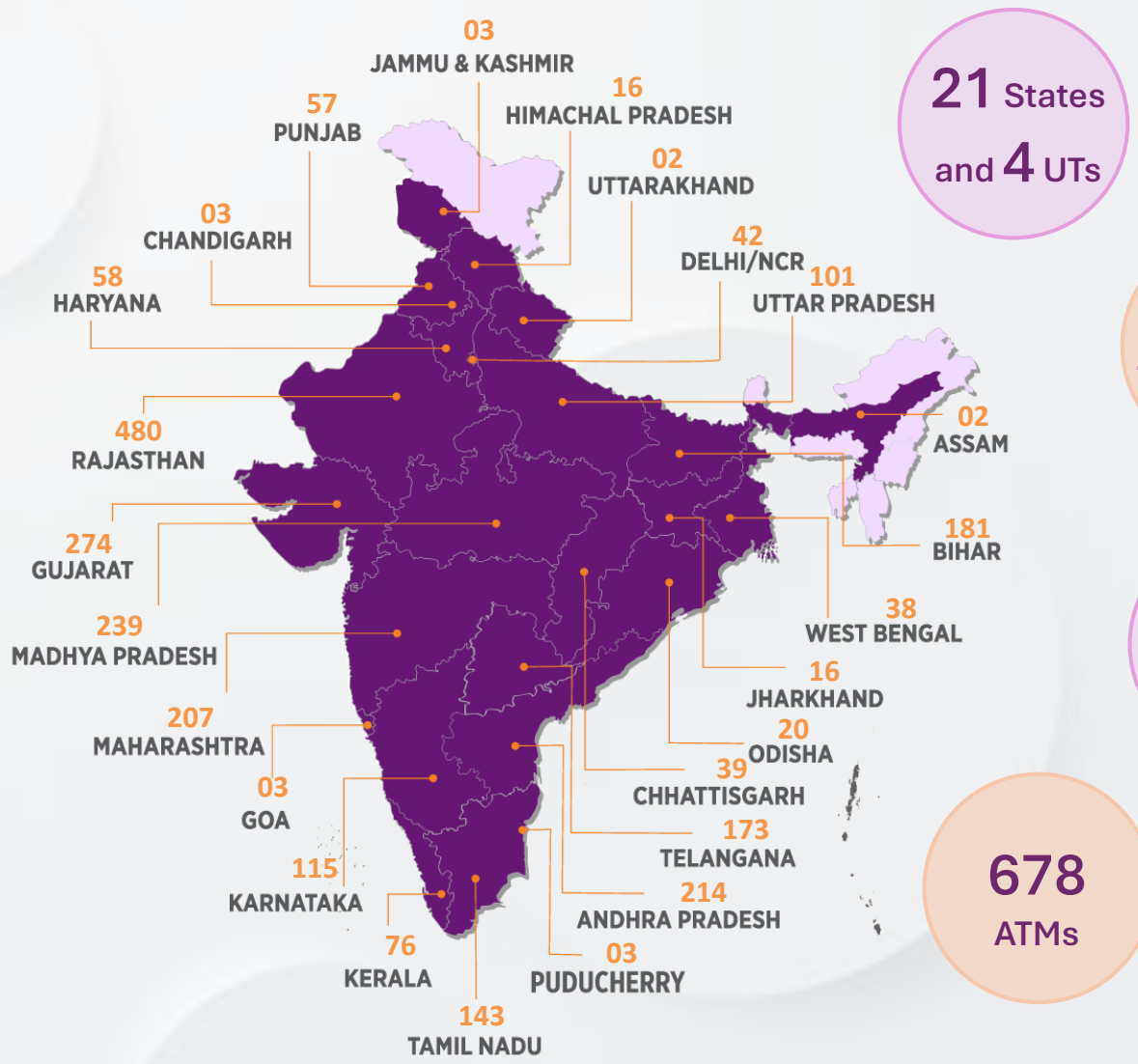


Chat Bot



IVR

3.2 Foundation : Pan-India geographic presence



10 States with more than 100 touchpoints

2,505 Touchpoints

615 Branches	1,100 Asset Centres	790 BO + BC + Unbanked
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473 Districts

678 ATMs

Region	Touchpoints
South	724
North	659
West	484
Central	381
East	257
Total	2,505

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

3.3 Foundation : Stable & scalable tech platform

AVAILABILITY

Bank should be available 24/7

- **Uptime of ~ 99.9%** in FY25 across all critical apps
- **Low Technical Declines** on transactions (e.g. on UPI for the year is ~0.25%)
- **100% capacity built up at DR site.** Entire Switchover from DC to DR is completely automated

SECURITY

Should be completely secure & Compliant

- Deployed best in class security systems to manage different layers
- Continuous focus (investments and monitoring) to remain up to date on cyber risk

CUSTOMER OBSESSED

Convenient, Simple and feature rich

- **AU 0101 and AU 0101 Business** offers very intuitive Interface with 150+ Banking features on a single platform
- A robust Customer 360 platform, powered by AI-driven insights, to enable contextual cross-sell – unlocking long term value

SCALABILITY

Resilience even at peak transaction volume

- Migrated **CBS to the latest version** with decoupled, modular payments stack giving flexibility to operate at scale
- Modernized our Digital apps (AU 0101 & AU 0101 Business) to make it **auto scalable** basis transaction volume

SPEED

Ability to process transactions at Scale

- Processing more than 3.5 million+ UPI txn per day & 10 million+ API Calls are made daily in Core Banking System with response time of less than 42ms
- 5100+ changes moved across various applications and Infrastructure in Q1 FY26

AGILITY

To adapt to ever evolving tech landscape

- Built best-in-class, cloud native data lake to process large scale data in real-time and build AI use cases
- 1,100+ member strong IT team, with 200+ inhouse development focusing on Digital, Data and AI
- Fincare merger & Technology integration completed for all external facing channels.

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

3.4 Foundation : Strong and stable team

Senior team is stable and vintaged

- Good mix of entrepreneurial and professional talent
- **Senior team that led execution in last 10-15 years remains in place** and is highly motivated to lead the universal banking journey
- Average vintage of SMP is ~10 yrs and avg. age is ~45 yrs

Organisation design for Scale

- Assets structured across 4 verticals with seasoned leadership
- **Chief Credit Officer role created** spanning credit policy, underwriting, portfolio management, collections, and legal recoveries to strengthen credit governance
- Integrated **Operations and Technology under one leadership** of COO to enable Tech driven operational efficiency

Moving HQ to Mumbai

- Bought a new building in Mumbai
- **Centralised leadership in new Mumbai HQ**; enhancing stakeholder perception and talent acquisition and talent retention

3.5 Foundation : Intangibles/X-factor

Entrepreneurial culture / Challenging status quo

Bold vision / Thinking big – **Building a Forever Bank**

Long term focus - not playing for galleries

Self belief / 'Yes' we can – we are custodian of trust

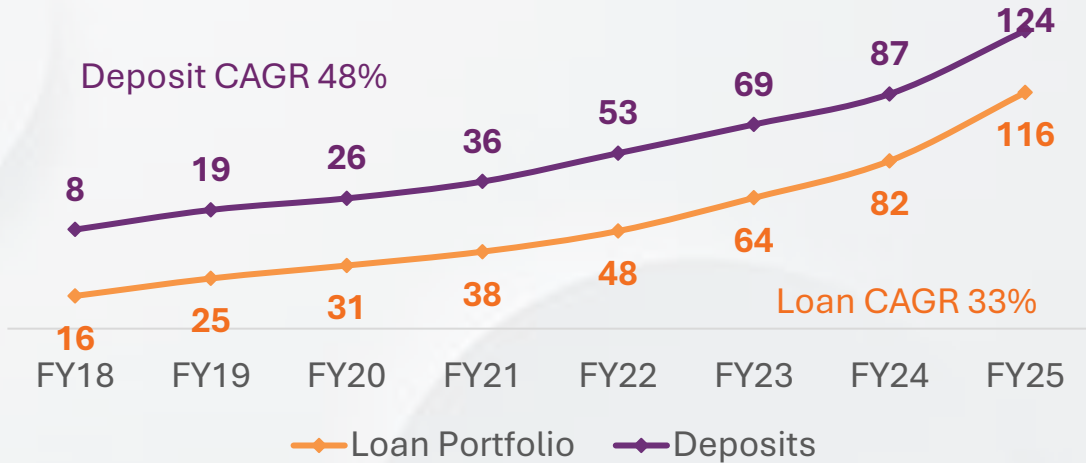
Champion team vs team of champions

Get things done against all odds

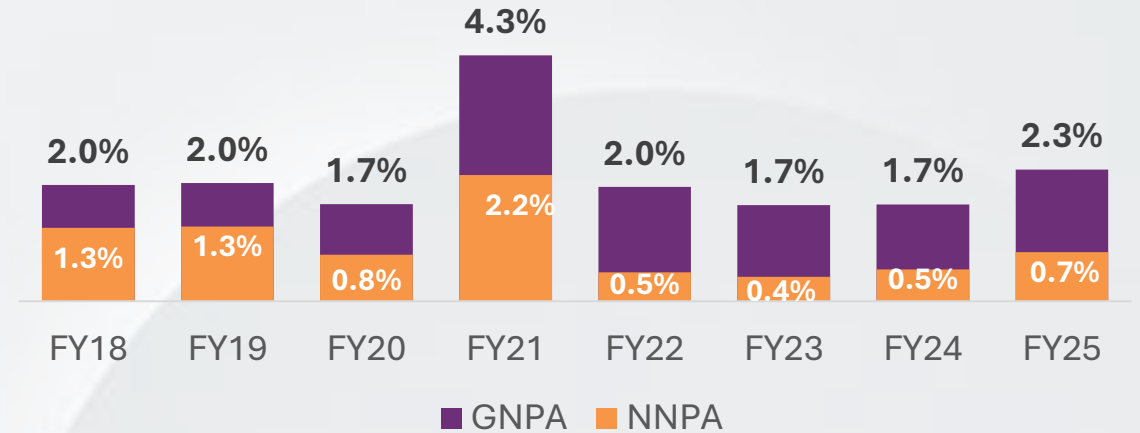
Mentally strong / resilient

4. Execution : Sensible and profitable growth with robust asset quality

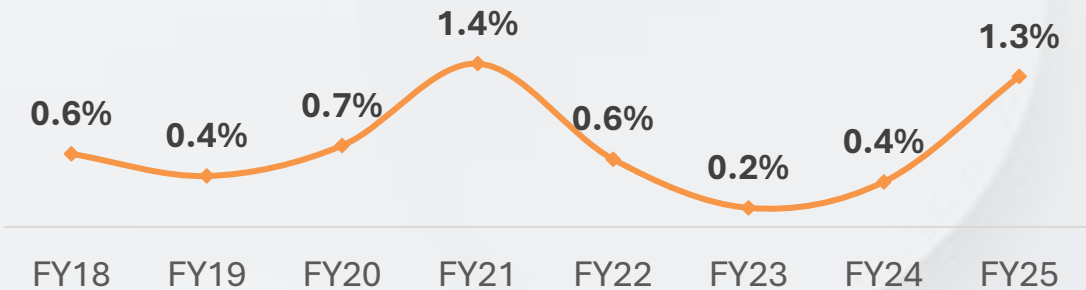
Deposit & Loan growth (₹ '000 Cr)



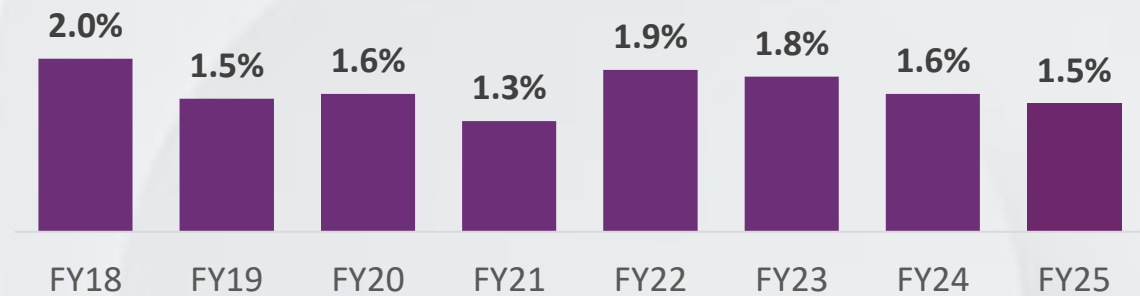
Asset quality profile



Credit cost on Avg total assets



RoA profile* - Bank delivered 1.6% cross cycle RoA



*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

5. Governance : compliance driven by our value system



समझदारी
(Prudence)



ज़िम्मेदारी
(Responsibility)



ईमानदारी
(Honesty)

Integrity and focus on quality governance is a way of life

- Bank is a public good; conducted ourselves with utmost integrity
- **Compliance in both letter and spirit** – no diversion or deviation

Board is independent and diversified

- 9 of 12 directors are non-executive and independent directors
- Chairman of the Board is an ex-Deputy Governor of RBI
- Board is well diversified across domain knowledge

Key regulatory approvals received

- First SFB with in-principle approval for Universal Bank
- Amongst the fastest merger approvals for Fincare SFB
- Obtained AD-I License to start forex offerings



Our growth is tied to the whole country



Geopolitical situation and emanating risks



Scale Management



Ever-evolving Compliances



Digital and cyber security risk



Comparison and competition with well-settled large banks

To summarise...

We have re-imagined ourselves every ~5 years

Financier, Channel partner, NBFC, HFC, SFB and upcoming Universal banking

Universal platform is a tremendous opportunity

Level playing field, greater acceptability, more segments, channels etc.

India will continue to grow

Our asset market share is just 0.6% and opportunity is large

We have all the building blocks in place

Foundation is strong to execute on this once-in a lifetime opportunity



Inspired by the timeless Journey of Gold (Au). Embodied by AU Bank.

Stage of Gold (Au)	What It Represents	AU Bank Parallel
1. Hidden Potential	Gold lies deep underground, full of promise but unseen	AU began in 1996 in the heartland -quiet yet grounded in purpose
2. Unearthing Value	Mining is laborious, requiring belief and persistence	NBFC years were about serving underserved communities with grit and determination
3. Purification & Precision	Gold is separated from impurities and refined to its purest form	As a Small Finance Bank, AU built governance, compliance, and digital-first systems
4. Enduring Legacy	Refined gold is moulded, stamped, and cherished as a legacy	After transition to Universal Bank, AU will continue to be a trusted, listed, and will be positioned as a long-term partner



“क्या कहता है परिंदा
खोल दो मेरे पंख को क्युकी
अभी तो मैंने धरती नापी है...
आसमां अभी बाकि है।”

Next Innings is being started from
Mumbai



Our heartfelt gratitude to the Government of India and the RBI for their unwavering guidance throughout our 30-year journey.

We are truly grateful to our customers and partners for their continued support in achieving this milestone moment.



21 States & 4 UTs



2,505 Touchpoints



1.16 Cr. Customers



53,000+ Employees

I request for your support to build AU as a national asset in times to come.

Thank you!