

Progress at A Glance 2008 To 2017 - Consolidated

	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
------(Rs. In Millions)-----										
Balance Sheet										
Total Equity	66,309	84,370	96,251	109,414	132,730	142,209	169,595	182,620	196,269	188,815
Total Assets	749,807	863,925	924,699	1,139,647	1,610,474	1,715,271	1,864,618	2,218,433	2,506,098	2,684,102
Total Deposits	597,091	682,750	747,375	933,632	1,214,964	1,401,230	1,524,645	1,634,944	1,885,959	1,998,935
Advances (net of provision)	456,356	454,662	459,750	457,368	499,818	563,701	600,020	637,384	748,466	851,502
Investments (net of provision)	129,833	216,468	254,909	418,604	797,095	826,062	922,691	1,270,824	1,344,405	1,374,808
Operating Results										
Total Revenue	48,133	53,830	59,757	71,181	73,720	74,339	92,008	114,753	113,387	115,957
Total Expenditure	21,814	23,149	24,953	30,380	31,114	36,854	42,227	49,713	55,970	63,045
Operating Profit	26,320	30,682	34,804	40,801	42,607	37,485	49,781	65,040	57,417	52,912
Provision against advances & others	9,388	9,300	7,764	6,745	7,045	1,351	1,531	4,754	892	381
Extra Ordinary and unusual item	-	-	-	-	-	-	-	-	-	23,717
Profit before taxation	16,932	21,382	27,040	34,056	35,562	36,133	48,250	60,286	56,525	28,813
Profit after taxation	10,864	13,401	17,034	22,161	22,792	23,027	31,483	35,102	34,206	8,182
Others										
Home Remittances	94,530	128,970	158,693	226,536	271,090	307,630	386,197	474,068	545,651	451,010
Imports	410,073	349,650	412,127	417,646	393,047	476,574	401,464	385,846	390,224	435,963
Exports	273,711	321,733	388,585	419,969	404,019	427,845	442,093	450,522	359,214	266,457
Number of Branches	1,508	1,494	1,501	1,506	1,540	1,594	1,644	1,716	1,731	1,751
Financial Ratios										
Return on average assets (RoA)	1.5%	1.7%	1.9%	2.1%	1.7%	1.4%	1.8%	1.7%	1.4%	0.3%
Return on average equity (RoE)	17.2%	17.8%	18.9%	21.6%	18.8%	16.8%	20.2%	19.9%	18.1%	4.2%
Non-interest income to total revenue	23.4%	20.7%	21.4%	20.8%	21.6%	26.0%	25.5%	31.9%	27.7%	28.4%
Net NPL to net advances ratio	2.8%	3.3%	2.7%	2.7%	3.2%	2.7%	2.7%	1.7%	1.4%	1.1%
Asset quality ratio (NPL ratio)	8.3%	10.1%	10.7%	11.2%	10.9%	12.7%	11.9%	10.9%	9.2%	8.2%
Coverage ratio	70.1%	71.5%	79.6%	81.5%	77.1%	83.5%	83.2%	90.1%	91.2%	91.6%
Advances to deposits - gross	81.1%	71.8%	67.2%	53.9%	44.9%	45.0%	43.7%	43.2%	43.3%	46.1%
Capital adequacy ratio (CAR)	11.4%	13.3%	14.6%	15.6%	15.3%	15.4%	16.2%	17.0%	15.5%	16.0%