

Key Indicators (See note below)



Key Indicators	Q4 FY17	Q4 FY16	FY17	FY16
Yield on Assets* #	9.32%	11.46%	11.14%	12.05%
Cost of Funds* #	8.36%	8.52%	8.41%	8.62%
Interest Spread* #	0.96%	2.94%	2.73%	3.42%
Net Interest Margin* #	2.57%	4.43%	4.28%	4.94%
Return on Average Assets @	-ve	2.08%	0.84%	2.57%
Return on Average Net worth (Share Capital + Free Reserves) @	-ve	15.95%	6.64%	19.95%
Return on Average Net worth (Share Capital + All Reserves) @	-ve	14.31%	5.89%	17.98%
EPS (Weighted average)@ (₹) ^	-ve	19.09	8.05	23.16

Key Indicators without considering impact of realignment with RBI RRR norms & income reversal on one standard asset

Yield on Assets* #	10.89%	11.46%	11.54%	12.05%
Cost of Funds* #	8.36%	8.52%	8.41%	8.62%
Interest Spread* #	2.53%	2.94%	3.13%	3.42%
Net Interest Margin* #	4.15%	4.43%	4.67%	4.94%
Return on Average Assets @	1.03%	2.08%	2.43%	2.57%
Return on Average Net worth (Share Capital + Free Reserves) @	7.17%	15.95%	18.18%	19.95%
Return on Average Net worth (Share Capital + All Reserves) @	6.41%	14.31%	16.23%	17.98%
EPS (Weighted average)@ (₹) ^	9.97	19.09	23.46	23.16

Note :- Yield, NIM & Spreads without considering impact of realignment with RBI RRR norms and income reversal on one standard asset for Q4 FY17 & FY 17 are now revised as they were earlier calculated at net of tax basis.

* Ratios are annualized using actual number of days # Based on daily average & excluding exchange loss/gain

@ Ratios are annualized ^ After considering bonus share issue of 1:1 in Sep,16