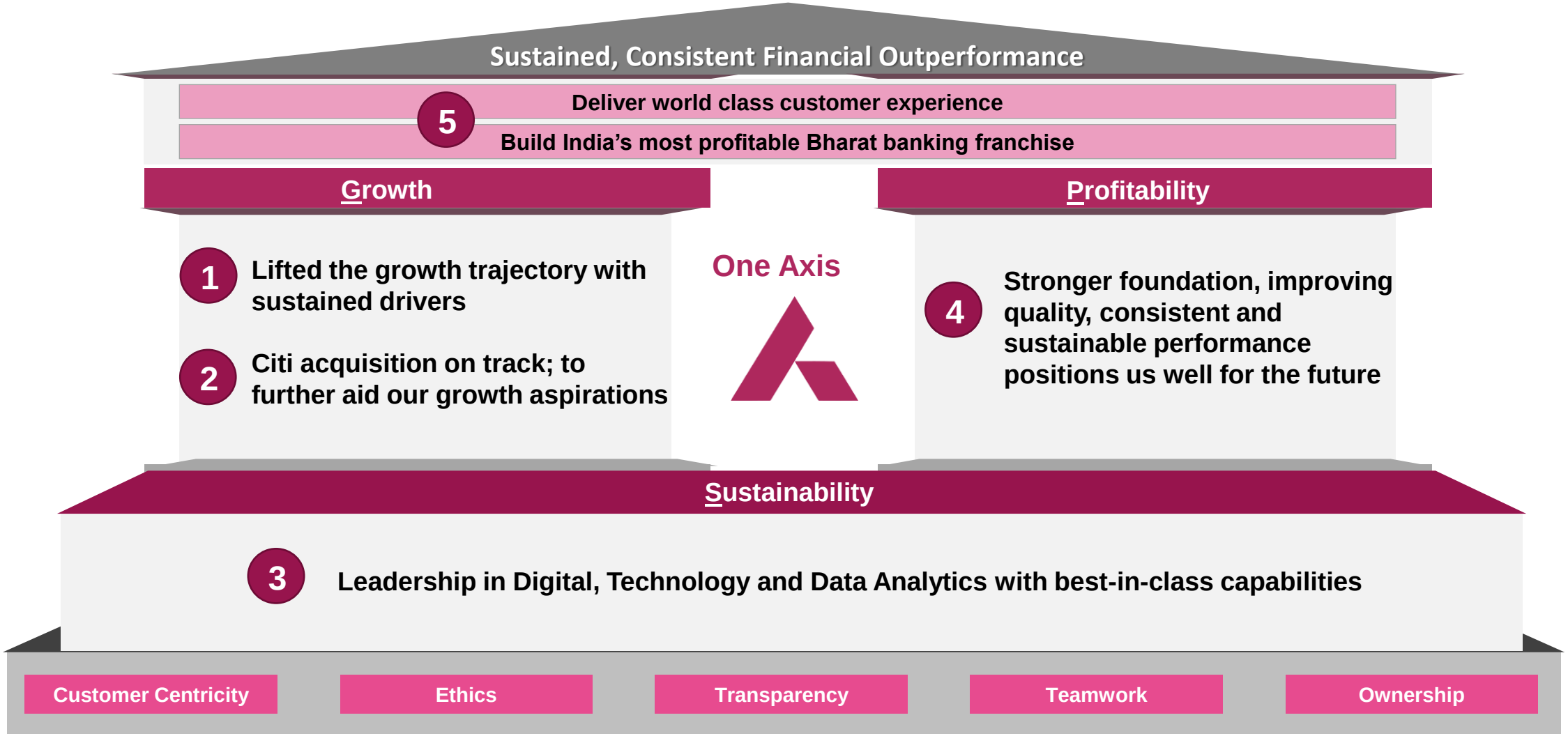
Closing Remarks

Analyst Day 2022

November 24th, 2022

We are building a strong, future ready and Open franchise



1 Lifted growth trajectory across our focus segments

28%

SME, Mid Corporate & SBB book
CAGR (Mar'20 to Sep'22)

51%

Domestic Subsidiaries PAT
CAGR (Mar'19 to Sep'22)

17%

Retail advances
CAGR (Mar'19 to Sep'22)

Our One Axis approach along with 'Connect & Grow' strategy to deliver multiplicative effect across segments

2 Citi acquisition on track; to further aid Axis Bank's growth aspirations…

A large, affluent and profitable consumer franchise aligns well with Axis Bank's Premiumization strategy

Access to a sizable granular deposit base with deep corporate salary relationships to improve Bank's deposit franchise

200 bps increase in CASA ratio of combined portfolio to **48%**

Complimentary and strengthens our position to a top 3 Credit Card player(1) in Industry

41% increase in card advances[1] and **28%** in cards in force

Natural fit for our strong wealth management franchise to accelerate growth

53% addition to Burgundy Private AUM & **41%** to total AUM

Significant potential for revenue and cost synergies

Experienced leadership and diverse talent pool

3 Leadership in Digital, Technology and Data Analytics *with* best-in-class capabilities

Cloud native
Leadership among peers in adoption

4.8*
Highest rated Mobile Banking app

Agile, DevSecOps
Best in class processes

10K+
Personalization nudge variants

100+
Alternate Data features powering 50+ distinctive models

Data Stack 3.0
driving next level of analytics

Ready loan 10 Cr+ offers for 5cr+ existing and new 'customers' as part of our Universal Underwriting initiative

** across 59 global banks, 8 global neo banks and 50 Indian fintech apps with 15 lakh+ reviews on Google Playstore*

4 Stronger foundation, consistent and sustainable performance positions us well for the future

18.9%

Consolidated ROE
(Q2FY23 Annualized)

15.14%

CET-1 as
of Sep'23

1.60%

Standard asset cover as
of Sep'22

5 Delivering Distinctiveness at Bank level

Digital

Sparsh

Bharat Banking

Driving superior Customer Experience and higher team productivity

Thank You

AXIS BANK