

KEY PERFORMANCE INDICATORS

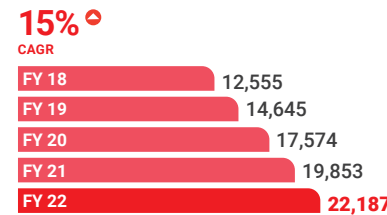
# Sustainable VALUE CREATION

All numbers are on a consolidated basis except where stated

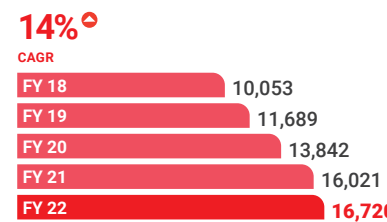
PROFIT & LOSS

Our Net Interest Margin (NIM)\* is driven by our risk adjusted pricing and stood at 4.7% for FY 2021-22.

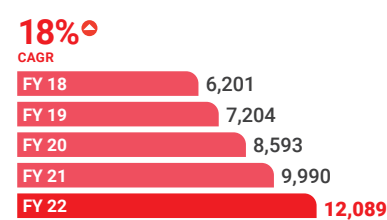
Net Interest Income  
(₹ in crore)



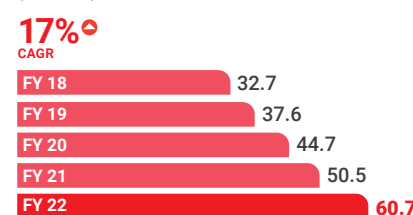
Operating Profit  
(₹ in crore)



Net Profit  
(₹ in crore)



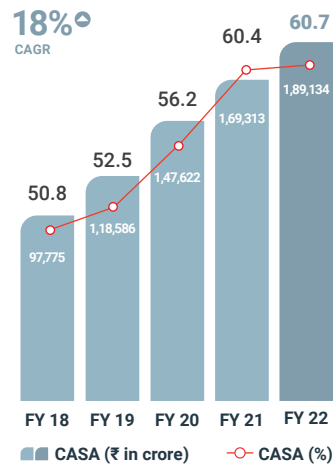
Earnings Per Share (EPS)  
(₹ in crore)



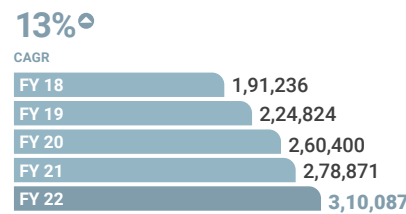
OPERATIONAL

A high CASA ratio has significantly contributed in lowering our cost of funds and enabled the engine to grow the asset book.

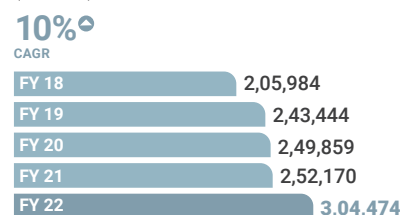
Current Account and Savings Account (CASA) Balances (Bank standalone)



Deposits  
(₹ in crore)



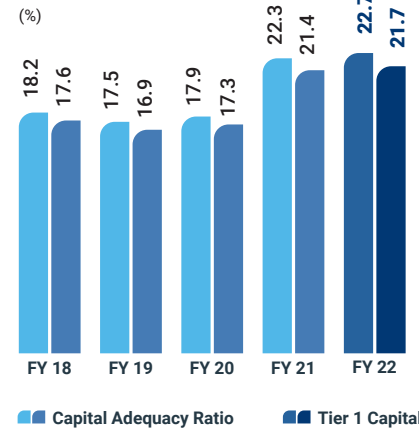
Advances  
(₹ in crore)



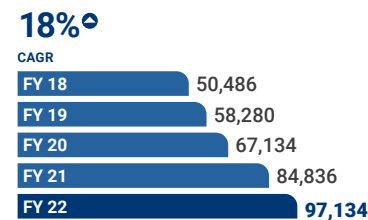
BALANCE SHEET

Our strong capital adequacy position not only protects us against risks during adversity, but also positions us well for growth.

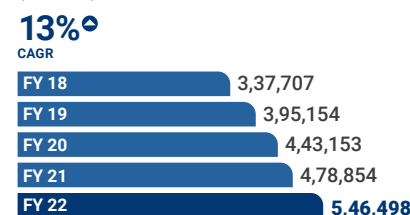
Bank Capital Adequacy Ratio and Tier 1 Capital



Capital and Reserves and Surplus  
(₹ in crore)



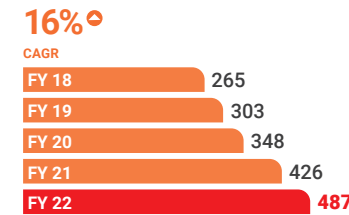
Total Assets  
(₹ in crore)



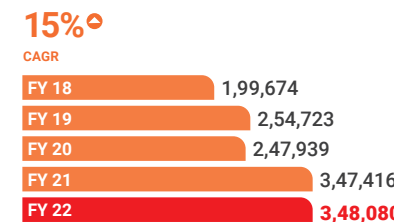
VALUATION METRICS

Our growing book value per share amid volatility reflects the confidence of our shareholders in us.

Book Value Per Share  
(₹)



Market Capitalisation  
(₹ in crore)



**28.9X**

Price-to-earnings (P/E) as on 31<sup>st</sup> March, 2022

**3.6X**

Price-to-book (P/B) as on 31<sup>st</sup> March, 2022

**2.36%**

Return on Assets (ROA) for FY 2021-22

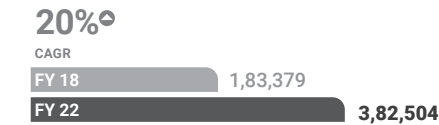
**13.4%**

Return on Equity (ROE) for FY 2021-22

GROUP COMPANIES

Our subsidiaries and associates contributed 29% of the consolidated Profit after Tax (PAT) for FY 2021-22, reflecting the diversity of our business model.

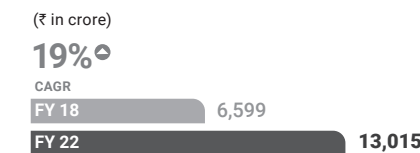
Total Assets Under Management  
(₹ in crore)



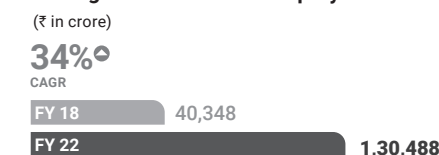
Kotak Securities – Average Daily Volume (ADV)<sup>^</sup>  
(₹ in crore)



Kotak Life Insurance - Gross Written Premium  
(₹ in crore)



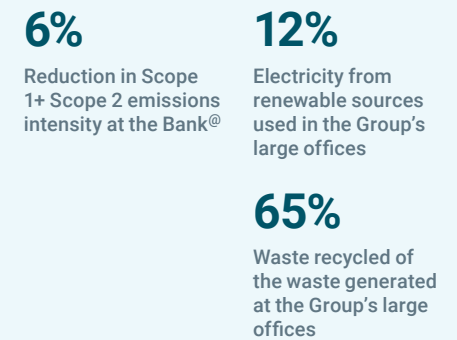
Kotak Mahindra Asset Management – AAUM<sup>#</sup> - Equity  
(₹ in crore)



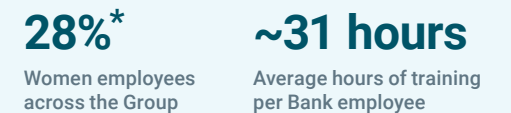
ESG

We are committed to the sustainability agenda. We focus on responsible deployment of funds for shared prosperity and long-term growth of people and communities.

Environmental impact



Social impact



**26%<sup>+</sup>** Growth in Bank's Customer Base

**₹ 162 cr** Total CSR expenditure (Bank)

**₹ 226 cr** Total CSR expenditure (Group)

Governance

**21 years** Average tenure of the executive leadership team at the Bank

**'Leadership' category** as assessed by IIAS on the IFC-BSE-IIAS Indian Corporate Governance Scorecard based on G20/OECD corporate governance principles.

5-Year CAGR | \*excluding dividend and interest on income tax refunds

5-Year CAGR | \* includes both full-time and part-time employees | ^excluding BSE Derivative and Proprietary Segments | #Average assets under management | @Reduction in intensity despite expansion in scope of emission coverage | +YoY