

FINANCIAL HIGHLIGHTS

Ratio Analysis	Year	2017	2016	2015	2014	2013	2012	2011
Financials (Mn)	Total Income	637	621	618	664	660	623	689
	Net Profit	370	326	543	313	368	329	320
	Total Assets	14,123	13,552	13,383	13,227	12,539	12,239	11,709
	Loans and Advances (Net)	9,461	8,809	8,814	7,984	7,077	6,803	6,750
	Deposits	9,511	9,013	8,766	8,042	7,442	7,279	7,090
Profitability (%)	NIM	3.3	3.3	3.6	3.9	3.4	3.9	4.1
	ROAE	9.1	8.2	13.9	8.3	10.3	9.8	9.8
	ROAA	2.7	2.4	4.1	2.4	3.0	2.7	2.6
	Cost to Income	31.8	30.0	21.3	27.5	27.4	34.1	34.0
Credit Quality (%)	NPL Ratio	6.7	6.9	7.3	8.9	9.2	8.8	7.1
	Coverage Ratio	46.8	59.9	62.9	68.0	52.7	49.0	57.0
Capital and Liquidity (%)	Capital Adequacy Ratio	34.6	34.6	34.7	30.9	33.8	31.8	28.3
	Advance to Deposit ratio	99.5	97.7	100.5	99.3	95.1	93.5	95.2