

Ref. No.: AUSFB/SEC/2021-22/294

Date: 4th January 2022

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

Pursuant to the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and the Code of Fair Disclosure and Conduct and in terms of Regulation 8 of SEBI (Prohibition of Insider Trading) Regulations, 2015, we hereby intimate the following:

The Bank would like to place the following information on record pertaining to its performance for the quarter ended on 31st December 2021:

A.) Deposits

Particulars	31-Dec-21	31-Dec-20	Y-o-Y	30-Sep-21	Q-o-Q
Total Deposits (in ₹ Crores)	44,278	29,708	49%	39,034	13%
CASA Ratio	39%	22%	-	30%	-

B.) Cost of Funds (Quarter)

Particulars	Q3'FY22	Q3'FY21	Q2'FY22
Average Cost of Funds	5.9%	6.7%	6.1%
Incremental Cost of Funds	5.3%	5.8%	5.3%

C.) Advances

Amount in ₹ Crores	31-Dec-21	31-Dec-20	Y-o-Y	30-Sep-21	Q-o-Q
Loan AUM	42,027	33,222	27%	38,011	11%
Gross Advances	40,723	30,523	33%	36,405	12%

D.) Disbursements

Amount in ₹ Crores	Q3'FY22	Q3'FY21	Y-o-Y	Q2'FY22	Q-o-Q
Fund-Based	8,152	6,115	33%	5,135	59%
Non Fund-Based	627	405	55%	424	48%

Disbursement includes ECLGS disbursements of ₹48 Cr. in Q3'FY22, ₹150 Cr. in Q3'FY21 and ₹86 Cr. in Q2'FY22

Registered Office

AU SMALL FINANCE BANK LIMITED

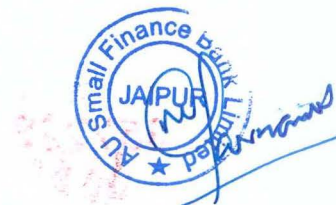
19-A Dhuleshwar Garden, Ajmer Road,

Jaipur - 302001, Rajasthan, India

Phone: +91 141 4110060/61, Fax: +91 141 4110090

CIN: L36911RJ1996PLC011381

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



Additional disclosures for Q3'FY22 (The additional disclosures hereunder are basis the evolving situation related to the Covid-19 pandemic and may be discontinued in the future)

E.) Monthly Collections trends

Collection Efficiency*	FY22 – YTD	FY21^ - YTD
December	107%	103%
November	105%	93%
October	106%	96%
September	109%	92%
August	107%	99%
July	110%	97%
June	114%	90%
May	94%	59%
April	95%	54%

*Collection efficiency is calculated with all money received during the month from borrowers (excluding foreclosure) as % of current billing for the month

^Collection efficiency assumed 100% billing of book under moratorium

Management Commentary - Q3'FY22 was near-normal quarter for the Bank with strong growth seen in advances, disbursements and deposits across all businesses and customer segments supported by a good festive season. The customer cashflows continue to improve supporting recovery trends and asset quality in Q3'FY22. During Q3'FY22:

- Our digital properties like AU 0101, Video Banking, Credit cards, UPI QR etc. continue to see strong momentum. Till now, the Bank has issued 1 Lac+ Credit cards and installed 3 Lac+ QR codes.
- The Government Banking Group got one large savings account mandate which has further strengthened our momentum in building a strong CASA base; Excluding this, CASA ratio would have been 36% as on 31st December 2021.
- There was no Covid related restructuring during the quarter.

Note: The above information for Q3'FY22 is provisional and being released ahead of the official announcement of the financial results for the quarter ended 31st December 2021 and is subject to review and approval by the Audit Committee, Board of Directors and Limited Review by the 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>

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

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