

**Axis Bank Limited**

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**UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED 30<sup>TH</sup> JUNE, 2021**

(₹ in lacs)

PARTICULARS	FOR THE QUARTER ENDED 30.06.2021	FOR THE QUARTER ENDED 31.03.2021	FOR THE QUARTER ENDED 30.06.2020	FOR THE YEAR ENDED 31.03.2021
	(Unaudited)	(Audited refer note 2)	(Unaudited)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	16,003,46	15,494,46	16,445,47	63,346,23
(a) Interest/discount on advances/bills	11,881,46	11,547,53	12,493,99	47,619,80
(b) Income on Investments	3,428,20	3,293,45	2,973,00	12,558,21
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	259,90	222,39	439,93	1,037,88
(d) Others	433,90	431,09	538,55	2,130,34
2. Other Income (Refer note 3)	3,588,17	4,668,30	2,586,68	14,838,20
3. TOTAL INCOME (1+2)	19,591,63	20,162,76	19,032,15	78,184,43
4. Interest Expended	8,243,19	7,939,48	9,460,16	34,107,11
5. Operating expenses (i)+(ii)	4,932,40	5,358,63	3,727,59	18,375,15
(i) Employees cost	1,851,87	1,667,60	1,406,12	6,164,01
(ii) Other operating expenses	3,080,53	3,691,03	2,321,47	12,211,14
6. TOTAL EXPENDITURE (4+5) (Excluding Provisions and Contingencies)	13,175,59	13,298,11	13,187,75	52,482,26
7. OPERATING PROFIT (3-6) (Profit before Provisions and Contingencies)	6,416,04	6,864,65	5,844,40	25,702,17
8. Provisions (other than tax) and Contingencies (Net)	3,532,01	3,294,98	4,416,42	16,896,33
9. Exceptional Items	-	-	-	-
10. Profit/(Loss) from Ordinary Activities before Tax (7-8-9)	2,884,03	3,569,67	1,427,98	8,805,84
11. Tax expense	723,88	892,61	315,81	2,217,34
12. Net Profit/(Loss) from Ordinary Activities after Tax (10-11)	2,160,15	2,677,06	1,112,17	6,588,50
13. Extraordinary Items (net of tax expense)	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	2,160,15	2,677,06	1,112,17	6,588,50
15. Paid-up equity share capital (Face value ₹2/- per share)	613,05	612,75	564,40	612,75
16. Reserves excluding revaluation reserves				1,00,990,26
17. Analytical Ratios				
(i) Percentage of Shares held by Government of India	Nil	Nil	Nil	Nil
(ii) Capital Adequacy Ratio - Basel III	18.67%	19.12%	17.29%	19.12%
(iii) Earnings per Share (EPS) for the period/year (before and after extraordinary items)				
- Basic	7.05	8.74	3.94	22.15
- Diluted	7.03	8.72	3.94	22.09
(iv) NPA Ratios				
(a) Amount of Gross Non Performing assets	25,949,77	25,314,84	29,560,15	25,314,84
(b) Amount of Net Non Performing assets	7,846,48	6,993,52	7,447,99	6,993,52
(c) % of Gross NPAs	3.85	3.70	4.72	3.70
(d) % of Net NPAs	1.20	1.05	1.23	1.05
(v) Return on Assets (annualized)	0.86	1.11	0.48	0.70

Notes:

1. Statement of Assets and Liabilities as on 30<sup>th</sup> June, 2021 is given below:

Particulars	(₹ in lacs)		
	As on 30.06.2021 (Unaudited)	As on 31.03.2021 (Audited)	As on 30.06.2020 (Unaudited)
<b>CAPITAL AND LIABILITIES</b>			
Capital	613,05	612,75	564,40
Reserves and Surplus	1,03,276,78	1,00,990,26	85,506,55
Deposits	7,13,862,15	6,97,985,29	6,15,654,96
Borrowings	1,50,937,75	1,42,873,16	1,42,836,05
Other Liabilities and Provisions	43,360,16	44,336,17	40,080,90
<b>TOTAL</b>	<b>10,12,049,89</b>	<b>9,86,797,63</b>	<b>8,84,642,86</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	67,429,70	51,808,56	51,801,87
Balances with Banks and Money at Call and Short Notice	5,565,98	9,921,26	8,278,07
Investments	2,39,914,61	2,26,119,62	1,87,323,05
Advances	6,14,873,69	6,14,399,40	5,48,845,51
Fixed Assets	4,279,63	4,245,03	4,358,86
Other Assets	79,986,28	80,303,76	84,035,50
<b>TOTAL</b>	<b>10,12,049,89</b>	<b>9,86,797,63</b>	<b>8,84,642,86</b>

2. The figures of the last quarter of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the previous year.
3. 'Other income' includes gains from securities' transactions, commission earned from guarantees/letters of credit, fees earned from providing services to customers, selling of third party products, ATM sharing fees, recoveries from written off accounts, etc.
4. During the quarter ended 30<sup>th</sup> June, 2021, the Bank allotted 1,519,865 equity shares pursuant to the exercise of options under its Employee Stock Option Scheme.
5. In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated 1<sup>st</sup> July, 2015 on 'Basel III Capital Regulations' and RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated 31<sup>st</sup> March, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards Amendments', banks are required to make Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III framework. The Bank has made these disclosures which are available on its website at the following link: <https://www.axisbank.com/shareholders-corner/regulatory-disclosure/basel-III-disclosures>. The disclosures have not been subjected to audit or limited review by the statutory auditors of the Bank.
6. COVID-19 virus, a global pandemic has affected the world economy including India. The extent to which the COVID-19 pandemic including the current second wave witnessed in the country, or future subsequent waves, will impact the Bank's operations and asset quality will depend on the future developments, which are highly uncertain.

The Bank continues to hold provisions aggregating to Rs. 5,012 crores as at 30<sup>th</sup> June 2021 against the potential impact of COVID-19 (other than provisions held for restructuring under COVID 19 norms) based on the information available at this point in time. The provisions held by the Bank are in excess of the RBI prescribed norms.

7. The Bank was reporting structured collateralised foreign currency loans extended to customers and deposits received from the same customer on a gross basis as advances and deposits respectively. Effective Q1 FY22, the Bank has changed the aforementioned practice to report such structured collateralised foreign loans and deposits on a net basis for better presentation. Previous period figures have been regrouped and reclassified to conform to current classification. The aforesaid change has no impact on the profit of the Bank for the prior periods and the quarter ended 30<sup>th</sup> June 2021, and is not material given the Bank's Balance Sheet size and consequently ratio's for prior periods are not restated.

8. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 are given below:

(₹ in crores except number of accounts)

Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan*	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution**
Personal Loans	8,021	503.71	-	6.23	191.19
Corporate persons	141	1,620.49	-	78.05	248.78
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>8,162</b>	<b>2,124.20</b>	<b>-</b>	<b>84.28</b>	<b>439.97</b>

\* represents fund based outstanding of accounts at the end of the month before the date of implementation of resolution plan

\*\* represents provisions held by the Bank as on 30<sup>th</sup> June 2021, which are in excess of the RBI prescribed norms

As on 30<sup>th</sup> June, 2021, there are no cases where modifications have been implemented under Resolution Framework 2.0 in accounts where resolution plan was implemented under Resolution Framework 1.0.

9. The above results have been approved by the Board of Directors of the Bank at its meeting held today.
10. These results for the quarter ended 30<sup>th</sup> June, 2021 have been subjected to a "Limited Review" by the statutory auditors of the Bank.
11. Previous period figures have been regrouped and reclassified, where necessary, to make them comparable with current period figures.

**Axis Bank Limited**  
**Segmental Results**

(₹ in lacs)

		FOR THE QUARTER ENDED 30.06.2021	FOR THE QUARTER ENDED 31.03.2021	FOR THE QUARTER ENDED 30.06.2020	FOR THE YEAR ENDED 31.03.2021
		(Unaudited)	(Audited refer note 2)	(Unaudited)	(Audited)
<b>1</b>	<b>Segment Revenue</b>				
A	Treasury	5,090,74	5,153,24	4,920,16	19,786,62
B	Corporate/Wholesale Banking	6,052,34	6,452,28	6,979,70	27,006,46
C	Retail Banking	16,965,34	17,113,41	16,539,39	66,747,20
D	Other Banking Business	362,29	527,11	219,92	1,617,01
E	Unallocated	-	-	-	-
	<b>Total</b>	<b>28,470,71</b>	<b>29,246,04</b>	<b>28,659,17</b>	<b>1,15,157,29</b>
	Less : Inter segment revenue	8,879,08	9,083,28	9,627,02	36,972,86
	<b>Income from Operations</b>	<b>19,591,63</b>	<b>20,162,76</b>	<b>19,032,15</b>	<b>78,184,43</b>
<b>2</b>	<b>Segment Results After Provisions &amp; Before Tax</b>				
A	Treasury	1,830,09	552,86	678,70	3,458,89
B	Corporate/Wholesale Banking	1,124,17	1,783,02	(1,080,26)	1,693,18
C	Retail Banking	(336,48)	826,99	1,686,40	2,444,29
D	Other Banking Business	266,25	406,80	143,14	1,209,48
E	Unallocated	-	-	-	-
	<b>Total Profit Before Tax</b>	<b>2,884,03</b>	<b>3,569,67</b>	<b>1,427,98</b>	<b>8,805,84</b>
<b>3</b>	<b>Segment Assets</b>				
A	Treasury	3,74,237,34	3,48,716,95	3,10,464,85	3,48,716,95
B	Corporate/Wholesale Banking	2,74,528,30	2,81,270,28	2,55,903,70	2,81,270,28
C	Retail Banking	3,54,397,93	3,47,936,04	3,09,020,07	3,47,936,04
D	Other Banking Business	252,16	277,25	212,44	277,25
E	Unallocated	8,634,16	8,597,11	9,041,80	8,597,11
	<b>Total</b>	<b>10,12,049,89</b>	<b>9,86,797,63</b>	<b>8,84,642,86</b>	<b>9,86,797,63</b>
<b>4</b>	<b>Segment Liabilities</b>				
A	Treasury	1,65,656,02	1,57,846,67	1,61,043,51	1,57,846,67
B	Corporate/Wholesale Banking	1,49,287,40	1,66,570,97	1,19,274,70	1,66,570,97
C	Retail Banking	5,91,147,72	5,58,704,19	5,16,251,45	5,58,704,19
D	Other Banking Business	86,40	82,09	55,81	82,09
E	Unallocated	1,982,52	1,990,70	1,946,44	1,990,70
	<b>Total</b>	<b>9,08,160,06</b>	<b>8,85,194,62</b>	<b>7,98,571,91</b>	<b>8,85,194,62</b>
<b>5</b>	<b>Capital and Other Reserves</b>	<b>1,03,889,83</b>	<b>1,01,603,01</b>	<b>86,070,95</b>	<b>1,01,603,01</b>
<b>6</b>	<b>Total (4 + 5)</b>	<b>10,12,049,89</b>	<b>9,86,797,63</b>	<b>8,84,642,86</b>	<b>9,86,797,63</b>

Note: Effective 1<sup>st</sup> April, 2021, the Bank has made a change to its segmental reporting by realigning non-retail term deposits from the Treasury segment to the Retail Banking segment. This segment reporting change reflects a corresponding change in how the Bank manages this portfolio and reviews financial information in order to allocate resources and assess performance. In conjunction with this change, certain prior period numbers have been recast to conform to the new segment reporting structure. There is no impact of this change on the aggregate segmental profit before tax of the Bank.

Axis Bank Limited

UNAUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER 30<sup>TH</sup> JUNE, 2021

(₹ in lacs)

PARTICULARS	FOR THE QUARTER ENDED 30.06.2021	FOR THE QUARTER ENDED 31.03.2021	FOR THE QUARTER ENDED 30.06.2020	FOR THE YEAR ENDED 31.03.2021
	(Unaudited)	(Audited refer note 4)	(Unaudited)	(Audited)
1. Interest earned (a)+(b)+(c)+(d)	16,301,55	15,789,78	16,705,77	64,397,36
(a) Interest/discount on advances/bills	12,173,69	11,816,51	12,742,25	48,604,16
(b) Income on Investments	3,425,92	3,289,67	2,981,88	12,584,88
(c) Interest on balances with Reserve Bank of India and other inter-bank funds	260,16	222,62	440,02	1,039,78
(d) Others	441,78	460,98	541,62	2,168,54
2. Other Income	3,983,86	5,187,97	2,662,58	16,151,52
3. TOTAL INCOME (1+2)	20,285,41	20,977,75	19,368,35	80,548,88
4. Interest Expended	8,367,38	8,077,04	9,590,00	34,627,38
5. Operating expenses (i)+(ii)	5,176,92	5,619,52	3,879,14	19,174,88
(i) Employees cost	2,019,48	1,889,38	1,524,77	6,768,94
(ii) Other operating expenses	3,157,44	3,730,14	2,354,37	12,405,94
6. TOTAL EXPENDITURE (4+5) (Excluding Provisions and Contingencies)	13,544,30	13,696,56	13,469,14	53,802,26
7. OPERATING PROFIT (3-6) (Profit before Provisions and Contingencies)	6,741,11	7,281,19	5,899,21	26,746,62
8. Provisions (other than tax) and Contingencies (Net)	3,557,25	3,323,99	4,440,76	16,996,54
9. Exceptional Items	-	-	-	-
10. Profit/(Loss) from Ordinary Activities before Tax (7-8-9)	3,183,86	3,957,20	1,458,45	9,750,08
11. Tax expense	809,36	996,80	350,35	2,497,69
12. Net Profit/(Loss) from Ordinary Activities after Tax (10-11)	2,374,50	2,960,40	1,108,10	7,252,39
13. Extraordinary Items (net of tax expense)	-	-	-	-
14. Net Profit/(Loss) for the period (12-13)	2,374,50	2,960,40	1,108,10	7,252,39
15. Share in Profit/(Loss) of Associate	-	-	-	-
16. Share of (Profit)/Loss of Minority Shareholders	(17,59)	(18,99)	(8,58)	(56,89)
17. Consolidated Net Profit/(Loss) for the Group (14+15+16)	2,356,91	2,941,41	1,099,52	7,195,50
18. Paid-up equity share capital (Face value ₹2/- per share)	613,05	612,75	564,40	612,75
19. Reserves excluding revaluation reserves				1,02,980,95
20. Analytical Ratios				
(i) Percentage of Shares held by Government of India	Nil	Nil	Nil	Nil
(ii) Earnings per Share (EPS) for the year (before and after extraordinary items)				
- Basic	7.69	9.60	3.90	24.19
- Diluted	7.67	9.58	3.89	24.13

Notes:

1. Consolidated Statement of Assets and Liabilities of the group as on 30<sup>th</sup> June, 2021 is given below.

Particulars	(₹ in lacs)		
	As on 30.06.2021 (Unaudited)	As on 31.03.2021 (Audited)	As on 30.06.2020 (Unaudited)
<b>CAPITAL AND LIABILITIES</b>			
Capital	613,05	612,75	564,40
Reserves and Surplus	1,05,451,66	1,02,980,95	86,888,52
Employees' Stock Options Outstanding (net)	72	-	-
Minority Interest	191,34	173,75	122,14
Deposits	7,13,060,82	6,98,302,63	6,17,371,21
Borrowings	1,61,122,51	1,52,248,72	1,50,039,40
Other Liabilities and Provisions	46,958,61	46,685,74	41,565,08
<b>TOTAL</b>	<b>10,27,398,71</b>	<b>10,01,004,54</b>	<b>8,96,550,75</b>
<b>ASSETS</b>			
Cash and Balances with Reserve Bank of India	67,429,75	51,808,57	51,801,92
Balances with Banks and Money at Call and Short Notice	6,973,04	11,615,79	11,714,47
Investments	2,39,148,73	2,25,335,77	1,85,280,47
Advances	6,26,887,52	6,25,749,90	5,57,962,78
Fixed Assets	4,371,65	4,329,69	4,438,62
Other Assets	82,588,02	82,164,82	85,352,49
<b>TOTAL</b>	<b>10,27,398,71</b>	<b>10,01,004,54</b>	<b>8,96,550,75</b>

2. The above results represent the consolidated financial results of Axis Bank Limited and its subsidiaries & associates.
3. The above results are prepared in accordance with the principle set out in Accounting Standard 21 - Consolidated Financial Statements and Accounting Standard 23 – Accounting for Investments in Associates in Consolidated Financial Statements as prescribed by The Institute of Chartered Accountants of India.
4. The figures of the last quarter of the previous year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures upto the end of the third quarter of the previous year.
5. The financial statements of certain subsidiaries have been prepared in accordance with notified Indian Accounting Standards ('Ind-AS') with effect from 1 April, 2018. The financial statements of such subsidiaries used for consolidation of the consolidated financial results are special purpose financial statements prepared in accordance with Generally Accepted Accounting Principles in India ('GAAP') specified under section 133 of the Companies Act, 2013 read together with paragraph 7 of the Companies (Accounts) Rules, 2014 and the Companies (Accounting Standards) Amendment Rules, 2016.
6. In accordance with RBI circular DBR.No.BP.BC.1/21.06.201/2015-16 dated 1<sup>st</sup> July, 2015 on 'Basel III Capital Regulations' and RBI circular DBR.No.BP.BC.80/21.06.201/2014-15 dated 31<sup>st</sup> March, 2015 on 'Prudential Guidelines on Capital Adequacy and Liquidity Standards Amendments', banks are required to make Pillar 3 disclosures including leverage ratio and liquidity coverage ratio under the Basel III framework. The Bank has made these disclosures which are available on its website at the following link: <https://www.axisbank.com/shareholders-corner/regulatory-disclosure/basel-III-disclosures>. The disclosures have not been subjected to audit or limited review by the statutory auditors of the Bank.
7. COVID-19 virus, a global pandemic has affected the world economy including India. The extent to which the COVID-19 pandemic including the current second wave witnessed in the country, or future subsequent waves, will impact the Bank's operations and asset quality will depend on the future developments, which are highly uncertain.

The Bank continues to hold provisions aggregating to Rs. 5,012 crores as at 30<sup>th</sup> June 2021 against the potential impact of COVID-19 (other than provisions held for restructuring under COVID 19 norms) based on the information available at this point in time. The provisions held by the Bank are in excess of the RBI prescribed norms.

8. The Bank was reporting structured collateralised foreign currency loans extended to customers and deposits received from the same customer on a gross basis as advances and deposits respectively. Effective Q1 FY22, the Bank has changed the aforementioned practice to report such structured collateralised foreign loans and deposits on a net basis for better presentation. Previous period figures have been regrouped and reclassified to conform to current classification. The aforesaid change has no impact on the profit of the Bank for the previous periods and the quarter ended 30<sup>th</sup> June 2021, and is not material given the Bank's Balance Sheet size and consequently ratio's for prior periods are not restated.
9. Details of resolution plan implemented under the Resolution Framework for COVID-19-related Stress as per RBI circular dated August 6, 2020 are given below.

(₹ in crores except number of accounts)

Type of borrower	(A) Number of accounts where resolution plan has been implemented under this window	(B) Exposure to accounts mentioned at (A) before implementation of the plan*	(C) Of (B), aggregate amount of debt that was converted into other securities	(D) Additional funding sanctioned, if any, including between invocation of the plan and implementation	(E) Increase in provisions on account of the implementation of the resolution**
Personal Loans	8,021	503.71	-	6.23	191.19
Corporate persons	141	1,620.49	-	78.05	248.78
Of which, MSMEs	-	-	-	-	-
Others	-	-	-	-	-
<b>Total</b>	<b>8,162</b>	<b>2,124.20</b>	<b>-</b>	<b>84.28</b>	<b>439.97</b>

\* represents fund based outstanding of accounts at the end of the month before the date of implementation of resolution plan

\*\* represents provisions held by the Bank as on 30<sup>th</sup> June 2021, which are in excess of the RBI prescribed norms

As on 30<sup>th</sup> June, 2021, there are no cases where modifications have been implemented under Resolution Framework 2.0 in accounts where resolution plan was implemented under Resolution Framework 1.0.

10. During the current quarter, pursuant to receipt of regulatory approvals Axis Bank UK Limited, a wholly-owned subsidiary of the Bank effected a capital reduction of USD 25 million shares of USD 1 each and accordingly the investment in the subsidiary stands reduced to that extent.
11. The above results have been approved by the Board of Directors of the Bank at its meeting held today.
12. These results for the quarter ended 30<sup>th</sup> June, 2021 have been subjected to a "Limited Review" by the statutory auditors of the Bank.
13. Previous period figures have been regrouped and reclassified, where necessary, to make them comparable with current period figures.

**Axis Bank Limited Group  
Segmental Results**

(₹ in lacs)

		FOR THE QUARTER ENDED 30.06.2021	FOR THE QUARTER ENDED 31.03.2021	FOR THE QUARTER ENDED 30.06.2020	FOR THE YEAR ENDED 31.03.2021
		(Unaudited)	(Audited refer note 4)	(Unaudited)	(Audited)
<b>1</b>	<b>Segment Revenue</b>				
A	Treasury	5,039,88	5,153,38	4,863,59	19,726,95
B	Corporate/Wholesale Banking	6,467,19	6,939,39	7,174,71	28,369,45
C	Retail Banking	17,116,76	17,247,69	16,618,42	67,179,24
D	Other Banking Business	540,66	720,57	338,65	2,246,10
E	Unallocated	-	-	-	-
	<b>Total</b>	<b>29,164,49</b>	<b>30,061,03</b>	<b>28,995,37</b>	<b>1,17,521,74</b>
	Less : Inter segment revenue	8,879,08	9,083,28	9,627,02	36,972,86
	<b>Income from Operations</b>	<b>20,285,41</b>	<b>20,977,75</b>	<b>19,368,35</b>	<b>80,548,88</b>
<b>2</b>	<b>Segment Results After Provisions &amp; Before Tax</b>				
A	Treasury	1,774,14	566,25	597,16	3,399,92
B	Corporate/Wholesale Banking	1,295,08	1,970,03	(1,092,49)	2,102,68
C	Retail Banking	(254,17)	904,79	1,745,57	2,685,82
D	Other Banking Business	368,81	516,13	208,21	1,561,66
E	Unallocated	-	-	-	-
	<b>Total Profit Before Tax</b>	<b>3,183,86</b>	<b>3,957,20</b>	<b>1,458,45</b>	<b>9,750,08</b>
<b>3</b>	<b>Segment Assets</b>				
A	Treasury	3,72,528,22	3,47,303,30	3,10,904,73	3,47,303,30
B	Corporate/Wholesale Banking	2,88,866,81	2,94,460,96	2,65,736,13	2,94,460,96
C	Retail Banking	3,56,303,40	3,49,570,37	3,10,139,42	3,49,570,37
D	Other Banking Business	1,051,14	1,058,11	715,01	1,058,11
E	Unallocated	8,649,14	8,611,80	9,055,46	8,611,80
	<b>Total</b>	<b>10,27,398,71</b>	<b>10,01,004,54</b>	<b>8,96,550,75</b>	<b>10,01,004,54</b>
<b>4</b>	<b>Segment Liabilities</b>				
A	Treasury	1,65,774,80	1,58,193,14	1,62,417,33	1,58,193,14
B	Corporate/Wholesale Banking	1,60,489,37	1,76,523,57	1,25,896,58	1,76,523,57
C	Retail Banking	5,92,731,26	5,60,304,50	5,18,573,88	5,60,304,50
D	Other Banking Business	159,76	219,95	136,75	219,95
E	Unallocated	2,178,81	2,169,68	2,073,29	2,169,68
	<b>Total</b>	<b>9,21,334,00</b>	<b>8,97,410,84</b>	<b>8,09,097,83</b>	<b>8,97,410,84</b>
<b>5</b>	<b>Capital and Other Reserves</b>	<b>1,06,064,71</b>	<b>1,03,593,70</b>	<b>87,452,92</b>	<b>1,03,593,70</b>
<b>6</b>	<b>Total (4 + 5)</b>	<b>10,27,398,71</b>	<b>10,01,004,54</b>	<b>8,96,550,75</b>	<b>10,01,004,54</b>

Note: Effective 1<sup>st</sup> April, 2021, the Bank has made a change to its segmental reporting by realigning non-retail term deposits from the Treasury segment to the Retail Banking segment. This segment reporting change reflects a corresponding change in how the Bank manages this portfolio and reviews financial information in order to allocate resources and assess performance. In conjunction with this change, certain prior period numbers have been recast to conform to the new segment reporting structure. There is no impact of this change on the aggregate segmental profit before tax of the Bank.

For and on behalf of the Board

Place: Mumbai  
Date: 26<sup>th</sup> July, 2021

[www.axisbank.com](http://www.axisbank.com)

**AMITABH CHAUDHRY  
MD & CEO**