

Key Performance Indicators

		2016	2015	Variance Compared to 2015	
				Amount	%
Financial					
Investment-Gross	Rs. In Million	117,998	108,972	9,026	8%
Advances-Gross	"	133,753	120,617	13,136	11%
Deposits	"	210,840	185,222	25,618	14%
Shareholders' equity (including surplus)	"	18,289	18,192	97	1%
Net-interest income	"	6,844	7,597	(753)	-10%
Non-interest income	"	2,736	3,150	(414)	-13%
Profit before provisions	"	3,102	4,625	(1,523)	-33%
Provisions	"	24	1,029	(1,005)	-98%
Profit before taxation	"	3,077	3,596	(519)	-14%
Profit after taxation	"	1,879	2,213	(334)	-15%
Non Financial					
No. of customers	Absolute	470,379	438,245	32,134	7%
No. of new branches opened	"	25	20	5	20%
No. of branches closed	"	3	-	3	100%
No. of new accounts opened	"	75,602	80,171	(4,569)	-6%
No. of ATM cards issued	"	84,416	104,556	(20,140)	-19%
No. of permanent employees	"	2,715	2,715	-	0%
No. of virtual banking customers	"	32,841	30,344	2,497	8%
No. of mobile banking customers	"	35,073	27,726	7,347	26%
Key Financial Ratios					
Earnings per share	Rs.	1.7042	2.0071		
Book value per share	"	14.46	13.91		
Share price	"	17.65	15.13		
Market capitalization	Rs. In Million	19,458	16,680		
Price earning ratio	Times	10.38	7.53		
Return on equity	%	12.01%	15.03%		
Return on assets	%	0.71%	0.95%		
Capital adequacy ratio	%	14.12%	15.39%		

