



**AU Small Finance Bank Limited**  
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 Ajmer Road, Jaipur, Rajasthan 302001  
 Corporate Office - 5th Floor, E-Wing, Kanakia Zillion  
 LBS road, Kurla West, Mumbai, Maharashtra, 400070

**For Immediate Release**

**AU Small Finance Bank reports 50% growth in Loans, 42% growth in PAT of Q4 FY19, Board proposes dividend of 7.5%**

Jaipur, April 22, 2019: The Board of Directors of AU Small Finance Bank Limited at its meeting held today, approved the audited financial results for the quarter and year ended March 31, 2019.

**Key financial and business highlights:**

- Full Year Disbursements at ₹16,077 crore; up ~49% Y-o-Y led by strong growth in Vehicle and SBL – MSME disbursements; Up 52% and 35% respectively
- Added nearly ~2.3 lakh new loan accounts which is 60% more than 1.4 loan accounts sourced in FY18
- Q4FY19 Disbursements crossed ₹5,000 crore mark; rose ~20% Y-o-Y. Disbursement yield further inched up
- Stable Asset Quality with GNPA at 2.0% and NNPA at 1.3%; same as December’18 quarter
- Strong build up in Deposits; Total Deposits rose 145% y-o-y to ₹19,422 crore. Onboarded nearly half a million new deposit accounts; CASA Ratio 21% (excluding certificate of deposits)
- Bolstered distribution – Added 12 new unbanked branches and 18 business correspondents; Total touch points reaches 558
- Launched updated version of Mobile Banking App with key features including Biometric Login and Pin Login
- Total Capital Adequacy stood at 19.3% against the regulatory requirement of 15%. Tier I Capital Adequacy ~16.0%
- Q4FY19 Net Interest Income (excluding Securitization & Assignment income) at ₹ 851 crore; up 83% Y-o-Y
- Q4FY19 Cost to Income Ratio improved to 58.3% from 60.6%
- Q4FY19 PAT at ₹ 118 crore; up 42% Y-o-Y
- Q4FY19 ROA and ROE at ~1.6% and ~15.3% respectively
- Total Assets rose 73% to ₹ 32,623 crore

**Key Financials:**

In Rs. Crore	Q4FY19	Q4FY18	Y-o-Y	Q3FY19	Q-o-Q	FY19	FY18	Y-o-Y
Net Interest Income (Excl Sec & Ass Income)	851	464	83%	754	13%	2,796	1,464	91%
Other Income (Incl Sec & Ass Income)	157	201	-22%	140	12%	615	691	-11%
Operating Profit before provisions & contingency	216	157	37%	179	21%	772	576	25%
Profit After Tax	118	83	42%	95	24%	382	292	31%

In Rs. Crore	FY19	FY18	Y-o-Y
Advances	22,819	13,312	71%
Deposits	19,422	7,923	145%
Investments	7,162	3,051	135%
Net Worth	3,163	2,281	39%

### **Banking Platform, Limitless Opportunities**

April 19, 2019 marked a very special day for AU Bank as we completed our second anniversary as a Bank. With that our strong bond of trust that we had laid twenty-four years ago as AU Financiers in the year 1996, gets strengthened further.

### **Performance Highlights between FY17-FY19**

Particulars	31-Mar-2017	31-Mar-2019	Growth
Branches, Asset Centers and Banking Outlets	301	558	1.9 Times
Total Assets (₹ Crores)	9,781	32,623	3.3 Times
Net Worth (₹ Crores)	1,988	3,163	1.6 Times
Total Customer Accounts (Active)	2,80,349	15,23,935	5.4 Times
Loan Assets Under Management (₹ Crores)	10,734	24,246	2.3 Times
Total Deposits (₹ Crores)	0	19,422	n.m.
Employees	8,515	12,623	1.5 Times
No of Products	5	26	n.m

Commenting on the performance, Mr. Sanjay Agarwal, MD & CEO of AU Small Finance Bank said, “Despite the macro headwinds including elevated cost of funds and internally us being in the investment mode, we delivered an all-round growth last year. We swiftly realigned ourselves and made necessary amends. Capital raise from a marquee investor, stable asset quality, adequate liquidity, continued growth momentum and uptick in yields, cost to income and return ratios were key highlights of the previous fiscal. We expect a further improved trajectory going forward”