

Ref. No.: AUSFB/SEC/2023-24/299

Date: January 4, 2024

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, 958400, 974093, 974094, 974095
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Dear Sir/Madam,

Sub: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015

Pursuant to SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Bank's Code of Fair Disclosure and Conduct and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, the Bank would like to place the following information on record pertaining to its performance for the quarter ended on December 31, 2023.

Particulars (in ₹ Crores)	31 st Dec'23	31 st Dec'22	Y-o-Y	30 th Sep'23	Q-o-Q
Total Deposits	80,120	61,101	31%	75,743	6%
CASA Deposits	26,446	23,471	13%	25,666	3%
CASA Ratio (%)	33.0%	38.4%	N.A.	33.9%	N.A.
Gross Advances	67,624	56,335	20%	65,029	4%
Securitized/assigned loan portfolio*	8,553	2,251	N.A.	6,591	N.A.

*Bank Securitized loan portfolio of ₹ 2,738 Cr in Q3'FY24 to diversify funding profile and optimise cost. Average Cost of Funds (COF) for Q3'FY24 increased by 20 bps QoQ to 6.90% as against 6.70% in Q2'FY24; For 9M'FY24, the average COF was at 6.74% vs 6.64% for H1'FY24 and 5.96% for FY23.

Management Commentary –

The macro environment during Q3'FY24 continued to warrant caution and prudence amidst tight liquidity, higher interest rate and persistent competitive landscape for deposits. The Bank continues to execute its strategy of building a sustainable, secured and retail franchise and Q3'FY24 saw strong delivery on all parameters including deposit mobilisation and credit growth. Some key operating highlights for the quarter were as follows:

- Deposit franchise continued to expand with both Urban branch banking group and Swadesh banking group executing on their plans, resulting in overall deposits crossing ₹ 80,000 Crore mark with a healthy growth of 6% QoQ and 31% YoY. CASA deposits continued to consolidate with incremental CASA growth of 3% QoQ and 13% YoY.

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

Formerly known as **Au Financiers (India) Limited**

- Advances growth remained strong with disbursement sustaining across both Retail assets group and Commercial banking group. Asset quality continues to follow the seasonal trend and remains within the range.
- The digital initiatives continue to gain momentum under the umbrella of Digital Banking group with overall registrations on AU 0101 crossing 2.5 million users during Q3'FY24. Additionally, the credit card business has now reached 8.3 Lac+ live credit cards with monthly run rate of ~50k cards whereas the Bank opened 70k+ savings account via Video banking + AU 0101 during the quarter.
- Project for operationalising Authorised Dealer Category – I license (AD Cat-I) remains on track for a commercial launch in next few months
- Merger Update: The progress is on track, both Fincare SFB and AU SFB received shareholder's approval in Nov'23 and have filed the necessary applications for approval with Competition Commission of India (CCI) and the Reserve Bank of India (RBI)

Note: The above information for Q3'FY24 is provisional and being released ahead of the official announcement of the financial results for the quarter ended December 31, 2023 and is subject to review and approval by the Audit Committee, Board of Directors, and Statutory Auditors of the Bank.

A copy of this letter is being uploaded on the website of the Bank at <https://www.aubank.in/investors>

For AU Small Finance Bank Limited

Manmohan Parnami
Company Secretary & Compliance Officer
Membership No.: F9999

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