

KEY PERFORMANCE INDICATORS

Sustainable Value Creation.

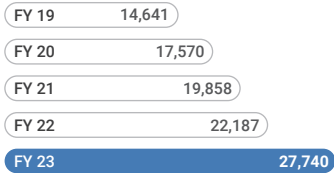
All numbers are on a consolidated basis except where stated

PROFIT & LOSS

Our Net Interest Margin (NIM)* is driven by our risk adjusted pricing and stood at 5.4% for FY 2022-23.

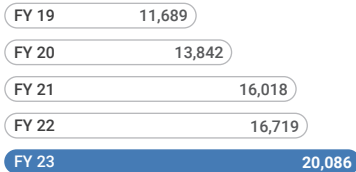
Net Interest Income
(in crore)

17%
CAGR



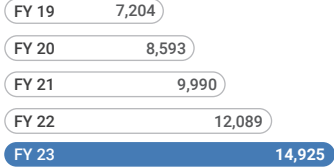
Operating Profit
(in crore)

14%
CAGR



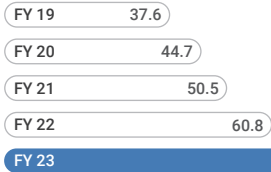
Net Profit
(in crore)

20%
CAGR



Basic Earnings Per Share (EPS)
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19%
CAGR

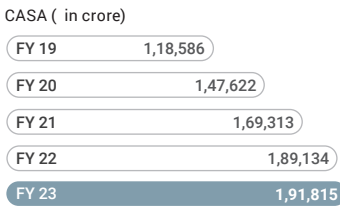


OPERATIONAL

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)

13%
CAGR

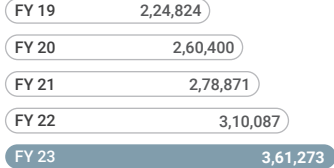


CASA (%)



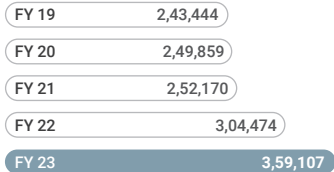
Deposits
(in crore)

13%
CAGR



Advances
(in crore)

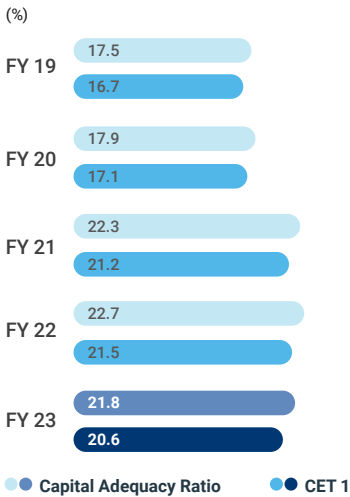
10%
CAGR



BALANCE SHEET

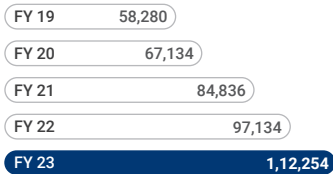
With a capital adequacy ratio in excess of 23%, we are positioned attractively to support our growth aspirations.

Bank Capital Adequacy Ratio and CET 1



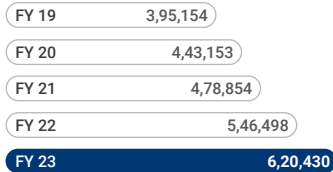
Capital and Reserves and Surplus
(in crore)

18%
CAGR



Total Assets
(in crore)

12%
CAGR

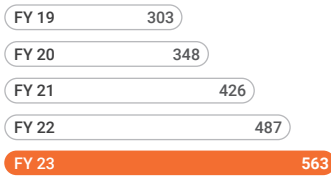


VALUATION METRICS

Our commitment to shareholder value creation is reflected in our sustained growth in book value per share.

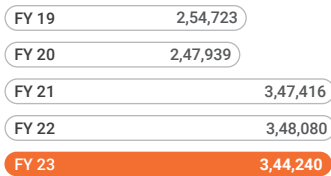
Book Value Per Share
()

17%
CAGR



Market Capitalisation
(in crore)

8%
CAGR



23.1X

Price-to-earnings (P/E) as on 31st March, 2023

3.1X

Price-to-book (P/B) as on 31st March, 2023

2.62%

Return on Assets (RoA) for FY 2022-23

14.36%

Return on Equity (RoE) for FY 2022-23

GROUP COMPANIES

Our subsidiaries and associates contributed 27% of the consolidated Profit after Tax (PAT) for FY 2022-23, reinforcing the strength of our business model.

Total Assets Under Management
(in crore)

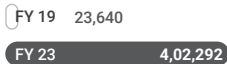
17%
CAGR



Kotak Securities – Average Daily Volume (ADV)^

(in crore)

103%
CAGR



Kotak Life Insurance - Gross Written Premium

(in crore)

17%
CAGR



Kotak Mahindra Asset Management – AAUM# - Overall

(in crore)

20%
CAGR



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



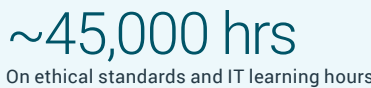
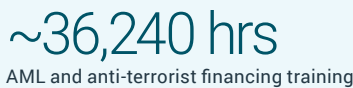
100%

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

Social impact



Governance



20+ yrs

Average tenure of the Kotak Leadership Team with the Group

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

◆ 4-year CAGR | ^excluding BSE Derivative and Proprietary Segments | #Average assets under management | ▲ YoY | **including transfer to Unspent CSR Account