

Six Years' Financial Summary 2011-2016

		2016	2015	2014	2013	2012	2011
Financial Ratios							
Profit before tax ratio (PBT/total income)	%	32.12%	33.45%	27.78%	21.45%	26.05%	18.85%
Gross spread (NIM/Interest income)	"	39.06%	41.47%	37.15%	35.84%	35.32%	30.47%
Non interest income to total income	"	28.57%	29.31%	28.55%	31.47%	26.19%	31.05%
Income /expense ratio (excluding provisions)	Times	1.48	1.76	1.52	1.47	1.51	1.70
Return on average equity (ROE)	%	12.01%	15.03%	11.91%	8.70%	10.24%	8.44%
Return on average assets (ROA)	"	0.71%	0.95%	0.83%	0.63%	0.77%	0.66%
Return on capital employed (ROCE)	"	16.82%	19.76%	14.33%	11.60%	14.32%	10.56%
Earning per share (EPS before tax)	Rs.	2.79	3.59	2.44	1.53	1.91	1.34
Earning per share (EPS after tax)	Rs.	1.7	2.01	1.44	0.94	1.00	0.78
Gross advances to deposit ratio	%	63.44%	65.12%	70.82%	74.46%	69.32%	71.77%
Net advances to deposit ratio	"	59.43%	60.47%	66.14%	69.38%	63.99%	66.01%
Break up value per share (excl. surplus on revaluation of assets)	Rs.	14.46	15.30	14.07	12.42	12.61	12.70
Break up value per share (excl. surplus on revaluation of fixed assets)	"	15.75	17.04	15.77	12.67	12.96	12.83
Break up value per share (incl. surplus on revaluation of assets)	"	16.59	18.15	17.00	13.25	13.67	13.62
Earning assets to total assets	%	89.30%	88.40%	86.45%	86.99%	86.88%	86.48%
Earning assets to interest bearing liabilities	Times	1.24	1.22	1.23	1.26	1.21	1.19
Weighted average cost of deposits	%	3.47%	4.42%	6.18%	5.85%	6.84%	7.88%
CASA to total deposits	"	71.65%	71.51%	67.46%	70.16%	68.30%	62.40%
NPLs to total advances ratio	"	7.79%	9.60%	8.84%	9.96%	11.87%	12.53%
Coverage ratio (Specific provisions/NPLs)	"	80.58%	73.97%	74.44%	68.20%	64.68%	64.01%
Assets to equity	Times	17.47	16.52	15.11	13.59	13.94	12.73
Total assets per share	Times	252.63	252.76	212.69	168.85	175.84	161.63
Deposits to shareholders' equity	Times	13.22	12.08	11.57	11.29	10.60	9.75
Risk Adequacy							
Tier I Capital	Rs.in Million	15,329	15,032	13,916	12,229	11,240	10,048
Risk Weighted Assets (RWA)	"	141,609	128,905	124,596	106,768	96,176	84,045
Tier I to RWA	%	10.82%	11.66%	11.17%	11.45%	11.69%	11.96%
Capital Adequacy Ratio	"	14.12%	15.39%	12.50%	11.93%	12.37%	12.64%
Net Return on Average RWA	"	1.33%	1.72%	1.27%	0.97%	1.15%	0.93%
Stock Dividend							
Bonus shares issued	%	0%	0%	0%	10.00%	11.00%	12.50%
Cash Dividend							
	%	*12.50%	12.50%	10.00%	-	-	-
Share Information							
Market Value per share-31 December	Rs.	17.65	15.13	12.33	10.93	7.09	3.90
- High during the year	"	17.90	15.35	16.73	11.38	9.40	8.01
- Low during the year	"	12.76	10.06	9.50	5.90	3.71	3.56
Market Capitalization	Rs.in Million	19,458.48	16,680.27	13,593.37	12,049.93	7,105.88	3,521.38
Price to book value (excl. surplus on revaluation of assets)	Rs.	1.22	0.99	0.88	0.88	0.56	0.31
Price earning ratio	Times	10.38	7.53	8.56	11.63	7.09	5.00
Industry Share							
Deposits	%	1.88%	1.99%	1.96%	1.87%	1.80%	1.69%
Advances	"	2.40%	2.52%	2.59%	2.57%	2.17%	2.04%
Non Financial Information							
No. of branches	Absolute	288	266	246	239	233	214
No. of permanent employees	"	2,715	2,715	2,639	2,835	2,644	2,286
No. of ATMs	"	306	274	263	265	251	216

* Subject to shareholder's approval in the forthcoming AGM.