

Six Years' Financial Summary

Rs in Million

	2021	2020	2019	2018	2017	2016
Profit & Loss Account						
Profit / return earned	23,235	25,744	23,650	12,204	10,354	10,128
Profit / return expensed	12,303	13,255	12,860	6,170	5,250	5,791
Net Spread earned	10,932	12,489	10,790	6,034	5,104	4,337
Fee, commission, brokerage & exchange Income	1,709	1,265	802	1,073	735	404
Dividend and capital gains	316	260	671	109	151	122
Other Income	94	110	160	82	78	112
Total Other Income	2,119	1,635	1,633	1,264	964	638
Total Income	13,052	14,124	12,423	7,298	6,068	4,975
Other expenses	9,623	8,764	7,794	6,859	6,303	6,160
Profit / (loss) before tax and provisions	3,429	5,360	4,629	439	(235)	(1,185)
Provisions	32	2,601	2,799	37	(392)	(2,030)
Profit before tax	3,397	2,759	1,830	402	157	845
Profit after tax	2,131	1,703	1,087	213	1,563	452
Statement of Financial Position						
Paid up capital - net	11,008	11,008	11,008	10,000	10,000	10,000
Reserves	1,703	1,527	1,186	969	926	614
Unappropriated profit	6,336	4,330	2,876	1,695	1,474	213
Shareholders' equity	19,047	16,865	15,070	12,664	12,400	10,827
Surplus on revaluation of assets-net of tax	3,464	3,031	4,626	1,851	1,276	1,618
Net Assets	22,511	19,896	19,696	14,515	13,676	12,445
Total Assets	408,390	336,297	283,096	215,743	217,792	182,473
Earning Assets	337,403	279,350	231,759	176,410	183,421	152,493
Gross Financings	196,378	145,338	144,720	129,578	130,828	89,949
Financings-net of provisions	181,176	130,162	131,775	118,571	119,155	77,817
Non-performing Loans (NPLs)	17,077	17,529	15,388	15,403	15,837	14,534
Investments - net	124,838	95,240	55,194	38,832	42,092	46,317
Total Liabilities	385,879	316,402	263,400	201,228	204,116	170,029
Deposits & other accounts	344,788	283,641	229,985	185,944	178,310	153,736
Current & Saving Deposits (CASA)	236,806	180,768	137,799	128,808	135,680	111,037
Borrowing	21,193	16,128	15,104	7,820	15,570	6,066
Cost bearing Liabilities	239,471	209,132	173,397	132,768	136,010	110,912
Contingencies and commitments	48,805	22,001	26,652	23,135	22,435	25,557
Financial Ratios						
Profit before tax ratio (PBT / total income)	26.03%	19.53%	14.74%	5.53%	2.58%	16.95%
Net Spread earned / Profit Earned	47.05%	48.51%	45.63%	49.45%	49.29%	42.82%
Other income to total income	16.24%	11.58%	13.14%	17.32%	15.90%	12.82%
Total income / Other expense ratio (excl. provisions)	Times	1.36	1.61	1.59	1.06	0.96
Return on average equity (ROE)	11.87%	10.67%	7.84%	1.70%	13.46%	4.27%
Return on average assets (ROA)	0.57%	0.55%	0.44%	0.10%	0.78%	0.25%
Return on Capital Employed (ROCE)	1.29%	1.19%	0.94%	0.27%	0.10%	0.68%
Earning per share (EPS)	Rs.	1.9224	1.5362	1.0600	0.2099	1.5509
Gross financings / deposit ratio	56.96%	51.54%	63.24%	70.16%	73.37%	58.26%
Net financings / deposit ratio	52.55%	46.15%	57.59%	64.20%	66.82%	50.40%
Breakup value per share (excl. surplus on rev. of assets)	Rs.	17.18	15.21	13.59	12.56	12.30
Breakup value per share (incl. surplus on rev. of assets)	Rs.	20.30	17.95	17.76	14.40	13.57
Earning assets to total assets ratio	82.62%	83.07%	81.87%	81.77%	84.22%	83.57%
Earning assets to profit bearing Liabilities	Times	1.41	1.34	1.34	1.33	1.35
CASA to Total Deposits	68.68%	63.73%	59.92%	69.27%	76.09%	72.23%
NPLs to Gross Financings ratio	8.70%	12.06%	10.63%	11.89%	12.11%	16.16%
Total Assets to Equity	Times	21.44	19.94	18.79	17.04	17.56
Deposit to shareholders' equity	Times	18.10	16.72	15.18	14.58	14.38
Capital Adequacy Ratio	14.15%	16.10%	14.95%	15.10%	14.68%	13.43%
Market value per share-Dec 31	Rs.	12.81	12.01	11.09	12.00	9.29
Non Financial Information						
Number of branches	340	343	334	330	330	321
Total number of employees	4,046	3,437	3,447	3,052	3,350	3,206