

## SIX YEARS' FINANCIAL SUMMARY 2007-2012

		2012	2011	2010	2009	2008	2007
<b>FINANCIAL RATIOS</b>							
Profit before tax ratio ( PBT/total income)	%	25.70%	18.59%	3.29%	4.88%	22.86%	49.14%
Gross Spread (NIM/interest income)	▪	34.43%	30.31%	29.72%	29.29%	37.64%	30.89%
Non interest income to total income	▪	27.71%	32.52%	28.73%	29.93%	29.40%	35.53%
Income /expense ratio ( excluding provisions)	Times	1.50	1.68	1.59	1.88	2.14	2.32
Return on average equity (ROE)	%	10.21%	8.42%	1.61%	2.05%	10.63%	17.51%
Return on average assets (ROA)	▪	0.77%	0.66%	0.12%	0.16%	0.89%	1.36%
Return on Capital Employed ( ROCE)	▪	14.30%	10.52%	3.07%	4.18%	13.28%	20.74%
Earning Per Share (EPS before tax)	Rs.	1.91	1.34	0.23	0.38	2.32	3.59
Earning Per Share ( EPS after tax)	Rs.	1.10	0.96	0.17	0.29	1.70	2.43
Gross Advances to deposit ratio	%	68.90%	71.26%	72.29%	70.62%	80.26%	67.84%
Net Advances to deposit ratio	▪	63.58%	65.51%	66.66%	66.25%	77.19%	66.76%
Break up value per share (excl. surplus on revaluation of assets)	Rs.	12.64	12.75	13.92	14.31	16.93	15.14
Break up value per share (incl. surplus on revaluation of assets)	▪	13.69	13.67	14.81	15.55	17.29	16.07
Earning Assets to total assets	%	91.84%	86.28%	85.28%	85.43%	81.13%	83.94%
Earning assets to interest bearing liabilities	Times	1.28	1.19	1.19	1.16	1.16	1.17
Weighted average cost of deposits	%	6.84%	7.88%	7.84%	8.69%	8.12%	6.32%
CASA to total deposits	▪	68.36%	62.20%	61.18%	57.09%	57.37%	66.46%
NPLs to total advances ratio	▪	11.92%	12.58%	11.97%	9.63%	6.45%	3.13%
Coverage ratio (Specific Provisions/NPLs)	▪	64.68%	64.01%	64.95%	63.98%	58.61%	49.41%
Assets to Equity	Times	13.92	12.67	12.90	13.27	11.63	12.34
Total assets per share	Times	175.83	161.60	179.48	189.89	196.82	186.80
Deposits to shareholders' equity	Times	10.60	9.74	9.79	10.24	8.85	9.66
<b>Risk Adequacy</b>							
Tier I Capital	Rs.in Million	11,261	10,048	8,358	7,169	6,621	6,125
Risk Weighted Assets (RWA)	▪	96,165	84,045	73,255	65,358	62,626	61,554
Tier I to RWA	%	11.71%	11.96%	11.41%	10.97%	10.57%	9.95%
Capital Adequacy Ratio	▪	12.40%	12.64%	12.61%	12.75%	12.66%	12.30%
Net Return on Average RWA	▪	1.15%	0.93%	0.17%	0.22%	1.12%	1.63%
<b>Stock Dividend</b>							
Bonus shares issued	%	11.00%	12.50%	-	22%	-	20%
<b>Share Information</b>							
Market Value per share-31 December	Rs.	7.09	3.90	8.31	11.07	11.00	43.40
- High during the year	▪	9.40	8.01	9.41	19.04	42.4	62.85
- Low during the year	▪	3.71	3.56	4.30	10.04	9.68	38.2
Market Capitalization	Rs.in Million	6,395.89	3,130.92	5,005.30	5,556.42	4,525.64	17,855.72
Price to book value (excl. surplus on revaluation of assets)		0.56	0.31	0.60	0.77	0.65	2.87
Price Earning Ratio	Times	6.45	5.00	48.89	38.23	6.45	17.85
<b>Industry Share</b>							
Deposits	%	1.81%	1.70%	1.60%	1.71%	1.63%	1.68%
Advances	▪	2.16%	2.03%	1.69%	1.59%	1.56%	1.55%
<b>Non Financial Information</b>							
No of branches	Absolute	233	214	184	154	117	89
No of permanent employees	▪	2,644	2,286	2,042	1,815	1,587	1,340
ATMs	▪	251	216	184	154	117	88