

Ref. No.: AUSFB/SEC/2025-26/399

Date: January 21, 2026

To,

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

**Sub: Intimation of Newspaper Advertisement of Unaudited Financial Results of the Bank for the Quarter and Nine months ended on December 31, 2025**

Pursuant to Regulation 47 and other applicable provisions of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Unaudited Financial Results of the Bank for the Quarter and Nine months ended on December 31, 2025, has been published in all the editions of "Financial Express" in English Newspaper and in Jaipur edition of "Nafa Nuksan" in Hindi Newspaper on January 21, 2026. The copies of the newspaper advertisements are enclosed for reference.

The above may also be accessed on the website of the Bank at the link-  
<https://www.au.bank.in/stock-exchange-disclosures>.

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](mailto: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



**Strong all-round performance across growth, margins, asset quality and profitability**



Up to **6.50%** interest p.a. & Monthly Interest Payment on  
**AU Savings Account**

Up to **7.10%** interest p.a. on  
**AU Fixed Deposit**

T&amp;C Apply

₹1,74,052 Cr. + 22% Y-o-Y Balance Sheet Size	₹1,38,415 Cr. + 23% Y-o-Y Total Deposits	₹1,29,898 Cr. + 19% Y-o-Y Loan Portfolio	₹19,085 Cr. + 15% Y-o-Y Shareholders' Fund	₹15,864 Cr. + 17% Y-o-Y Total Income	₹1,809 Cr. + 13% Y-o-Y Profit After Tax
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### AU Small Finance Bank Limited

(CIN: L36911RJ1996PLC011361)

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

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

### Statement of Unaudited Financial Results for the quarter and nine months ended December 31, 2025

S. No.	Particulars	Quarter ended December 31, 2023 (Unaudited)	Quarter ended December 31, 2024 (Unaudited)	Nine months ended December 31, 2025 (Unaudited)	Previous year ended March 31, 2025 (Audited)
1	Total Income from Operations	5,45,126.43	4,73,188.52	15,86,417.89	16,59,004.20
2	Net Profit for the period (before Tax, Exceptional and Extraordinary items)	88,416.89	70,322.98	2,39,196.44	2,78,805.41
3	Net Profit for the period before tax (after Exceptional and Extraordinary items)	88,416.89	70,322.98	2,39,196.44	2,78,805.41
4	Net Profit for the period after tax (after Exceptional and Extraordinary items)	66,765.64	52,844.63	1,80,938.48	2,10,592.66
5	Total Comprehensive Income for the period (Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax))	Refer Note (ii)	Refer Note (ii)	Refer Note (ii)	Refer Note (ii)
6	Equity Share Capital	74,718.07	74,423.29	74,718.07	74,453.65
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year	16,42,175.12*	11,89,036.90**	16,42,175.12*	16,42,175.12*
8	Securities Premium Account	5,47,314.41	5,31,882.21	5,47,314.41	5,33,003.70
9	Net worth (Refer Note iii)	18,70,084.80	16,30,042.62	18,70,084.80	16,93,013.28
10	Outstanding Debt	12,02,206.31	9,98,827.24	12,02,206.31	11,65,990.24
11	Outstanding Redeemable Preference Shares	-	-	-	-
12	Debt-Equity Ratio (Refer Note iii)	0.32	0.26	0.32	0.33
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) - ((before and after exceptional item) (not annualised))				
	1. Basic (after exceptional item):	8.94	7.30	24.27	28.32
	2. Diluted (after exceptional item):	8.87	7.08	24.07	28.24
	3. Basic (before exceptional item):	8.94	7.30	24.27	28.32
	4. Diluted (before exceptional item):	8.87	7.08	24.07	28.24
14	Capital redemption reserve	-	-	-	-
15	Debenture redemption reserve	-	-	-	-

\*As at March 31, 2024. \*\*As at March 31, 2024.

Notes:

- The above is an extract of the detailed format of quarter and nine months ended Financial Results filed with the Stock Exchanges under Regulation 33 & 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarter and nine months ended Financial Results are available on the websites of the Stock Exchanges, www.nsdlindia.com and www.bseindia.com and of the Bank www.au.bank.in. The same can be accessed by scanning the QR code provided below.
- Information related to the total comprehensive income and other comprehensive income are not furnished as Ind AS is not yet made applicable to Bank.
- Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 Methodology for computation of the ratios for is as follows:



Debt-Equity Ratio	Represents the Borrowings with residual maturity of more than one year / Sum of Capital and Reserves & Surplus.
Net worth	Calculated as per the Master Circular - Exposure Norms issued by the RBI.

Date: January 20, 2026

For AU Small Finance Bank Limited  
Sanjay Agarwal  
Founder, MD & CEO

1800 1200 1200

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**Strong all-round performance across growth, margins, asset quality and profitability**



Up to  
**6.50%** interest p.a. &  
Monthly Interest  
Payment on  
**AU Savings Account**

Up to  
**7.10%** interest p.a. on  
**AU Fixed Deposit**

TAC APPENDIX

₹ 1,74,052 Cr. ↑ 22% Y-o-Y	₹ 1,38,415 Cr. ↑ 23% Y-o-Y	₹ 1,29,898 Cr. ↑ 19% Y-o-Y	₹ 19,085 Cr. ↑ 15% Y-o-Y	₹ 15,864 Cr. ↑ 17% Y-o-Y	₹ 1,809 Cr. ↑ 13% Y-o-Y
Balance Sheet Size	Total Deposits	Loan Portfolio	Shareholders' Fund	Total Income	Profit After Tax

## एय स्पॉल फाईनेंस बैंक लिमिटेड

(CN: L36911RJ1996PLC011381)

ਪੰਜਾਬ ਕਾਰਿਲਾਈ: 19-A, ਪ੍ਰਲੋਬਰ ਗਾਈਨ, ਤਲਾਮੇਰ ਰੋਡ, ਜਾਧਪੁਰ-302001 ਰਾਜਸਥਾਨ (ਡੇਂਡਿਆ)

फ़ोन: +91-141-4110060, फैक्स: +91-141-4110090, वेबसाइट: [www.au.bank.in](http://www.au.bank.in)

टिसंवर 31, 2025 को समाप्त ईद विमाही एवं नौमासिक के लिए अनुज्ञाक्रियत वित्तीय परिणामों का विवरण

क्र. नं.	विवरण	विचारी समाप्ति दिसेंबर 31, 2025 (प्राप्तकेतिरी)	विचारी समाप्ति दिसेंबर 31, 2024 (प्राप्तकेतिरी)	वैधानिक समाप्ति दिसेंबर 31, 2025 (प्राप्तकेतिरी)	वैधानिक समाप्ति मार्च 31, 2025 (प्राप्तकेतिरी)
1	परियालवर्ती के कुल आय	5,45,126.43	4,73,188.52	15,86,417.89	16,59,004.20
2	अवधि हेतु शुद्ध लाभ (कम/अपवाद तथा अताधारण जटी ले पूर्ण)	88,416.89	70,322.98	2,39,196.44	2,78,805.41
3	अवधि हेतु शुद्ध लाभ कर से पूर्ण (अपवाद तथा अताधारण जटी ले पार)	88,416.89	70,322.98	2,39,196.44	2,78,805.41
4	अवधि हेतु शुद्ध लाभ कर पक्षात (अपवाद तथा अताधारण जटी ले पार)	66,765.64	52,844.63	1,80,938.48	2,10,592.66
5	अवधि हेतु कुल खापक आय (अवधि के लिए लाभ/ (हानि) (काफ पक्षात) तथा अन्य खापक आयों को सम्बिलित करके (काफ पक्षात))	नोट (ii) देखें	नोट (ii) देखें	नोट (ii) देखें	नोट (ii) देखें
6	क्रमता अंत दृष्टि	74,718.07	74,423.29	74,718.07	74,453.05
7	संचय (पुनर्नियन्त्रित संचय छोड़कर) नोटावधि पूर्ण वार्ष के लेखान्तरीचित शुद्धलाभ में दर्शाया गया है	76,42,775.12*	71,89,036.90**	76,42,775.12*	76,42,775.12*
8	प्रतिवर्षी प्रतिस्थित ज्ञाता	5,47,314.41	5,31,882.21	5,47,314.41	5,33,003.70
9	शुद्ध संपत्ति (लोट (ii) देखें)	18,70,084.80	16,30,042.62	18,70,084.80	16,93,032.28
10	बचाव रुपण	12,02,206.31	9,98,827.24	12,02,206.31	11,65,990.24
11	बचाव प्रतिदृद्य अधिकान शेयर	-	-	-	-
12	ज्ञान इंवेस्टी अनुपात (लोट (ii) देखें)	0.32	0.26	0.32	0.33
13	प्रति शेयर अनुपात (क्र. 10 / प्रत्येक कर) (ज्ञानी तथा बंद प्रकालनों हेतु) - (अताधारण जटी ले पहले तथा बाद) (गैर कार्यिक)				
	1. कुल (अताधारण जटी ले पहले)	8.94	7.10	24.27	28.32
	2. तरन (अताधारण मार्ग तथा)	8.87	7.08	24.07	28.24
	3. कुल (अताधारण जटी ले पहले)	8.94	7.10	24.27	28.32
	4. तरन ((अताधारण जटी ले पहले))	8.87	7.08	24.07	28.24
14	पूर्णी प्रतिदान दिवर्ज	-	-	-	-
15	ऋण-पत्र प्रतिदान दिवर्ज	-	-	-	-

\* अर्थ 31, 2025 की \*\* अर्थ 31, 2024 की



काम उत्पादित अनुपात	एक वर्ष से अधिक ही वर्ष परिवर्तनाता अवधि तक आवा/पूँजी के बीच जारी रिजर्व और अधिकारी के अनुपात का प्रतिनिधित्व करता है
शुद्ध संपत्ति	आवाइआई द्वारा जारी मासिक संरक्षित - उत्तराधिकारी वर्गके अनुसार गणना की गई

दिनांक: 20 जनवरी, 2025

1800 1200 1200

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एवं अंतिम पाठ्योंसे दोनों लिंगोंके लिए  
संक्षेप अपाराह्न  
पाठ्योंसे निर्मित राष्ट्रीय छवि ली है जो