

**Progress at A Glance
2007 To 2016 - Consolidated**

	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
----- (Rs. In Millions) -----										
Balance Sheet										
Total Equity	60,239	66,309	84,370	96,251	109,414	132,730	142,209	169,595	182,620	196,269
Total Assets	689,001	749,807	863,925	924,699	1,139,647	1,610,474	1,715,271	1,864,618	2,218,433	2,507,182
Total Deposits	531,298	597,091	682,750	747,375	933,632	1,214,964	1,401,230	1,524,645	1,634,944	1,885,959
Advances (net of provision)	382,173	456,356	454,662	459,750	457,368	499,818	563,701	600,020	637,384	748,466
Investments (net of provision)	175,197	129,833	216,468	254,909	418,604	797,095	826,062	922,691	1,270,824	1,344,405
Operating Results										
Total Revenue	39,875	48,133	53,830	59,757	71,181	73,720	74,339	92,008	114,753	113,013
Total Expenditure	18,382	21,814	23,149	24,953	30,380	31,114	36,854	42,227	49,713	55,596
Operating Profit	21,493	26,320	30,682	34,804	40,801	42,607	37,485	49,781	65,040	57,417
Provision against advances & others	7,823	9,388	9,300	7,764	6,745	7,045	1,351	1,531	4,754	892
Profit before taxation	13,670	16,932	21,382	27,040	34,056	35,562	36,133	48,250	60,286	56,525
Profit after taxation	9,921	10,864	13,401	17,034	22,161	22,792	23,027	31,483	35,102	34,206
Others										
Home Remittances	79,322	94,530	128,970	158,693	226,536	271,090	307,630	386,197	474,068	545,651
Imports	263,089	410,073	349,650	412,127	417,646	393,047	476,574	401,464	385,846	390,224
Exports	208,208	273,711	321,733	388,585	419,969	404,019	427,845	442,093	450,522	359,214
Number of Branches	1,489	1,508	1,494	1,501	1,506	1,540	1,594	1,644	1,716	1,731
Financial Ratios										
Return on average assets (RoA)	1.5%	1.5%	1.7%	1.9%	2.1%	1.7%	1.4%	1.8%	1.7%	1.4%
Return on average equity (RoE)	17.5%	17.2%	17.8%	18.9%	21.6%	18.8%	16.8%	20.2%	19.9%	18.1%
Non-interest income to total revenue	25.1%	23.4%	20.7%	21.4%	20.8%	21.6%	26.0%	25.5%	31.9%	27.5%
Net NPL to net advances ratio	1.9%	2.8%	3.3%	2.7%	2.7%	3.2%	2.7%	2.7%	1.7%	1.4%
Asset quality ratio (NPL ratio)	6.9%	8.3%	10.1%	10.7%	11.2%	10.9%	12.7%	11.9%	10.9%	9.2%
Coverage ratio	76.9%	70.1%	71.5%	79.6%	81.5%	77.1%	83.5%	83.2%	90.1%	91.2%
Advances to deposits - gross	75.9%	81.1%	71.8%	67.2%	53.9%	44.9%	45.0%	43.7%	43.2%	43.3%
Capital adequacy ratio (CAR)	13.6%	11.4%	13.3%	14.6%	15.6%	15.3%	15.4%	16.2%	17.0%	15.5%