

KEY FINANCIAL INDICATORS: LAST 10 YEARS

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

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021
Total deposits	2,555.00	2,926.14	3,319.14	3,615.63	4,214.26	4,900.39	5,609.75	6,529.20	7,709.69	9,325.22
Total advances	2,537.28	2,902.49	3,387.03	3,875.22	4,352.64	4,642.32	5,123.95	5,866.47	6,452.90	7,337.29
Equity capital & reserves	604.05	667.06	732.13	804.29	897.36	999.51	1,051.59	1,083.68	1,165.04	1,475.09
Total assets	4,890.69	5,367.95	5,946.42	6,461.29	7,206.95	7,717.91	8,791.89	9,644.59	10,983.65	12,304.33
Total capital adequacy ratio	18.5% ¹	18.7% ¹	17.7% ²	17.0% ²	16.6% ²	17.4% ²	18.4% ²	16.9% ²	16.1% ²	19.1% ²
Core operating profit	103.99	127.04	155.77	180.27	198.03	179.10	189.39	220.72	268.08	313.51
Net interest income	107.34	138.66	164.75	190.40	212.24	217.37	230.26	270.15	332.67	389.89
Net interest margin	2.73%	3.11%	3.33%	3.48%	3.49%	3.25%	3.23%	3.42%	3.73%	3.69%
Profit after tax	64.65	83.25	98.10	111.75	97.26	98.01	67.77	33.63	79.31	161.93
Earnings per share (Basic) ^{3,4}	10.20	13.13	15.45	17.56	15.23	15.31	10.56	5.23	12.28	24.01
Earnings per share (Diluted) ^{3,4}	10.17	13.08	15.39	17.39	15.14	15.25	10.46	5.17	12.08	23.67
Return on average equity	11.1%	12.9%	13.7%	14.3%	11.3%	10.3%	6.6%	3.2%	7.1%	12.2%
Dividend per share ^{3,5}	3.30	4.00	4.60	5.00	5.00	2.50	1.50	1.00	-	2.00

1. Total capital adequacy ratio has been calculated as per Basel II framework.

2. Total capital adequacy ratio has been calculated as per Basel III framework.

3. During the year ended March 31, 2015, the shareholders of the Bank approved the sub-division of one equity share of ₹ 10 into five equity shares having a face value of ₹ 2 each. Per share information of prior periods also reflects the effect of sub-division.

4. 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.

5. 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.