

Supplementary information

Basis of ratios

Ratio	Formula
Earnings per ordinary share (Rs.)	Profit or loss attributable to ordinary shareholders/weighted average number of ordinary shares outstanding
Net assets value per share (Rs.)	Total shareholders' equity/Number of ordinary shares
Market capitalisation (Rs.)	Closing market price per share* Number of ordinary shares
Price earnings (PE) (Times)	Market price per share/Earnings per ordinary share
Dividend yield (%)	Dividend per ordinary share (DPS)*100/Market price per share
Dividend cover (Times)	Profit or loss attributable to ordinary shareholders/Total dividend paid to ordinary shareholders
Dividend payout (%)	Total dividend paid to ordinary shareholders*100/Profit or loss attributable to ordinary shareholders
Earnings yield (%)	Earnings per ordinary share*100/Market price per share
Return on equity (ROE) (%)	Profit or loss attributable to ordinary shareholders *100/Average shareholders' equity
Return on assets (ROA) (%)	Profit before tax*100/Average total assets
Return on capital employed (ROCE) (%)	Profit before interest and tax*100/(Borrowings+Deposits+Equity)
Debt to equity (Times)	Borrowings/Total shareholders' equity
Debt to equity with contingencies (Times)	(Borrowings+Contingencies)/Total shareholders' equity
Debt to total assets (Times)	Borrowings/Total assets
Cost to income ratio (%)	Total operating cost without taxes on financial services*100/Total operating income
Interest cover (Times)	Profit before interest and tax/Interest expenses
Operating profit margin (%)	Operating profit before taxes on financial services*100/Interest income
Net interest margin (%)	Net interest income*100/Average interest earning assets
Advances to deposits (Times)	Gross loans and receivables/Total deposits
Impairment cover ratio (%)	Impairment provision/Non-performing portfolio*100
Price to book value (PBV) (Times)	Market price per share/Net assets per share
Current ratio (Times)	Current assets/Current liabilities
Employee turnover (%)	Number of attritions during the year*100/Average number of employees during the year
Total impairment provision to gross portfolio (%)	Total impairment provisions*100/Gross loans and receivables
Individual impairment to total loans and receivables (%)	Individual impairment*100/Gross loans and receivables
Collective impairment to total loans and receivables (%)	Collective impairment*100/Gross loans and receivables
Non-performing ratio (%)	Gross non-performing portfolio*100/Gross loans and receivables