Investor Presentation

June 2026

AXIS BANK

Disclaimer (1/2)

NOT FOR RELEASE, PUBLICATION OR DISTRIBUTION, IN WHOLE OR IN PART, DIRECTLY OR INDIRECTLY, IN OR INTO THE UNITED STATES OR INTO INDIA OR IN ANY OTHER JURISDICTION IN WHICH SUCH RELEASE, PUBLICATION OR DISTRIBUTION WOULD BE PROHIBITED BY APPLICABLE LAW.

This presentation and the accompanying slides (the **Presentation**") contain selected information about the activities of Axis Bank Limited (the "**Bank**") and its subsidiaries and affiliates (together, the "**Group**") as at the date of the presentation. It does not purport to present a comprehensive overview of the Group or contain all the information necessary to evaluate an investment in the Bank.

This Presentation is for information purposes only and is not a prospectus, disclosure document or other offering document under any law, nor does it form part of, and should not be construed as, any present or future invitation, recommendation or offer to purchase or sell securities of the Group or an inducement to enter into investment activity in any jurisdiction. No part of this Presentation nor the fact of its distribution should form the basis of, or be relied on in connection with, any contract or commitment or investment decision whatsoever. If there is any subsequent offering of any security of the Bank, it will be made pursuant to a separate and distinct offering documentation. Any decision to purchase securities in the context of an offering of securities (if any) should be made solely on the basis of information contained in the offering documentation published in relation to such offering.

This Presentation is being communicated to selected persons who have professional experience in matters relating to investments for information purposes only and does not constitute a recommendation regarding any securities of the Group. Other persons should not rely or act upon this Presentation or any of its contents.

The contents of this Presentation are strictly confidential. By viewing or accessing the presentation, you acknowledge and agree that (i) the information contained herein is strictly confidential and (ii) the information is intended for the recipient only and, except with the prior written consent of the Bank and Axis Bank Singapore, The Hongkong and Shanghai Banking Corporation Limited, Barclays Bank PLC, BNP Paribas, Citigroup Global Markets Inc., J.P. Morgan Securities PLC, MUFG Securities Asia Limited, Singapore Branch, Crédit Agricole Corporate and Investment Bank, Singapore Branch, Emirates NBD Bank PJSC, Mashreqbank PSC, Société Générale (together, the "Managers"), (a) the information shall not be disclosed, reproduced or distributed in any way to anyone else and (b) no part of these materials may be retained and taken away following this Presentation and the participants must return this Presentation and all other materials provided in connection herewith to the Bank at the completion of the presentation. The distribution of this Presentation in certain jurisdictions may be restricted by law and recipients should inform themselves about and observe any such restrictions. In particular, this Presentation may not be transmitted or distributed, directly or indirectly, in or into the United States.

This Presentation does not constitute or form part of any offer to purchase, a solicitation of an offer to purchase, an offer to sell or an invitation or solicitation of an offer to sell, issue or subscribe for, securities in or into the United States or in any other jurisdiction. No securities mentioned herein have been, or will be, registered under the U.S. Securities Act of 1933, as amended (the "**U.S. Securities Act**"), or any state securities laws or other jurisdiction of the United States and no such securities may be offered or sold in or into the United States absent registration or an applicable exemption from, or in a transaction not subject to, the registration requirements under the U.S. Securities Act and any applicable state or local securities laws of the United States.

This Presentation, and any other document or material relating to this Presentation (including any communication, offering memorandum, prospectus or equivalent disclosure document produced in connection with the offering of securities) does not constitute and should not be construed as an advertisement, invitation, offer to sell, offer to purchase, sale or solicitation of an offer to sell, subscribe for or purchase any securities, whether by way of private placement or to the public in India or to any person resident in India, within the meaning of the (Indian) Companies Act, 2013, and the rules issued thereunder, each, as amended from time to time (the "**Companies Act**"), and other applicable securities laws, regulations and guidelines of India for the time being in force, nor shall it or any part of it form the basis of or be relied on in connection with any contract, commitment or any investment decision in relation thereto in India. This Presentation has not been and will not be filed, registered, produced or published as a "prospectus" or a statement in lieu of prospectus in respect of a public offer, an information memorandum, a "private placement offer cum application letter", a "general information document", a "key information document", a "placement memorandum", or any other offering material (whether in respect of any private placement or otherwise) with any Registrar of Companies in India in accordance with the Companies Act and/or any regulations formulated by the Securities and Exchange Board of India ("**SEBI**") (including the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, and the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, each as amended from time to time) or any other applicable Indian laws, with any Registrar of Companies, SEBI, the Reserve Bank of India ("**RBI**"), the International Financial Services Centres Authority ("**IFSCA**") or any Indian stock exchange or any other statutory, regulatory or adjudicatory body of like nature in India or IFSCA, save and except for any information relating to the securities mentioned herein which is mandatorily required to be disclosed or filed in India under any applicable Indian laws (including, but not limited to, the SEBI (Prohibition of Insider Trading) Regulations, 2015, as amended from time to time, under the terms of the listing agreements with any Indian stock exchanges, and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time or the IFSCA (Listing) Regulations, 2024 , as amended from time to time) or pursuant to the sanctions or directives of any statutory, regulatory or adjudicatory body of like nature in India or IFSCA. No such document will be circulated or distributed, and has not been circulated or distributed, directly or indirectly, to any person or the public in India or otherwise generally distributed or circulated in India, which would constitute an advertisement, invitation, offer, sale or solicitation of an offer to subscribe for or purchase any securities in violation of applicable Indian laws. This Presentation has not been and will not be reviewed or approved by any statutory, adjudicatory or regulatory authority in India (including but not limited to the RBI, SEBI, the IFSCA, any Registrar of Companies or any Indian stock exchange). The securities mentioned herein will not be offered, sold, resold, pledged, delivered, distributed or transferred, directly or indirectly, in India and have not been offered or sold to any person resident in India or to the public in India, by means of any offering document or other document or material relating to such securities or otherwise, whether as a principal or agent.

Any failure to comply with these restrictions may result in a violation of the applicable securities laws of India and other jurisdictions.

By participating in this presentation, you are deemed to have represented and agreed that you and any customers you represent are outside of the United States.

Disclaimer (2/2)

AXIS BANK

This Presentation has been prepared by the Bank based on information and data which the Bank considers reliable, but none of the Bank and the Managers makes any representation or warranty, express or implied, as to and no reliance should be placed on, the fairness, accuracy, completeness or correctness of the information contained herein or any statement made in this Presentation. The presentation has not been independently verified. The Bank, each member of the Group, the Managers and their respective affiliates, directors, employees, advisers and representatives do not accept any liability for any facts made in or omitted from this Presentation. To the maximum extent permitted by law, the Bank, each member of the Group, the Managers and their respective affiliates, directors, employees, advisers and representatives disclaim all liability and responsibility (including without limitation any liability arising from negligence or otherwise) for any direct or indirect loss or damage, howsoever arising, which may be suffered by any recipient through use of or reliance on anything contained in or omitted from or otherwise arising in connection with this Presentation.

The information contained in, and the statements made in, this Presentation should be considered in the context of the circumstances prevailing at the time. There is no obligation to update, modify or amend such information or statements or to otherwise notify any recipient if any information or statement set forth herein, changes or subsequently becomes inaccurate or outdated. The information contained in this document is provided as at the date of this document and is subject to change without notice.

Any prospective investor that intends to deal in any existing or prospective securities of the Bank is required to make its own independent investigation and appraisal of the business and financial condition of the Group and the nature of the securities at the time of such dealing. No one has been authorised to give any information or to make any representations other than those contained in this Presentation, and if given or made, such information or representations must not be relied upon as having been authorised by the Bank, the Managers or their respective affiliates. The information in this Presentation does not constitute financial advice (nor investment, tax, accounting or legal advice) and does not take into account a prospective investor’s individual investment objectives, including the merits and risks involved in an investment in the Bank or its securities, or a prospective investor’s financial situation, tax position or particular needs.

Past performance information in this Presentation should not be relied upon as an indication of (and is not an indicator of) future performance. This Presentation contains “forward-looking statements”. Such forward-looking statements involve known and unknown risks, uncertainties and other important factors beyond the Bank's control that could cause the actual results, performance or achievements of any member of the Group to be materially different from future results, performance or achievements expressed or implied by such forward-looking statements. Forward-looking statements contained in this Presentation regarding past trends or activities should not be taken as a representation that such trends or activities will continue in the future. Similarly, statements about market and industry trends are based on interpretations of current market conditions which are also subject to change. The Bank has no obligation to update or revise any forward-looking statements, whether as a result of new information, future events or otherwise. Attendees are cautioned not to place undue reliance on forward looking statements. No representation, warranty or assurance (express or implied) is given that the occurrence of the events expressed or implied in any forward-looking statements in this Presentation will actually occur.

This Presentation contains data sourced from and the views of independent third parties. In replicating such data in this document, none of the Bank and the Managers makes any representation, whether express or implied, as to the accuracy of such data. The replication of any third party views in this document should not necessarily be treated as an indication that the Bank or the Managers agrees with or concurs with such views.

A rating is not a recommendation to buy, sell or hold securities and may be subject to revision, suspension, reduction or withdrawal at any time by the relevant rating agencies. The significance of each rating should be analysed independently from any other rating.

By participating in this Presentation, attendees agree to be bound by the foregoing limitations.

Macro Landscape

Axis Bank – At a Glance

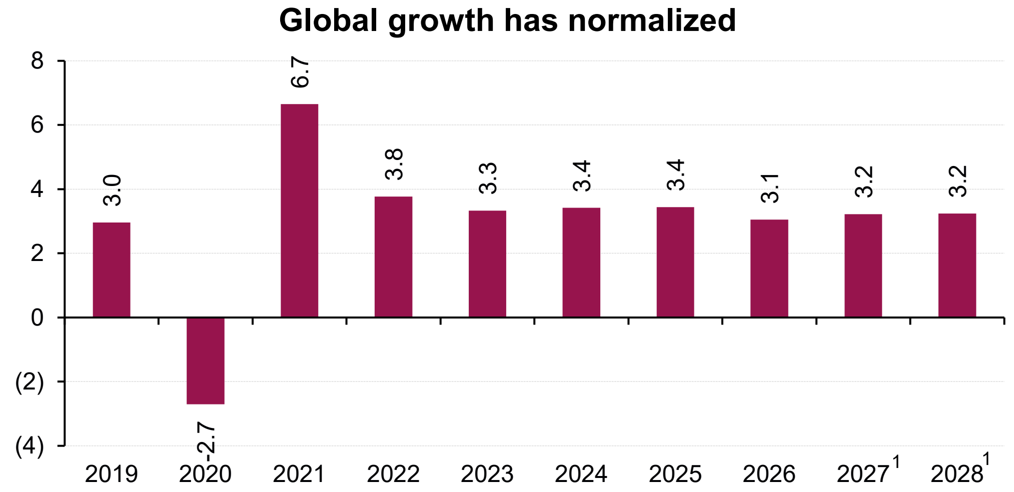
Business Highlights

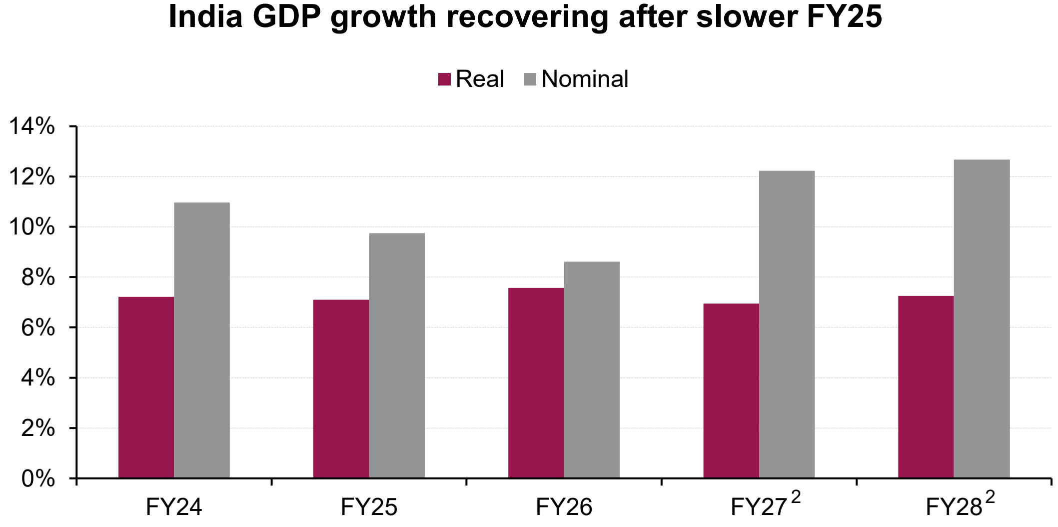
Financial Highlights

Macro Environment is normalizing

Limited impact of West Asia conflict on global growth, India to slow mildly with nominal growth picking up

AXIS BANK

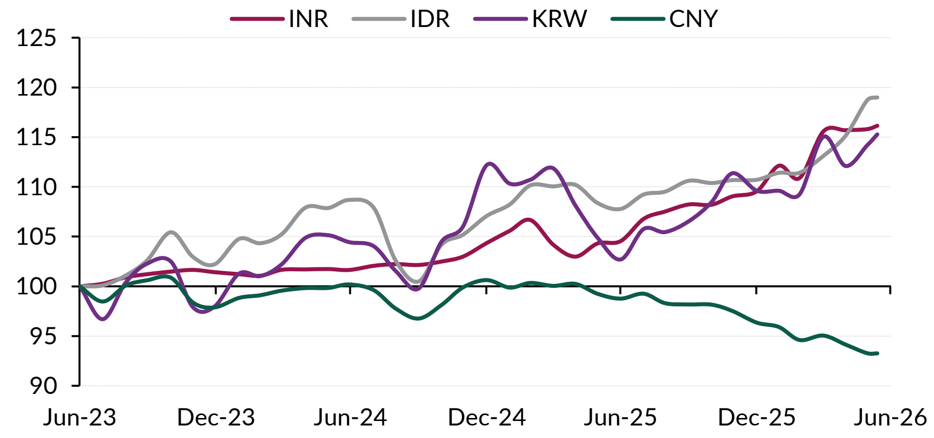


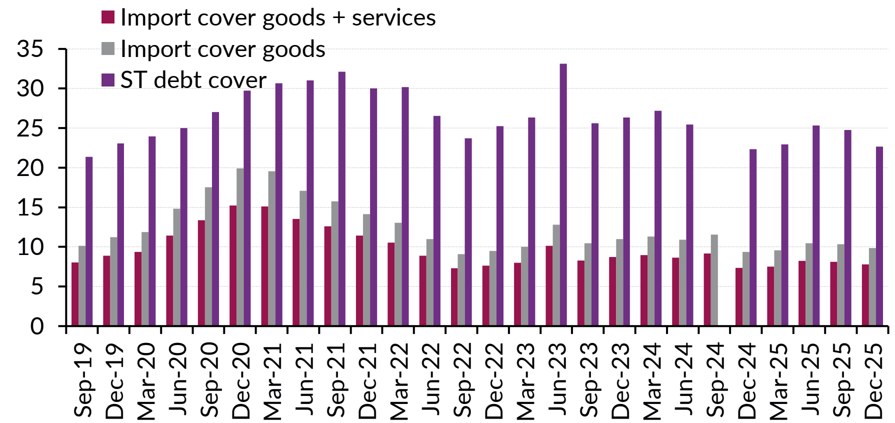


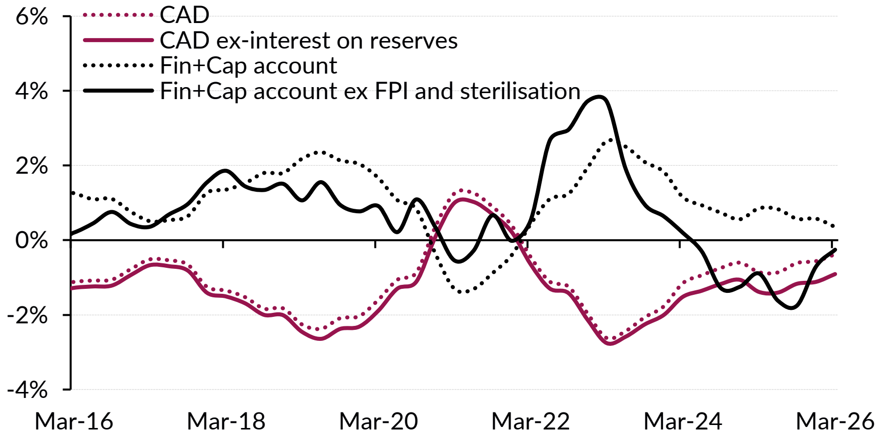
- IMF projects a mild slowdown from the West Asia conflict on a global basis – with fiscal policy seen providing a major offset
- We see a mild slowdown in India growth as well, with potential weather events and INR depreciation adding to input price shocks, though a non-linear fiscal response trims damage here too

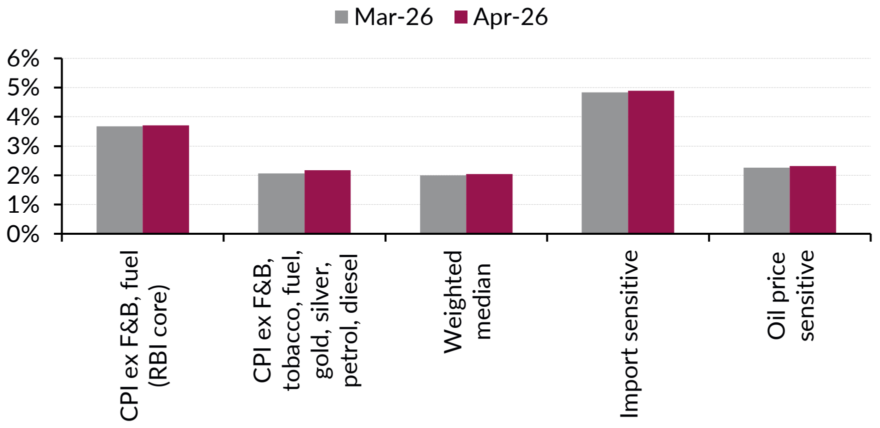
1 IMF Estimate
2 MoSPI data

India buffers still high but not rising – inflation higher, FX reserves lower amid BOP stress





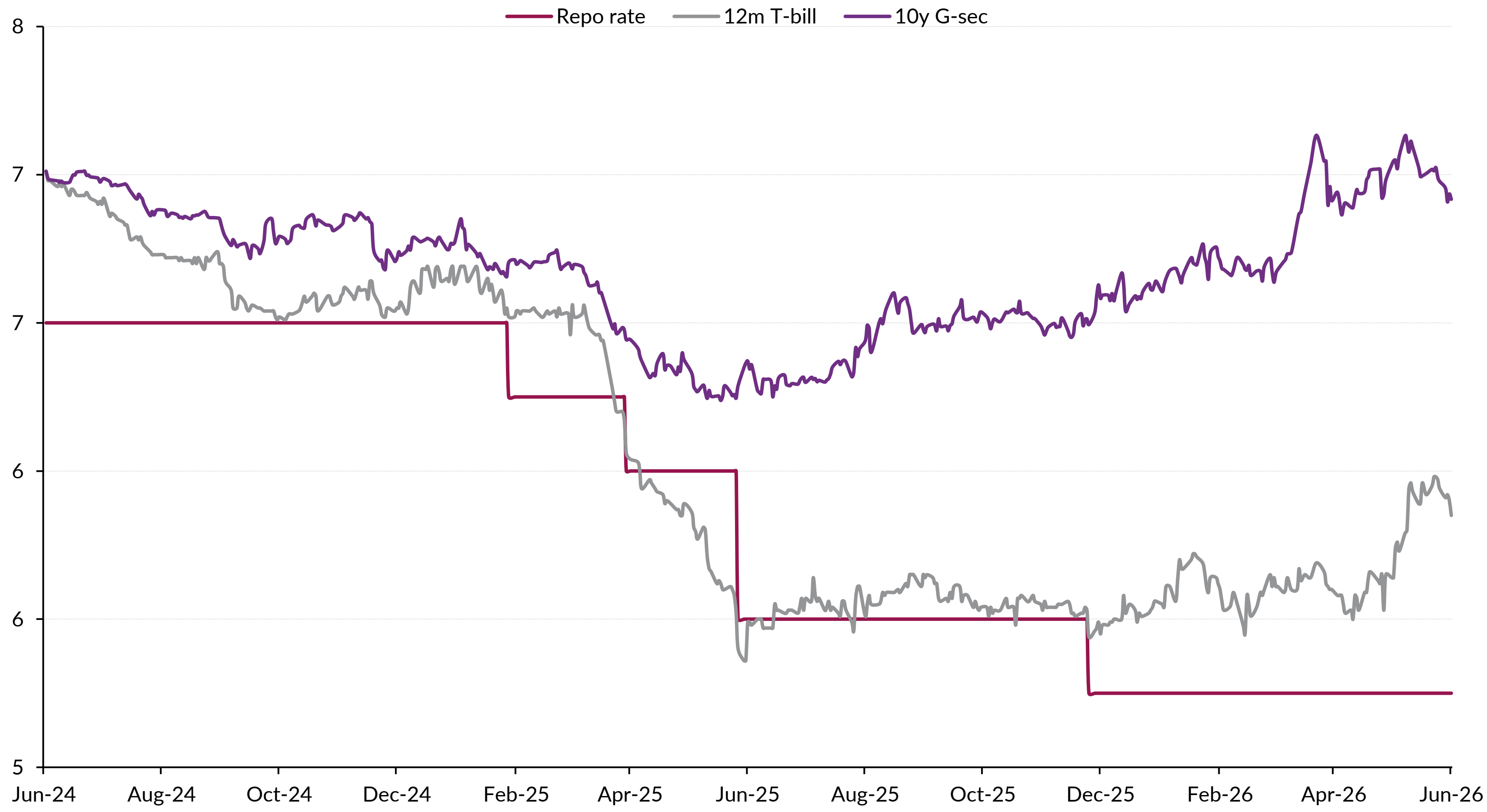




Source: RBI, Budget documents, MOSPI, Axis Bank Research

Rates term structure is steep, even with recent steps

AXIS BANK



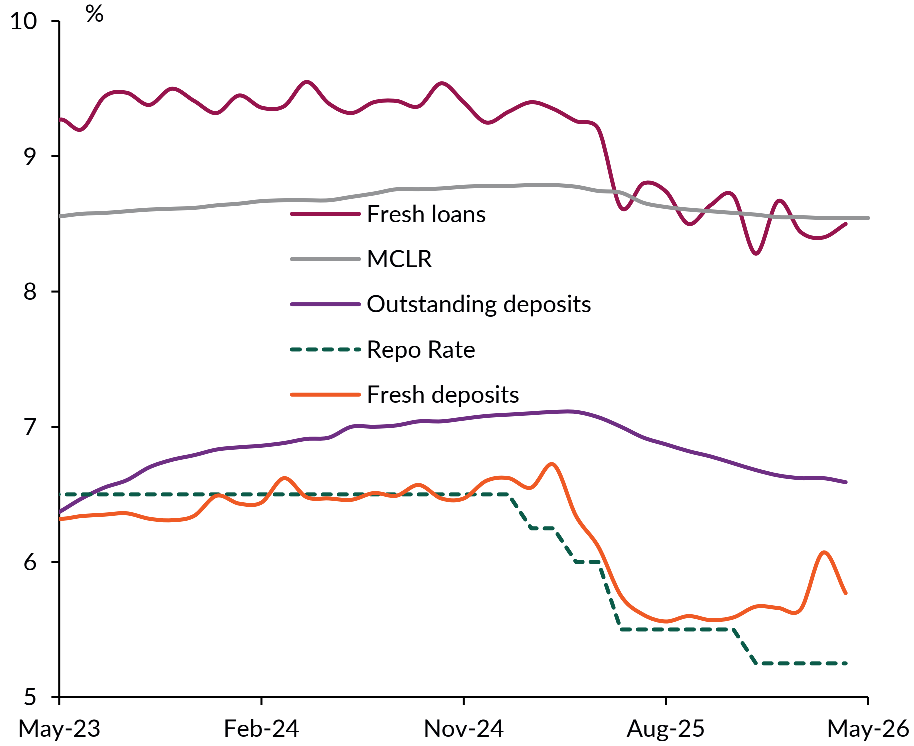
Markets are signaling higher-for-longer rates, underpinned by strong debt-financed demand, elevated working capital requirements from input shocks, and growing expectations of additional rate hikes

Source: Bloomberg

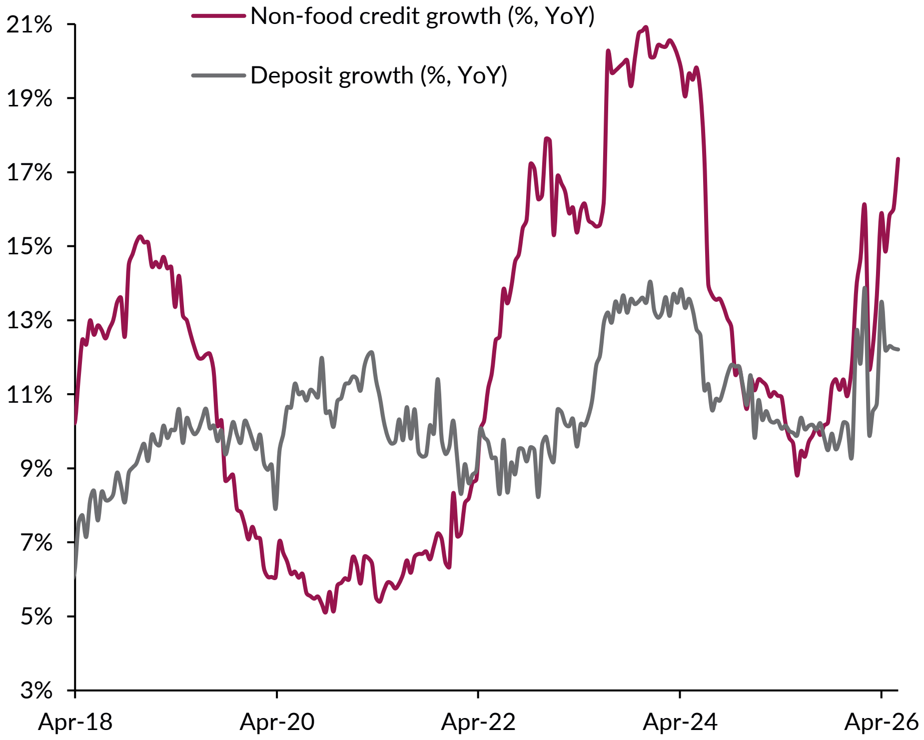
Credit growth continue to be above deposit growth rate

AXIS BANK

Transmission of India rates has stalled



Amid strong demand for finance, but slower deposit growth



Source: RBI, Axis Bank Research

Macro Landscape

Axis Bank – At a Glance

Business Highlights

Financial Highlights

Axis Bank at a glance

Axis Bank	**3rd** largest Private Bank in India	**~ 54 mn** Customers	**1,01,300+** Employees	**6,275** Branches [1]
Market Share	*Traditional Banking Segment*: **5.3%** Assets [2]; **5.0%** Deposits [2]; **5.7%** Advances [2]		*Digital Banking Segment*: **~36%** UPI [3]; **~14%** Credit Cards [4]	
Profitability	**15.15%** Consolidated ROE [5]	**3.62%** Net Interest Margin [5]	**2.24%** Operating Profit Margin [5]	**2.28%** Cost to Assets [5]
Balance Sheet	**16.42% | 14.38%** CAR [6] | CET 1[6]	**₹155 Bn | 1.26%** Cumulative provisions (standard + additional non-NPA)	**70% | 0.37%** PCR | Net NPA	
Key Subsidiaries	**19%** YOY growth in Axis Finance PAT [7]	**19%** YOY growth in Axis AMC PAT [7]	**61%** YOY growth in Axis Capital PAT [7]	**₹366 crores** Axis Securities PAT [7]

[1] Domestic network including extension counters; [2] Based on RBI data as of Mar 31, 2026 [3] UPI payer PSP space market share by volume for Q4FY26 [4] Credit Cards in force market share as of Feb'26 [5] for Q4FY26
[6] CAR – Capital Adequacy ratio; CET 1 – Common Equity Tier 1 ratio; [7] for FY26

Macro Landscape

Axis Bank – At a Glance

Business Highlights

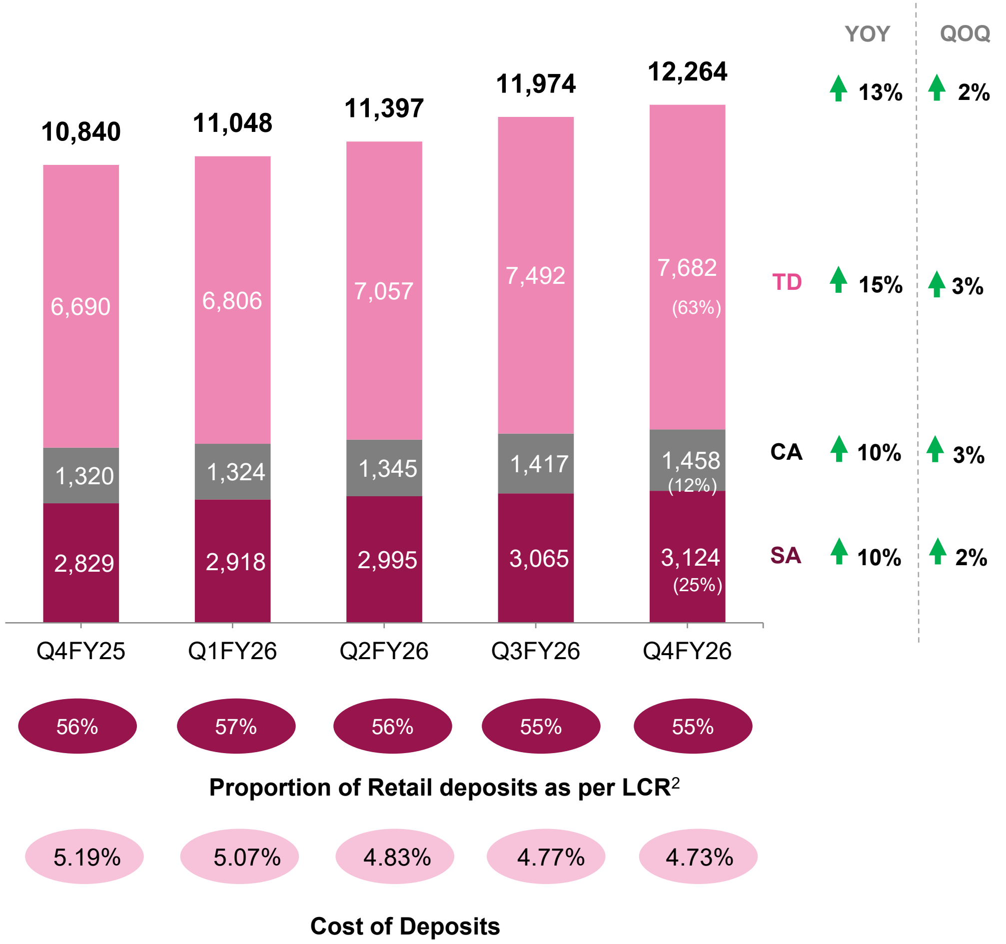
Financial Highlights

Deposit and Loan growth performance

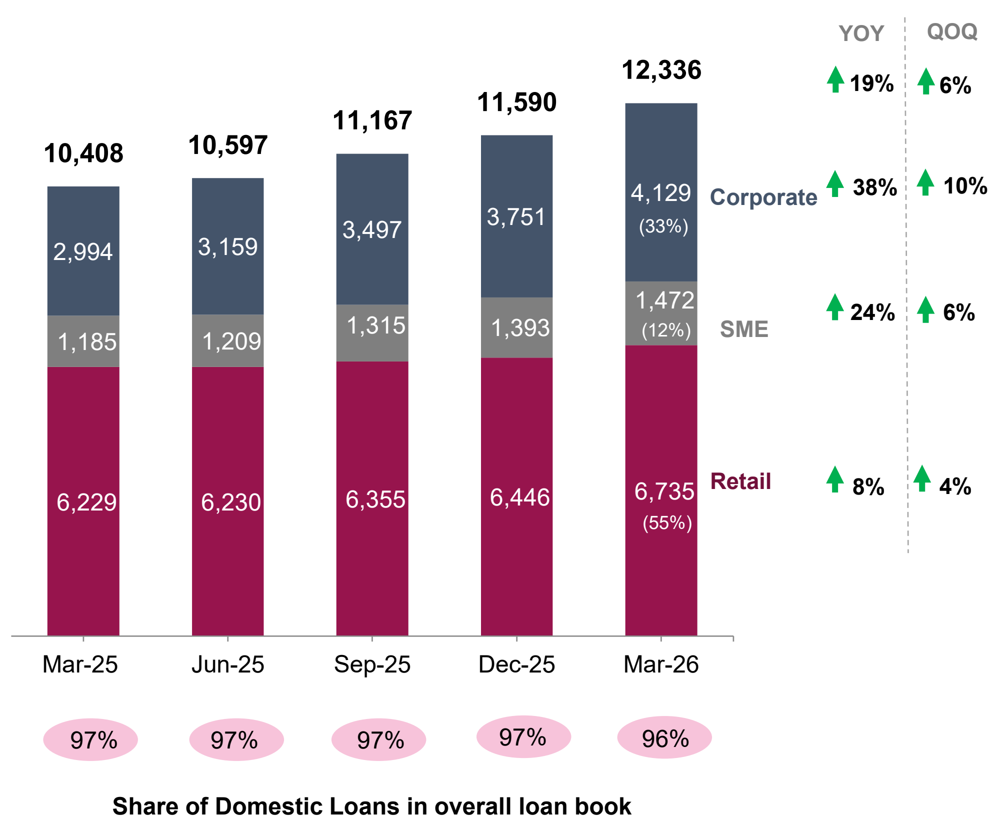
AXIS BANK

All figures in ₹ billion

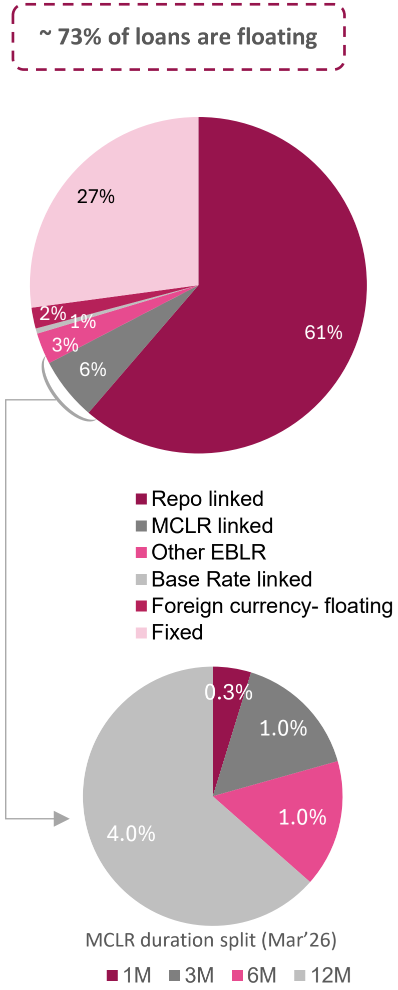
Deposit mix (QAB)[1]



Segment loan mix



Advances Mix by Rate type



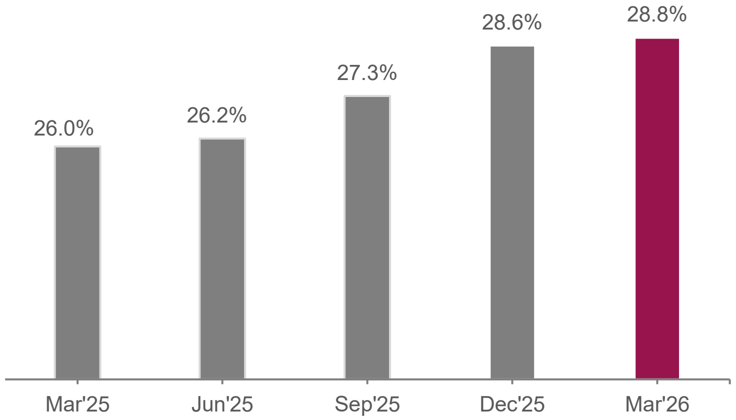
[1] Quarterly Average Balance

[2] Average deposits from retail and small business customers as reported in Liquidity Coverage Ratio (LCR) disclosure for the period as proportion of total QAB deposits

The Deposit journey for Axis Bank should be looked at from three aspects…

1

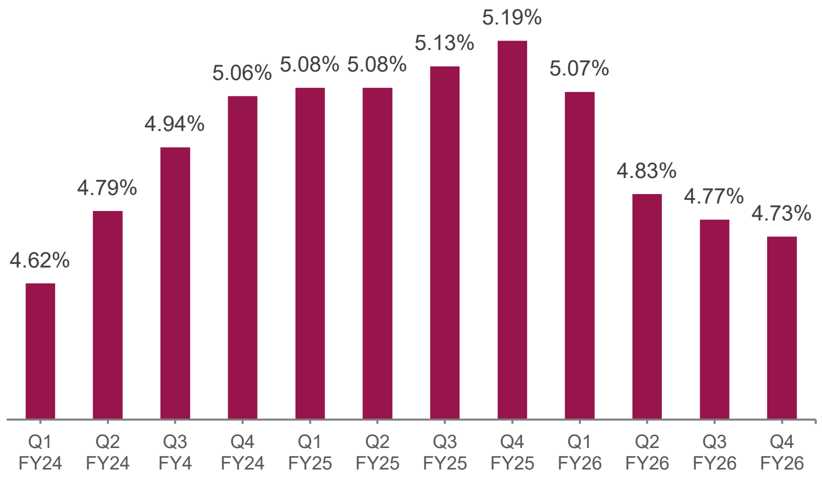
We continue to work on improving the granularization, to improve the quality of LCR deposits…



LCR Outflow rates

2

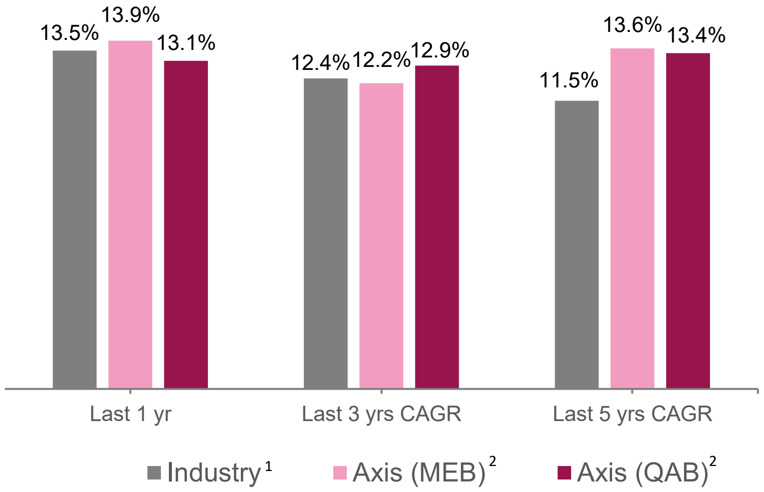
…with controlled movement in cost of deposits over the last 12 quarters and…



Cost of deposits

3

… growing faster than the industry aided by improved acquisition and customer deepening.



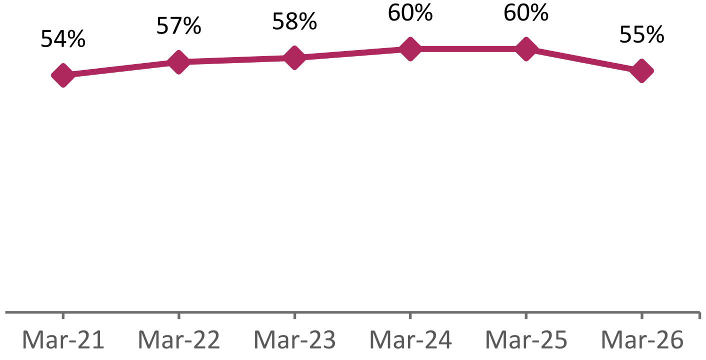
Source:

[1] Industry growth is based on the RBI disclosures as of March 31st, 2026.

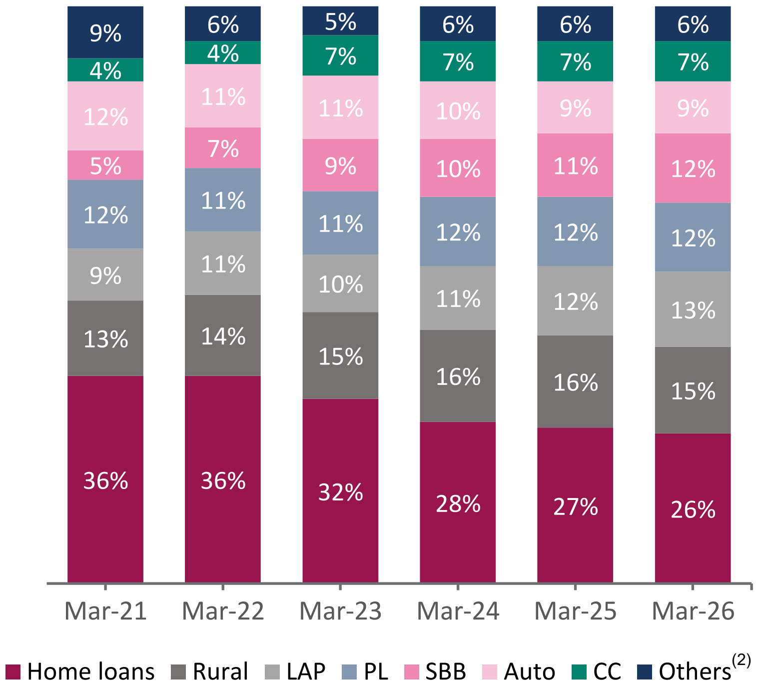
[2] QAB: Quarterly Average Balance; MEB: Month End Balance.

Retail loan book is well diversified and stood at 55% of total loans

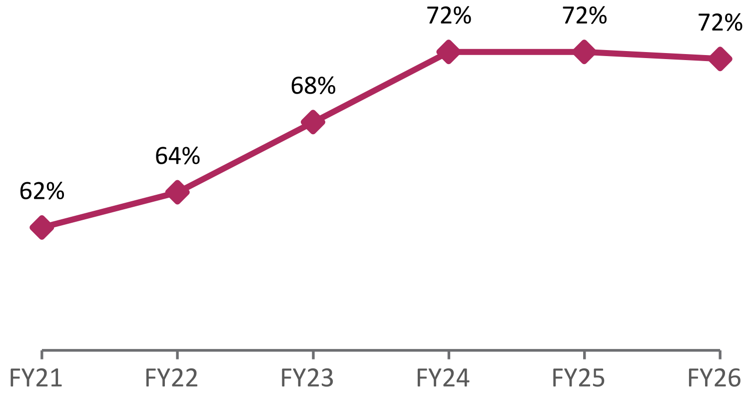
Share of Retail in total Advances (1)



Retail loan book mix



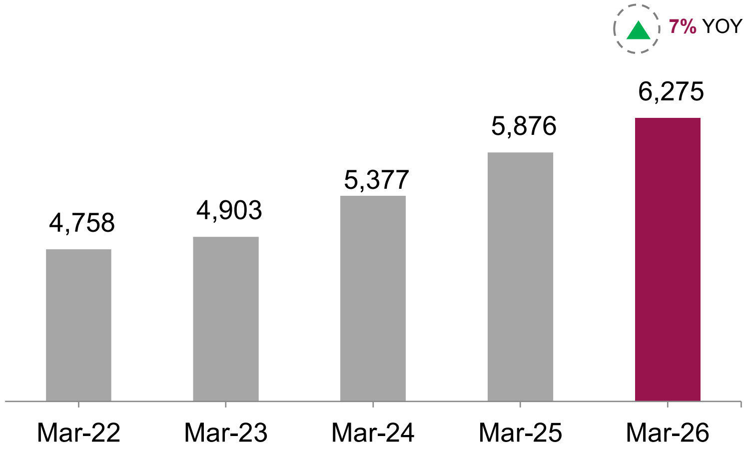
Share of Retail in fee income (3)



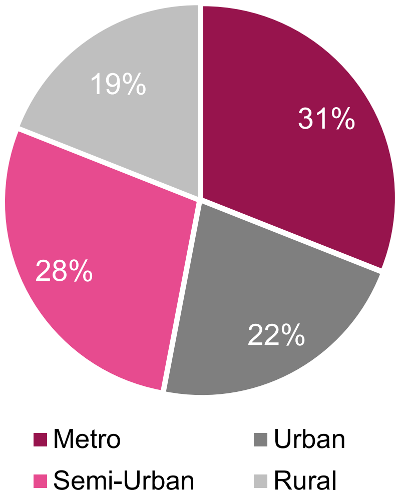
Note: Figures rounded off to nearest integral values for share of retail in advances and share of retail in fee income..
PL – Personal loans, LAP – Loan against property, CC – Credit card loans, SBB – Small business banking
(1) As % of total net advances
(2) Others primarily includes supply chain finance, education loans, gold loans , etc.
(3) Retail fee income includes income from cards, mutual fund & insurance distribution, other retail fees including forex exchange services fees.

We have a very well distributed branch network

Domestic branch network[1]



Branch presence across categories



Axis Virtual Centre

~4.8 mn
Customer connect [2]

8
Centers

1,591
Virtual RMs

- **Calibrated approach** towards new branch additions across focused regions
- Aligned to our **Bharat Banking strategy**, specific RuSu branches follow an asset-led liability model
- The Bank further has **310 BCBOs** as of 31st March, 2026
- **Dedicated Asset Desk Managers** for fulfilment of all loan leads at select branches
- Select **Platinum branches** to cater to SBB customer base

- Connected with **~4.8 mn** customers through this channel on an average per month in Q4FY26
- AVC manages relationship with our existing customers under **affluent and other programs**
- AVC is present across West, South, North and East with **8 centres**

[1] Includes extension counters [2] monthly average for Q4FY26

Strong relationship led franchise driving synergies across One Axis entities…

AXIS BANK

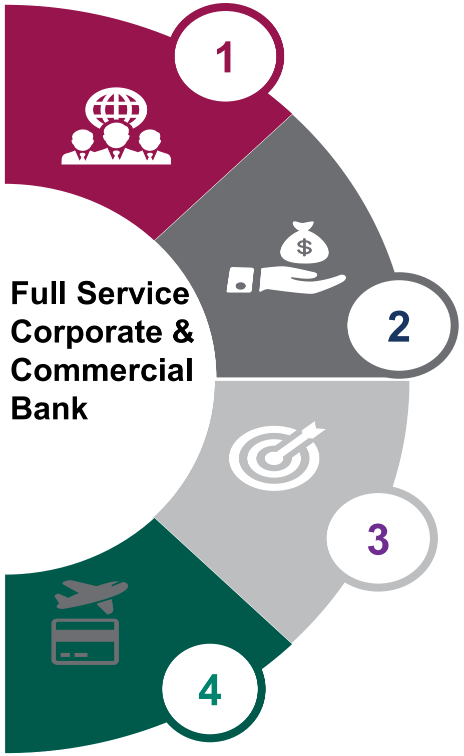
We have re-oriented the organisation structure in Corporate & Commercial Banking for delivering execution excellence

- Segregated the responsibilities of coverage and product groups to ensure sharper focus
- Corporate & Commercial Bank coverage reorganized into 8 coverage groups, each with a stated objective

Coverage groups:

- Conglomerates & Large Corporate
- Mid Corporate
- Multi-national
- Real Economy
- Institutional Coverage
- Government Coverage
- Commercial Banking
- Structured Assets

'One stop shop' for Banking needs of Indian Corporates



Transaction Banking
- Cash Management
- Trade & Supply Chain
  - Letter of Credit/ Bank Guarantee
  - Bill/ Invoice Discounting
- Current Accounts
- Correspondent Banking
- Custodial Services

Loan & Deposits
- Working Capital / Term Loans
- Wholesale Deposits

Treasury, Capital Markets & Investment Banking
- Debt Capital Markets (DCM)
- Equity Capital Markets (ECM)
- M&A & Advisory
- Forex & Derivative Solutions

Linkage to Retail Bank
- Wealth Management – Burgundy / Burgundy Private
- Salary Accounts of employees

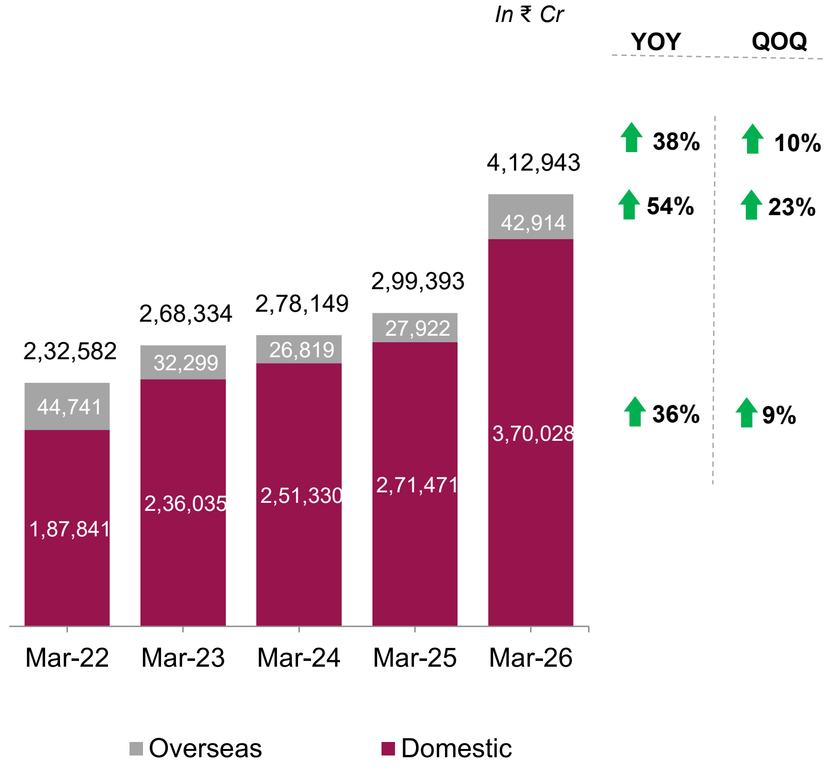
Group entities:

- Axis Trustee
- A.Treds
- Axis Capital
- Axis Finance
  Axis MF

Reliable Partner Throughout the Business Life Cycle

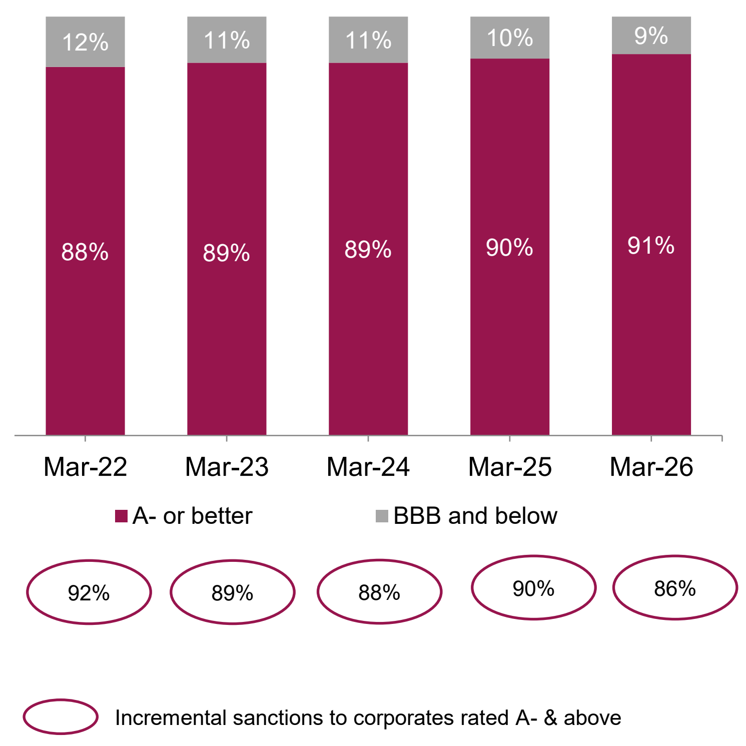
…with 91% of the book rated A- and above

Corporate Loans



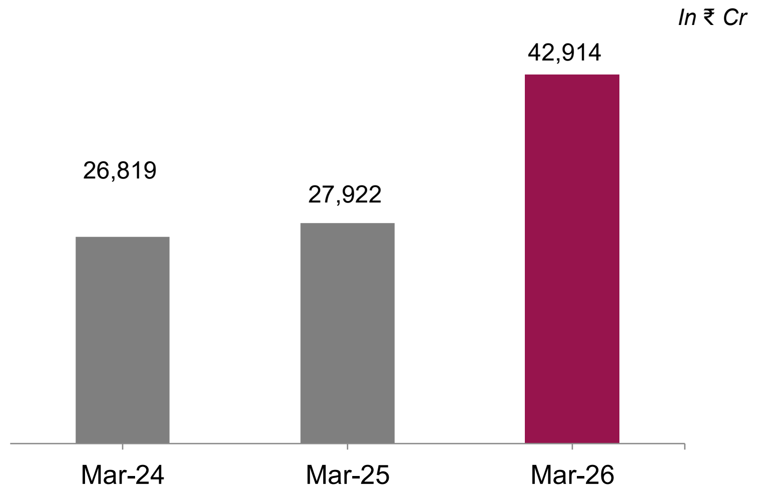
91% of the corporate loan book is rated A- or better

- **68%** of book as on 31.03.2026 is rated AA- & above



Overseas corporate loan book

- **86%** is India linked based on standard book
- **97%** is rated A- and above based on standard book
- **64%** of standard outstanding constituted by top 10 conglomerates



neo by Axis Bank | Empowering Businesses with Cutting-Edge Digital Solutions from Account Opening to Seamless Web & Mobile Experiences

AXIS BANK

Transformational Impact of Neo reflected in the strong product-market fit supported by ERP focused solutions and Partnerships

neo partnership AXIS BANK	neo API AXIS BANK	neo corporates AXIS BANK
6K+ Customers	**4K+** Customers	**5.5L+** Customers

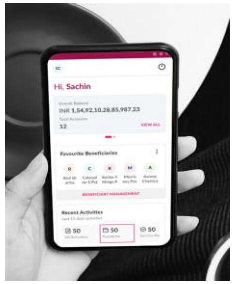
Key Milestones - *neo for corporates*

One platform. One experience.

- ✓ **100 % Migration of CIB**
- ✓ **Neo For Business Customers also transitioned to NFC**

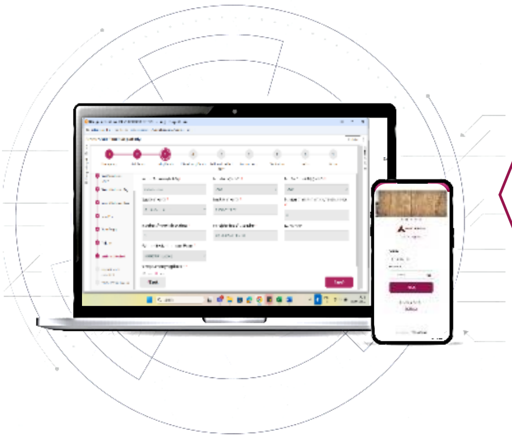
Highly rated Mobile Banking App

4.6 ★ *neo* for Corporates



Widely recognized for product innovation and customer experience…

…with a fully digital application that sets new standards for seamless and efficient customer onboarding



Infiniti

Eliminate paperwork and on-board customers faster, smarter, and more securely.

- 60K+ accounts opened using this platform
- Digital CIB onboarding through co-origination journey
- Integrated APIs digitise every step, reducing account opening time by 50%
- Platform provides complete visibility of application movement
- Future-ready omni-channel & omni-constitution platform.

Commercial segment

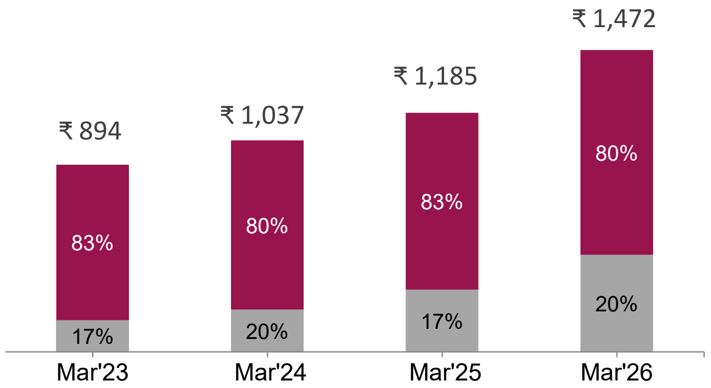
One of the most profitable segments of the Bank with high PSL coverage

Data driven credit decisions, minimal documentation, simplified products and digitized operations aiding higher business growth

SME Advances

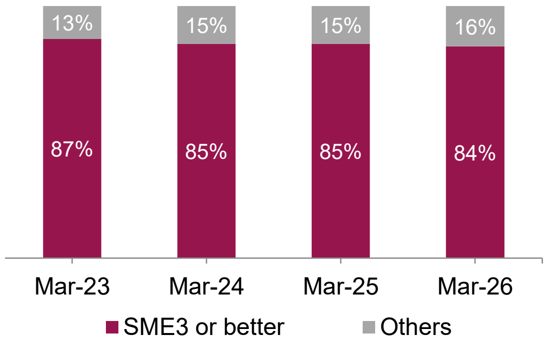
In ₹ bn

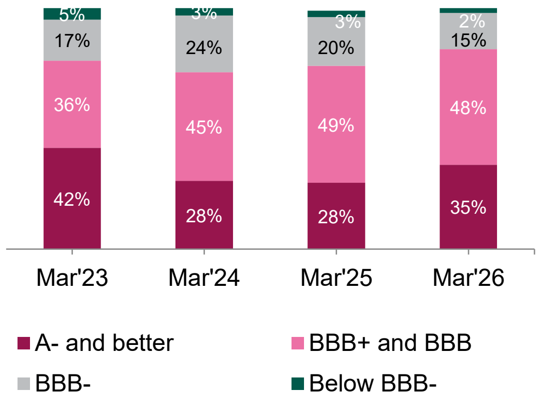
24% YOY
6% QOQ



Rated on SME model

Rated on large corporate model

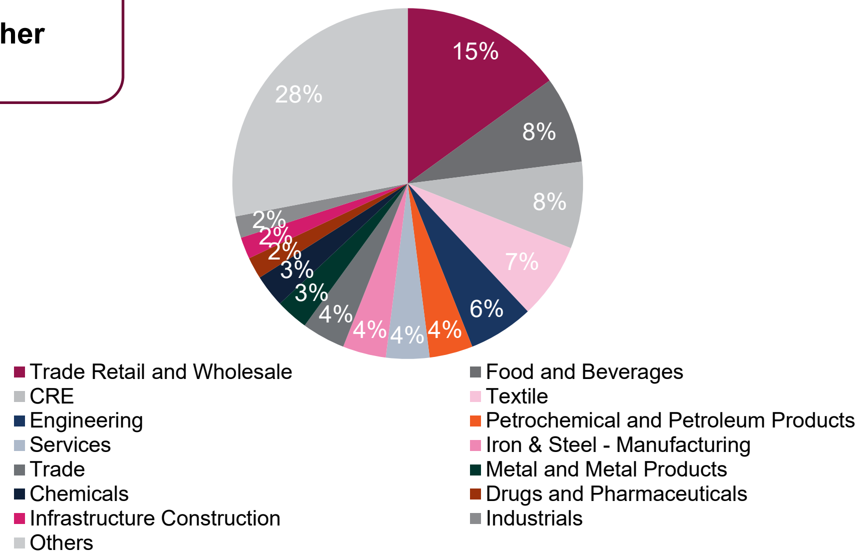




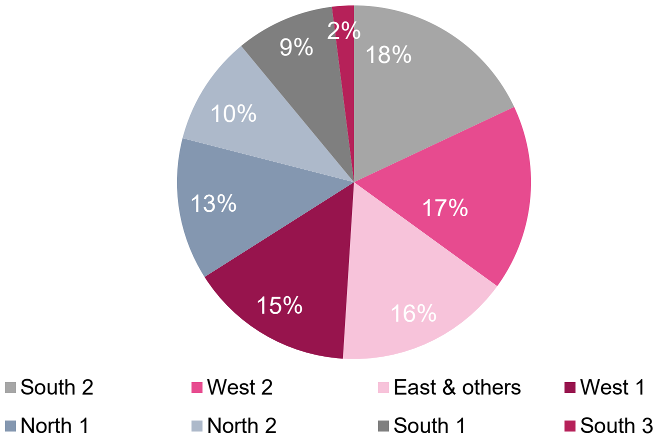
86% of loans were PSL compliant

Note: As per the internal policy, companies in CBG portfolio are being suitably rated under SME ratings model or large corporate ratings model depending on their turnover.

Well diversified mix



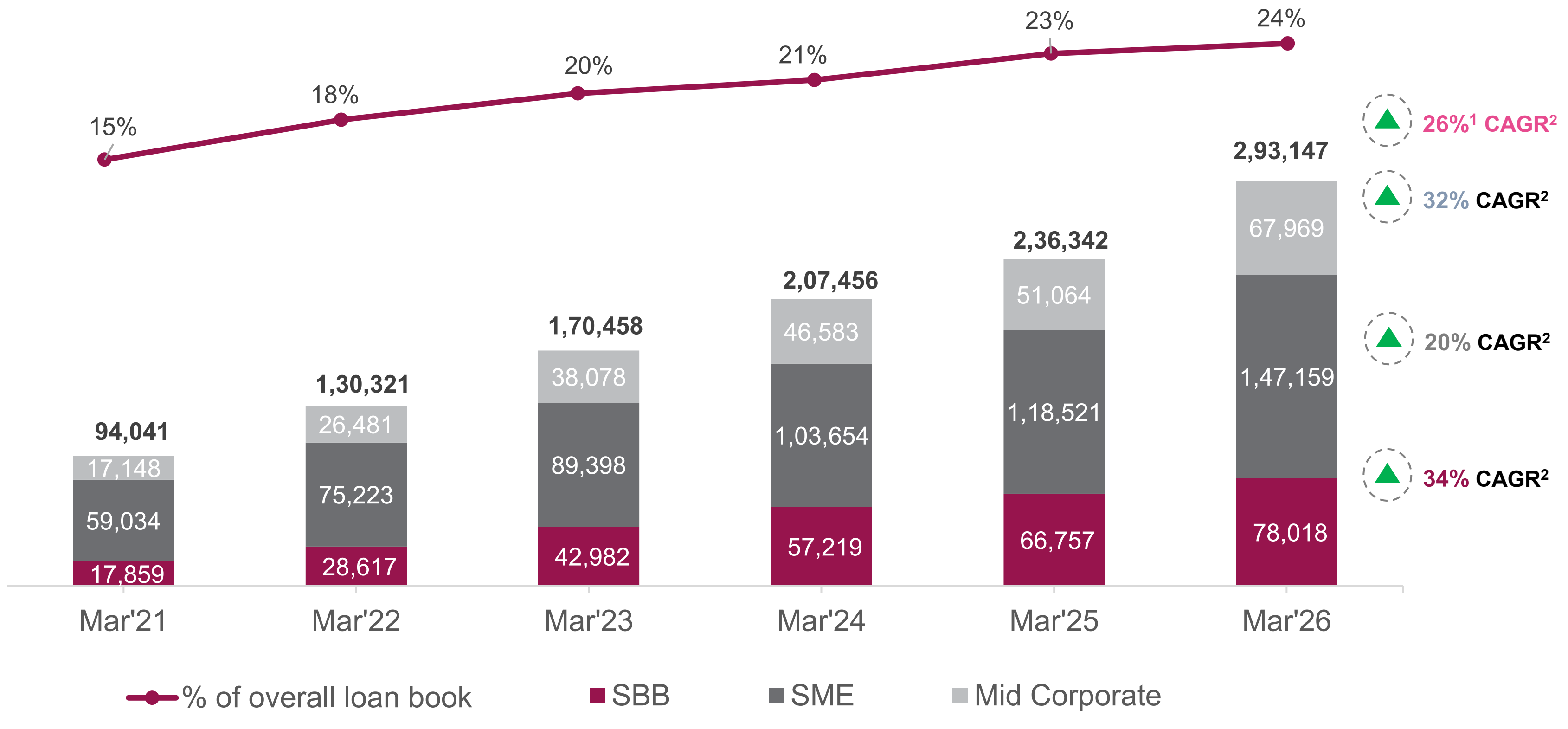
Well diversified Geographical mix



Strong growth in SBB+SME+MC book despite tightening our risk standards

AXIS BANK

All figures in ₹ Crores



SBB+SME+MC book has grown ~1.3x the overall book growth YOY, with ~845 bps improvement in contribution mix from 15.3% to 23.8% over last 5 years

26%

CAGR[2] in combined MSME, MC and SBB segment

9.3%

Axis Bank's Incremental MSME market share in last 5 years

8.1%

Axis Bank's market share as % of overall Industry MSME credit[3]

[1] Considering our SME+SBB+MC book as numerator
[2] period for CAGR Mar'21 – Mar'26
[3] Based on RBI data as of Mar26

Digital Banking

D2C products	**98%** Digital transactions[1]	**91%** Credit cards issued[2] (Q4FY26)	**49%** New MF SIP volume (Q4FY26)	**69%** New SA acquisition[3]	**42%** Individual RTDs value (Q4FY26)	**68%** PL disbursed (end-to-end digital) (in Q4FY26)
Transformation	**250+** Services on digital channels	**300+** Employee tool Journeys	**4.8** Mobile App[4] ratings	**~16 Mn+** Mobile Banking MAU[5] (Mar-26)	**480** Total APIs	**4,400+** Robotic automated processes
Capabilities	**2,600+** People dedicated to technology agenda	**800** In-house digital banking team[6]	**87%** New hires[6] from non-banking background	**Agile** Enabled teams with CI/CD, micro-services architecture	**40%+** Lift of bank credit model GINI scores over bureau	**140+** Apps on cloud

~18 Mn+
Non Axis Bank customers using Axis Mobile & Axis Pay apps (as of Mar'26)

~12%
Contribution of KTB channels to overall sourcing of Cards (in Q4FY26)

[1] Based on all financial transactions by individual customers in Q4FY26 [2] through digital and phygital mode [3] Digital tablet based account opening process for Q4FY26
[4] on Google Play store [5] Monthly active users [6] Including in-house Digital Banking team from Freecharge

Macro Landscape

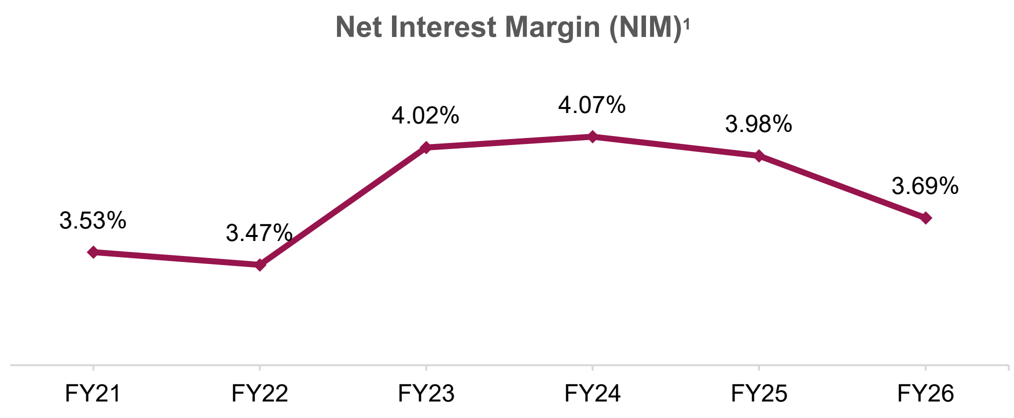
Axis Bank – At a Glance

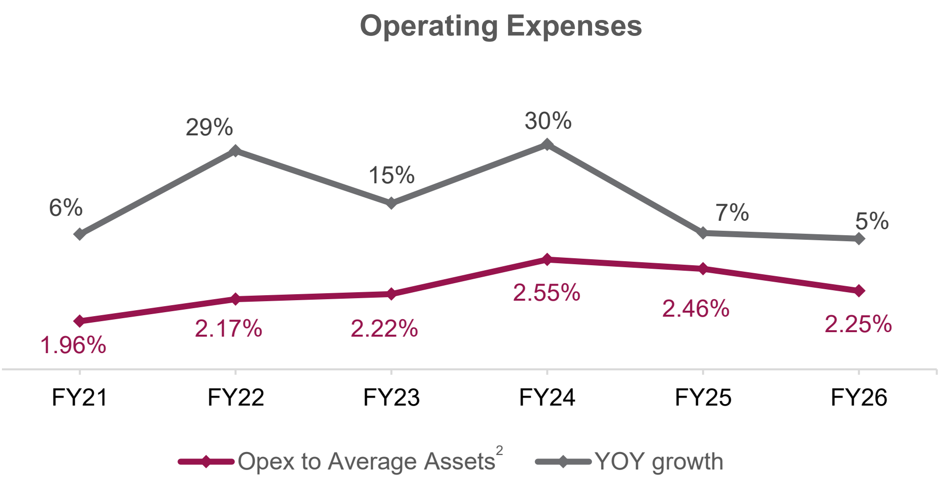
Business Highlights

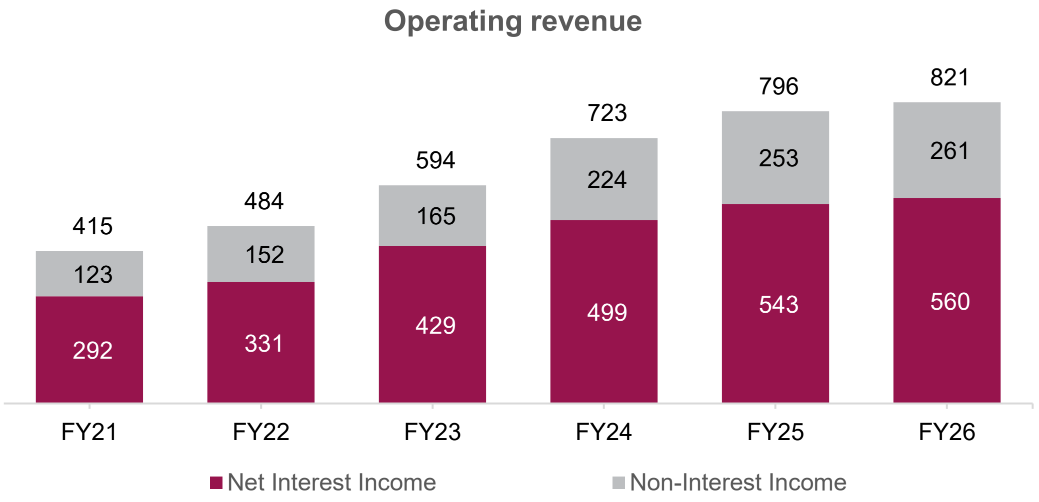
Financial Highlights

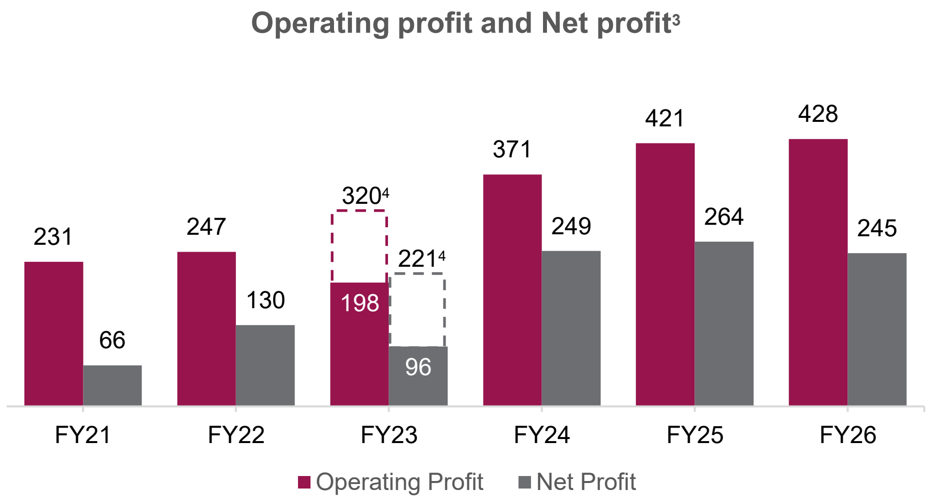
Financial performance

All figures in ₹ bn





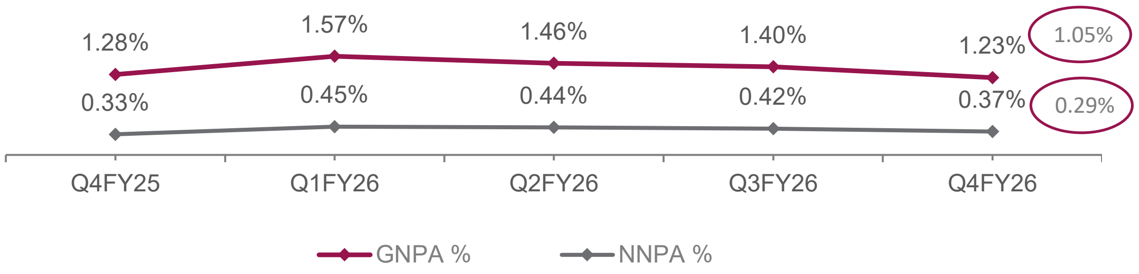




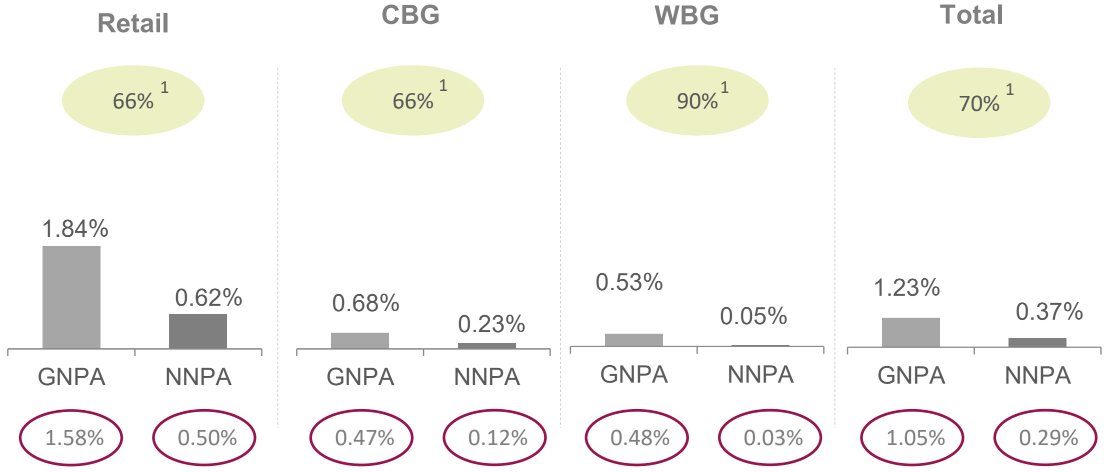
[1] Represents the ratio of net interest income to daily average interest earning assets.
[2] Calculated on a quarterly average basis
[3] Operating profit calculated as sum of interest earned and Other Income, reduced by Interest Expended and Operating Expenses
[4] Excluding the exceptional items of ₹125 bn, which comprise of (i) full amortization of Intangibles and Goodwill (ii) impact of policy harmonization on operating expenses and provisions; and (iii) one-time stamp duty costs

GNPA, slippages and credit costs improved YOY

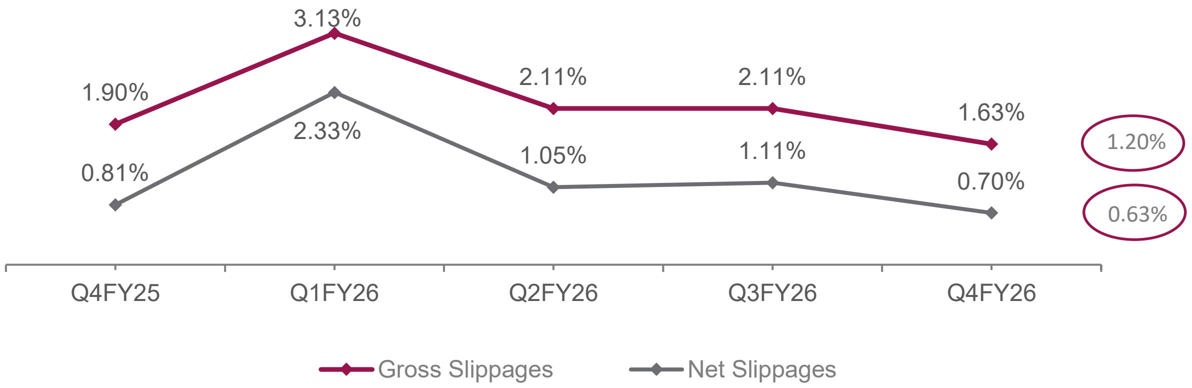
GNPA at 1.23% & NNPA at 0.37%



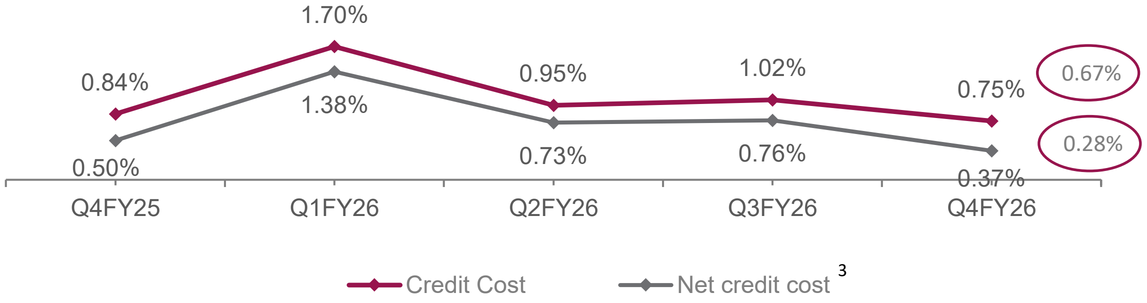
Segmental composition



Slippages (Annualised)



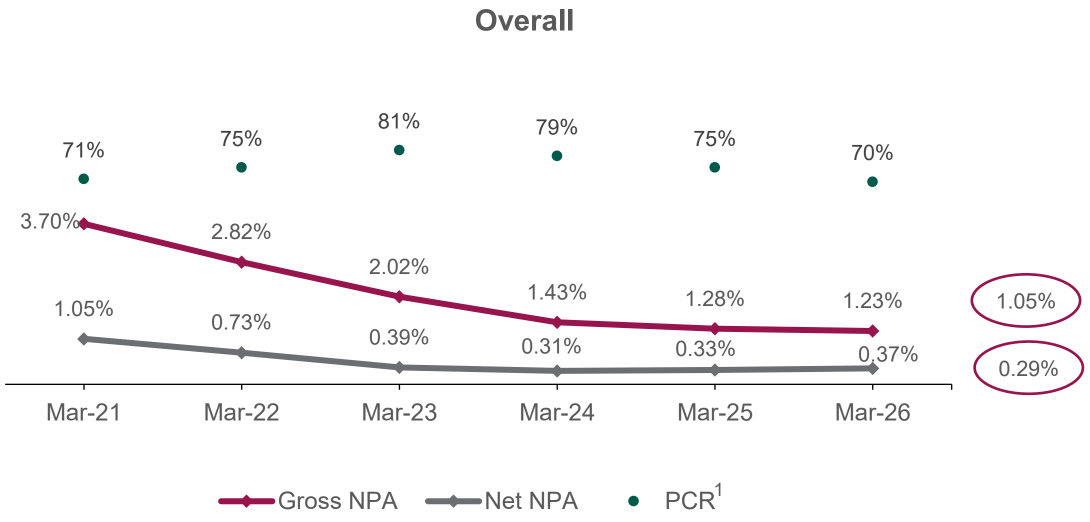
Credit Cost (Annualised)

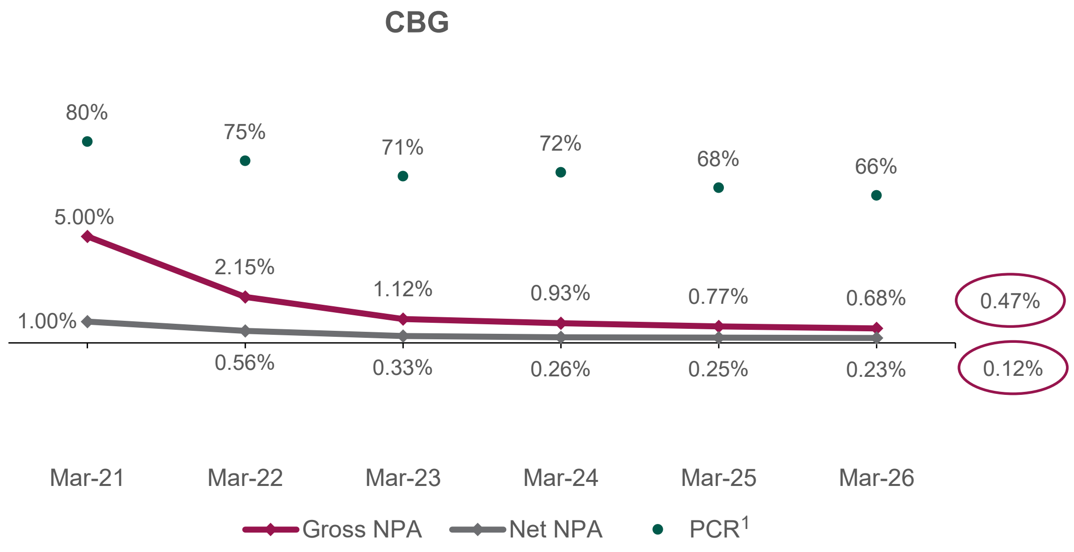


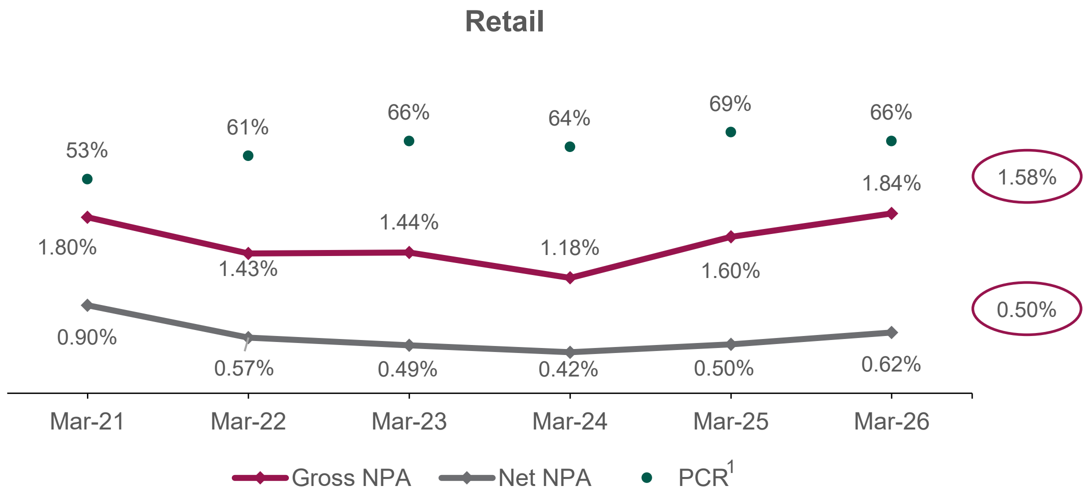
X.XX% Excluding Technical Impact[2].

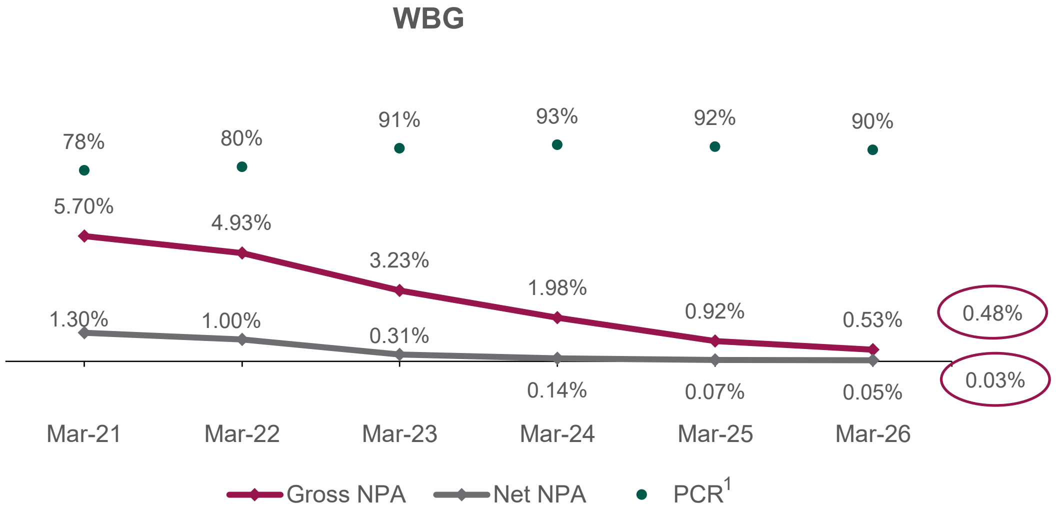
[1] Provision coverage ratio without technical write offs
[2] Technical impact arising from prudent application of technical parameters for recognizing slippages and consequent upgrades impacting reported asset quality
[3] credit cost net of recoveries in written off accounts

Asset quality – Movement in NPA and PCR





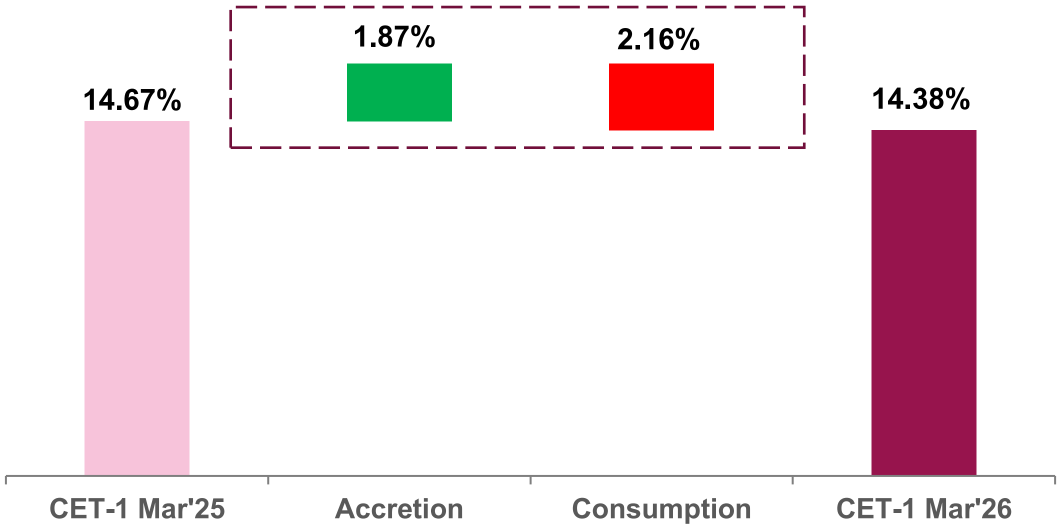


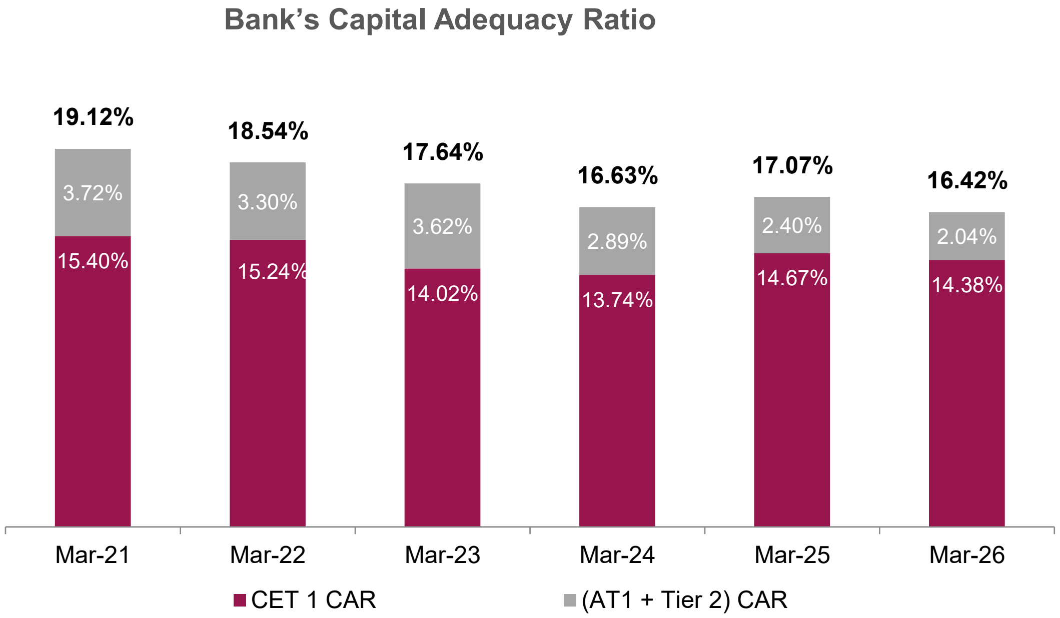


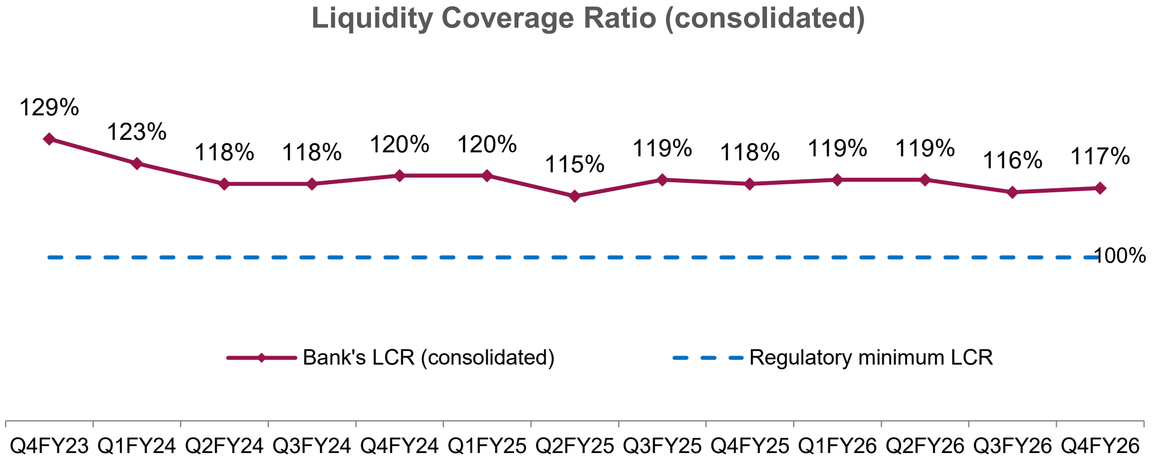
XX% Excluding Technical Impact[2].

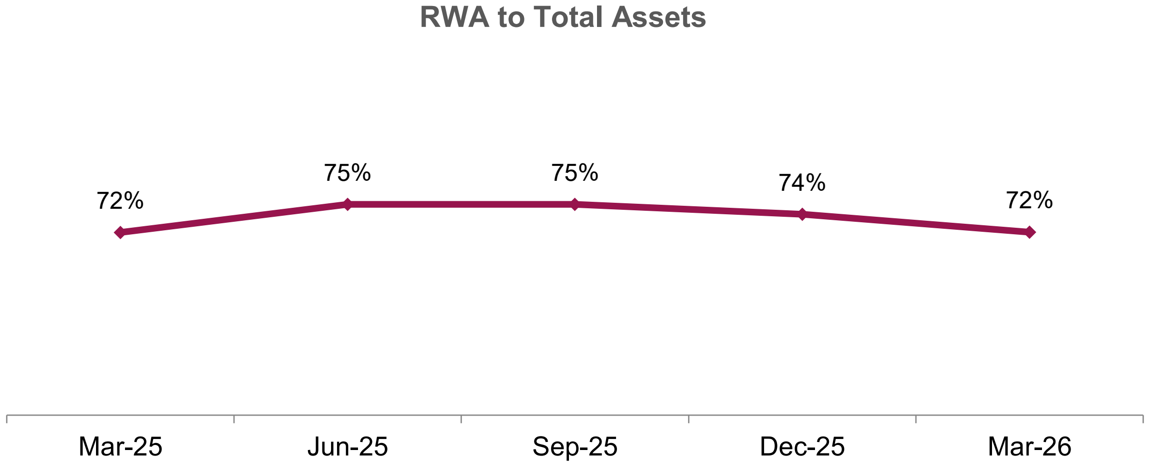
1 Provision coverage ratio without technical write offs
2 Technical impact arising from prudent application of technical parameters for recognizing slippages and consequent upgrades impacting reported asset quality

Strong capital position with adequate liquidity









- The Bank holds excess SLR of ₹1,50,620 crores

Annexure

Credit Ratings (as of Jun'26)

Foreign Currency Ratings

Rating Agency	Long term Issuer rating	Outlook
Moody's	Baa3 *Update* as of 02-Jan-2026*	Stable
S&P Ratings	BBB *Update* as of 30-Oct-2025*	Stable

In the past 12 months, S&P Global Ratings has:

- **Revised upward the long-term rating of the Bank from 'BBB-' to 'BBB' and the short-term ratings from 'A-3' to 'A-2'**
- **Revised the rating outlook from Positive to Stable**

Domestic Currency Ratings

Rating Agency	Long term Issuer rating	Outlook
CRISIL	CRISIL AAA *Update* as of 14-July-2025*	Stable
ICRA	ICRA AAA *Update* as of 20-Jun-2025*	Stable
CARE	CARE AAA *Update* as of 22-Sep-2025*	Stable
India Ratings	IND AAA *Update* as of 29-Sep-2025*	Stable

*Date pertains to the latest rationale released by the rating agency

Financial Performance

Financial Performance (₹ crores)		Q4FY26	Q4FY25	% Growth	FY26	FY25	% Growth
Interest Income	A	32,724	31,243	5%	1,27,032	1,22,677	4%
Other Income	B = C+D+E	6,023	6,780	(11%)	26,131	25,257	3%
- Fee Income	C	6,561	6,338	4%	24,444	22,504	9%
- Trading Income	D	(606)	173	-	1,373	2,059	(33%)
- Miscellaneous Income	E	67	269	(75%)	313	694	(55%)
Total Income	**F = A+B**	**38,747**	**38,022**	**2%**	**1,53,163**	**1,47,934**	**4%**
Interest Expended	G	18,267	17,432	5%	70,984	68,329	4%
Net Interest Income	**H = A-G**	**14,457**	**13,811**	**5%**	**56,048**	**54,348**	**3%**
Operating Revenue	**I = B+H**	**20,480**	**20,590**	**(1%)**	**82,179**	**79,605**	**3%**
Core Operating Revenue[1]	J	21,085	20,413	3%	80,805	77,416	4%
Operating Expenses	K	10,466	9,838	6%	39,362	37,500	5%
-Staff Expense	L	3,115	2,962	5%	12,266	12,193	1%
-Non Staff Expense	M	7,351	6,876	7%	27,096	25,307	7%
Operating Profit	**N = I-K**	**10,013**	**10,752**	**(7%)**	**42,817**	**42,105**	**2%**
Core Operating Profit[1]	**O**	**10,619**	**10,575**	**0.4%**	**41,443**	**39,916**	**4%**
Provisions other than taxes	P	3,522	1,359	159%	13,263	7,758	71%
Profit Before Tax	Q = N-P	6,491	9,393	(31%)	29,554	34,346	(14%)
Tax Expenses	R	(580)	2,276	-	5,097	7,973	(36%)
Net Profit	**S = Q-R**	**7,071**	**7,117**	**(0.6%)**	**24,457**	**26,373**	**(7%)**
EPS Diluted (in ₹) (annualized)		91.78	92.73		78.31	84.77	
Return on Average Assets (annualized)		1.58%	1.83%		1.45%	1.74%	
Return on Equity (annualized)		14.74%	16.98%		13.15%	16.52%	
Capital Adequacy Ratio (Basel III) (incl. profit)		16.42%	17.07%		16.42%	17.07%	

[1] excluding trading profit
Certain amounts in the tables above may not add-up due to rounding off

Financial Performance

AXIS BANK

Financial Performance ($ mn)		Q4FY26	Q4FY25	% Growth	FY26	FY25	% Growth
Interest Income	A	3,451	3,294	5%	13,395	12,936	4%
Other Income	B = C+D+E	635	715	(11%)	2,755	2,663	3%
- Fee Income	C	692	668	4%	2,578	2,373	9%
- Trading Income	D	-64	18	-	145	217	(33%)
- Miscellaneous Income	E	7	28	(75%)	33	73	(55%)
Total Income	**F = A+B**	**4,086**	**4,009**	**2%**	**16,150**	**15,599**	**4%**
Interest Expended	G	1,926	1,838	5%	7,485	7,205	4%
Net Interest Income	**H = A-G**	**1,524**	**1,456**	**5%**	**5,910**	**5,731**	**3%**
Operating Revenue	**I = B+H**	**2,160**	**2,171**	**(1%)**	**8,665**	**8,394**	**3%**
Core Operating Revenue[1]	J	2,223	2,152	3%	8,521	8,163	4%
Operating Expenses	K	1,104	1,037	6%	4,151	3,954	5%
-Staff Expense	L	328	312	5%	1,293	1,286	1%
-Non Staff Expense	M	775	725	7%	2,857	2,669	7%
Operating Profit	**N = I-K**	**1,056**	**1,134**	**(7%)**	**4,515**	**4,440**	**2%**
Core Operating Profit[1]	**O**	**1,120**	**1,115**	**0.4%**	**4,370**	**4,209**	**4%**
Provisions other than taxes	P	371	143	159%	1,399	818	71%
Profit Before Tax	Q = N-P	685	990	(31%)	3,116	3,622	(14%)
Tax Expenses	R	(61)	240	-	537	841	(36%)
Net Profit	**S = Q-R**	**746**	**751**	**(0.6%)**	**2,579**	**2,781**	**(7%)**
EPS Diluted (in ₹) (annualized)		91.78	92.73		78.31	84.77	
Return on Average Assets (annualized)		1.58%	1.83%		1.45%	1.74%	
Return on Equity (annualized)		14.74%	16.98%		13.15%	16.52%	
Capital Adequacy Ratio (Basel III) (incl. profit)		16.42%	17.07%		16.42%	17.07%	

$ figures converted using exchange rate of 1$ = ₹94.8350

[1] excluding trading profit
Certain amounts in the tables above may not add-up due to rounding off

Balance Sheet

Balance Sheet	As on 31st Mar'26	As on 31st Mar'25		As on 31st Mar'26	As on 31st Mar'25	% Growth
CAPITAL AND LIABILITIES	In ₹ Crores	In ₹ Crores		in $ Mn	in $ Mn	
Capital	622	619		66	65	0.3%
Reserves & Surplus	2,03,572	1,77,997		21,466	18,769	14%
ESOP Outstanding	1,342	1,108		142	117	21%
Deposits	13,35,834	11,72,952		1,40,859	1,23,683	14%
(i) CASA Deposits	5,28,912	4,78,188		55,772	50,423	11%
- Savings Bank Deposits	3,44,136	3,11,389		36,288	32,835	11%
- Current Account Deposits	1,84,776	1,66,799		19,484	17,588	11%
(ii) Term Deposits	8,06,922	6,94,764		85,087	73,260	16%
Borrowings	2,35,271	1,84,147		24,808	19,418	28%
Other Liabilities and Provisions	1,10,209	73,106		11,621	7,709	51%
Total	**18,86,850**	**16,09,930**		**1,98,961**	**1,69,761**	**17%**
ASSETS						
Cash and Balances with RBI / Banks and Call money	1,04,903	99,732		11,062	10,516	5%
Investments	4,45,033	3,96,142		46,927	41,772	12%
Advances	12,33,570	10,40,811		1,30,075	1,09,750	19%
(i) Corporate	4,12,943	2,99,393		43,543	31,570	38%
(ii) SME	1,47,159	1,18,521		15,518	12,498	24%
(iii) Retail	6,73,468	6,22,897		71,015	65,682	8%
Fixed Assets	6,549	6,292		691	663	4%
Other Assets	96,795	66,953		10,207	7,060	45%
Total	**18,86,850**	**16,09,930**		**1,98,961**	**1,69,761**	**17%**

$ figures converted using exchange rate of 1$ = ₹94.8350
Certain amounts in the tables above may not add-up due to rounding off

Thank you