


**Standard Chartered Bank (Pakistan) Limited**  
**Six Years Key Financial Data**

Rupees in million

Key Financial Data	2015	2016	2017	2018	2019	2020
<b>Profit and Loss</b>						
Net mark-up income	22,308	19,385	16,498	18,830	27,788	28,140
Non funded income	7,097	7,163	8,982	9,688	11,289	12,800
Total income	29,405	26,548	25,480	28,518	39,076	40,940
Non mark-up expenses	12,463	12,344	11,743	11,290	11,894	12,383
Provisions / (recovery) & write-offs	1,557	(1,141)	284	(1,218)	(17)	4,941
Profit before Tax	15,385	15,345	13,453	18,447	27,199	23,616
Profit after Tax	9,288	9,618	8,245	11,239	16,017	13,133
<b>Profitability ratios</b>						
Return on equity	15.1%	15.6%	13.3%	17.3%	22.9%	17.0%
Return on assets	2.2%	2.1%	1.7%	2.1%	2.7%	2.0%
Expense / Income ratio	42%	46%	46%	40%	30%	30%
<b>Balance Sheet</b>						
Total assets	447,348	474,752	519,832	576,081	619,971	721,905
Advances - gross	130,370	133,631	157,259	187,162	235,269	199,753
Advances - net	108,853	113,951	137,635	169,544	218,087	178,216
Non performing loans	24,018	21,873	19,587	17,403	17,738	22,695
Investments - net	231,837	245,850	272,488	279,066	249,164	349,445
Deposits	327,238	365,562	377,576	424,899	465,629	556,506
Shareholder's equity	61,950	61,282	62,937	67,238	72,917	81,678
<b>Asset quality &amp; other ratios</b>						
Advances / deposits ratio	33%	31%	36%	40%	47%	32%
NPL to gross advances	18%	16%	12%	9%	8%	11%
Coverage ratio - specific	87%	87%	97%	97%	92%	84%
CASA mix	93%	94%	92%	94%	93%	93%
Capital adequacy ratio (CAR)	21.04%	20.19%	19.27%	19.09%	16.94%	19.12%
<b>Share information</b>						
Earning per share	2.40	2.48	2.13	2.90	4.14	3.39
Dividend pay-out ratio	20.00%	20.00%	17.50%	22.50%	30.00%	27.50%
<b>Touchpoints (Numbers)</b>						
Branches	101	101	93	77	61	53
ATMs / CDM / CDK	262	274	276	247	217	197