A year where customer trust drove performance

The numbers are a reflection of how customers increasingly chose Axis Bank across their financial journeys. Growth in deposits, advances, assets and profitability highlights the expanding role we play in supporting individuals, businesses and institutions, while reinforcing the resilience and quality of our franchise.

Balance Sheet

Capital & Reserves and Surplus

(₹ in crores)

▲ 14% ▲ 15%

FY 2025-26	204,194
FY 2024-25	178,617
FY 2023-24	150,235
FY 2022-23	124,993
FY 2021-22	115,025

Total Assets

(₹ in crores)

▲ 17% ▲ 13%

FY 2025-26	1,886,850
FY 2024-25	1,609,930
FY 2023-24	1,477,209
FY 2022-23	1,317,326
FY 2021-22	1,175,429

Total Advances

(₹ in crores)

▲ 19% ▲ 15%

FY 2025-26	1,233,570
FY 2024-25	1,040,811
FY 2023-24	965,068
FY 2022-23	845,303
FY 2021-22	707,947

Total Deposits

(₹ in crores)

▲ 14% ▲ 13%

FY 2025-26	1,335,834
FY 2024-25	1,172,952
FY 2023-24	1,068,641
FY 2022-23	946,945
FY 2021-22	821,721

Current Account and Savings Account (CASA)

▲ 11% ▲ 9%

(₹ in crores)

FY 2025-26	528,912
FY 2024-25	478,188
FY 2023-24	459,401
FY 2022-23	446,536
FY 2021-22	370,006

Book Value Per Share

(₹)

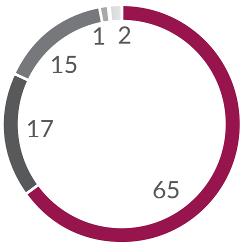
▲ 14% ▲ 15%

FY 2025-26	657
FY 2024-25	577
FY 2023-24	487
FY 2022-23	406
FY 2021-22	375

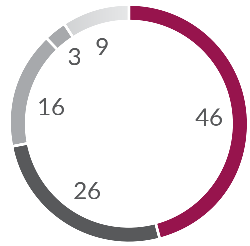
▲ y-o-y growth | ▲ 4-year CAGR

Profit and Loss

Rupee Earned (%)



Rupee Expended (%)



Operating Revenue

(₹ in crores)

▲ 3% ▲ 14%

FY 2025-26	82,179
FY 2024-25	79,605
FY 2023-24	72,336
FY 2022-23	59,089
FY 2021-22	48,353

Net Interest Margin (NIM)

(%)

Net Interest Income (NII)

(₹ in crores)

▲ 3% ▲ 14%

	NIM (%)	NII
FY 2025-26	3.69	56,048
FY 2024-25	3.98	54,348
FY 2023-24	4.07	49,894
FY 2022-23	4.02	42,946
FY 2021-22	3.47	33,132

Operating Profit

(₹ in crores)

▲ 2% ▲ 15%

FY 2025-26	42,817
FY 2024-25	42,105
FY 2023-24	37,123
FY 2022-23	32,048*
FY 2021-22	24,742

Net Profit

(₹ in crores)

▼ 7% ▲ 17%

FY 2025-26	24,457
FY 2024-25	26,373
FY 2023-24	24,861
FY 2022-23	21,933*
FY 2021-22	13,025

Earnings Per Share (Basic)

(₹)

▼ 8% ▲ 17%

FY 2025-26	78.82
FY 2024-25	85.28
FY 2023-24	80.67
FY 2022-23	71.37*
FY 2021-22	42.48

▲ y-o-y growth | ▲ 4-year CAGR

*Excluding exceptional items

Above are standalone figures as on/for year ended March 31, 2026 unless otherwise mentioned

Key Ratios

Return on Equity (ROE)

Year	(%)
FY 2025-26	13.15
FY 2024-25	16.52
FY 2023-24	18.86
FY 2022-23	18.38*
FY 2021-22	12.91

Return on Assets (ROA)

Year	(%)
FY 2025-26	1.45
FY 2024-25	1.74
FY 2023-24	1.83
FY 2022-23	1.82*
FY 2021-22	1.21

Capital Adequacy Ratio

Year	(%)
FY 2025-26	16.42
FY 2024-25	17.07
FY 2023-24	16.63
FY 2022-23	17.64
FY 2021-22	18.54

Tier 1 Capital

Year	(%)
FY 2025-26	14.38
FY 2024-25	14.67
FY 2023-24	14.20
FY 2022-23	14.57
FY 2021-22	16.34

Cost to Asset Ratio

Year	(%)
FY 2025-26	2.28
FY 2024-25	2.46
FY 2023-24	2.55
FY 2022-23	2.25
FY 2021-22	2.17

Provision Coverage Ratio

Year	(%)
FY 2025-26	70
FY 2024-25	75
FY 2023-24	79
FY 2022-23	81
FY 2021-22	75

Gross NPA

Year	(%)
FY 2025-26	1.23
FY 2024-25	1.28
FY 2023-24	1.43
FY 2022-23	2.02
FY 2021-22	2.82

Net NPA

Year	(%)
FY 2025-26	0.37
FY 2024-25	0.33
FY 2023-24	0.31
FY 2022-23	0.39
FY 2021-22	0.73

*Excluding exceptional items

Above are standalone figures as on/for year ended March 31, 2026 unless otherwise mentioned

People

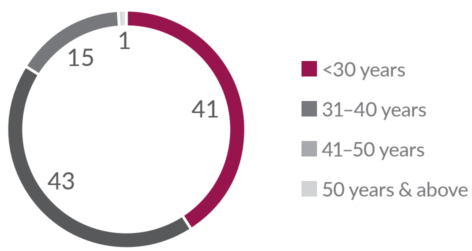
Gender Diversity

(%)

	Men	Women
Fiscal 2026	69.9%	30.1%
Fiscal 2025	72.3%	27.7%
Fiscal 2024	75%	25%

Workforce by Age

(%)



Women in frontline staff^

(%)

FY 2025-26	56.6
FY 2024-25	56.5
FY 2023-24	52.4
FY 2022-23	54.5

CSR Spend**

(₹ in crores)

FY 2025-26	530
FY 2024-25	427
FY 2023-24	269
FY 2022-23	202

Lives Impacted#

(No. in million)

FY 2025-26	2.76
FY 2024-25	2.05
FY 2023-24	1.70
FY 2022-23	1.30

Highlights of Subsidiaries@

▲16%
Domestic Subsidiaries PAT (Profit After Tax)

▲19%
Axis Finance PAT

▲21%
Axis Finance Revenue from Operations

▲9%
Axis Capital Revenue from Operations

▲33%
Axis Capital Fees from Advisory

▲5%
Axis AMC Equity QAAUM

▲12%
Axis AMC Investment Management Fees

**Includes amount transferred to Unspent CSR accounts to be utilised in ongoing programs in subsequent years

#Cumulatively under the Sustainable Livelihoods Program

^Out of total women in workforce

@ y-o-y growth

Above are standalone figures as on/for year ended March 31, 2026 unless otherwise mentioned