

## SIX YEARS' FINANCIAL AND NON-FINANCIAL SUMMARIES

Rs. in Million

|  | 2025          | 2024    | 2023   | 2022   | 2021   | 2020   |
|--|---------------|---------|--------|--------|--------|--------|
| <b>Profit and Loss Account</b>               |               |         |        |        |        |        |
| Profit / return earned                       | <b>74,235</b> | 112,801 | 92,756 | 46,345 | 23,235 | 25,744 |
| Profit / return expensed                     | <b>38,584</b> | 66,414  | 52,573 | 25,943 | 12,303 | 13,255 |
| Net Spread earned                            | <b>35,651</b> | 46,387  | 40,184 | 20,402 | 10,932 | 12,489 |
| Fee, commission, brokerage & exchange Income | <b>3,426</b>  | 2,312   | 1,817  | 1,459  | 1,227  | 900    |
| Dividend and capital gains                   | <b>5,708</b>  | 2,108   | 1,254  | 1,456  | 798    | 625    |
| Other Income                                 | <b>381</b>    | 171     | 240    | 684    | 94     | 111    |
| Total Other Income                           | <b>9,515</b>  | 4,591   | 3,311  | 3,599  | 2,119  | 1,635  |
| Total Income                                 | <b>45,166</b> | 50,977  | 43,494 | 24,001 | 13,052 | 14,124 |
| Operating Expenses                           | <b>31,834</b> | 22,714  | 16,579 | 11,961 | 9,623  | 8,764  |
| Profit / (loss) before tax and provisions    | <b>13,332</b> | 28,263  | 26,915 | 12,041 | 3,429  | 5,360  |
| Provisions / (Reversal)                      | <b>(632)</b>  | 2,734   | 6,391  | 3,812  | 32     | 2,601  |
| Profit before tax                            | <b>13,964</b> | 25,530  | 20,523 | 8,228  | 3,397  | 2,759  |
| Profit after tax                             | <b>6,003</b>  | 11,834  | 11,045 | 4,440  | 2,131  | 1,703  |

### Statement of Financial Position

|   |                |         |         |         |         |         |
|---|----------------|---------|---------|---------|---------|---------|
| Paid up capital - net                       | <b>11,008</b>  | 11,008  | 11,008  | 11,008  | 11,008  | 11,008  |
| Reserves                                    | <b>8,367</b>   | 7,167   | 4,800   | 2,591   | 1,703   | 1,527   |
| Unappropriated profit                       | <b>24,923</b>  | 22,738  | 15,996  | 10,083  | 6,336   | 4,330   |
| Shareholders' equity                        | <b>44,298</b>  | 40,913  | 31,804  | 23,682  | 19,047  | 16,865  |
| Surplus on revaluation of assets-net of tax | <b>4,316</b>   | 7,396   | 4,662   | 2,768   | 3,464   | 3,031   |
| Net Assets                                  | <b>48,614</b>  | 48,309  | 36,466  | 26,450  | 22,511  | 19,895  |
| Total Assets                                | <b>771,343</b> | 737,834 | 654,866 | 487,239 | 408,390 | 336,297 |
| Earning Assets                              | <b>634,705</b> | 646,311 | 562,154 | 406,994 | 344,653 | 279,351 |
| Gross Financings                            | <b>322,205</b> | 327,185 | 254,035 | 220,341 | 196,378 | 145,338 |
| Financings-net of provisions                | <b>291,751</b> | 296,018 | 230,194 | 201,328 | 181,176 | 130,162 |
| Non-performing Loans (NPLs)                 | <b>21,985</b>  | 24,267  | 22,891  | 19,873  | 17,077  | 17,529  |
| Investments - net                           | <b>322,887</b> | 345,052 | 314,084 | 179,741 | 124,838 | 95,240  |
| Total Liabilities                           | <b>722,729</b> | 689,525 | 618,400 | 460,789 | 385,879 | 316,402 |
| Deposits & other accounts                   | <b>660,183</b> | 559,178 | 522,541 | 415,912 | 344,788 | 283,641 |
| Current & Saving Deposits (CASA)            | <b>470,305</b> | 367,339 | 324,951 | 278,211 | 236,806 | 180,768 |
| Borrowing                                   | <b>14,613</b>  | 87,662  | 60,659  | 21,052  | 21,193  | 16,128  |
| Cost bearing Liabilities                    | <b>399,453</b> | 442,275 | 404,111 | 280,239 | 235,555 | 209,142 |
| Contingencies and commitments               | <b>237,966</b> | 496,160 | 257,605 | 39,459  | 39,805  | 22,001  |

### Per Branch

|                |              |       |       |       |       |     |
|----------------|--------------|-------|-------|-------|-------|-----|
| Deposits       | <b>1,160</b> | 1,036 | 1,188 | 1,095 | 1,014 | 827 |
| CASA           | <b>827</b>   | 680   | 739   | 732   | 696   | 527 |
| Gross Advances | <b>566</b>   | 606   | 577   | 580   | 578   | 424 |

### Other Non-Financial Information

|                        |          |              |       |       |       |       |       |
|------------------------|----------|--------------|-------|-------|-------|-------|-------|
| No. of Branches        | Absolute | <b>569</b>   | 540   | 440   | 380   | 340   | 343   |
| Total No. of Employees | Absolute | <b>8,168</b> | 7,317 | 5,891 | 4,562 | 4,046 | 3,437 |

# SIX YEARS FINANCIAL RATIOS

|   |           | 2025           | 2024    | 2023    | 2022    | 2021    | 2020    |
|---|-----------|----------------|---------|---------|---------|---------|---------|
| <b>Profitability Ratios</b>   |           |                |         |         |         |         |         |
| Profit before tax ratio   | %         | <b>18.81%</b>  | 22.63%  | 22.13%  | 17.75%  | 14.62%  | 10.72%  |
| Gross Yield on Earning Assets   | %         | <b>11.70%</b>  | 17.45%  | 16.50%  | 11.39%  | 6.74%   | 9.22%   |
| Gross Yield on Avg Earning Assets   | %         | <b>11.59%</b>  | 18.67%  | 19.14%  | 12.33%  | 7.45%   | 10.07%  |
| Gross Yield on Avg Earning Assets including<br>Divident income and Capital gain                           | %         | <b>12.28%</b>  | 18.79%  | 19.21%  | 12.36%  | 7.55%   | 10.18%  |
| Gross Spread ratio  | %         | <b>48.02%</b>  | 41.12%  | 43.32%  | 44.02%  | 47.05%  | 48.51%  |
| Cost / Income ratio   | %         | <b>70.48%</b>  | 44.56%  | 38.12%  | 49.83%  | 73.73%  | 62.05%  |
| Return on Equity  | %         | <b>14.09%</b>  | 32.55%  | 39.81%  | 20.78%  | 11.87%  | 10.67%  |
| Return on assets  | %         | <b>0.80%</b>   | 1.70%   | 1.93%   | 0.99%   | 0.57%   | 0.55%   |
| Return on Capital employed  | %         | <b>29.52%</b>  | 58.14%  | 59.22%  | 31.01%  | 16.14%  | 14.63%  |
| Gross Return on Investment  | %         | <b>12.47%</b>  | 20.37%  | 18.76%  | 11.24%  | 7.99%   | 8.64%   |
| Shareholders' Funds   | %         | <b>6.30%</b>   | 6.55%   | 5.57%   | 5.43%   | 5.51%   | 5.92%   |
| Return on Shareholders' Funds   | %         | <b>12.39%</b>  | 27.92%  | 35.11%  | 18.14%  | 10.05%  | 8.60%   |
| Total Shareholder Return  | Rs. In Mn | <b>6,003</b>   | 11,834  | 11,045  | 4,440   | 2,131   | 1,703   |
| Non-funded income to Total income   | %         | <b>21.07%</b>  | 9.01%   | 7.61%   | 14.99%  | 16.24%  | 11.58%  |
| <b>Liquidity Ratios</b>   |           |                |         |         |         |         |         |
| Gross Advances to Deposits ratio  | %         | <b>48.81%</b>  | 58.51%  | 48.62%  | 53.00%  | 56.98%  | 51.28%  |
| CASA to Total Deposits  | %         | <b>71.24%</b>  | 65.69%  | 62.19%  | 66.89%  | 68.68%  | 63.73%  |
| Net Investment to Deposit Ratio   | %         | <b>48.91%</b>  | 61.71%  | 60.11%  | 43.22%  | 36.21%  | 33.58%  |
| Non-Performing loans to gross financing   | %         | <b>6.82%</b>   | 7.42%   | 9.01%   | 9.02%   | 8.69%   | 12.05%  |
| Coverage Ratio (ECL/NPL)  | %         | <b>113.53%</b> | 104.99% | 104.15% | 96.14%  | 89.57%  | 87.25%  |
| Cost of Funds   | %         | <b>8.78%</b>   | 15.23%  | 14.87%  | 9.82%   | 5.33%   | 6.62%   |
| Earning Assets to cost bearing Liabilities  | Times     | <b>1.59</b>    | 1.46    | 1.39    | 1.45    | 1.46    | 1.34    |
| Liquidity Coverage Ratio (LCR)  | %         | <b>322.25%</b> | 352.40% | 348.22% | 317.37% | 249.73% | 210.41% |
| Net Stable Funding Ratio (NSFR)   | %         | <b>225.42%</b> | 274.14% | 307.90% | 260.73% | 238.21% | 251.29% |
| <b>Market Ratios</b>  |           |                |         |         |         |         |         |
| Earnings per share (EPS) and diluted EPS  | Rs.       | <b>5.4142</b>  | 10.6733 | 9.9622  | 4.0043  | 1.9224  | 1.5362  |
| Price Earnings ratio  | Times     | <b>6.0895</b>  | 2.1521  | 2.2284  | 3.3364  | 6.6636  | 7.8182  |
| Price to Book ratio   | Times     | <b>0.7519</b>  | 0.5272  | 0.6750  | 0.5600  | 0.6309  | 0.6693  |
| Dividend Yield ratio  | %         | <b>9.83%</b>   | 11.07%  | 15.47%  | 0.00%   | 0.00%   | 0.00%   |
| Dividend Payout ratio   | %         | <b>50.79%</b>  | 23.42%  | 27.60%  | 0.00%   | 0.00%   | 0.00%   |
| Breakup value per share   |           |                |         |         |         |         |         |
| i. With Surplus on Revaluation of property plant and<br>equipment including the effect of all Investments | Rs.       | <b>43.85</b>   | 43.57   | 32.89   | 23.86   | 20.30   | 17.94   |
| ii. Without Surplus on Revaluation of property,<br>plant and equipment                                    | Rs.       | <b>41.53</b>   | 42.18   | 31.58   | 22.38   | 18.43   | 16.47   |
| iii. Without Surplus on Revaluation of property,<br>plant and equipment and Investment                    | Rs.       | <b>39.96</b>   | 36.90   | 28.69   | 21.36   | 17.18   | 15.21   |
| Dividend Cover Ratio  | Times     | <b>1.97</b>    | 4.27    | 3.62    | 0.00    | 0.00    | 0.00    |
| Market value per share at the end of the year   | Rs.       | <b>32.97</b>   | 22.97   | 22.2    | 13.36   | 12.81   | 12.01   |
| -High during the year   | Rs.       | <b>44.1</b>    | 27.12   | 22.9    | 15.47   | 14.84   | 13.75   |
| -Low during the year  | Rs.       | <b>17.5</b>    | 19.55   | 9.38    | 10.18   | 10.06   | 7.38    |
| Cash Dividend per share   |           |                |         |         |         |         |         |
| - Annual  | Rs.       | <b>1.25</b>    | 1.00    | 1.00    | -       | -       | -       |
| - Interim   | Rs.       | <b>1.5</b>     | 1.5     | 1.75    | -       | -       | -       |
| DuPont Analysis   | %         | <b>14.09%</b>  | 32.55%  | 39.81%  | 20.78%  | 11.87%  | 10.67%  |
| Free Cash Flow  | Rs. In Mn | <b>17,087</b>  | 32,034  | 138,125 | 69,195  | 23,749  | 59,844  |
| <b>Capital Structure</b>  |           |                |         |         |         |         |         |
| Capital Adequacy Ratio  | %         | <b>16.55%</b>  | 24.11%  | 23.79%  | 17.92%  | 14.15%  | 16.10%  |
| Earning assets to total assets ratio  | %         | <b>82.29%</b>  | 87.61%  | 85.84%  | 83.53%  | 84.39%  | 83.07%  |
| Debt to equity as per book value  | %         | <b>6.17%</b>   | 6.21%   | 7.82%   | 10.77%  | 8.88%   | 10.05%  |
| Net assets per share  | Rs.       | <b>43.85</b>   | 43.57   | 32.89   | 23.86   | 20.30   | 17.94   |
| <b>Non- Financial ratio</b>   |           |                |         |         |         |         |         |
| Staff turnover ratio  | %         | <b>37.80%</b>  | 48.21%  | 20.33%  | 28.74%  | 25.75%  | 17.73%  |
| Employee Productivity   |           |                |         |         |         |         |         |
| - Financing per employee  | Rs. In Mn | <b>39.45</b>   | 44.72   | 43.12   | 48.32   | 48.56   | 42.32   |
| - Deposit per employee  | Rs. In Mn | <b>80.83</b>   | 76.42   | 88.70   | 91.17   | 85.22   | 82.53   |
| - Profit per employee   | Rs. In Mn | <b>0.73</b>    | 1.62    | 1.87    | 0.97    | 0.53    | 0.50    |
| Revenue per Employee  | Rs. In Mn | <b>9.09</b>    | 15.42   | 15.75   | 10.16   | 5.74    | 7.49    |