

Growth at a Glance - 2015 to 2020 (Consolidated)

	2015	2016	2017	2018	2019	2020
Balance Sheet (Rs M)						
Investments	1,270,824	1,344,405	1,374,816	1,390,052	1,379,607	1,948,577
Advances	637,384	748,466	851,502	1,080,440	1,166,957	1,223,510
Total Assets	2,218,433	2,519,077	2,696,218	3,025,853	3,227,132	3,849,063
Total Deposits	1,634,944	1,885,959	1,998,935	2,137,293	2,437,597	2,830,371
Borrowings	314,319	331,727	397,803	523,319	382,206	544,108
Total Equity	182,620	196,269	188,751	199,252	224,752	265,495
Operating Results (Rs M)						
Net Interest Income	78,169	81,951	81,833	81,676	101,323	130,104
Non Fund Income	36,584	31,435	34,116	19,895	24,162	30,595
Total Revenue	114,753	113,387	115,949	101,571	125,485	160,699
Total Expenditure	49,713	55,970	62,371	74,978	93,290	95,449
Operating Profit	65,040	57,417	53,578	26,593	32,195	65,250
Provisions	4,754	892	374	5,009	3,314	12,220
Extraordinary and unusual item	-	-	23,717	-	-	-
Profit before taxation	60,286	56,525	29,487	21,585	28,881	53,031
Profit after taxation	35,102	34,206	8,848	12,441	15,500	30,913
Profitability ratios						
Return on average assets (RoA)	1.7%	1.4%	0.3%	0.4%	0.5%	0.9%
Return on average equity (RoE)	19.9%	18.1%	5.2%	7.1%	8.1%	14.4%
Cost : Income ratio	42.2%	48.3%	52.9%	76.2%	73.5%	58.5%
NFI : Gross revenue	31.9%	27.7%	29.4%	19.6%	19.3%	19.0%
Asset Quality & Liquidity ratios						
Advances to deposits ratio	39.0%	39.7%	42.6%	50.6%	47.9%	43.2%
Investment to deposits ratio	77.7%	71.3%	68.8%	65.0%	56.6%	68.8%
NPLs to Gross Advances	10.9%	9.2%	8.2%	7.0%	6.6%	6.3%
Net NPLs to Net Advances	1.7%	1.4%	1.1%	1.1%	0.8%	0.9%
Coverage - Specific	85.8%	86.4%	87.6%	84.7%	88.7%	86.3%
Coverage - Total	90.1%	91.2%	91.6%	89.1%	93.2%	99.7%
Current deposits mix	36.7%	37.0%	36.7%	38.0%	36.0%	35.2%
Share information						
Earnings per share	23.9	23.2	5.8	8.2	10.5	21.1
Cash dividend per share	14.0	14.0	8.0	4.3	5.0	4.3
Dividend yield	6.8%	6.8%	3.4%	2.5%	3.8%	3.3%
Dividend payout ratio	58.0%	60.0%	138.2%	51.7%	47.8%	20.2%
Breakup value per share	124.5	133.8	128.7	135.8	153.2	181.0
Market value per share - as at	200.1	273.3	167.1	120.5	157.4	132.3
High during the year	236.9	284.0	314.0	229.7	168.4	176.5
Low during the year	167.5	169.0	148.3	117.3	102.0	93.0
Market Capitalisation (Rs Bn)	293.5	400.8	245.1	176.7	230.9	194.0
Price to book value ratio (times)	1.6	2.0	1.3	0.9	1.0	0.7
Price to earning ratio (times)	8.6	8.8	40.3	20.7	12.5	6.1
Industry Share						
Deposits	14.1%	14.1%	14.3%	13.9%	13.9%	14.0%
Advances	10.7%	11.3%	11.6%	12.2%	12.4%	12.5%

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Trade (Rs M)						
Import volume	421,884	436,328	474,087	472,856	573,174	710,111
Export volume	465,504	386,623	359,274	348,095	488,692	509,652
Capital Adequacy						
CET1 to RWA	13.1%	12.0%	12.0%	12.0%	11.5%	12.6%
Tier-1 to RWA	13.1%	12.0%	12.0%	12.0%	12.5%	13.5%
Total capital to RWA	17.0%	15.5%	16.0%	16.2%	15.4%	17.2%
RWA to Total Assets	47.8%	48.1%	43.1%	39.0%	39.4%	35.8%
Touchpoints						
No. of Branches	1,716	1,731	1,751	1,743	1,712	1,697
No. of ATMs	1,947	2,000	2,007	2,139	2,136	2,157
No. of branchless banking agents	17,268	18,699	27,000	37,503	52,579	48,038
No. of POS terminals	12,300	14,926	18,015	21,024	25,340	30,459
No. of QR codes	-	-	-	-	31,055	35,320
Customer base						
No. of customers (In million)	9.8	11.3	12.7	15.4	19.6	31.1
Women customers (% of total)	32%	32%	30%	32%	34%	36%
No. of Mobile & Internet Banking subscribers ('000)	168	387	711	773	1,154	1,782
No. of debit cards ('000)	4,736	4,233	4,636	5,168	5,516	5,860
No. of credit cards ('000)	119	132	142	162	193	224
Headcount						
No. of permanent employees	15,042	17,220	18,085	20,093	21,005	20,795
Gender Diversity	12.5%	12.3%	14.8%	15.7%	16.7%	18.2%