

# KEY FINANCIAL INDICATORS: LAST 10 YEARS

(₹ in billion, except per share data and percentages)

	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Total deposits	3,615.63	4,214.26	4,900.39	5,609.75	6,529.20	7,709.69	9,325.22	10,645.72	11,808.41	14,128.25
Total advances	3,875.22	4,352.64	4,642.32	5,123.95	5,866.47	6,452.90	7,337.29	8,590.20	10,196.38	11,844.06
Equity capital & reserves	804.29	897.36	999.51	1,051.59	1,083.68	1,165.04	1,475.09	1,705.12	2,007.15	2,383.99
Total assets	6,461.29	7,206.95	7,717.91	8,791.89	9,644.59	10,983.65	12,304.33	14,112.98	15,842.07	18,715.15
Total capital adequacy ratio <sup>1</sup>	17.0%	16.6%	17.4%	18.4%	16.9%	16.1%	19.1%	19.2%	18.3%	16.3%
Core operating profit	180.27	198.03	179.10	189.39	220.72	268.08	313.51	383.47	491.39	581.22
Net interest income	190.40	212.24	217.37	230.26	270.15	332.67	389.89	474.66	621.29	743.06
Net interest margin	3.48%	3.49%	3.25%	3.23%	3.42%	3.73%	3.69%	3.96%	4.48%	4.53%
Profit after tax	111.75	97.26	98.01	67.77	33.63	79.31	161.93	233.39	318.96	408.88
Earnings per share (Basic) <sup>2</sup>	17.56	15.23	15.31	10.56	5.23	12.28	24.01	33.66	45.79	58.38
Earnings per share (Diluted) <sup>2</sup>	17.39	15.14	15.25	10.46	5.17	12.08	23.67	32.98	44.89	57.33
Return on average equity	14.3%	11.3%	10.3%	6.6%	3.2%	7.1%	12.2%	14.8%	17.3%	18.7%
Dividend per share <sup>3</sup>	5.00	5.00	2.50	1.50	1.00	0.00	2.00	5.00	8.00	10.00

<sup>1</sup> Total capital adequacy ratio has been calculated as per Basel III framework.

<sup>2</sup> During the year ended March 31, 2018, the Bank issued bonus shares in the proportion of 1:10, i.e. 1 (One) bonus equity share of ₹ 2 each for every 10 (Ten) fully paid-up equity shares held (including shares underlying ADS). Per share information of prior periods also reflects the effect of bonus issue.

<sup>3</sup> RBI through its circular 'Declaration of dividends by banks (Revised)' dated April 17, 2020, had directed that banks shall not make any dividend payment on equity shares from the profits pertaining to the financial year ended March 31, 2020. Accordingly, the Bank did not pay any dividend for FY2020.