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 5.4% for FY 2022-23.

Net Interest Income (in crore)		
17% • CAGR		
FY 19	14,641	
FY 20	17,570	
FY 21	19,858	
FY 22	22,187	
FY 23		27,740

Operating Profit (in crore)

14% °	
FY 19	11,689
FY 20	13,842
FY 21	16,018
FY 22	16,719
FY 23	20,086

Net Profit (in crore)

20%° cagr		
FY 19	7,204	
FY 20	8,593	
FY 21	9,990	
FY 22	12,089	
FY 23	14,925	

Basic	Earnings Per Share (EPS)
19%	0

37.6	
44.7	
50.5	
60.8)
	75.0
	50.5

OPERATIONAL

FY 23

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)	
13% ° CAGR	
FY 19	2,24,824
FY 20	2,60,400
FY 21	2,78,871
FY 22	3,10,087
FY 23	3,61,273

Advances (in crore)	
10% °	
FY 19	2,43,444
FY 20	2,49,859
FY 21	2,52,170
FY 22	3,04,474
FY 23	3,59,107

BALANCE SHEET

With a capital adequacy ratio in excess of 23%, we are positioned attractively to support our growth aspirations.

Bank Capital Adequacy Ratio and CET 1 (%)		
(%) FY 19	17.5 16.7	
FY 20	17.9 17.1	
FY 21	22.3 21.2	
FY 22	22.7 21.5	
FY 23	21.8 20.6	
Capital Adequacy Ratio CET 1		
Capital and Reserves and Surplus (in crore)		

18%°

CAGR	
FY 19	58,280
FY 20	67,134
FY 21	84,836
FY 22	97,134
FY 23	1,12,254

Total Assets (in crore)	
12% °	
FY 19	3,95,154
FY 20	4,43,153
FY 21	4,78,854
FY 22	5,46,498
FY 23	6,20,430

VALUATION METRICS	GROUP COMPANIES
Our commitment to shareholder value creation is reflected in our sustained growth in book value per share.	Our subsidiaries and associates contributed 27% of the consolidated Profi after Tax (PAT) for FY 2022-23, reinforcing the strength of our business model.
Book Value Per Share	Total Assets Under Management (in crore)
17% ° _{CAGR}	17% • CAGR
FY 19 303	(FY 19 2,26,189)
FY 20 348	FY 23 4,20,880
FY 21 426	
FY 22 487	Kotak Securities – Average Daily Volume
FY 23 563	(ADV) [^]
	(in crore)
Market Capitalisation in crore)	103% °
3% ○ Agr	FY 19 23,640
AGR FY 19 2,54,723	FY 23 4,02,292
FY 20 2,47,939	
	Kotak Life Insurance - Gross Written
Y 22 3,48,080	Premium
Y 23 3,44,240	(in crore)
	17% ° CAGR
23.1X	(FY 19 8,168)
Price-to-earnings (P/E)	FY 23 15,320
s on 31 st March, 2023	
0 1 1	Kotak Mahindra Asset Management
3.IX	– AAUM [#] - Overall
Price-to-book (P/B)	(in crore)
as on 31 st March, 2023	20%°
	CAGR
2.62%	(FY 19) 1,38,215
Return on Assets (RoA)	FY 23 2,87,058
for FY 2022-23	
14000	
14.36%	
Return on Equity (RoE) for FY 2022-23	

• 4-year CAGR | *excluding dividend and interest on income tax refunds

Acceler@ting change Financial Highlights

Year in Review Key Performance Indicators

FinancialStatements

StatutoryReports

OMPANIES

SUnder Management

ESG

We are committed to the sustainability agenda with a focus on corporate governance and empowering our employees. We focus on responsible deployment of funds for shared prosperity and long-term growth of people and communities.

Environmental impact

9

LEED-Certified Buildings out of which 17,300+ employees operate

100%

Energy efficient lighting (LEDs) installed across our Bank's branch network and corporate offices

Social impact

~57.2 hrs

Average hours of training per Bank employee

26% Growth in Bank's Customer Base

10.6% Increase in full-time women employees at the Group

₹265 cr** Total CSR expenditure (Group)

Governance

~36,240 hrs AML and anti-terrorist financing training

~45,000 hrs On ethical standards and IT learning hours

20+ yrs

Average tenure of the Kotak Leadership Team with the Group

90%

Waste recycled of the waste generated at select corporate offices