Q2’FY27 Earnings presentation

24th October 2026

Sustainable Business Model | Retail Focused | Tech-Led | Customer Centric | Well-Governed

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Note: All financial numbers in the presentation are from audited financials or limited reviewed financials or based on management estimates.

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Q2'FY27 – Consistently delivering across parameters

Deposits

- **Deposits grew 29% YoY (8% QoQ) to ~₹1.70 lac cr vs. ~18% estimated growth in banking sector**
  - CASA deposits grew 29% YoY and 11% QoQ, CASA ratio grew 72 bps sequentially to 29.5%
  - Cost of Funds (CoF) declined by 43bps YoY and 7 bps QoQ to 6.41%

Gross loan portfolio

- **Loans grew 25% YoY (7% QoQ) to ₹1.54 lac cr vs. ~19% estimated growth in banking sector**
  - Disbursement grew 33% YoY and 12% QoQ driven by broad-based growth across businesses
  - Secured business (Retail + Commercial) grew 26% YoY and 5% QoQ; Unsecured business grew 23% YoY and 8% QoQ

Operating efficiency

- **Cost-to-assets (ex guarantee premium) at 3.9% compared to 4.0% in Q2'FY26**
  - Improvement despite strong business growth and ongoing investment in distribution, manpower, branding and tech

Asset quality

- **Slippages and asset quality both improved YoY with GNPA at 1.99%, NNPA at 0.81%**
  - Slippages improved YoY to 2.6% (vs. 3.3% in Q2'FY26), supported by improvement in unsecured businesses; slippages in secured businesses remained stable
  - Credit cost, incl. guarantee premium, improved 45 bps YoY to 0.8% (vs. 1.2% in Q2'FY26)

Profitability & Capital

- **RoA/RoE for Q2'FY27 at 1.7%/16.1% and for H1'FY27 at 1.7%/15.8% respectively**
  - NIM expanded 33 bps YoY to 5.8% from 5.5% in Q2'FY26
  - Core PPoP (ex treasury gains) grew strongly at 31% YoY led by 32% NII growth and 16% growth in core other income
  - PAT up 53% YoY at ₹858 cr (vs. ₹561 cr in Q2'FY26)
  - Tier I capital ratio at 16.8% and total CRAR at 18.5%

Q2'FY27 – Other highlights

AI & Tech Update

Foundation built. Adoption scaling. AI becoming enterprise-wide

- **One strategy, three engines:** Run, Build, Transform; each with dedicated teams and leaders
- **Digital Adoption**: >95% bank transactions done digitally; 46+ lac registered users on AU 0101 with 19.4 lac MAUs
- **Employee Tech:** 60%+ straight-through customer onboarding; 25K+ sales management app users; ~5% of the Q2 disbursements via cross-sell lead platform
- **AI-Native Bank:** Gold Loan Agentic LOS live across 40 branches, >2.5 k loans disbursed; application will be rolled to 100 branches
- **Data & AI Impact:**
  - ₹500+ cr of unsecured loans disbursed in Q2 through scorecard led model
  - Auto resolution of more than 50% AML alerts
  - 19+ voice bots deployed with ₹500+ cr loans disbursed YTD with 50% lower opex

Leadership strength

Leadership depth further strengthened

- Mr. Anil Agarwal joined as Senior Executive Group Head, with nearly three decades of experience, to lead Commercial & Institutional Banking business
- Mr. Amol Padhye assumed the role of CRO and will further strengthen enterprise-wide risk management
- New corporate office in BKC area, Mumbai - Senior leadership to transition to new office over next few months

Distribution, Ratings & Recognition

Franchise expansion and institutional recognition received during the quarter

- Received SEBI approval for providing UPI Sponsorship Services under the ASBA framework for IPOs and Public Issues
- ICRA upgraded the outlook on long-term credit rating to Positive from Stable while retaining rating at 'ICRA AA'
- Added 45 new deposit branches and 100+ asset centers in Q2 taking the total touchpoints to 3,103
- Ranked 54th in 'Large category' among Asia's Best Workplaces for 2026 by Great Place to Work

Performance summary (1/3)

Deposit and Liquidity as at 30th Sep, 2026

Total deposits	₹1,70,460 cr ↑ 29%
CA Deposits	₹11,693 cr ↑ 55%
SA Deposits	₹38,595 cr ↑ 23%
Cost of Funds (Q2)	6.41% ↓ 43 bps
CD Ratio ex of refinance	80%
LCR Ratio (Q2)	116%

Deposits & Cost of Funds

- Focus on three core pillars - Granularity, Stability, and Cost of funds
  - **Granularity:** CASA deposits cross ₹50,000 cr and grew 29% YoY led by 55% growth in CA and 23% in SA
  - **Stability:** Stable deposits (CASA + Retail TD + Non-callable Bulk TD) formed 79% of total deposits; Within bulk deposits, focus remains on transactional deposits and non-callable deposits
  - **CoF:** Declined 7 bps QoQ to 6.41% from 6.48% in Q1'FY27 benefiting from stronger transactional current account flows and improvement in CASA ratio to 29.5%, up 72 bps QoQ
- FCNR deposit mobilization in the special RBI window was constrained in the absence of any offshore branch; Bank garnered ~$230mn of FCNR deposits in this specific period

CD ratio/Loan to Deposit ratio (LDR)

- CD ratio was 87% at Sep'26 compared to 87% at Sep'25
- After adjusting for loans against which refinance was availed from domestic Development Finance Institutions (DFIs), CD ratio stands at 80% (vs. 81% at Sep'25)

Liquidity Coverage Ratio (LCR)

- Average LCR for Q2'FY27 was 116%, compared to 119% in Q2'FY26 and Q1'FY27
- Bank carries additional liquidity equivalent to 10-15% of LCR in the form of high-quality, liquid, non- LCR investments

Growth is YoY unless specified.

Performance summary (2/3)

Advances and asset quality at 30th Sep, 2026

Gross loan portfolio	₹1,53,769 cr ▲ 25%
Gross advances (GA)	₹1,50,291 cr ▲ 28%
GA Yield (Q2)	13.6% ▼ 27 bps
Gross NPA	1.99% ▼ 42 bps
Net NPA	0.81% ▼ 7 bps
Credit cost ex. Premium (Q2)	0.7% ▼ 49 bps
Provisioning coverage (PCR)	83%

Loan Portfolio

- Gross loan portfolio registered a growth of 25% YoY and 7% QoQ
  - Secured businesses (Retail + Commercial) grew 26% YoY and 5% QoQ, led by Wheels, Gold loans, Business banking and Renewable energy
  - Unsecured businesses (Inclusive Banking, Credit card, PL) grew 23% YoY and 8% QoQ
  - Commercial banking non-fund book at ₹12,000 cr+
- Yield on gross advances declined by 9 bps QoQ to 13.6% largely led by changes in loan mix
  - ~68% of loan book is fixed rate; additionally, ~3% book is on floating rates, most of which is currently in fixed interest period

Asset quality and PCR

- Slippages improved YoY to 2.6% (vs. 3.3% in Q2'FY26), supported by improvement in unsecured, while slippages in secured businesses remained stable YoY
- GNPA ratio declined by 42 bps YoY to 1.99% (vs. 2.41% at Sep'25) and NNPA ratio improved by 7 bps to 0.81% (vs. 0.88% at Sep'25)
- Annualized credit cost (incl. guarantee premium) was 0.8%, compared to 1.2% a year ago
- PCR excluding technical write-offs stood at 60% (~67% after including contingency provisions and benefit from portfolio secured under government guarantee schemes)

Growth is YoY unless specified. PCR includes technical write-offs.

Performance summary (3/3)

Financial performance – Q2'FY27

Net interest income	₹2,820 cr ↑32%
Core Other income	₹736 cr ↑16%
Operating expenses	₹2,077 cr ↑26%
Net Profit	₹858 cr ↑53%
BVPS / EPS	₹290/ ₹11 ↑18%/52%
NIM	5.8% ↑33 bps
RoA / RoE	1.7% / 16.1% ↑27 bps/ 365 bps
Tier-I / CRAR	16.8%/18.5%

Earnings

- ❑ NII grew 32% YoY supported by strong loan growth and expansion in margins by 33 bps YoY
  - NIM moderated by 9 bps QoQ driven by higher share of investments to total assets and seasonality
- ❑ Core other income up 16% YoY driven by higher business volumes and growth in credit card & transaction banking fee
- ❑ Total other income was up 8% YoY impacted by muted treasury gains

Operating expenses

- ❑ Operating expenses increased 26% YoY, reflecting higher business volumes and investment in distribution, manpower, branding and tech
- ❑ Cost-to-asset (excl. guarantee premium) was at 3.9% vs. 4.0% in Q2'FY26
- ❑ Operating leverage continues to play out on underlying basis and expect cost-to-assets to improve on a full year basis

Profitability

- ❑ PPoP increased 25% YoY to ₹1,514 cr; Core PPoP (ex treasury gains) increased by 31% YoY to ₹1,480 cr
- ❑ Provisions down 25% YoY to ₹359 cr led by normalisation in unsecured loans
- ❑ PAT up 53% YoY to ₹858 cr; annualised RoA at 1.7% and RoE at 16.1%

Note: Growth is YoY unless specified;
NIM is calculated on daily avg. of interest earning assets including off book; for profitability ratios, average total asset is derived by taking average of monthly total assets

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Profit & Loss statement

(All Figures in ₹ crore)	H1'FY27	H1'FY26	YoY	Q2'FY27	Q2'FY26	YoY	Q1'FY27	QoQ	FY26
Income									
Interest Earned	10,915	8,890	23%	5,612	4,511	24%	5,303	6%	18,636
Interest Expended	5,399	4,701	15%	2,792	2,367	18%	2,607	7%	9,524
Net Interest Income	**5,516**	**4,189**	**32%**	**2,820**	**2,144**	**32%**	**2,695**	**5%**	**9,113**
Other Income	1,459	1,523	-4%	770	713	8%	689	12%	2,978
Net Total Income	**6,975**	**5,712**	**22%**	**3,590**	**2,857**	**26%**	**3,385**	**6%**	**12,091**
Expenses									
Employee Cost	2,158	1,784	21%	1,094	919	19%	1,064	3%	3,828
Other Operating Expenses	1,868	1,406	33%	983	729	35%	885	11%	3,154
Operating Expenses	**4,026**	**3,190**	**26%**	**2,077**	**1,647**	**26%**	**1,949**	**7%**	**6,982**
Core PPoP	2,906	2,143	36%	1,480	1,131	31%	1,426	4%	4,720
PPoP	**2,949**	**2,522**	**17%**	**1,514**	**1,210**	**25%**	**1,435**	**5%**	**5,109**
Provisions	731	1,014	-28%	359	481	-25%	371	-3%	1,615
Profit Before Tax	**2,218**	**1,508**	**47%**	**1,154**	**729**	**58%**	**1,064**	**8%**	**3,494**
Tax expenses	565	366	54%	297	168	77%	268	11%	838
Profit After Tax before exceptional items	**1,654**	**1,142**	**45%**	**858**	**561**	**53%**	**796**	**8%**	**2,656**
Exceptional Items*	-	-	N.A	-	-	N.A	-	N.A	15
Profit After Tax	**1,654**	**1,142**	**45%**	**858**	**561**	**53%**	**796**	**8%**	**2,641**

Note: *FY26 Exceptional Items includes ₹20 cr (pre-tax) provisioning arising from the implementation of the New Labour Code

Other Income

(All Figures in ₹ crore)	H1'FY27	H1'FY26	YoY	Q2'FY27	Q2'FY26	YoY	Q1'FY27	QoQ	FY26
Loan Assets Processing & Other Fees	719	581	24%	375	319	17%	344	9%	1,299
General Banking, Cross Sell & Deposits related fees	401	380	6%	215	223	-4%	186	15%	871
Credit Card	193	113	71%	94	56	68%	99	-5%	263
Transaction Banking & Forex Income	98	66	49%	51	34	51%	48	7%	149
Miscellaneous	5	4	24%	2	2	15%	3	-23%	7
Core Other Income	**1,416**	**1,145**	**24%**	**736**	**634**	**16%**	**680**	**8%**	**2,589**
Income from Treasury Operations	43	379	-89%	34	79	-57%	9	262%	389
Total Other Income	**1,459**	**1,523**	**-4%**	**770**	**713**	**8%**	**689**	**12%**	**2,978**
Other Income as % of Net Interest Income	**26%**	**36%**	**N.A**	**27%**	**33%**	**N.A**	**26%**	**N.A**	**33%**

Key ratios

Particulars		H1'FY27	H1'FY26	Q2'FY27	Q2'FY26	Q1'FY27	FY26
Profitability	NIM	5.8%	5.4%	5.8%	5.5%	5.9%	5.7%
	Gross advance yield	13.7%	14.0%	13.6%	13.9%	13.7%	13.9%
	Cost of funds	6.44%	6.96%	6.41%	6.83%	6.48%	6.75%
Efficiency	Cost-to-assets (excl. guarantee premium)	4.0%	4.0%	3.9%	4.0%	4.0%	4.1%
	Cost to Income ratio (excl. guarantee)	56.7%	55.5%	56.8%	57.2%	56.6%	57.4%
Balance sheet	CD ratio (excl. refinance)	80%	81%	80%	81%	80%	80%
	LCR	117%	121%	116%	119%	119%	120%
	Tier-I ratio	16.8%	18.1%	16.8%	18.1%	17.1%	16.9%
	CRAR	18.5%	20.0%	18.5%	20.0%	18.9%	18.7%
Asset quality	GNPA	1.99%	2.41%	1.99%	2.41%	2.10%	2.03%
	NNPA	0.81%	0.88%	0.81%	0.88%	0.76%	0.74%
	Credit cost (incl. guarantee premium)	0.8%	1.3%	0.8%	1.2%	0.8%	1.0%
	PCR (excl. technical w/off)	60%	64%	60%	64%	64%	64%
	PCR (incl. technical w/off)	83%	84%	83%	84%	85%	85%

Balance sheet

(All Figures in ₹ crore)	30th Sep'26	30th Sep'25	YoY	30th Jun'26	QoQ
Liabilities					
Shareholders Fund	21,810	18,316	19%	20,885	4%
Deposits	1,70,460	1,32,509	29%	1,57,727	8%
Borrowings	14,239	10,319	38%	13,419	6%
Other Liabilities and Provisions	5,295	4,397	20%	5,093	4%
Total Liabilities	**2,11,804**	**1,65,542**	**28%**	**1,97,125**	**7%**
Assets					
Cash and Bank Balances	10,865	7,305	49%	8,483	28%
Investments	47,530	38,382	24%	45,793	4%
Advances	1,48,508	1,15,705	28%	1,38,572	7%
Fixed Assets	1,543	1,322	17%	1,473	5%
Other Assets	3,358	2,828	19%	2,803	20%
Total Assets	**2,11,804**	**1,65,542**	**28%**	**1,97,125**	**7%**
Securitised Assets	**3,478**	**5,352**	**-35%**	**3,789**	**-8%**

- RWA to Total Assets stands at 59% as on 30th Sep'26

RoA Tree

RoA Tree %	H1'FY27	H1'FY26	Q2'FY27	Q2'FY26	Q1'FY27	FY26
Net Interest Income (NII)	5.5%	5.3%	5.5%	5.3%	5.6%	5.4%
Other Income	1.5%	1.9%	1.5%	1.8%	1.4%	1.8%
Net Total Income	7.0%	7.2%	6.9%	7.1%	7.1%	7.2%
Cost to Assets	4.0%	4.0%	4.0%	4.1%	4.1%	4.2%
PPoP	3.0%	3.2%	2.9%	3.0%	3.0%	3.0%
Credit Cost	0.7%	1.3%	0.7%	1.2%	0.8%	1.0%
PBT	2.2%	1.9%	2.2%	1.8%	2.2%	2.1%
Tax	0.6%	0.5%	0.6%	0.4%	0.6%	0.5%
PAT/ RoA	**1.7%**	**1.4%**	**1.7%**	**1.4%**	**1.7%**	**1.6%**
RoE	**15.8%**	**12.9%**	**16.1%**	**12.4%**	**15.6%**	**14.2%**
EPS (₹)	**22**	**15**	**11**	**8**	**11**	**35**
BVPS (₹)	**290**	**245**	**290**	**245**	**279**	**267**

RoA Tree is computed basis monthly average of total assets

Asset quality - NPA movement

Figures in ₹ cr

NPA movement	Q2'FY27	Q2'FY26	Q1'FY27
Opening GNPA	2,948	2,751	2,756
Additions during the period*	906	908	798
Less: Recoveries & Write Offs during the period	866	824	605
Closing GNPA	**2,988**	**2,835**	**2,948**

NPA summary	Q2'FY27	Q2'FY26	Q1'FY27
Gross NPA	2,988	2,835	2,948
Less: Cumulative Provisions	1,783	1,820	1,889
Net NPA	1,205	1,016	1,060
Gross NPA Ratio	1.99%	2.41%	2.10%
Net NPA Ratio	0.81%	0.88%	0.76%
Provision Coverage Ratio	**83%**	**84%**	**85%**
Provision Coverage Ratio (Excluding technical write-off)	60%	64%	64%
Write offs	**469**	**433**	**240**

- ~8.4% of the gross advances are covered under various government guarantee schemes; CGFMU coverage on MFI book is ~99%, includes portfolio identified for coverage in Q2'FY27
- PCR (excl technical write-off) stands at ~67% post incl. contingency provisions and benefit from portfolio secured under Govt. gtee schemes

*Additions/Reductions to GNPA presented for the quarter exclude any intra-quarter additions and reductions i.e. Loans which slipped into NPA during the quarter, and got subsequently upgraded/write off within the same quarter are excluded

Overview of provisions

Figures in ₹ cr

Particulars	Sep'26			Jun'26		
	Loan Amount	Provisions	Coverage	Loan Amount	Provisions	Coverage
GNPA	2,988	1,742	58%	2,948	1,848	63%
Covid related restructuring (Standard)	203	34	17%	217	36	17%
Contingency provisions		30			37	
Floating provisions		41			41	
Stressed and contingencies provisions	**3,191**	**1,846**		**3,165**	**1,962**	
Provisions towards Standard Assets		520			476	
Total Provisions		**2,367**			**2,438**	

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Our technology strategy

Foundation is well built for next phase of growth

RUN | Resilient Core

Protect the core while improving operating leverage

- DC modernization completed by inhouse team
- Cloud-native, API-first architecture
- AIOps for real time application and transaction monitoring

99.9%+ Application uptime

200+ Open Banking APIs on APIgee

70% Hybrid-cloud footprint

Already built our tech architecture

BUILD | Digital Evolution

Scale digital adoption and reduce cost-to-serve

- AU 0101 App evolution, incl. AU 0101 Business
- Digital Customer Onboarding, Engagement and Servicing

46 Lac+ Registered users on AU 0101

>95% Total bank transactions done digitally

Make digital primary engagement channel

Focus of investment

TRANSFORM | Data, Analytics & AI

Create a future-ready, AI – Native Bank

- Unified customer and transaction data foundation for real-time decisioning
- Gold Loan agentic LOS Live. 2,500+ Loans disbursed across 40 branches. Being rolled out to 100 branches

35+ Scorecards in Production

100+ AI-enabled engineers

19 Voice AI Agents deployed

Scale AI from use cases to operating model

Continuous Improvements

SECURE | Controlled Execution

Scale AI safely while strengthening risk and governance

- AI-powered threat defense
- Zero-Trust architecture
- Security by design

~83% Endpoint alerts resolved through automation

~91% Alerts resolved at external surface level

Make trust and control a competitive moat

Strong foundational pillars → **Forefront of digital transformation** → **Heavily focusing on AI and tech for next phase of growth** → **Security & regulatory compliance embedded throughout**

A cloud-native, AI-enabled bank on resilient infrastructure and secure governance

Consumer tech: a digital-first storefront on a secure, modern core

19.4 L	3.02 L	43%	92/100
Monthly active users[1]	Daily active users[1]	MAU /Registered Users stickiness[1]	App health score[2]

AU 0101 and AU 0101 Business carry 80% of service interactions[3]

AU 0101 | Retail Customers

- ❑ Unified acquisition, payments, service and cross sell layer
- ❑ Enhanced UPI, PFM and engagement layer
- ❑ Video KYC led customer acquisition
- ❑ Simplified experience and personalization

AU 0101 BUSINESS | Business Customers[4]

- ❑ Full stack QR module including acquisition and management
- ❑ Unified banking, payments and collections platform for businesses
- ❑ Engagement and business management layer

PAYMENTS | Income Stream

- ❑ Full stack payment suite exposed as APIs for corporates
- ❑ Scalable UPI issuing and acquiring stack
- ❑ NETC issuance and acquiring stack
- ❑ Complete BOU and COU suite

Security & Monitoring

Secure by design

- ❑ Real-time monitoring across app, web, UPI and cards
- ❑ Sub-50 ms transaction scoring for all digital transactions
- ❑ Comprehensive in-app protection against fraud

1. Includes adoption across AU0101, AU0101 Business MB and IB;
2. AU 0101 MB and IB;
3. Including other digital platforms;
4. Available for Individual and Sole Prop, QR for all non-individuals

Employee tech: one digital workspace to onboard, sell, serve and monitor

60%+	25K+	2 min
Straight-through onboarding	Sales Management app users	Four-click personal loan

Straight-through onboarding, one sales workspace and automated lead orchestration replace manual handoffs across 25,800 employees

ONBOARD | Paperless Onboarding

- ❑ CASA opening fully digital, with risk checks for mule detection
- ❑ Predictive models and bundled cross-sell embedded in onboarding Journeys
- ❑ Wheels, personal loan and Credit cards on Salesforce and FICO
- ❑ Agentic LOS for mortgage and commercial lending in pipeline

SELL & SERVE | Sales Management

- ❑ One bank-wide workspace; 85%+ of eligible users onboarded
- ❑ 17 lac leads and 20 lac tasks pushed straight to lending systems
- ❑ 5.5 lac outbound calls via built-in cloud telephony

MONITOR | Control Function, Finance, HR

- ❑ One platform for Risk, Audit, Compliance and Vigilance
- ❑ Darwinbox - mobile first HRMS for complete digital lifecycle management of Employee
- ❑ Finance process digitized including paperless payouts on Oracle Fusion

Cross Lead Platform
Automated capture, de-dup, routing

- ❑ 2 Lac+ unique leads captured with real-time funnel visibility
- ❑ ~5% of total disbursements in Q2'FY27 across 5K+ loans

Data & AI: from one data foundation to measurable business impact

₹500+ cr	₹240 cr	10x	>50%
Incremental loan book, scorecard-led	Annualised incremental card spends	PL cross-sell conversion uplift	AML alerts auto-closed by ML

Data Platform

- **Lakehouse:** single source of truth across core, digital and partner systems, with real-time streaming
- **Self-serve BI:** governed dashboards and query builder replace manual MIS and Excel
- **Customer 360:** one customer view with AI-based summary
- **Governance:** quality, lineage and access controls; DPDP-aligned

Cross Sell and Credit Underwriting

- **Scorecards:** 30+ risk and cross-sell models in production
- **Cards :** ₹100 cr + disbursed as Loan on Cards* & ₹120 cr incremental spends through scorecards in H1'FY27
- **Personal loans :** ₹450 cr+ cross-sell through pre-approved scorecards in Q2'FY27
- **Secured lending:** Wheels scorecards for Personal Car in production

AML & Fraud Analytics

- **Scorecards:** 6 models in production across fraud and AML Monitoring
- Acquisition Fraud on CASA book
  - Overall SVR reduced by 15% in Savings Account onboarding
- Transaction Fraud & AML
  - Auto-resolution of >50% AML alerts
  - 49% Bad Rate on ML detected mules through MuleHunter.ai on Savings Account

Governed by Design
Data & AI

- Monthly model-monitoring dashboards
- Precision, drift and explainability tracked
- Full audit trail across the model estate

* Includes Smart Loan and Xpress Loan

Six bets - reimagining how we operate

Embed AI decisively into the core operating model - deterministic, auditable Agentic AI across customer engagement, lending journeys and enterprise operations

Agentic Platform in production – collaboration with Dialoqa & Intellect

Deterministic, rule-driven platform for high-speed, personalised engagement with full end-to-end traceability

Agentic Framework - Lending LOS

- ❑ Gold Loan LOS working seamlessly across 40 branches; 2,500+ loans disbursed so far
- ❑ Extending the agentic framework to Mortgage, Commercial Banking, Wheels, Personal Loan and Credit Card journeys

Voice AI - Service & Cross-Sell

- ❑ Model-agnostic, multilingual voice platform for end-to-end lead management and cross-sell.
- ❑ 19 Voice Bots deployed; ~₹ 500 cr Loan disbursed YTD through Voice bots
- ❑ Extended reach at ~50% lower cost observed
- ❑ Extended bots to few customer servicing use cases as well

AI Centre of Excellence

- ❑ Unify internal talent, global partners and capabilities to identify and scale AI use cases bank-wide
- ❑ 50+ AI use cases identified
- ❑ 5 processes planned for deployment in H2'FY27

Developer Productivity

- ❑ AI coding tools - Codex and Claude Code - to accelerate engineering velocity across teams.
- ❑ 2 Applications, built end to end through AI, deployed
- ❑ ~100 engineers onboarded; > 1.5 Lac lines of code generated. More than 3 billion tokens consumed

Security for AI & AI for Security

Purpose-built controls for AI systems; AI deployed proactively to strengthen the Bank's defense

1 KEY UPDATES

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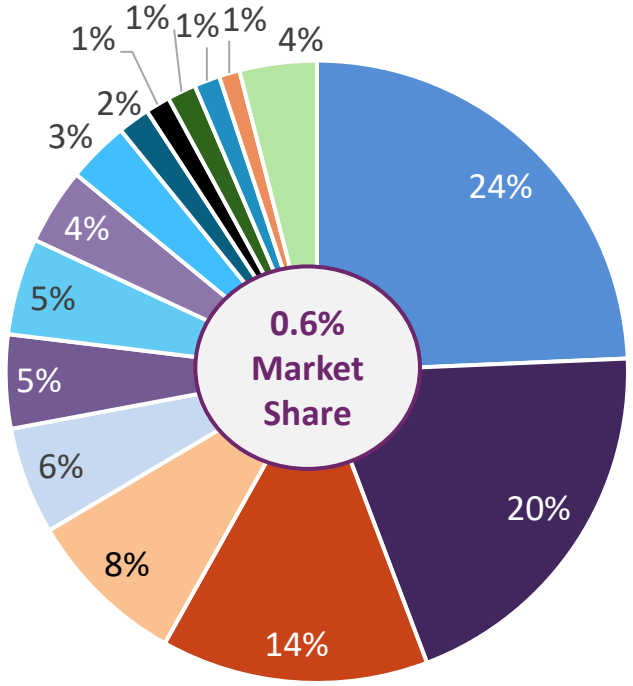
4 BUSINESS UPDATE

5 ABOUT AU SMALL FINANCE BANK

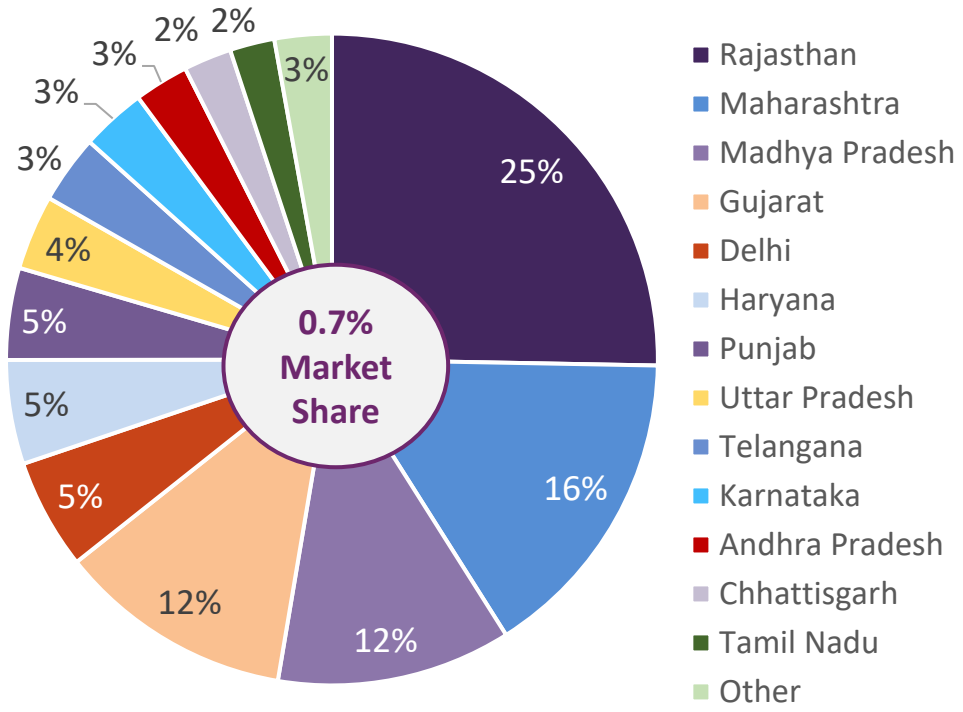
Geographic diversification - Distribution of deposits & advances

All figures are as on 30th Sep'26

Deposits



Gross Loan Portfolio (GLP)



Garnering deposits from Urban markets and disbursing in Core markets

% Share in	Deposits	GLP
Core markets	16%	61%
Urban markets	84%	39%
Total	**100%**	**100%**

Market share is calculated on figures available in RBI weekly supplement data as on 30th Sep'26; Core Markets are smaller centres in rural/semi-urban which typically have a local economy built around agriculture and small businesses, and which have traditionally been our traditional markets for lending; Urban markets are other than core markets (both are as per internal classification)

Distribution - Pan-India geographic presence

21 States and 4 UTs

3,103 Touchpoints

526 Districts

558 Urban Branches

820 ATMs

Our Touchpoints

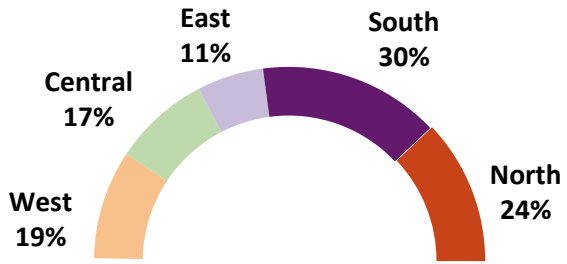
766 Branches

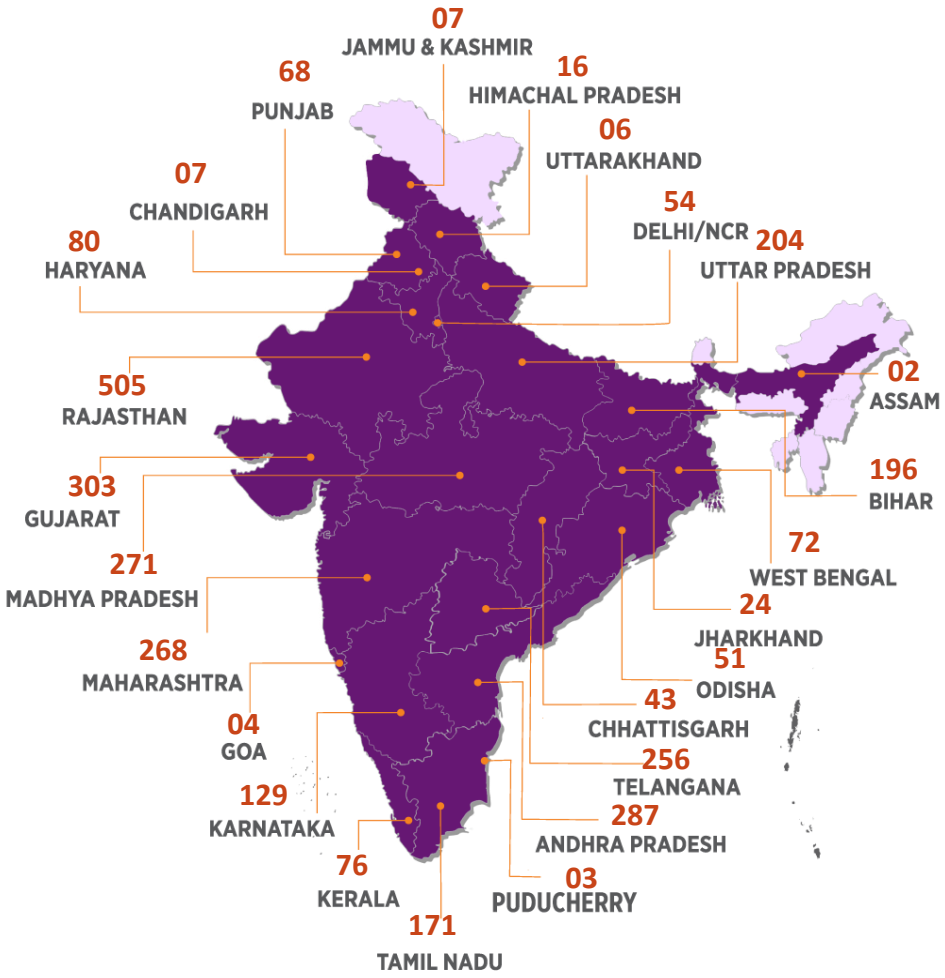
1,372 Asset Centres

965 BO + BC + Unbanked

Net **183** Touchpoints added in Q2'FY27

10 States with more than 100 touchpoints





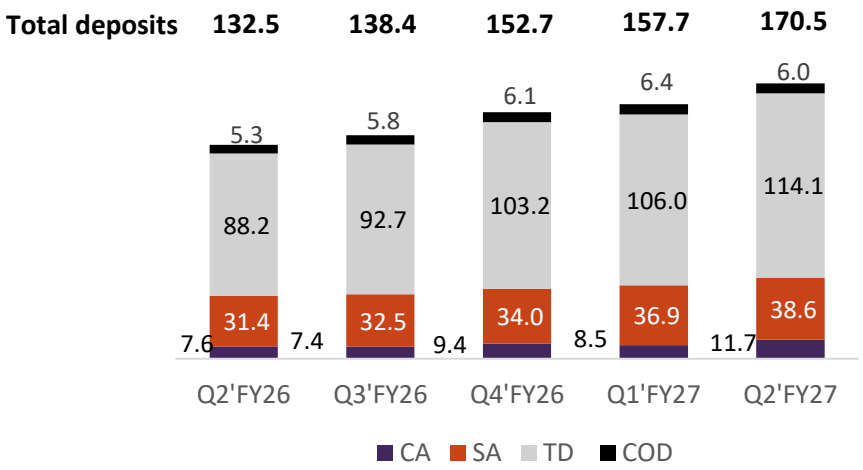
- Local sourcing and collections
- Urban deposit gathering
- Cross-sell into former Fincare markets
- National asset-product expansion
- Brand and consumer trust

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

Deposits - Book snapshot

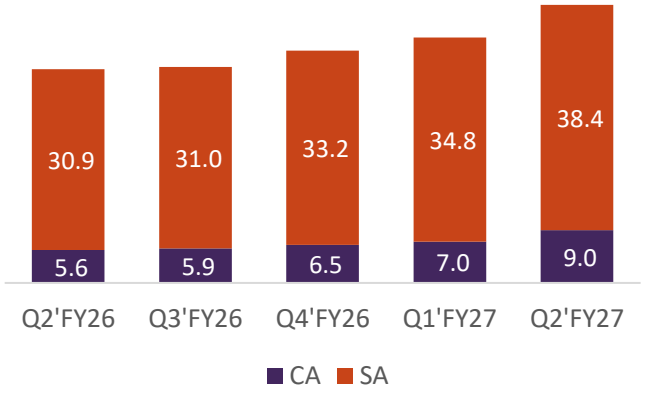
(₹ in '000 crore)

Deposit mix

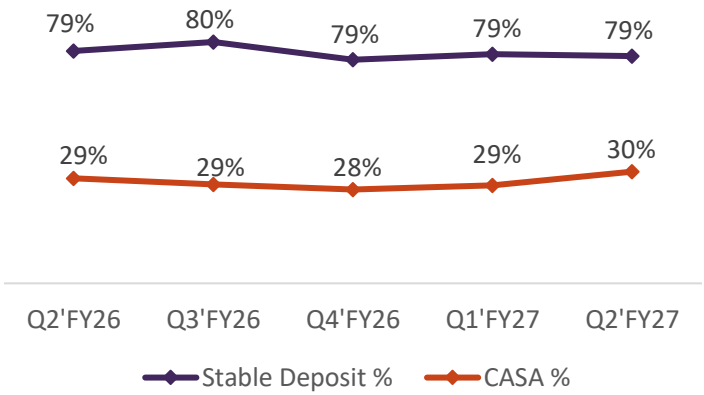


Daily average CASA

(₹ in '000 crore)



CASA ratio & Stable deposit* ratio



Complete product bouquet across channels

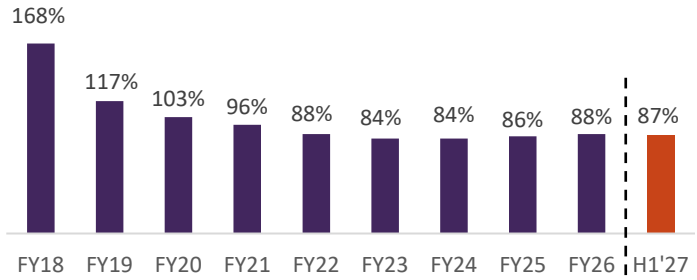
Segmented offering	Branch bkg. channels	Other channels	Cross sell products	Unsecured credit	Secured loans
Ivy, Eternity, Royale, Platinum - Banking programs for SA and CA accounts	NRI, TASC, Video Banking, Enterprise Salary	Government & inter-bank, Wholesale, NBFC & FIG	Payments, QR, Insurance, Wealth solutions, Transaction Banking, Trade and Forex	Credit card, Personal loans and OD products	Housing Loan, Car Loan, Business Loan & Working Capital

Note: *Stable deposit % includes (CASA + Retail TD + non-callable bulk TD) / Total Deposits

Deposits - Strong and granular liability franchise

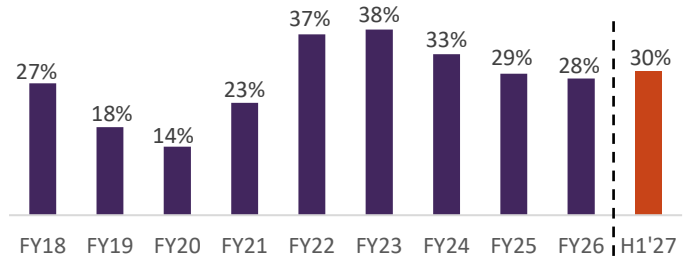
Focus on deposit led growth

CD Ratio (%)



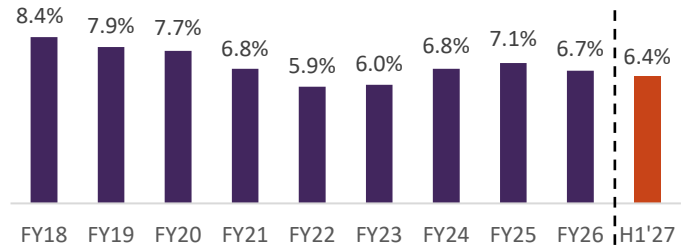
Granular and stable liability franchise

CASA ratio (%)



Competitive funding with wider deposit pools

Cost of Funds (%)



Note *including Certificate of Deposit

Branch Banking

~61%

Deposit share

Strengthening retail franchise

Full Product suite and customer service orientation

Pan India branch network

766 Liability Branches

558 Urban Branches

Customer segment driven approach

NRI, Senior citizens, Housewives, Enterprise Salary, TASC

Liability franchise structured across complementary verticals

Commercial & Institutional Banking

~39%

Deposit share*

Focus on Current Account

Solution-led engagement (Transaction Banking, CMS, Trade & Forex)

Stable wholesale deposits

Focus on non-callable wholesale deposits

Target Specialized Segments

Government, FIG & Capital markets, Wholesale, Co-operative

Deposits - Building a scalable deposit franchise is a continuous journey

Strategic initiatives to drive deposits growth

~100 Liability branches (planned to be added annually)
- Focus on high potential Tier I & metro markets (Top 20-30 cities)
- Enhancing local presence and customer trust

Comprehensive life cycle banking requirements
- Differentiated products ; Tailored proposition
- Expanding cross sell ecosystem via integrations

Targeted go-to-market approach
- Structured sales capability framework to improve productivity
- Enablers to support sales effectiveness



Enhance brand
- Improved brand recall across markets
- Deeper regional engagement

Phygital and Omnichannel approach
- Leverage data analytics and AI-led innovations
- Consistent communication touchpoint

Key opportunities and levers

Greater brand acceptance upon potential transition to Universal Banking

Opportunity to expand government banking franchise through agency banking & tax payments

Greater market acceptance for our existing Trade and FX offerings – Cross border and GIFT city

Continued investment in tech and AI-led enablement

Leverage Customer 360, analytics and contextual cross-sell to improve customer engagement

Improving granularity and mix → Stronger funding resilience → Scalable balance-sheet growth

Asset book snapshot

₹ in cr

Segments	Q2'FY27			Q2'FY26			YoY Growth	Q1'FY27			QoQ Growth
	GLP	GA Yield (%)	Gross NPA (%)	GLP	GA Yield (%)	Gross NPA (%)		GLP	GA Yield (%)	Gross NPA (%)	
Retail Secured Assets	1,00,849	14.1%	2.4%	82,735	14.4%	2.7%	21.9%	96,485	14.2%	2.4%	4.5%
Commercial Banking	35,356	10.3%	0.9%	25,446	10.6%	1.0%	38.9%	32,789	10.3%	0.9%	7.8%
Inclusive Banking	7,933*	25.2%	3.3%	6,458	25.1%	4.6%	22.8%	7,488	25.2%	3.6%	5.9%
Digital Unsecured	3,575	14.2%	1.9%	2,907	15.0%	5.7%	23.0%	3,145	14.5%	3.5%	13.7%
Others & SME	6,056	7.8%	0.1%	5,331	7.7%	0.2%	13.6%	4,343	7.9%	0.4%	39.4%
Total	**1,53,769**	**13.6%**	**1.99%**	**1,22,877**	**13.9%**	**2.41%**	**25.1%**	**1,44,250**	**13.7%**	**2.10%**	**6.6%**

- Gross Loan Portfolio (GLP) includes securitised/ assigned/ IBPC loan book (off book) of ₹3,478 cr in Q2'FY27 (vs ₹5,352 cr in Q2'FY26 and ₹3,789 cr in Q1'FY27) mostly from Wheels and MSME
- *99% of MFI book (part of Inclusive banking) is covered under CGFMU guarantee

Note: Segment classification - Retail Secured Assets (Wheels, Mortgages and Gold Loans); Commercial Banking (Business Banking, EEFI, REG and Renewable Energy); Inclusive Banking (MFI, FPO Financing and SMF); Digital Unsecured Loans (Credit Cards and Personal Loans); Others includes ODFD, Inter-bank Term Lending, TREDS, rundown SME book
GA means Gross Advances; GNPA is reported on Gross Advances

Breakdown of customer assets – additional disclosure

(All figures in ₹ crore)		30th Sep'26	30th Sep'25	YoY	30th Jun'26	QoQ
Consumer Assets		**68,851**	**59,560**	**16%**	**65,974**	**4%**
- Mortgages[1]	*Retail*	*44,359*	*39,755*	*12%*	*43,318*	*2%*
- Auto (Cars, 2W)	*Retail*	*20,917*	*16,898*	*24%*	*19,511*	*7%*
- Credit Cards	*Retail*	*2,399*	*2,258*	*6%*	*2,248*	*7%*
- PL, BL	*Retail*	*1,176*	*649*	*81%*	*896*	*31%*
Commercial Assets		**60,229**	**44,530**	**35%**	**56,216**	**7%**
- Commercial Vehicles (CV/CE/3W/Taxi)	*Retail*	*24,873*	*19,085*	*30%*	*23,427*	*6%*
- Business Banking (MSME)	*Commercial*	*19,908*	*15,908*	*25%*	*18,727*	*6%*
- EE&FI	*Commercial*	*6,246*	*4,107*	*52%*	*5,777*	*8%*
- REG	*Commercial*	*5,582*	*3,754*	*49%*	*5,233*	*7%*
- Renewable Energy	*Commercial*	*3,620*	*1,677*	*116%*	*3,052*	*19%*
Rural Assets		**18,633**	**13,456**	**38%**	**17,716**	**5%**
- MFI[3]	*Retail*	*7,933*	*6,458*	*23%*	*7,488*	*6%*
- Tractor finance	*Retail*	*5,963*	*4,651*	*28%*	*5,681*	*5%*
- Gold loan	*Retail*	*4,737*	*2,347*	*102%*	*4,547*	*4%*
Others[2]		**6,056**	**5,331**	**14%**	**4,343**	**39%**
Total GLP		**1,53,769**	**1,22,877**	**25%**	**1,44,250**	**7%**
Credit substitutes		960	760	26%	1,010	-5%
Total customer assets		**1,54,729**	**1,23,637**	**25%**	**1,45,260**	**7%**

- Retail Banking verticals forms 73% and Commercial Banking verticals forms 23% of total loan assets

1. Includes Home loans, MBL and LAP; 2. Includes ODFD, inter-bank term lending, TREDS & SME, SME (run-down); 3. MFI book includes FPO and SMF
Credit substitutes include lending to NBFCs in the form of CP and NCD and form part of investments
Basis internal classification and subject to changes

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AU SFB: Scaled, profitable, with ‘in-principle’ approval for Universal Bank

❑ A high-quality, well-governed banking franchise with an ‘in-principle’ approval for transition to Universal Bank

- Founded in 1996 as a vehicle financier, AU built strong capabilities in serving underserved, self-employed customers across semi-urban and rural India; Over the last nine and half years, AU has evolved into India’s largest SFB with strong governance and risk management track record

❑ Scalable & sustainable retail-led business model with execution track-record

- A scaled, retail loan book which is largely secured (>90%), well diversified (10+ business lines) with a pan-India distribution (3,100+ touchpoints) having best-in-class, through the cycle risk adjusted yields; underpinned by a strong and granular deposits franchise built from ground up
- Deposits and advances CAGR at 45% and 31% respectively, with avg RoA of 1.6% and avg RoE of 14.2% from FY18 to FY26

❑ Stable, founder-led leadership with institutionalized governance

- Entrepreneurial culture, institutionalized governance and leadership stability enabled AU to scale consistently while retaining agility, discipline and a long-term customer focus
- Deep leadership bench of young talent with ~10 years average tenure with AU

❑ Digital-first platform driving efficiency and scalability

- Strong Tech and digital architecture with no legacy systems; Early mover on AI-led initiatives to provide sustained operative leverage

❑ Large headroom for growth

- ~0.7/0.6% market share → significant runway across loans and deposits respectively
- Strong positioning in underpenetrated underserved retail, MSME and informal segments

Right to Win : Customer insight × Distribution × Digital × UB transition (in-principle approval)

45% Deposit CAGR | 31% Loan CAGR | 1.6% RoA | 14.2% RoE | >90% Secured Book

Long-term performance trajectory remains strong

1996 — Started as a vehicle financier

2017 — Commenced operations as an SFB

2021 — Launched Digital Bank, video banking and Credit cards

2024 — Acquired Fincare SFB

2025 — In-principle approval for Universal Bank

2026 — Advancing towards becoming an AI-powered bank

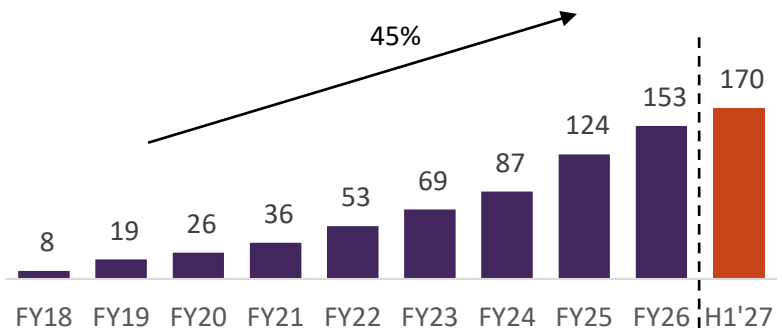
Metric	FY18	Sep'26	Multiple
Customer base	7.5 Lacs	128 lac+	17.1×
Employees	11,151	60,947	5.5×
Touchpoints	474	3,103	6.5×
Deposits	₹7,923 cr	₹1,70,460 cr	21.5×
Gross loan portfolio	₹16,256 cr	₹1,53,769 cr	9.5×
Shareholders' funds	₹2,281 cr	₹21,810 cr	9.6×
Total assets	₹18,833 cr	₹ 2,11,804 cr	11.2×
Profit after tax	₹292 cr	₹3,153 cr*	10.8×
EPS	₹5	₹42*	8.2×
BVPS	₹40	₹290	7.3×

*PAT and EPS is calculated for Trailing 12 months

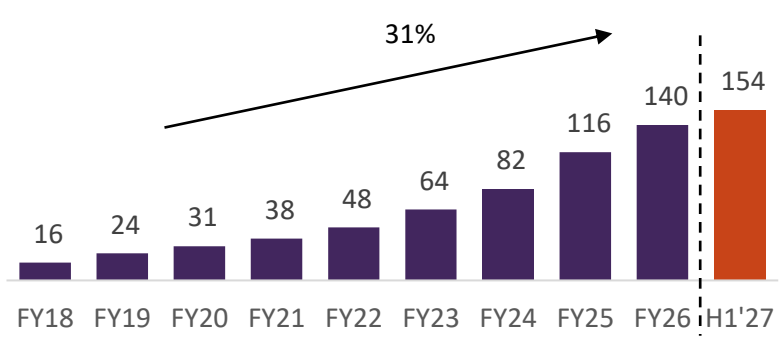
With consistent and strong execution track record….

₹ in 000 cr

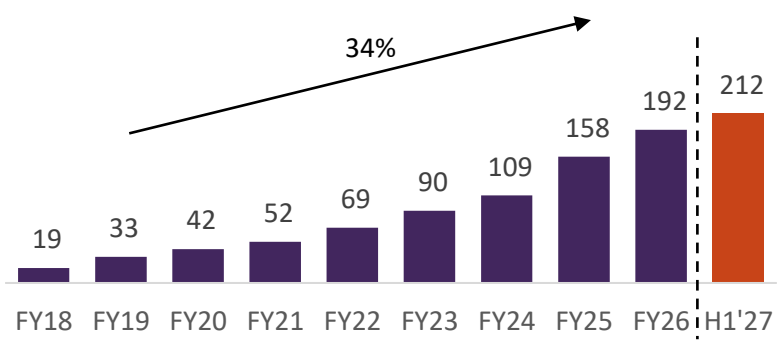
Deposit



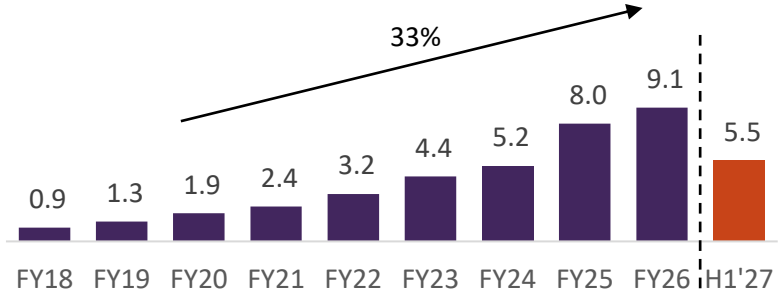
Gross Loan Portfolio



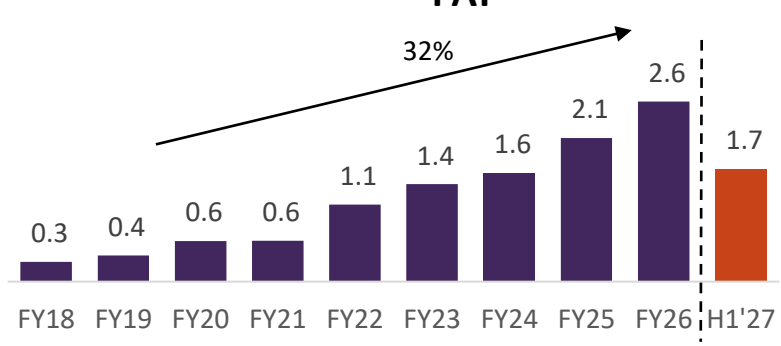
Total assets



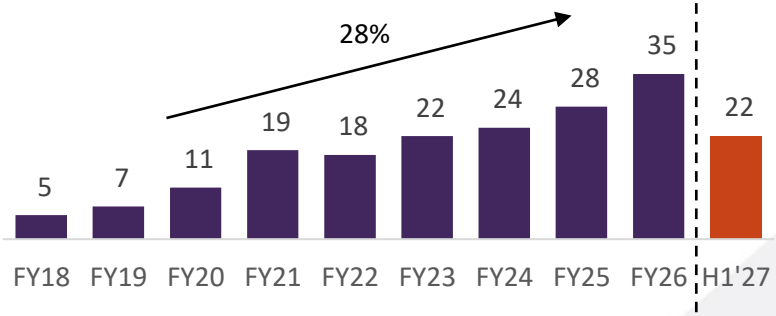
Net interest income



PAT*



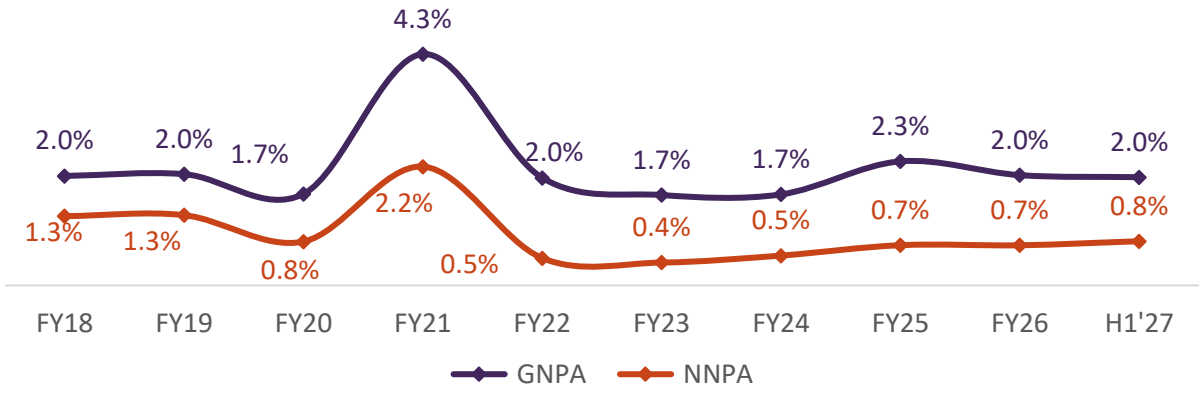
EPS in ₹*



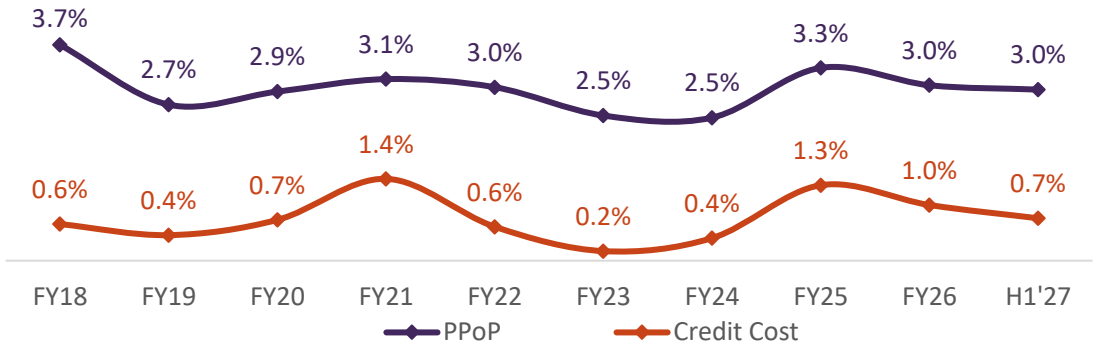
*Figures are excluding exceptional items - Profit from sale of Aavas stake in FY20 and FY21 and Fincare merger expenses (stamp duty and transaction expenses) in FY24;
CAGR growth is calculated till FY26

……In a healthy and profitable way

Asset quality profile

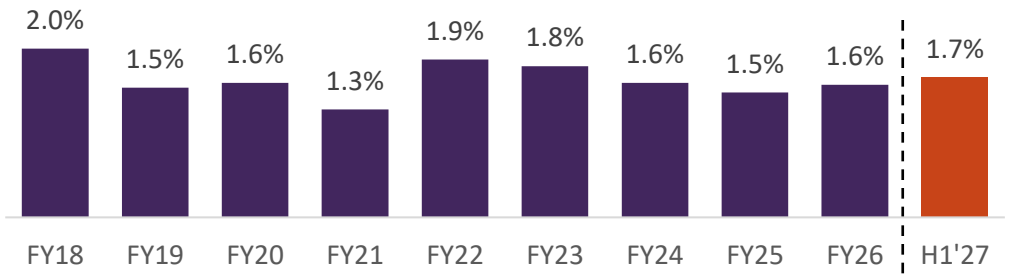


Pre provision profit (PPoP) & Credit cost on Avg Total assets

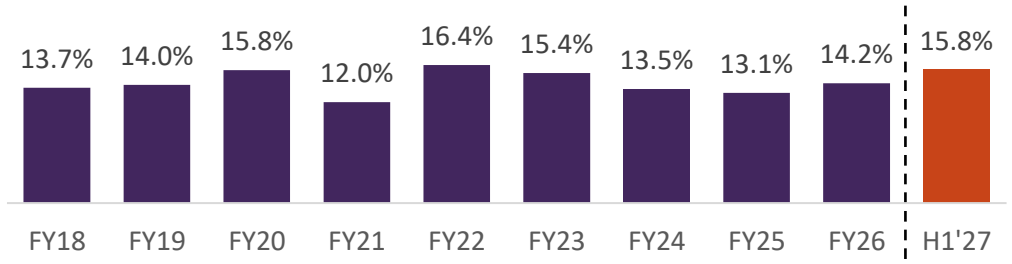


Cross cycle average RoA of ~1.6% and average RoE of ~14.2% for 9 years

RoA profile*



RoE profile*



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

*Including exceptional items, 9 year average RoA is at 1.8% and RoE at 15.7%

Full-suite of products with digital capabilities

Deposit 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
MFI
Home loan
Gold loan
Credit Card
Personal loan
Tractor loan
Overdraft

COMMERCIAL ASSETS

Working Cap. Loans
Business Loans
Real Estate Group
EE&FI Funding
Renewable Funding
Non-fund Facilities
Trade and Forex
Transaction Banking
Escrow Services

Third Party Products

INSURANCE

Life
Health
Motor, Fire & General
Loan Protection
Asset Protection
SME
Employee Benefit
Insurance Solutions
- With 16 Partners

WEALTH

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

Digital Channels

AU0101

AU 0101 Business Merchant App

Video Banking

Whatsapp Banking

Chat Bot

IVR

AI Bot

External ratings

Credit Ratings

Fixed Deposits	AA+/Stable	CRISIL
Subordinated Debt/ Tier II Bonds	AA/Stable	CRISIL/ CARE
	AA/Positive	ICRA
Infrastructure Bonds	AA/Positive	ICRA
	AA/Stable	CARE
Short Term	A1+	CRISIL/ CARE/ India Ratings

ESG Ratings

SUSTAINALYTICS	16.6 (Low Risk)
S&P Global Ratings (CSA)	47
FTSE4Good	Included in Emerging Indices
NSE	73 (Strong)
SES Stakeholders Empowerment Services Analyze »» Educate »» Empower	80.4 (Low ESG Risk)

Sustainability Initiatives

ESG Governance Structure

Board Level
CSR & Sustainability Committee
Providing Board-level oversight on sustainability strategy and governance

Management Level
Sustainability Steering Committee
Ensures ESG embedded into core business processes and decision-making

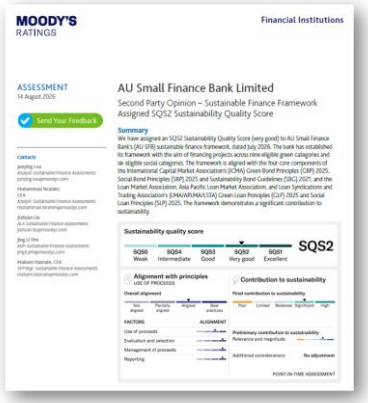
Execution Level
Core Sustainability Team
Translates strategic priorities into measurable sustainability actions

Robust Governance: Policies & Frameworks

Sustainability Policy
Integrates ESG across strategy, governance, operations, culture and decision-making

Sustainable Procurement Guideline
Strengthening responsible sourcing through supplier assessments, and capacity building

Sustainable Finance Framework
Enables financing of eligible green and social projects through a structured governance framework



Moody's Second Party Opinion
SQS2 (Very Good)
Sustainability Quality Score
on Sustainable Finance Framework.

Green Deposit & Assets

₹3,280 Cr+ raised
Green Fixed Deposits
31,800+ accounts opened | as on 30th September 2026

Green Fixed Deposit Policy
Mobilizing customer deposits to finance verified green projects responsibly, supported by updated independent Second Party Opinion from CRISIL

Renewable Energy
- Financing solar projects

Clean Transportation
- Supporting electric vehicle adoption

Green Building
- Financing certified green buildings



Impact Report

Climate Risk

- Partnered with IFC for Climate Risk Assessments, and financed emissions calculations
- Project supported by the Government of Japan

Environment Sustainability Initiatives

5,000+ saplings planted across 21 states & 4 UTs
Aligned with 'Ek Ped Maa Ke Naam 3.0', 12,000 seed paper certificates distributed under Van Mahotsav



Independent Director Mr. Satyajit Dwivedi leads plantation drive in Sri Sri University, Bhubaneswar

Financial & Digital Inclusion

Access Highlights

23,700+
Financial Literacy Camps
Organized at rural branches

~32%
Touchpoints in Unbanked Rural Centres
997 touchpoints

118
Special Focus Districts*
covering 728 touchpoints

District Coverage Breakdown

- 50 Aspirational Districts
- 16 Hill State Districts
- 1 NE Region District
- 51 LWE Affected Districts

₹123 cr+
Direct Benefit Transfer
Received in Aadhaar seeded BSBD accounts

*The list is prepared taking cognizance of special focus districts classified by NABARD (dated 2023), MYMSME, NFDB & NITI AAYOG

Financial Products

Products (Active)	Count (as on 30 Sept 2026)
BSBD Accounts	5.8 lac+
MUDRA Loans^	27.1 lac+
PM Jeevan Jyoti Bima Yojna (PMJJBY)	1.09 lac+
PM Suraksha Bima Yojna (PMSBY)	1.8 lac+
Atal Pension Yojna (APY)	1.9 lac+
Shakti Accounts	44.8 lac+
Microfinance Loans^	32.8 lac+

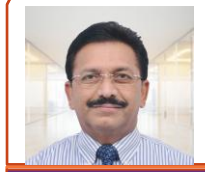
^Microfinance Loan figures include loans under PM SVANidhi, PM Vishwakarma, IGUCCY and MUDRA schemes. Out of total Microfinance Loans, 24.5 lac+ accounts pertain to MUDRA loans

Board of Directors



Mr. H R Khan
Part-Time Chairman & Independent Director
46+ years of experience

Former Deputy Governor of RBI
Served on Boards of Several Banks & regulatory Bodies including NHB & NABARD etc.



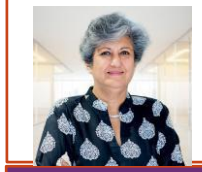
Mr. J M Prasad
Independent Director
30+ years of experience

Former Chief of HR at ING Vysya Bank and Kotak Mahindra Old Mutual Life Insurance



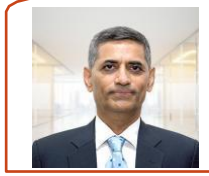
Mr. Kamlesh Vikamsey
Independent Director
42+ years of experience,

Senior Partner, KKC & Associates LLP
Chairperson (IAOC) - World Intellectual Property Organization(WIPO)
Former Chairman - Audit Advisory Committee, UNICEF



Ms. Malini Thadani
Independent Director
40+ years of experience

Former Head of Corporate Sustainability, Asia at HSBC
Held leadership positions at Indian Revenue Service



Mr. Nandkumar Saravade
Independent Director
36+ years of experience

Former CEO at ReBIT and Data Security Council of India



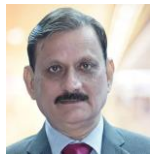
Mr. N S Venkatesh
Independent Director
40+ years of experience

Former ED & CFO, IDBI Bank; CEO, AMFI; Chairman, FIMMDA; Member, FEDAI



Mr. Phani Shankar
Independent Director
30+ years of experience

Former Chief Credit Officer at Kotak Mahindra Bank, Former Director Kotak Mahindra Investments Ltd. and Kotak Infrastructure Debt Fund



Mr. Satyajit Dwivedi
Independent Director
35+ years of experience

Former MD & CEO – Nabkisan, Former CGM – NABARD,
Former CEO – NCFE (Promoted by RBI, SEBI and IRDAI), Faculty at CAB

Executive Directors



Mr. Sanjay Agarwal
Founder, MD & CEO
30+ years of experience

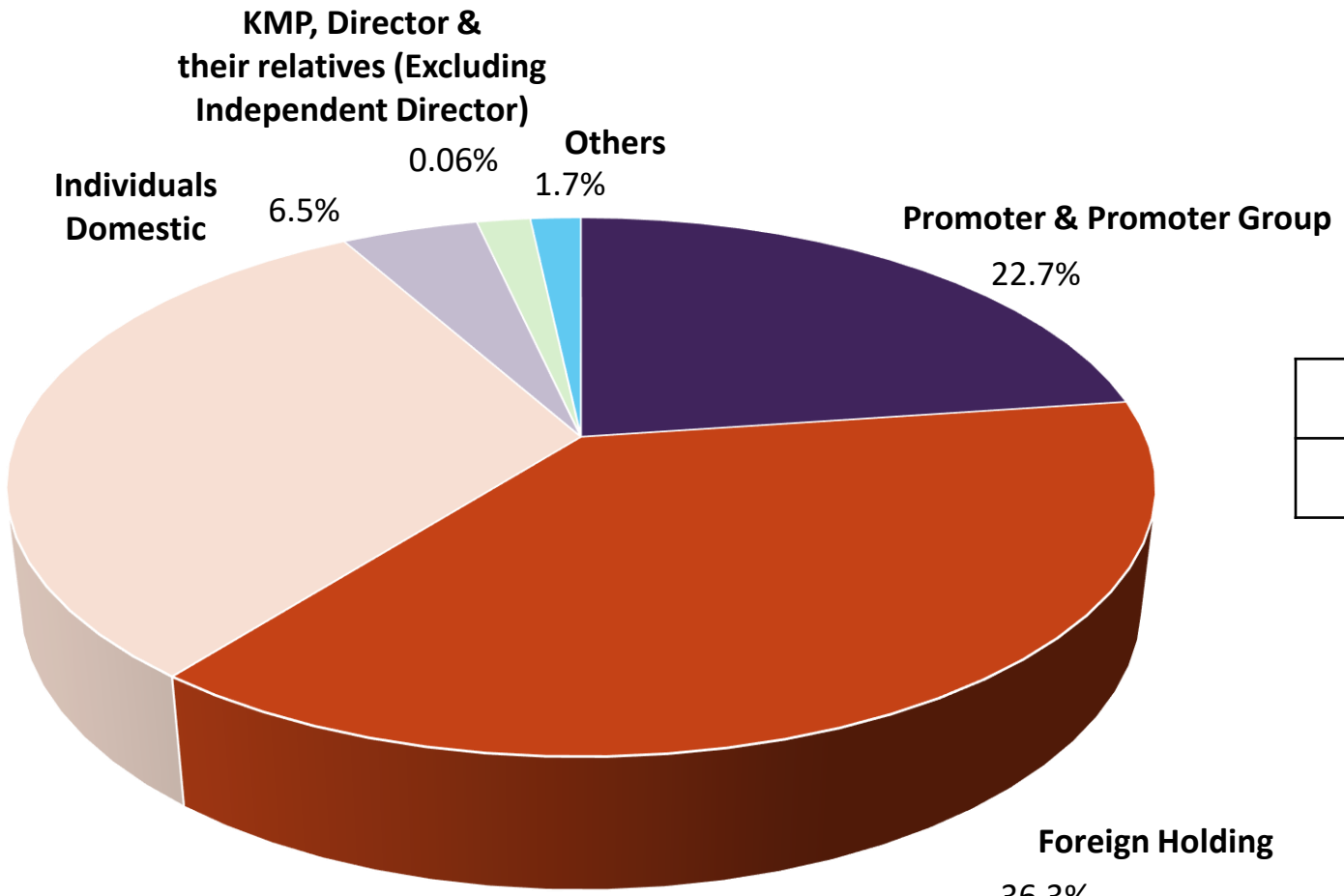
EY Entrepreneur of the Year Award 2018; Business Leader of the Year, ICAI Awards, 2017



Mr. Vivek Tripathi
Executive Director
25+ years of experience

Associated with the Bank for more than 12 years

Shareholding pattern



Foreign holding	36%
Domestic holding	64%

Note: % is calculated on total paid up capital, Shareholding pattern as on 30th Sep'26

Awards and recognition

Asia's Best Workplaces™ 2026 Ranked# 54 (large Category)

Great Place to Work®
Asia 2026

"BFSI Guild Award"

Excellence in Voice AI-Powered Customer Acquisition in Banking

"Overall Performance - Bank" - SFB Category

At ASSOCHAM 21st Annual Summit & Awards on Banking & Financial Sector Lending Companies

CSR Initiatives (1/2)



AU Yashotsav- Excellence Awards 1.0



AU Udyogini: Convocation ceremony of Nirjhari artisans

AU Ignite: Till Q2'FY27, 37,700+ youth got trained in 10 centers across 6 districts of Rajasthan; 28,200+ have been linked to employment

Highlights of Q2'FY27

- ❑ 1,185 youth trained; 743 employed in Q2'FY27
- ❑ 24 Workshop and events | 84 Guest sessions| 113 Kaushal connect|58 Exposure visits
- ❑ AU Yashotsav -Excellence Awards 2026: Felicitated 72 outstanding beneficiaries across Skill Excellence, Bano Champion, and AU Udyogini program, recognizing their achievements, resilience, and entrepreneurial spirit
- ❑ 2,000+ students are being educated via 90 AU Study Centers across remote villages of 7 states through the year

AU Udyogini: As on date, total 6,342 women are nurtured and 4,238+ empowered under Individual Women Entrepreneurship initiative with a presence in 1,050+ villages and hamlets across 29 districts of Rajasthan and Madhya Pradesh including 5 aspirational districts

Highlights of Q2'FY27

- ❑ New stitching and tailoring training center of Nirjhari launched in Jaipur, a collective enterprise initiative
- ❑ AU Foundation has been felicitated by the Government of Rajasthan, Department of Agriculture in recognition of its impactful contribution towards empowering women farmers in the Sambhar region
- ❑ 312 new individual women entrepreneurs' shops launched

CSR Initiatives (2/2)



AU Bano Champion : Athletes & Coaches at the Weekend League

AU Bano Champion: Active at 70+ locations across Rajasthan, 6,000 kids & youths regularly training across 7 sports disciplines. Achievements: 100 National, 700+ State, and 1,900+ District-level medals

Highlights of Q2'FY27

- Won 9 National, 70+ State and 600+ District-level medals
- Organized the 6th edition of Village Level Tournament on 1st & 2nd August 2026 across 66 locations with more than 30,000 athletes
- Nikhil, an athlete from Jhunjhunu participated at the U18 SGFI event held in Shuang Luo, China, from 1st July to 10th July 2026
- 7 Weekend Leagues, 2 Zonal Weekend Leagues, 2 Athletics Meet conducted



AU Kartavya: Women participated at a menstrual hygiene camp

AU Kartavya: Till Q2'FY27, 1,613 health checkup camps , 370+ Jal Bank, 16 open air gyms, 34 police booths, Infrastructure development in 28 educational institutions, flood relief to 7,529+ families

Highlights of Q2'FY27

- Under Healthcare program, reached 1,000+ beneficiaries through the Menstrual Health & Hygiene Initiative, with each beneficiary receiving a reusable sanitary pad kit designed for up to two years of use
- Supported the "Food for Life" initiative through a dedicated vehicle for distributing food to underserved communities and disaster-affected individuals
- Under Environment & Sustainability, completed the restoration of Medavakkam Lake, with the formal handover to the government

For further information about the bank - Scan to Download

Analyst day presentation - Mar'24

Annual Report FY26

Sustainability Report

AU Insights *

*presentations providing detailed insights into the working of key business groups

THANK YOU

For Investor queries contact (details in QR Code):

Mr. Prince Tiwari

Email: investorrelations@aubank.in