

# Financial Highlights

Table – 01

	GROUP			BANK		
	2018	2017	Change %	2018	2017	Change %
<b>Results for the year – (Rs. Bn.)</b>						
Gross income	139.657	115.605	20.81	138.049	114.357	20.72
Operating profit before taxes on financial services	32.144	28.173	14.10	31.643	28.064	12.75
Profit before taxation (PBT)	26.099	23.280	12.11	25.591	23.183	10.39
Income tax expenses	8.236	6.654	23.77	8.047	6.602	21.90
Profit after taxation (PAT)	17.863	16.627	7.44	17.544	16.581	5.81
Revenue to the Governments	15.323	11.587	32.24	15.127	11.472	31.86
Gross dividends	6.571	6.478	1.44	6.571	6.478	1.44
<b>Position at the year end – (Rs. Bn.)</b>						
Shareholders' funds (stated capital and reserves)	119.398	107.995	10.56	118.406	107.099	10.56
Deposits from customers	994.371	857.270	15.99	983.037	850.128	15.63
Gross loans and advances	897.956	760.454	18.08	890.229	754.708	17.96
Total assets	1,319.912	1,155.821	14.20	1,303.485	1,143.374	14.00
<b>Information per ordinary share (Rs.)</b>						
Earnings (Basic)	17.55	17.05	2.93	17.36	17.03	1.94
Dividends – Cash	-	-	-	4.50	4.50	-
Dividends – Shares	-	-	-	2.00	2.00	-
Net assets value	118.13	108.44	8.94	117.15	107.54	8.94
Market value at the year end – Voting	N/A	N/A	-	115.00	135.80	(15.32)
Market value at the year end – Non-voting	N/A	N/A	-	95.00	105.00	(9.52)
<b>Ratios</b>						
Return on average shareholders' funds – (ROE) (%)	15.71	17.78	(2.07)	15.56	17.88	(2.32)
Return on average assets – (ROA) (%)	1.44	1.53	(0.09)	1.43	1.54	(0.11)
Total impairment provision as a % of gross loans and advances (%)	3.38	2.37	(1.01)	3.27	2.29	(0.98)
Cost of risk (%)	0.98	0.13	(0.85)	0.96	0.09	(0.87)
Non-performing loans ratio – Gross (%)	-	-	-	3.24	1.88	(1.36)
Non-performing loans ratio – Net (%)	-	-	-	1.71	0.92	(0.79)
Price earnings – Ordinary voting shares (times)	N/A	N/A	-	6.62	7.97	(16.93)
Dividend Yield – Ordinary voting shares (%)	N/A	N/A	-	5.65	4.79	0.86
Dividend cover on ordinary shares (times)	N/A	N/A	-	2.67	2.62	0.05
<b>Statutory ratios (%)</b>						
Liquid assets ratio – Domestic Banking Unit (DBU)	N/A	N/A	-	24.47	27.28	(2.81)
Liquid assets ratio – Off Shore Banking Unit (OBC)	N/A	N/A	-	30.20	30.95	(0.75)
<b>Capital Adequacy Ratios (under Basel III) (%)</b>						
Common Equity Tier (CET) I capital ratio (Minimum requirement – 2018 – 7.375%, 2017 – 6.250%)	11.434	12.122	(0.688)	11.338	12.111	(0.773)
Tier I capital ratio (Minimum requirement – 2018 – 8.875%, 2017 – 7.750%)	11.434	12.122	(5.68)	11.338	12.111	(0.773)
Total capital ratio (Minimum requirement – 2018 – 12.875%, 2017 – 11.750%)	15.626	15.701	(0.075)	15.603	15.746	(0.143)
<b>Liquidity coverage ratio (%)</b>						
Rupee – (Minimum requirement – 2018 – 90%, 2017 – 80%)	N/A	N/A	-	236.20	272.15	(35.95)
All currency – (Minimum requirement – 2018 – 90%, 2017 – 80%)	N/A	N/A	-	238.69	209.17	29.50

## Financial Goals and Achievements – Bank

Table – 02

Financial indicator	Goal	Achievement				
		2018	2017	2016	2015	2014
Return on average assets (ROA) (%)	Over 2	1.43	1.54	1.53	1.42	1.60
Return on average shareholders' funds (%)	Over 20	15.56	17.88	19.52	16.90	17.01
Growth in income (%)	Over 20	20.72	24.10	19.62	7.03	0.96
Growth in profit for the year (%)	Over 20	5.81	14.25	21.92	6.47	7.03
Growth in total assets (%)	Over 20	14.00	12.96	15.05	10.58	31.29
Dividend per share (DPS) (Rs.)	Over Rs. 5.00	6.50	6.50	6.50	6.50	6.50
<b>Capital Adequacy Ratios</b>						
CET I capital ratio (%) – Minimum requirement as per Basel III – 7.375%	2% buffer over the regulatory minimum requirement	11.338	12.111	N/A	N/A	N/A
Tier I capital ratio (%) – Minimum requirement as per Basel III – 8.875%	2% buffer over the regulatory minimum requirement	11.338	12.111	N/A	N/A	N/A
Tier I capital ratio (%) – Minimum requirement as per Basel II – 5%	N/A	N/A	N/A	11.56	11.60	12.93
Total capital ratio (%) – Minimum requirement as per Basel III – 12.875%	2% buffer over the regulatory minimum requirement	15.603	15.746	N/A	N/A	N/A
Total capital ratio (%) – Minimum requirement as per Basel II – 10%	N/A	N/A	N/A	15.89	14.26	15.97