

## Consolidated Financial Highlights 2021-2022

(₹ In crores)

FINANCIAL HIGHLIGHTS	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22
Advances	205,984	243,444	249,859	252,170	304,474
Investments*	68,741	76,858	81,334	116,565	115,907
Total Assets	337,707	395,154	443,153	478,854	546,498
Net Profit	6,201	7,204	8,593	9,990	12,089
<b>KEY FINANCIAL INDICATORS</b>					
Net Interest Margin (NIM) <sup>^</sup>	4.3%	4.2%	4.6%	4.5%	4.7%
Return on Average Assets (RoAA)	2.0%	2.0%	2.1%	2.2%	2.4%
Book Value Per Share (₹)	265	303	348	426	487
Earnings Per Share (EPS) Face Value ₹ 5 per share	32.7	37.6	44.7	50.5	60.7
Return on Equity (RoE)	13.5%	13.3%	13.7%	12.8%	13.4%
Capital Adequacy Ratio	18.4%	17.9%	19.8%	23.4%	23.7%
Gross NPA (₹ crore)	4,071	4,789	5,488	8,276	7,334
Net NPA (₹ crore)	1,769	1,696	1,745	3,106	2,149
Gross NPA Ratio	2.0%	1.9%	2.2%	3.2%	2.4%
Net NPA Ratio	0.9%	0.7%	0.7%	1.2%	0.7%

\* Excludes Policyholders' investments

<sup>^</sup> Excluding dividend and interest on income tax refunds.

MARKET RELATED RATIOS	FY 2017-18	FY 2018-19	FY 2019-20	FY 2020-21	FY 2021-22
Market Price (₹)	1,048	1,335	1,296	1,753	1,754
Market Capitalisation (₹ crore)	199,674	254,723	247,939	347,416	348,080
Price to Book Ratio	4.0	4.4	3.7	4.1	3.6
Price to Earnings Ratio	32.1	35.5	29.0	34.7	28.9

## Standalone Financial Highlights 2021-2022

(₹ In crores)

Financial Highlights	FY 2018	FY 2019	FY 2020	FY 2021	FY 2022
Deposits	192,643	225,880	262,821	280,100	311,684
Advances	169,705	205,677	219,728	223,670	271,254
Investments	64,562	71,189	75,052	105,099	100,580
Total Assets	264,920	312,155	360,232	383,470	429,428
Net Interest Income	9,472	11,206	13,500	15,340	16,818
Fee Income	2,825	3,444	3,779	3,384	4,555
Other Non Interest Income	1,168	1,277	1,532	1,622	1,800
Operating profit	7,039	8,412	9,960	11,762	12,051
Provisions and Contingencies	821	1,026	2,156	2,459	690
Tax Provision	2,134	2,520	1,857	2,338	2,789
Net Profit	4,084	4,865	5,947	6,965	8,573
<b>Key Financial Indicators</b>					
Net Interest Margins	4.3%	4.3%	4.6%	4.4%	4.6%
Cost to Income Ratio	48%	47%	47%	42%	48%
Return on Average Assets	1.7%	1.7%	1.9%	1.9%	2.1%
Fee / NII Plus other Income	21.0%	21.6%	20.1%	16.6%	19.7%
NII / NII Plus other Income	70.3%	70.4%	71.8%	75.4%	72.6%
Capital Adequacy Ratio	18.2%	17.5%	17.9%	22.3%	22.7%
Tier I	17.6%	16.9%	17.3%	21.4%	21.7%
Gross NPA Ratio	2.2%	2.1%	2.3%	3.3%	2.3%
Net NPA Ratio	1.0%	0.8%	0.7%	1.2%	0.6%

Note: Prior year amounts have been reclassified for consistency with the current year presentation