

Six Years' Financial Summary

Specific Provision	2020	2019	2018	2017	2016	2015
Profit & Loss Account						
Profit/return Earned	25,744	23,650	12,204	10,354	10,128	8,834
Profit/return Expensed	(13,255)	(12,860)	(6,170)	(5,250)	(5,791)	(5,119)
Net Spread earned	12,489	10,790	6,034	5,104	4,337	3,715
Fee,commission,brokerage & exchange Income	1,265	802	1,073	735	404	490
Dividend and capital gains	260	671	109	151	122	15
Other Income	110	160	82	78	112	65
Total Other Income	1,635	1,633	1,264	964	638	570
Total Income	14,124	12,423	7,298	6,068	4,975	4,285
Other expenses	8,764	7,794	6,859	6,303	6,160	5,039
Profit/(loss) before tax and provisions	5,360	4,629	439	(235)	(1,185)	(754)
Provisions	2,601	2,799	37	(392)	(2,030)	(482)
Profit/(loss) before tax	2,759	1,830	402	157	845	(272)
Profit/(loss) after tax	1,703	1,087	213	1,563	452	(196)
Statement of Financial Position						
Paid up capital - net	11,008	11,008	10,000	10,000	10,000	10,000
Reserves	1,527	1,186	969	926	614	523
Unappropriated profit/(loss)	4,330	2,876	1,695	1,474	213	(171)
Shareholders' equity	16,865	15,070	12,664	12,400	10,827	10,352
Surplus on revaluation of assets-net of tax	3,031	4,626	1,851	1,276	1,618	834
Net Assets	19,896	19,696	14,515	13,676	12,445	11,186
Total Assets	336,297	283,096	215,743	217,792	182,473	174,231
Earning Assets	279,350	231,759	176,410	183,421	152,493	146,200
Gross Financings and Advances	145,338	144,720	129,578	130,828	89,949	82,361
Financings-net of provisions	130,162	131,775	118,571	119,155	77,817	68,709
Non-performing Financing and Advances (NPFs)	17,529	15,388	15,403	15,837	14,534	15,684
Investments - net	95,240	55,194	38,832	42,092	46,317	35,886
Total Liabilities	316,402	263,400	201,228	204,116	170,029	163,044
Deposits & other accounts	282,016	228,827	184,693	178,310	153,736	153,058
Current & Saving Deposits (CASA)	179,142	136,641	127,557	135,332	111,037	102,491
Due to Financial Institutions	16,128	15,104	7,820	15,570	6,066	3,198
Cost bearing Liabilities	209,132	173,397	132,768	136,010	110,912	110,800
Contingencies and commitments	22,001	26,652	23,135	22,435	25,557	29,022
Financial Ratios						
Profit before tax ratio (PBT/total income)	19.53%	14.74%	5.53%	2.58%	16.95%	-6.36%
Net Spread earned/Profit Earned	48.51%	45.63%	49.45%	49.29%	42.82%	42.05%
Other income to total income	11.58%	13.14%	17.32%	15.90%	12.82%	13.30%
Total income/ Other expense ratio (excl. provisions)	Times	1.61	1.59	1.06	0.96	0.81
Return on average equity (ROE)		10.67%	7.84%	1.70%	13.46%	4.27%
Return on average assets (ROA)		0.55%	0.44%	0.10%	0.78%	-0.14%
Earning per share (EPS after tax)	Rs.	1.5362	1.0600	0.2099	1.5509	0.4487
Gross financings/ deposit ratio		51.54%	63.24%	70.16%	73.37%	58.26%
Net financings /deposit ratio		46.15%	57.59%	64.20%	66.82%	50.40%
Breakup value per share (excl.surplus on rev. of assets)	Rs.	15.21	13.59	12.56	12.30	10.74
Breakup value per share (incl.surplus on rev. of assets)	Rs.	17.95	17.76	14.40	13.57	12.35
Earning assets to total assets ratio		83.07%	81.87%	81.77%	84.22%	83.57%
Earning assets to profit bearing Liabilities	Times	1.34	1.34	1.33	1.35	1.37
CASA to Total Deposits		63.52%	59.71%	69.06%	75.90%	71.92%
NPLs to Gross Financings ratio		12.06%	10.63%	11.89%	12.11%	16.16%
Total Assets to Equity	Times	19.94	18.79	17.04	17.56	16.85
Deposit to shareholders' equity	Times	16.72	15.18	14.58	14.38	14.26
Capital Adequacy Ratio		16.10%	14.95%	15.10%	14.68%	13.43%
Market value per share-Dec 31	Rs.	12.01	11.09	12.00	9.29	13.36
Non Financial Information						
Number of branches		343	334	330	330	321
Total number of employees		3,437	3,447	3,052	3,350	3,206