

Financial Highlights
Last Ten Years of Escorts Bank At A Glance

(Repees in '000')

	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997
FINANCIAL DATA:										
Share Capital	441,000	300,000	300,000	200,000	200,000	200,000	200,000	200,000	200,000	200,000
Share Deposit Money	-	85,795	-	-	-	-	-	-	-	-
Reserves	319,269	154,218	114,816	71,195	25,632	13,350	22,662	34,512	20,183	6,741
Shareholders' Equity	760,269	540,013	414,816	271,195	225,632	213,350	222,662	234,512	220,183	206,741
Deposits	1,480,153	1,099,510	1,129,757	692,668	731,582	316,200	423,969	513,351	309,527	423,800
Borrowings from Financial Institutions	2,206,358	2,307,443	1,060,029	777,900	310,000	175,000	58,000	-	-	-
Total Liabilities	4,115,488	3,661,020	2,368,842	1,692,905	1,179,613	521,206	523,308	539,942	323,131	433,115
Tangible Fixed Assets	136,311	123,898	23,220	13,208	13,398	7,464	6,328	6,184	8,022	9,111
Intangible Fixed Assets	45,405	44,105	42,420	7,170	-	-	-	-	-	-
Financing - Net of Provision	342,733	746,860	481,396	375,654	207,014	123,551	99,348	104,197	137,228	263,134
Net Investment In Finance Lease	30,948	-	-	-	-	-	-	-	-	-
Investment & Placements	3,710,283	2,266,564	1,899,916	1,427,863	938,660	498,876	523,619	490,611	356,248	319,726
Total Assets	4,875,757	4,177,687	2,742,118	2,026,831	1,412,104	735,256	735,970	774,454	543,314	639,856
OPERATING RESULTS:										
Total Revenue	716,284	488,658	239,434	233,895	147,793	97,803	94,585	89,386	69,834	34,979
Markup Expense	306,870	158,418	85,142	115,310	88,004	63,406	58,870	48,227	25,258	9,004
Operating & Other Expenses	200,688	149,825	71,678	45,215	32,438	24,924	21,215	19,829	24,240	15,530
Provision Against Non-Performing Loans	10,772	26,345	6,159	1,306	8,068	3,650	2,450	-	-	-
Impairment - Held To Maturity Investment	-	20,000	-	-	-	-	-	-	-	-
Profit Before Tax	197,955	134,071	76,456	72,064	19,283	5,823	12,050	21,330	20,336	10,445
Profit After Tax	186,051	129,401	73,622	57,562	12,283	688	8,150	14,330	13,442	6,741
Dividends	20.00	*20.00	15	15	6	-	5	10	-	-
FINANCIAL RATIOS:										
Earning per Share (Rs.)	4.44	4.31	3.05	2.69	0.61	0.03	0.41	0.72	0.67	0.48
Net Asset Value per Share (Rs.)	17.24	15.14	13.83	13.56	11.28	10.67	11.13	11.73	11.01	10.34
Market Value per Share (Rs.)	16.00	10.6	14.9	9.4	7.75	5	5.5	11.5	3.35	N/A
High	21.55	21.5	17.2	10	7.95	5	-	-	-	-
Low	9.85	9.8	9.45	7.5	4	5	-	-	-	-
Price Earning Ratio	3.60	2.46	4.89	3.5	12.62	147.06	13.51	16.06	4.99	N/A
Dividend per Share (Rs.)	2.00	2	1.5	1.5	0.6	-	0.5	1	-	-
Dividend Yield (%)	12.50	18.87	10.07	15.96	7.74	-	9.09	8.7	-	-
Dividend Payout Ratio (%)	45.00	46.4	49.26	55.85	97.72	-	122.85	139.66	-	-
Profit Before Tax Ratio (%)	27.64	27.44	31.93	30.81	13.05	5.95	12.74	23.86	29.12	29.86
Revenue to Expenses (Times)	1.38	1.59	1.53	1.46	1.23	1.11	1.18	1.31	1.41	1.43
Return on Average Assets (%)	4.11	3.74	3.09	3.35	1.14	0.09	1.08	2.17	2.27	1.79
Return on Capital Employed (%)	28.62	29.78	21.46	23.17	5.6	0.32	3.57	6.3	6.3	4.26
Total Assets Turnover ratio (Times)	0.16	0.12	0.09	0.12	0.1	0.13	0.13	0.12	0.13	0.05
Advances to Deposits (Times)	0.23	0.68	0.43	0.54	0.28	0.39	0.23	0.2	0.44	0.62
Borrowings to Equity (Times)	4.85	6.31	5.28	5.42	4.62	2.3	2.16	2.19	1.41	2.05
Total Liabilities to Equity (Times)	5.41	6.78	5.71	6.24	5.23	2.44	2.35	2.7	1.62	2.17

Graphical Depiction Last Ten Years of Escorts Bank At A Glance

