

SIX YEARS' STATISTICS

December 31	2014	2015	2016	2017	2018	2019
Rupees in million						
Assets						
Advances - net	170,496	199,931	235,164	258,693	343,107	372,914
Investments - net	217,214	268,021	295,846	314,957	260,234	305,436
Cash, short term funds and statutory deposits						
with SBP	29,626	38,794	55,250	49,683	53,281	91,332
Fixed / intangible assets	8,299	9,230	11,020	10,729	13,533	20,506
Assets held for sale	54	-	262	81	81	81
Other assets	21,392	19,891	21,597	22,566	36,296	42,939
Total assets	447,083	535,867	619,139	656,708	706,532	833,208
Non-performing loans	31,376	31,484	28,535	26,753	26,657	28,134
Provisions for non-performing loans	28,169	28,482	26,959	25,647	26,152	25,635
Liabilities						
Deposits and other accounts	387,587	433,172	472,811	525,808	573,636	679,299
Refinance borrowings from SBP	7,954	10,327	12,891	16,839	18,967	19,713
Sub-ordinated loans	7,993	4,997	4,995	4,993	9,994	9,992
Borrowings / other liabilities	19,841	60,518	95,866	76,632	70,426	81,948
Total liabilities	423,375	509,014	586,562	624,273	673,023	790,952
Shareholders' funds						
Share capital	12,603	12,603	12,603	12,603	12,603	12,603
Reserves	6,686	9,209	12,755	14,798	19,257	25,353
Surplus on revaluation of assets – net of tax	4,418	5,041	7,219	5,035	1,649	4,300
Total shareholders' funds	23,707	26,853	32,577	32,435	33,509	42,256
Profitability						
Interest income	34,604	36,592	35,512	36,267	43,670	71,704
Interest expense	22,711	21,690	20,497	20,072	25,060	49,569
Net interest income	11,893	14,902	15,016	16,195	18,610	22,136
Fee and commission income	1,435	1,732	2,156	2,707	3,116	3,617
Other income	3,882	4,958	4,951	3,549	2,506	3,787
Non-markup expense	11,107	12,281	14,304	15,164	15,892	18,377
(Reversal) / provision and impairment against						
non-performing assets	322	879	(659)	(1,205)	1,461	773
Operating profit	6,103	9,311	7,818	7,287	8,340	11,163
Profit before taxation	5,781	8,432	8,477	8,492	6,879	10,389
Taxation	1,766	3,388	3,256	3,224	2,448	3,372
Profit after taxation	4,015	5,043	5,221	5,268	4,431	7,017
Business transacted						
Rupees in billion						
Imports	177	200	279	358	394	334
Exports	140	144	124	155	215	248
Guarantees	64	78	132	137	150	156

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Key ratios						Percentage
Return on average shareholders' equity (RoE)	22.35	24.54	22.14	19.97	14.98	20.10
Return on average assets (RoA)	0.95	1.03	0.90	0.83	0.65	0.91
Return on average capital employed	16.76	18.65	18.27	16.79	11.95	15.63
Cost to income (CIR)	64.54	56.88	64.66	67.54	65.58	62.21
Gross yield on average earning assets	9.25	7.90	6.71	6.42	7.14	10.62
Weighted average cost of deposits	5.90	4.64	3.70	3.42	3.97	6.96
Advances to deposits	43.99	46.16	49.74	49.20	59.81	54.90
NPLs to gross advances	15.79	13.78	10.89	9.41	7.22	7.06
NPLs coverage	89.78	90.46	94.48	95.87	98.11	91.12
Current accounts to total deposits	23.70	25.24	27.44	28.37	29.56	28.68
Earning assets to total assets - gross	89.66	89.52	88.28	88.63	86.65	85.56
Capital Adequacy (CAR)	13.03	12.51	12.50	12.09	12.51	13.38
Share information						
Price earning (PE) - times	7.23	5.44	6.03	4.62	6.80	3.33
Price to book - times	1.23	1.02	0.97	0.75	0.90	0.55
Dividend yield (%)	8.67	10.35	6.01	5.18	4.18	8.09
Dividend payout - times	0.63	0.56	0.36	0.24	0.28	0.27
Cash dividends - Interim (%)	10.00	10.00	-	10.00	-	-
- Final* (%)	10.00	12.50	15.00	-	10.00	15.00
Earnings per share (EPS)** - Rupees	3.19	4.00	4.14	4.18	3.52	5.57
Market value per share - year end - Rupees	23.07	21.74	24.95	19.31	23.92	18.54
Market value per share - high - Rupees	23.14	25.54	25.61	28.03	26.49	24.46
Market value per share - low - Rupees	13.37	16.26	17.50	17.75	19.20	15.53
Net assets per share - Rupees	18.81	21.31	25.85	25.74	26.59	33.53
Other information						
Number of employees	5,894	6,781	7,252	7,534	7,538	7,848
Female staff - (%)	13.5	13.0	13.4	12.8	12.9	13.7
Number of branches	321	424	501	516	516	535

*post balance sheet event

**based on weighted average number of shares outstanding at each year end