



Meezan Bank
The Premier Islamic Bank



August 31, 2023

MEBL/CS/PSX-18/106/2023

The General Manager
Pakistan Stock Exchange Limited,
Stock Exchange Building,
Stock Exchange Road,
Karachi.

CORPORATE BRIEFING SESSION (CBS) OF MEEZAN BANK LIMITED

Dear Sir,

السلام عليكم

This is with reference to our earlier letter No. MEBL/CS/PSX-18/102/2023 dated August 30, 2023 concerning the captioned subject.

In compliance with Clause III (a) of the 'Guidelines/Procedures for Holding Corporate Briefing Sessions' issued by PSX vide its PSX Notice No. PSX/N-1160 dated November 18, 2022, the presentation for the Corporate Briefing Session (CBS) of Meezan Bank to be held **Wednesday, September 6, 2023** is enclosed herewith for your reference and records.

You may please inform the TRE Certificate Holders of the Exchange accordingly.

Yours truly,

Muhammad Sohail Khan
Company Secretary

Encl: As above

Meezan Bank Ltd.

Head Office: Meezan House, C-25, Estate Avenue, SITE, Karachi - Pakistan.
PABX: (92-21) 38103500 UAN: 111-331-331 & 111-331-332 www.meezanbank.com

June 2023

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Corporate Briefing Session

September 06, 2023



Meezan Bank
The Premier Islamic Bank



SCHEDULE OF THE EVENT

I.	Tilawat e Quran	
II.	Opening Remarks by Mr. Irfan Siddiqui – President & CEO	05 Mins
III.	Presentation by Syed Imran Ali Shah – CFO	20 Mins
IV.	Q & A Session - Mr. Ariful Islam – Deputy CEO	25 Mins



Opening Remarks by:
Mr. Irfan Siddiqui
President & CEO

**YOU TAKE CARE OF THE SOWING,
ALLAH WILL TAKE CARE OF THE
GROWING**



1997: ✓ Setup as an Investment Bank

2002: ✓ Got License as the First Islamic Commercial Bank

	<u>2002</u>	<u>June 2023</u>
✓ Ranked:	32 nd out of 32 banks	4 th Largest Bank in the Country
✓ No of Branches:	5	982
✓ No of Staff:	60	16,000+

Alhamdulillah



Company Overview



Meezan Bank Current Standing

Founded with the Vision to '**establish Islamic banking as banking of first choice...**', the Bank commenced operations in 1997 as Al Meezan Investment Bank Limited. It converted to Meezan Bank Limited, a full-fledged Islamic commercial bank in 2002, when the State Bank of Pakistan issued it Pakistan's first Islamic Commercial Banking license.

Meezan Bank share in Banking Industry Deposits – 7.2% (June 2023)

Meezan Bank share in Islamic Banking Industry Deposits – 32.7% (June 2023)

Islamic banking share in Banking Industry Deposits – 21.9% (June 2023)

Within a span of 25 years Meezan Bank has achieved many milestones, some of which are highlighted below:



Most Profitable Bank in Pakistan

amongst Conventional as well as Islamic Banks (as of June 2023)



Most Valuable Bank by Market Capitalization

amongst all the banks listed on Pakistan Stock Exchange (PSX)



4th Largest Bank in Pakistan

in terms of assets and deposits



Customers

Over **3.5** million



Highest-Rated Mobile App

on Google Playstore & Apple App Store



1,122 Biometric & cardless services enabled ATMs



More than 16,000 Employees



Highest Credit Rating

Medium to Long term AAA
Short term A1+

Awards and Recognitions



Meezan Bank
The Premier Islamic Bank



The Banker



ASIAMONEY



The Institute of
Chartered Accountants
of Pakistan



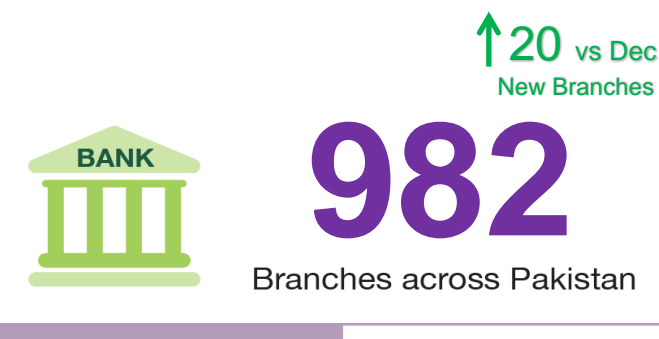
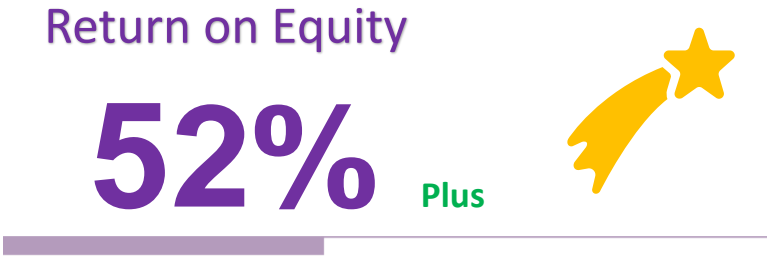
Management Association of Pakistan

**Company Financials
Presentation by:**


**Syed Imran Ali Shah
CFO**



Performance Overview – June 2023 Headlines



Performance Overview – June 2023 Headlines

	June 2023	June 2022	<div><div>Growth</div><div></div></div>	%
Profit After Tax	Rs 32.6 billion	Rs 17.1 billion	Rs 15.5 billion	90%
Gross Financings	Rs 1.05 Trillion	Rs 827 billion	Rs 219 billion	26%
CASA Deposits	Rs 1.70 Trillion	Rs 1.31 Trillion	Rs 390 billion	30%
Deposits	Rs 1.92 Trillion	Rs 1.57 Trillion	Rs 353 billion	23%
CASA Mix	88%	83%	5%	6%
Gross ADR	55%	53%	2%	3%
Return on Equity	52.2%	38.3%	13.9%	36%
CAR	21.01%	17.86%	315 bps	18%

90% Growth in PAT- Driven by Volumetric Growth and Higher Benchmark Rates (Unconsolidated)

Rs in mn



Meezan Bank
The Premier Islamic Bank

Profit & Loss Account	June 2023	June 2022	Growth %
Average Policy Rate	19.36%	11.23%	↑ 72%
Return on financings, investments and placements	182,985	88,296	↑ 107%
Return on deposits and other dues expensed	(92,407)	(42,874)	↑ 116%
Net spread earned	90,578	45,422	↑ 99%
Fee and commission and other income	8,352	6,921	↑ 21%
Foreign exchange income	541	3,132	↓ (83%)
Dividend income and capital gain	83	606	↓ (86%)
Total other income	8,976	10,659	↓ (16%)
Operating income	99,554	56,081	↑ 78%
Operating expenses and other charges	(31,326)	(21,209)	↑ 48%
Profit before provisions	68,228	34,872	↑ 96%
Total provisions (GP: Rs. 2.5bn vs 750 mn)	(3,634)	(1,190)	↑ 205%
Profit before tax	64,594	33,682	↑ 92%
Taxation	(32,008)	(16,563)	↑ 93%
Profit after tax US \$114 mn / \$60 mn	32,586	17,119	↑ 90%
Basic Earnings per share (on enhanced share capital of Rs 17.9 bn - Rs.)	18.21	9.57	↑ 90%

11% Growth in PAT- Q2' 2023 vs Q1' 2023 (Unconsolidated)

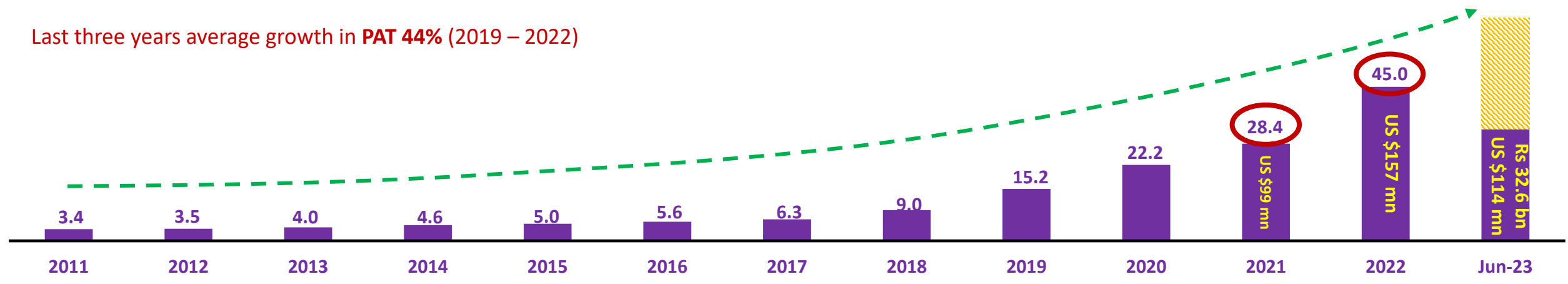
Rs in mn



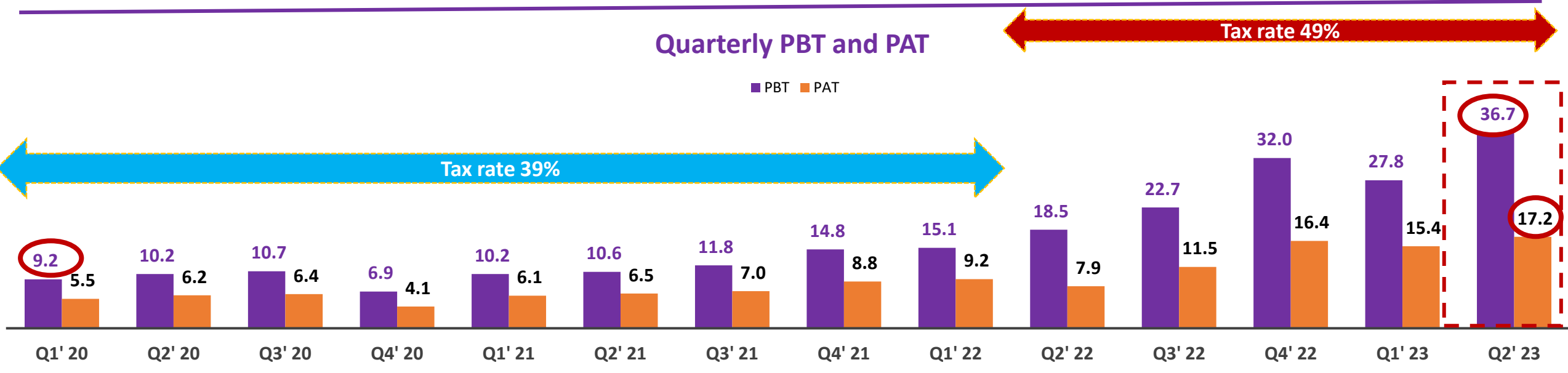
Meezan Bank
The Premier Islamic Bank

Profit & Loss Account	Q2' 23	Q1' 23	Growth %
Average Policy Rate	21.00%	17.71%	↑ 19%
Return on financings, investments and placements	101,032	81,953	↑ 23%
Return on deposits and other dues expensed	(51,500)	(40,907)	↑ 26%
Net spread earned	49,532	41,046	↑ 21%
Total other income	5,111	3,865	↑ 32%
Operating income	54,643	44,911	↑ 22%
Operating expenses and other charges	(16,389)	(14,937)	↑ 10%
Profit before provisions	38,254	29,974	↑ 28%
Total provisions (Q2: GP: Rs 1 Bn vs Rs 1.5 bn)	(1,504)	(2,130)	↓ (29%)
Profit before tax	36,750	27,844	↑ 32%
Taxation - Including Super Tax	(19,588)	(12,420)	↑ 58%
Profit after tax US \$60 mn / \$54 mn	17,162	15,424	↑ 11%
Basic Earnings per share (on share capital of Rs 17.9 bn- Rs.)	9.59	8.62	↑ 11%

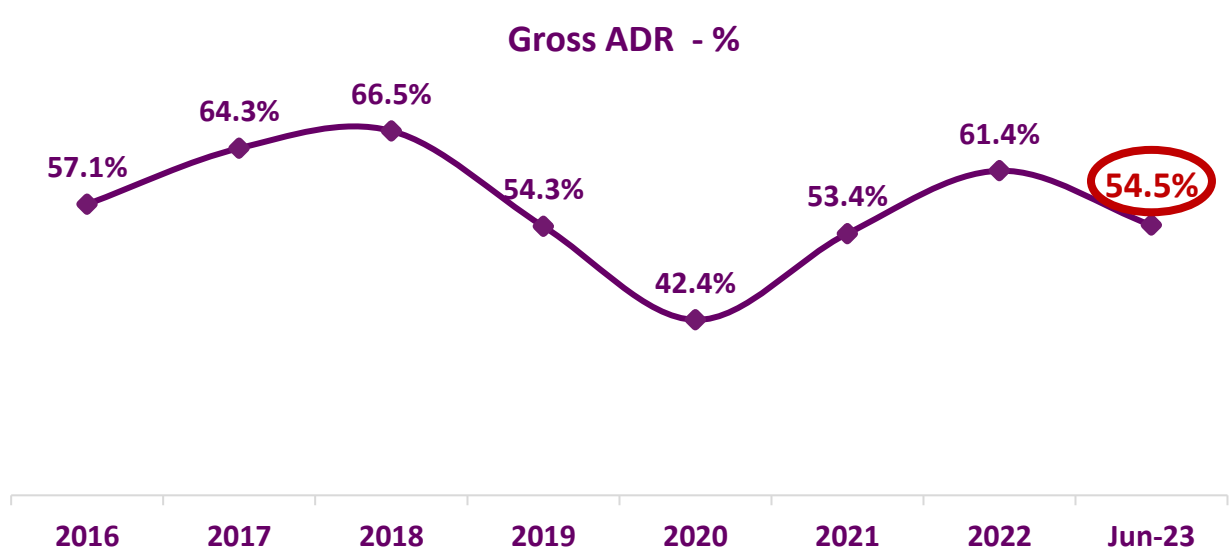
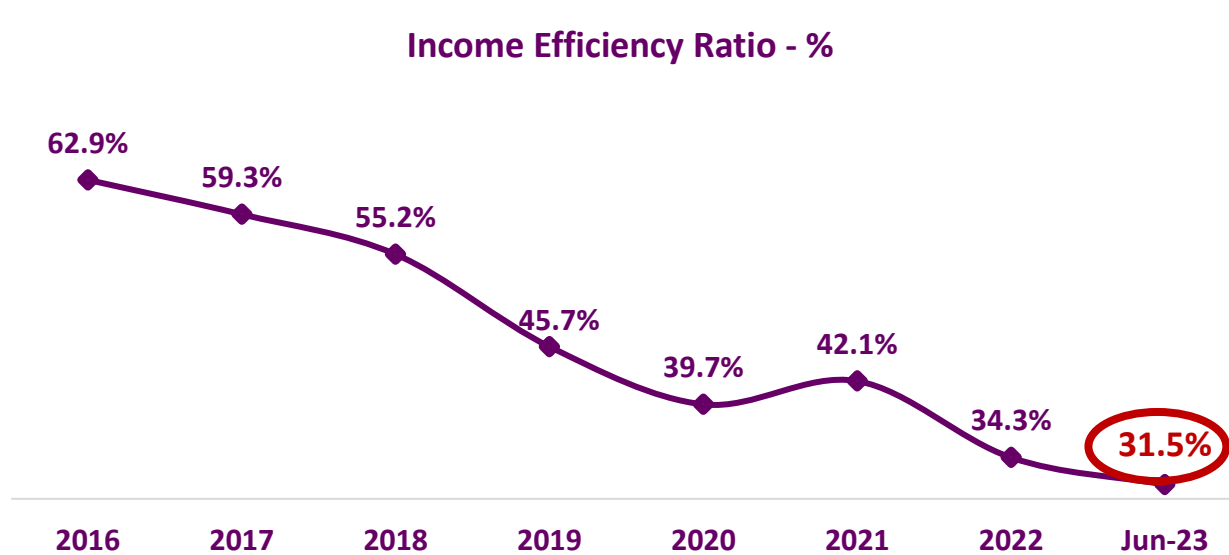
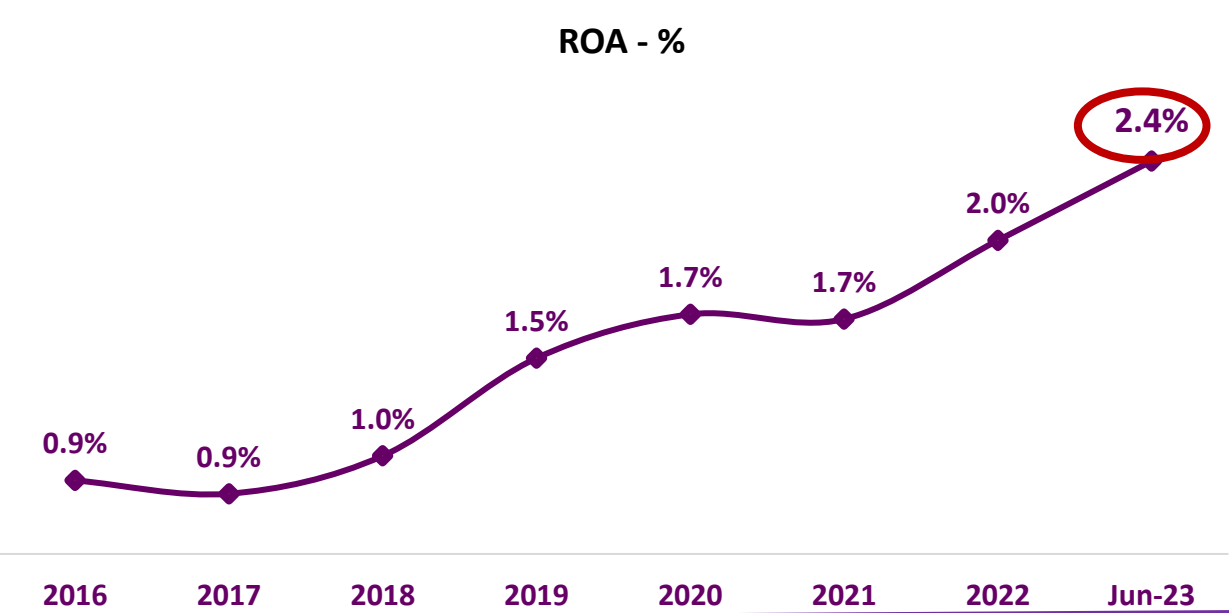
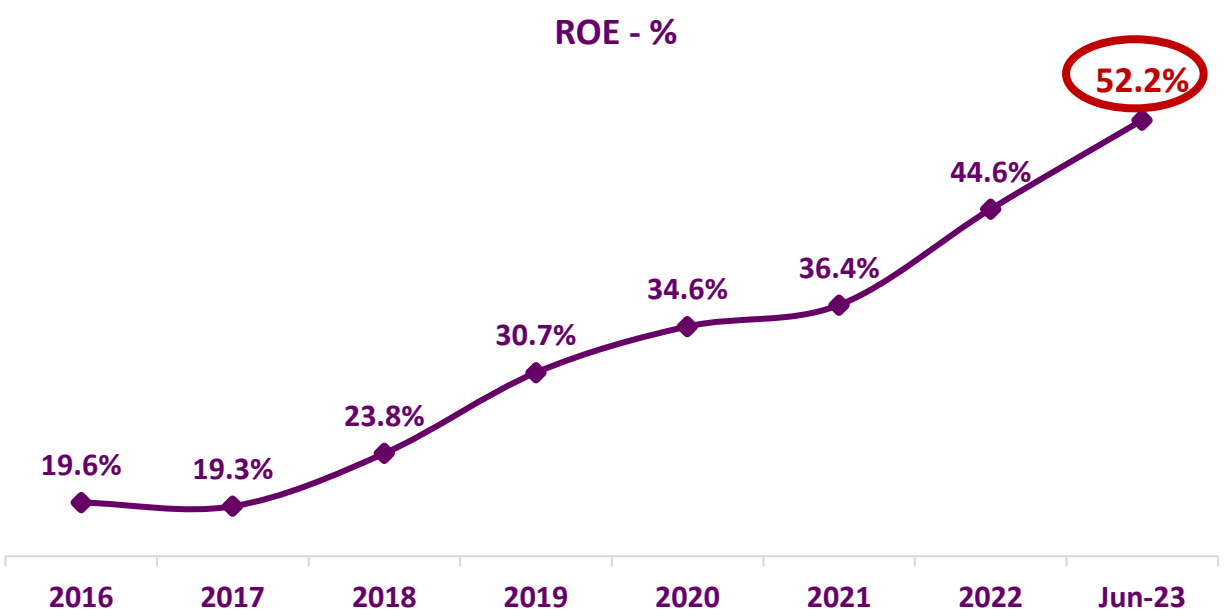
Full Year Profit After Tax 2011 - 2023



Quarterly PBT and PAT



Key Ratios



16% Growth in Assets Since June 2022 - Led by Higher Financings & Investments

(Unconsolidated)

Rs in mn



Meezan Bank
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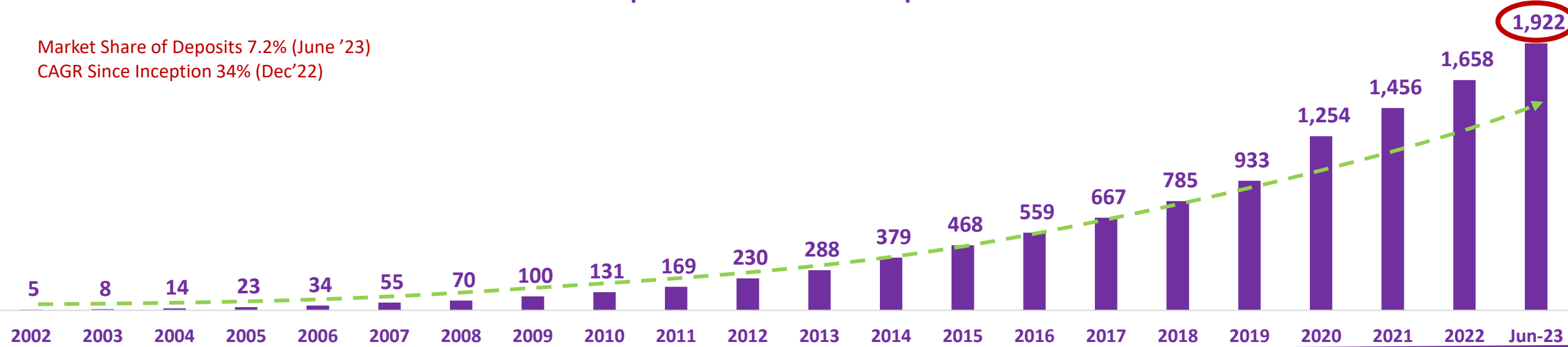
Balance Sheet	Jun 2023	Jun 2022	Growth		Dec 2022	Growth		
Islamic Financing and related assets - Gross	1,046,609	827,477	219,132	↑ 26%	1,018,102	28,507	↑ 3%	
Less: Provisions	(26,324)	(19,939)	(6,385)	↓ (32%)	(22,594)	(3,730)	↓ (17%)	
Islamic Financing and related assets - net	1,020,285	807,538	212,747	↑ 26%	995,508	24,777	↑ 2%	
Investments (GoP Sukuk: Rs 1.2 trillion)	1,360,514	1,241,233	119,281	↑ 10%	1,283,210	77,304	↑ 6%	
Due from FIs	34,964	78,833	(43,869)	↓ (56%)	34,964	-	0%	
Cash and Bank Balance	210,948	178,927	32,021	↑ 18%	131,419	79,529	↑ 61%	
Others	171,356	111,956	59,400	↑ 53%	132,296	39,060	↑ 30%	
Total Assets	US \$ 9.8 bn / \$ 8.6 bn	2,798,067	2,418,487	379,580	↑ 16%	2,577,397	220,670	↑ 9%
Deposits	1,921,892	1,568,627	353,265	↑ 23%	1,658,490	263,402	↑ 16%	
Due to FIs	527,475	572,031	(44,556)	↓ (8%)	573,326	(45,851)	↓ (8%)	
Sub-ordinated Sukuk	20,990	20,990	-	0%	20,990	-	0%	
Others	191,141	163,193	27,948	↑ 17%	209,270	(18,129)	↓ (9%)	
Total Liabilities	US \$ 9.3 bn / \$ 8.1 bn	2,661,498	2,324,841	336,657	↑ 14%	2,462,076	199,422	↑ 8%
Paid-up Capital	17,896	16,269	1,627	↑ 10%	17,896	-	0%	
Reserves / Retained Profit	120,222	78,180	42,042	↑ 54%	98,089	22,133	↑ 23%	
Deficit on revaluation of assets - net	(1,549)	(803)	(746)	↓ (93%)	(664)	(885)	↓ (133%)	
Total Equity	US \$ 478 mn / \$ 327 mn	136,569	93,646	42,923	↑ 46%	115,321	21,248	↑ 18%

Key Performance Indicators - Deposits

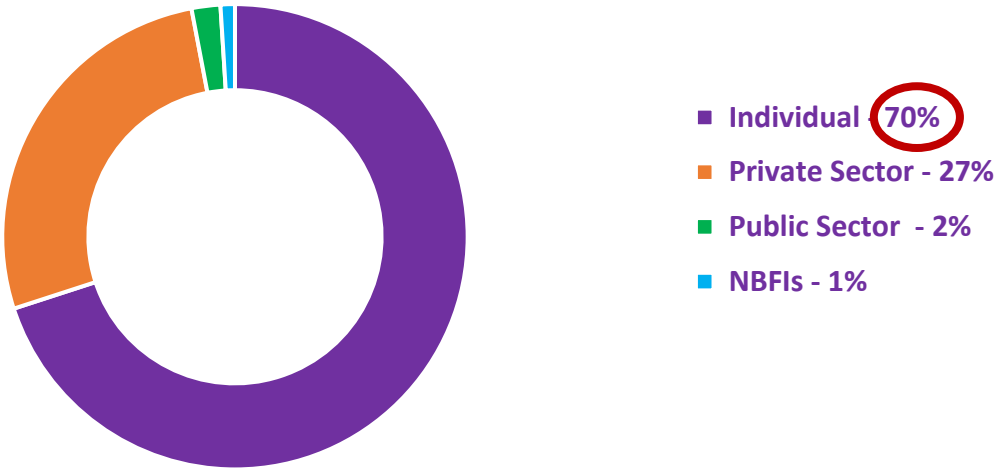
Rs in mn

Deposit Growth Since Inception

Market Share of Deposits 7.2% (June '23)
CAGR Since Inception 34% (Dec'22)

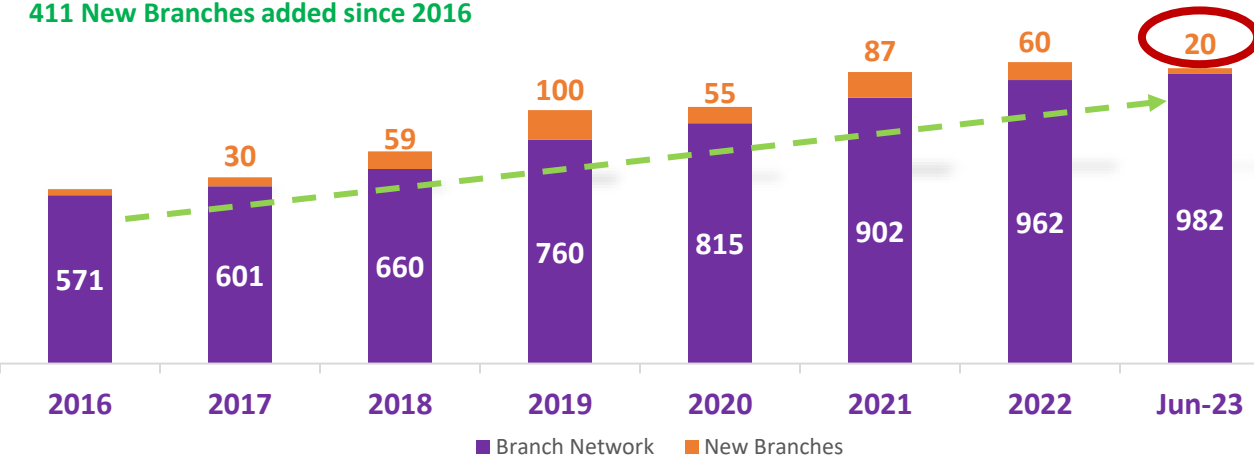


Deposit Composition - High Granularity



Branch Network in 327 cities

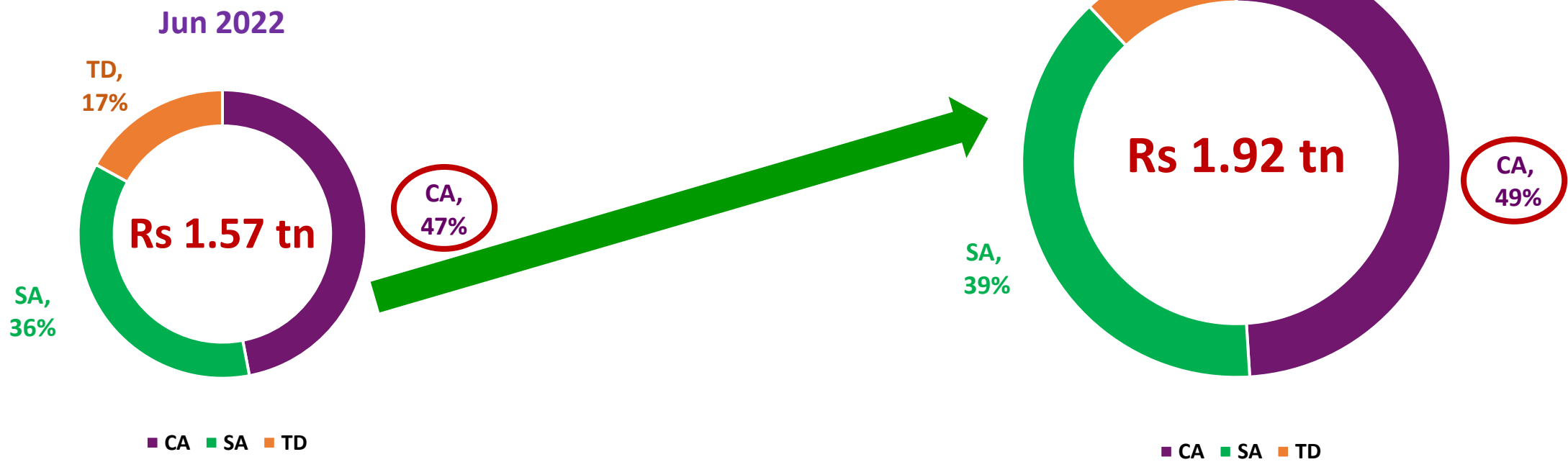
411 New Branches added since 2016



Key Performance Indicators - Deposits

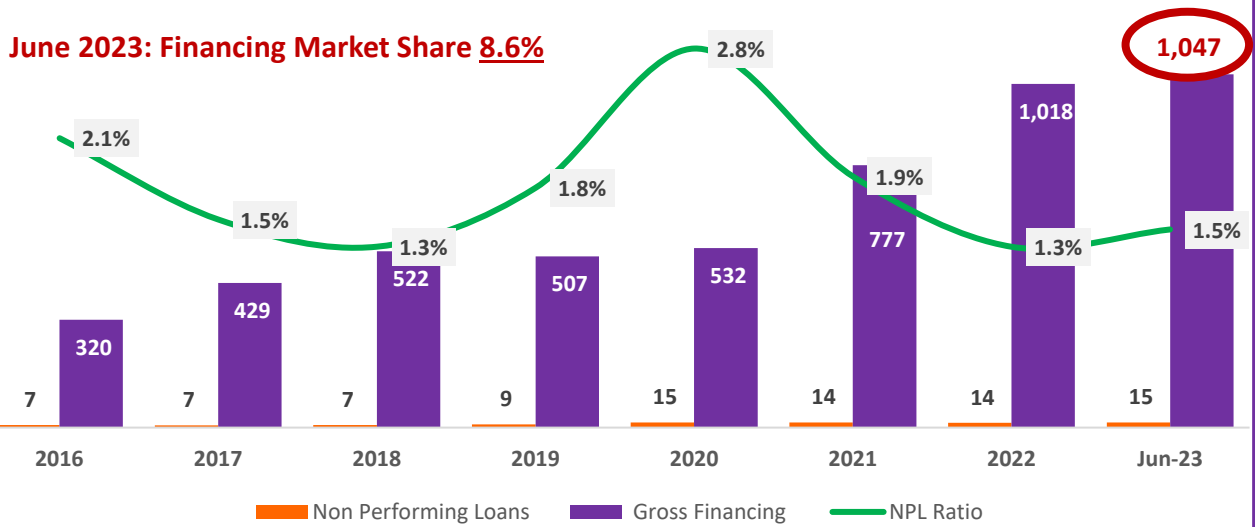
	Jun 2023		Jun 2022		Growth	
	Rs in bn	Mix	Rs in bn	Mix	Rs in bn	%
CA	951	49%	747	47%	204	27%
SA	746	39%	560	36%	186	33%
CASA	1,697	88%	1,307	83%	390	30%
TD	225	12%	262	17%	(37)	(14%)
Total	1,922	100%	1,569	100%	353	23%

CASA Deposits Grew by 30%

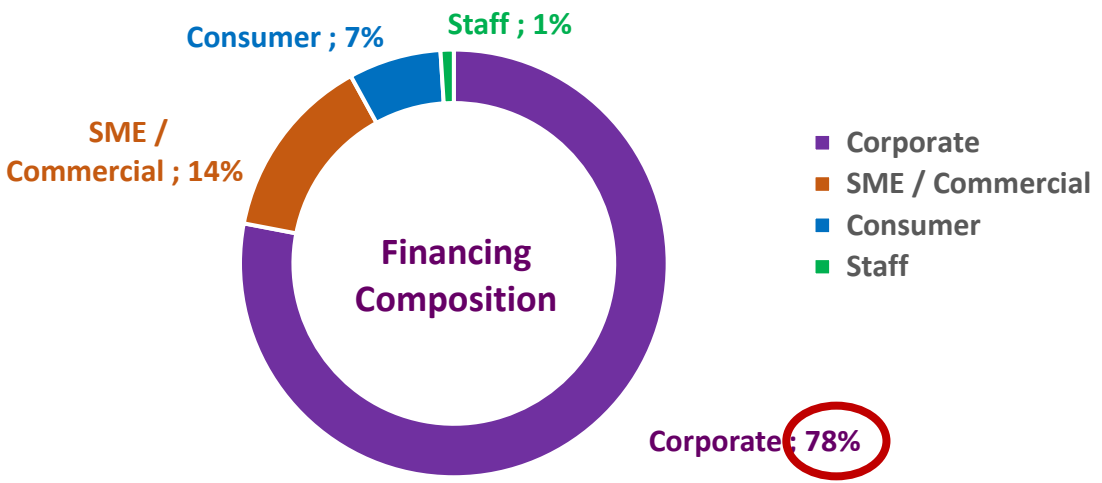
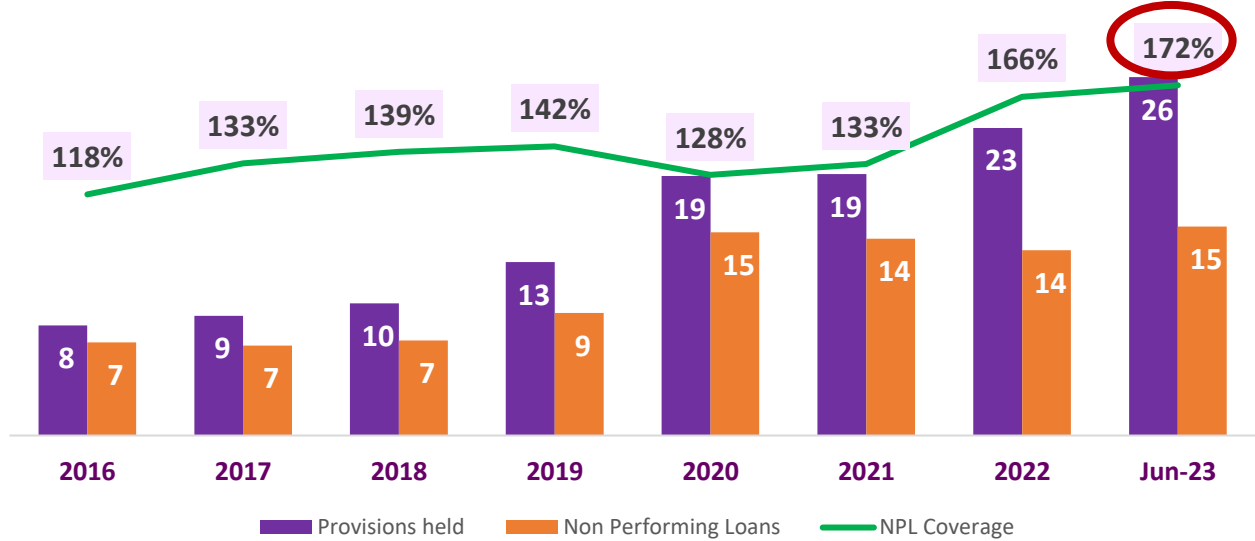


Key Performance Indicators - Financing

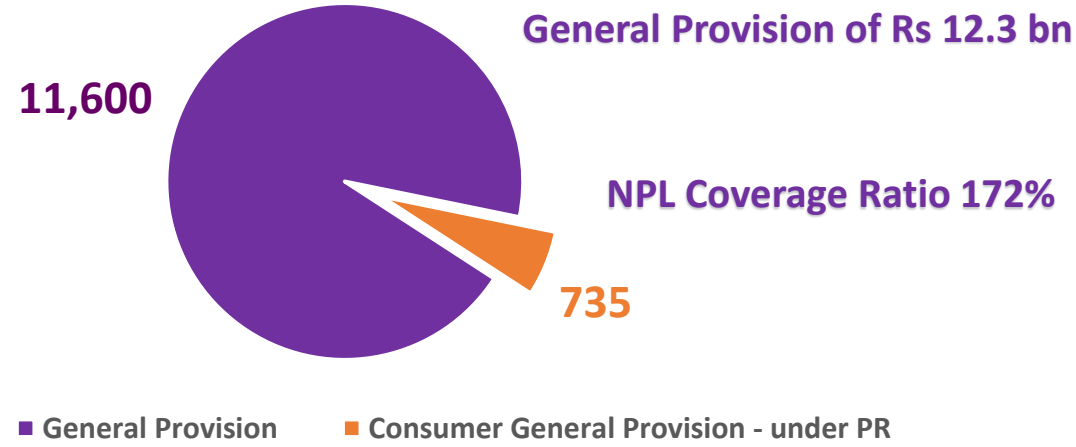
Gross Financing & NPL Ratio



Strong NPL Coverage Ratio



June 2023: Specific Provision - net: Rs 1.05 bn (Charge: Rs 1.4 bn & Reversal: Rs 352 mn). General Provision Charge: Rs 2.5 bn.

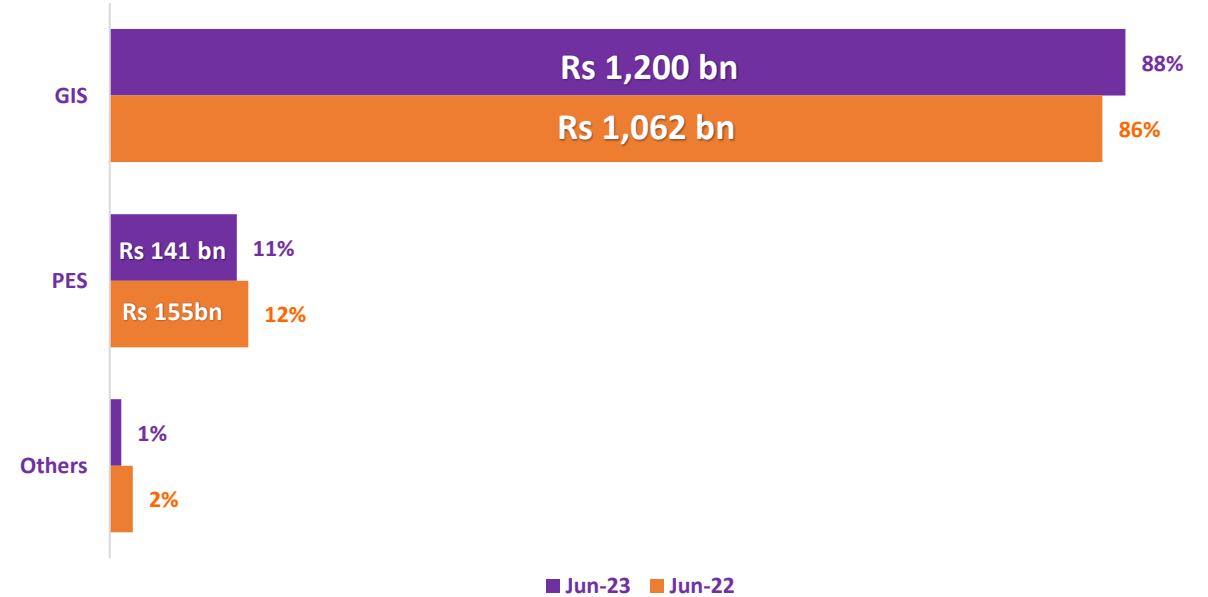


Key Performance Indicators – Investment

Rs 1.4 Trillion Up by 10% from June 2022

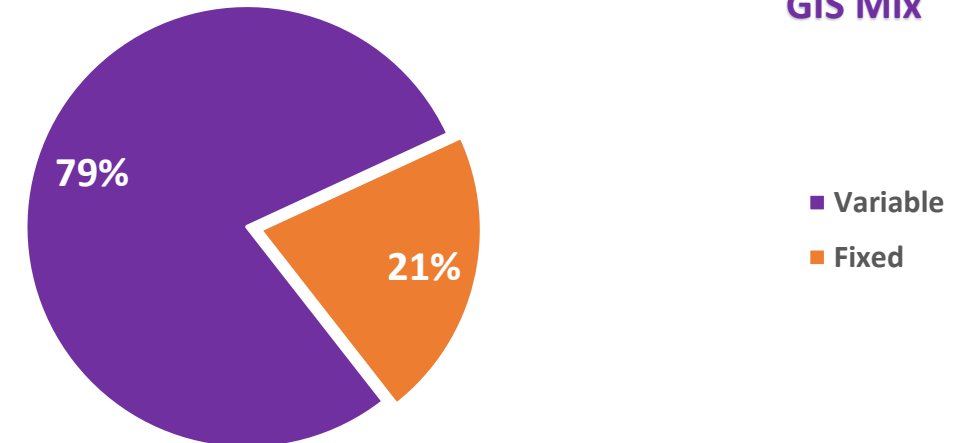
Investment Mix

Investments (Rs in Bn)	Jun 2023	Jun 2022	Var.
GoP Ijarah Sukuk (GIS)	1,200	1,062	13%
Energy Sukuk & Other Govt. (PES)	141	155	(9%)
Others (Shares , Corp sukuk etc)	20	25	(20%)
Total	1,361	1,242	10%



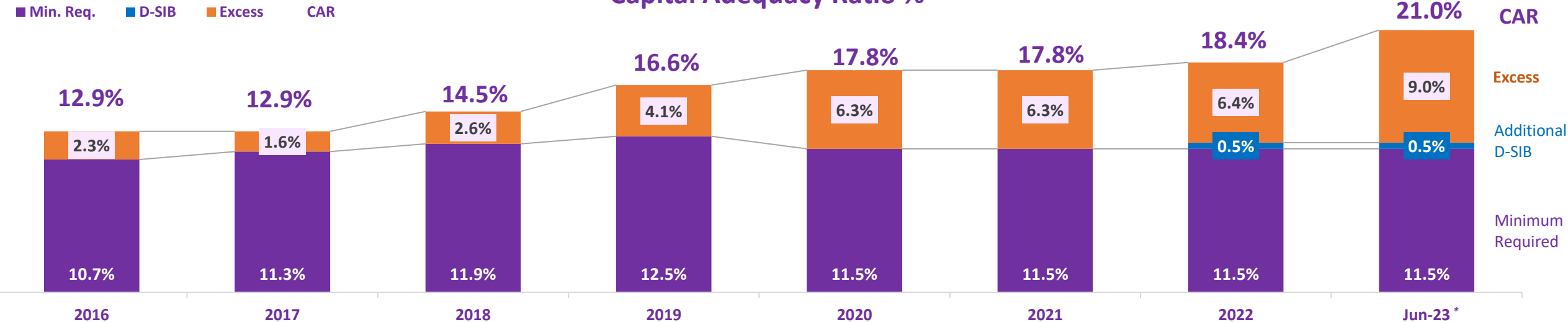
GIS Mix	Rs in bn	Mix
Variable	944	79%
Fixed	256	21%
Total	1,200	100%

GIS Mix



Key Ratios

Capital Adequacy Ratio %



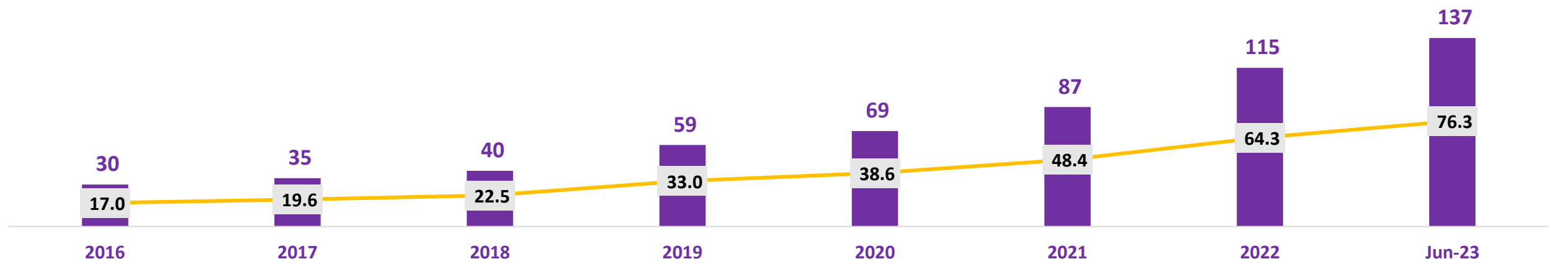
*Jun-23: Not adjusted for Operational Risk Charge

Min Req. reduced to 11.5% during Covid

Min Req. 12% (Additional 0.5% CET1, for designated as D-SIB*)

Equity & Book Value / Share

Rs in mn



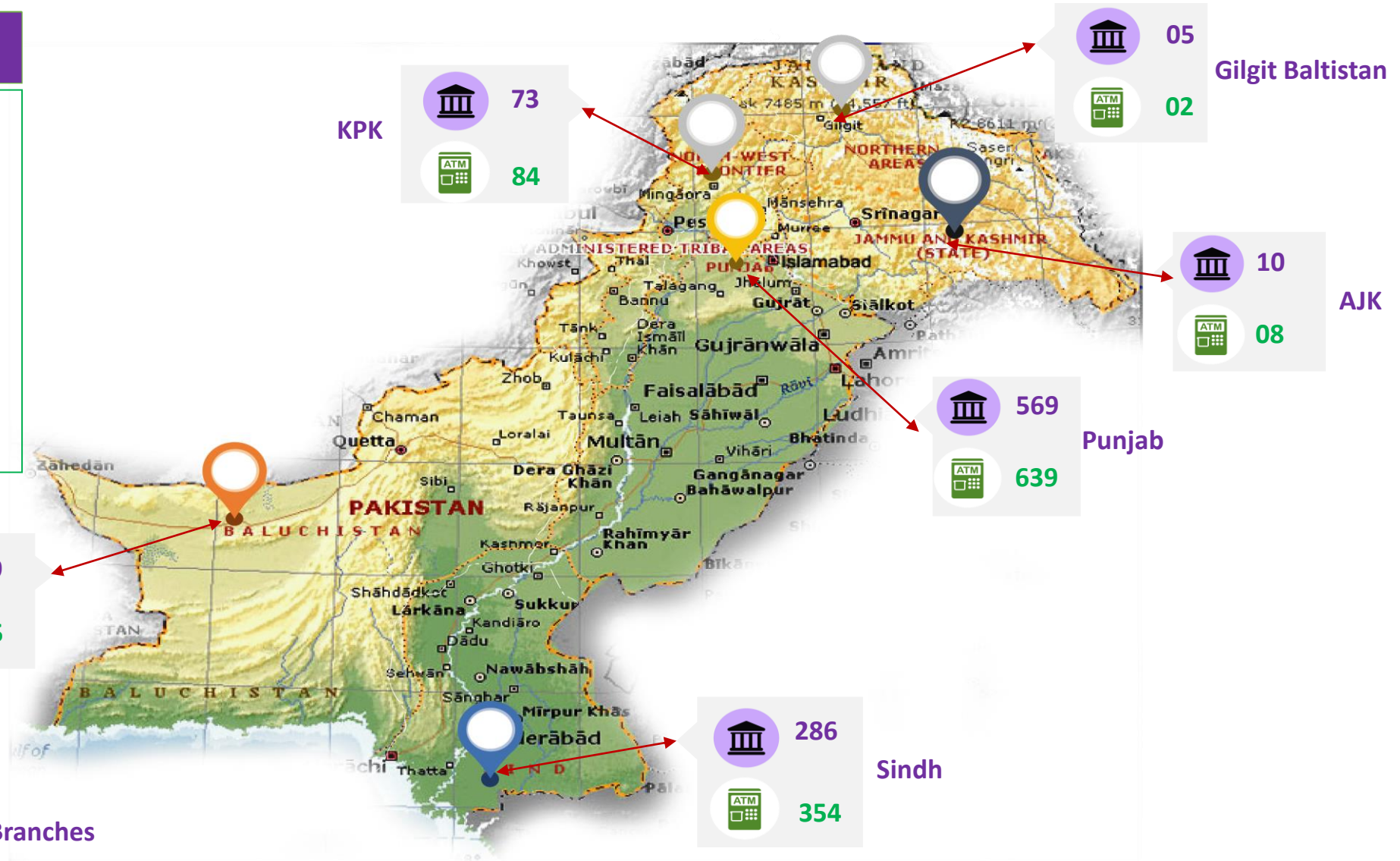
Branch Network Coverage Across Pakistan 982 branches in 327 cities



Meezan Bank
The Premier Islamic Bank

As at June 30, 2023

Sindh:	286 Branches
Punjab:	569 Branches
Baluchistan :	39 Branches
KPK:	73 Branches
Gilgit Baltistan:	05 Branches
AJK :	10 Branches
Total :	<u>982 Branches</u>



21% Growth in Fee and Commission

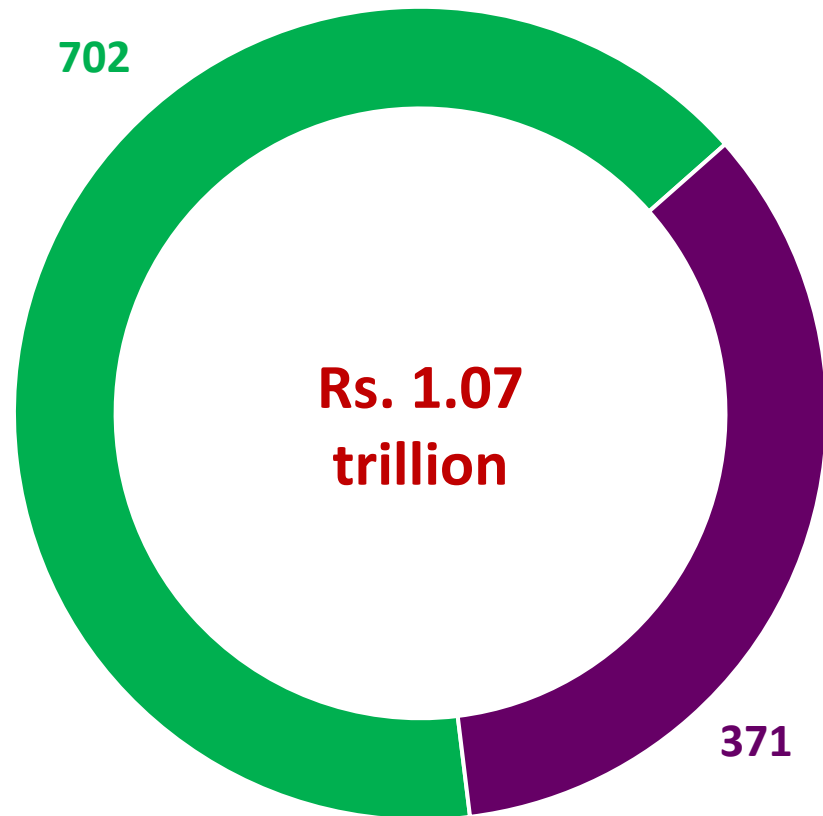
Rs in mn

Fee, commission and other income	June 2023	June 2022	Growth %
Debit card related fees	3,610	2,506	↑ 44%
Trade related fees & guarantee commissions	1,924	1,963	↓ (2%)
Branch banking fees	1,242	1,079	↑ 15%
Investment banking fees	241	154	↑ 56%
Home remittance fees	125	145	↓ (14%)
Cash management fees	210	134	↑ 57%
Others	433	180	↑ 141%
Total fee income	7,785	6,161	↑ 26%
Other income	567	760	↓ (25%)
Fee, commission and other income	8,352	6,921	↑ 21%

Trade Business Volume Contracted by 9% Due to Ongoing Economic Conditions

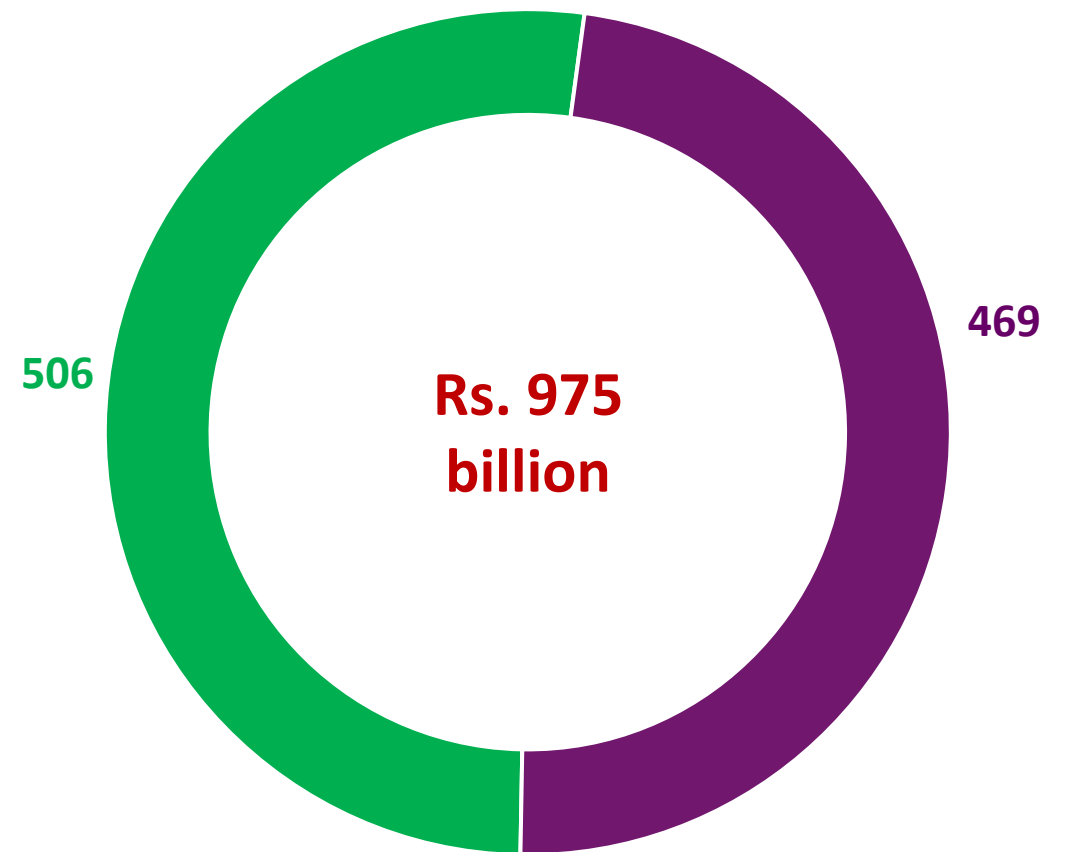
Rs in Bn

Jun 2022



■ Import ■ Export

Jun 2023



■ Import ■ Export

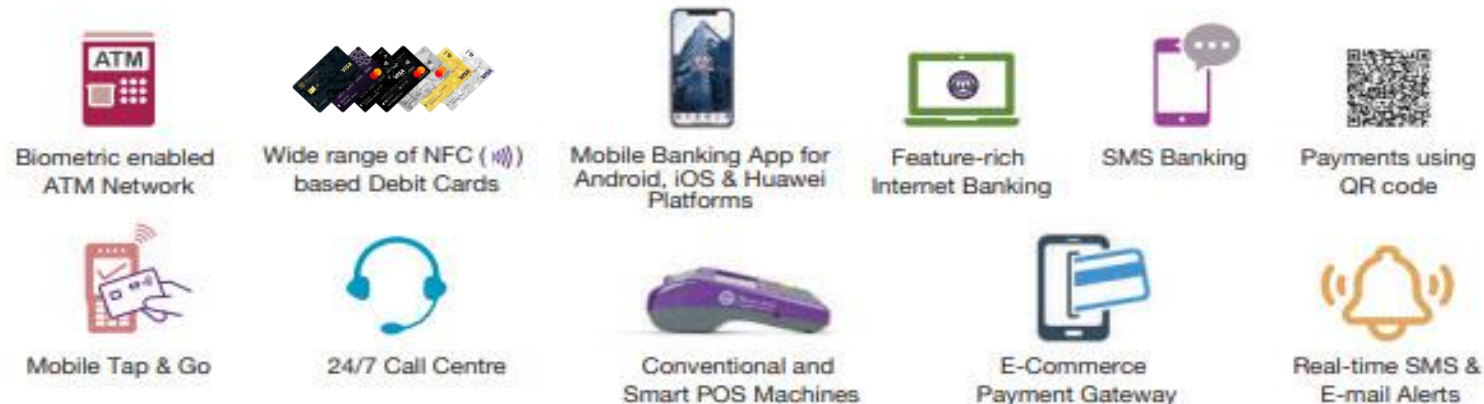
Our Digital Footprint



Key Highlights and Achievements

Meezan Bank is leveraging the latest technologies to expand its reach, introduce innovative products, digitalize its customer journeys and offer simpler payment solutions. The Bank enjoys digital leadership in the following areas:

- Highest-Rated Mobile App on Google Play Store & Apple App Store
- Offering the widest range of Debit Cards in Pakistan Banking industry
- Leading market player in terms of IBFT & Bill payments passing through 1Link Grid in the industry
- Largest market share of Debit Cards e-Commerce spend comprising approximately 38% of the market share.
- 1,100+ digitally secured ATMs
- 15,000+ POS Machines in Pakistan
- NFC contactless withdrawals through ATMs
- 98% ATM up time in HY 2023



Growth in HY 2023

Debit Card Portfolio	15% ▲	IBFT Transactions	82% ▲	* Largest Market Share of Debit Cards e-Commerce spend, comprising approximately 38% of the market * As per State Bank of Pakistan Payment Systems Review Q2 FY 2023
Bill Payment Transactions	25% ▲	Debit Card Transactions	33% ▲	

As compared to HY 2022

Meezan Mobile App – HY Review

279 Million Logins
HY 2023

40% growth in subscribers
from same period last year

45% growth in financial active customers
from same period last year

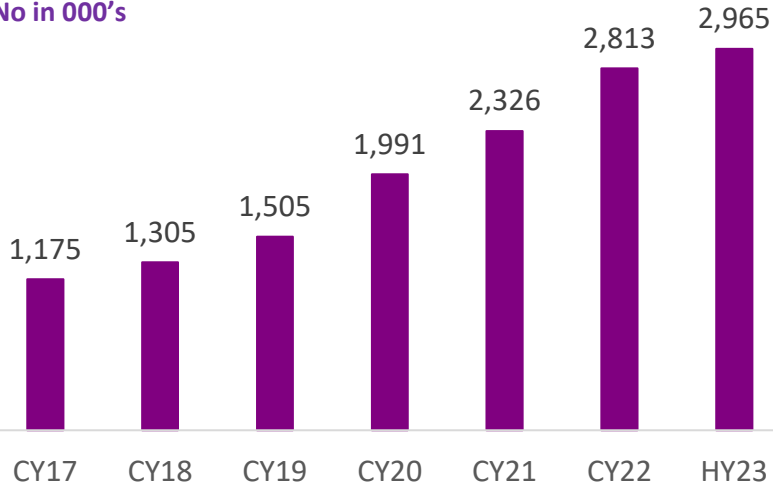
4.7 Rated on Play Store & Appstore
HY 2023



Digital Channels Statistics (1/3)

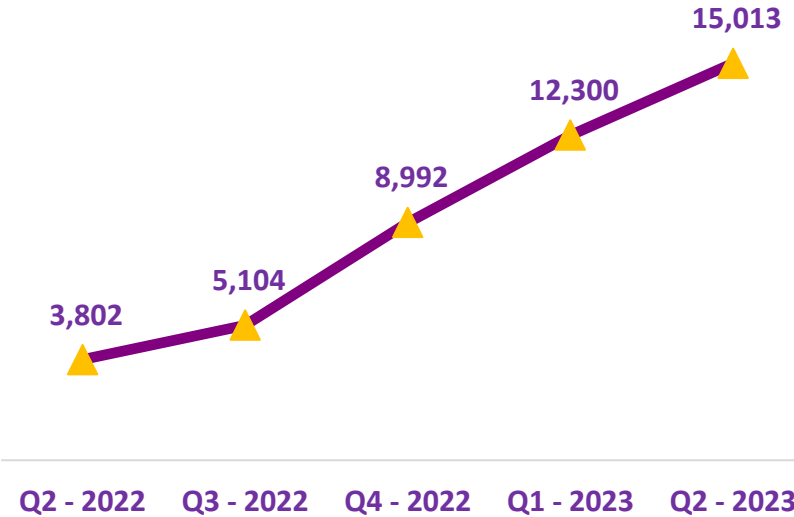
2.97 Millions Total Debit Cards

No in 000's



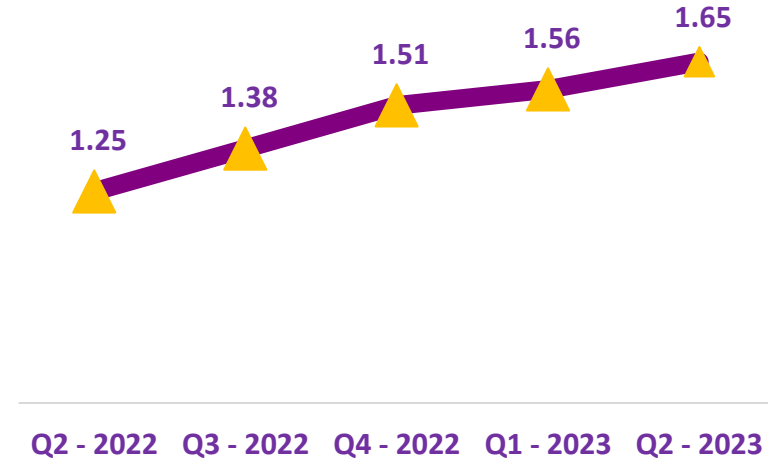
No's

POS Merchant Deployment

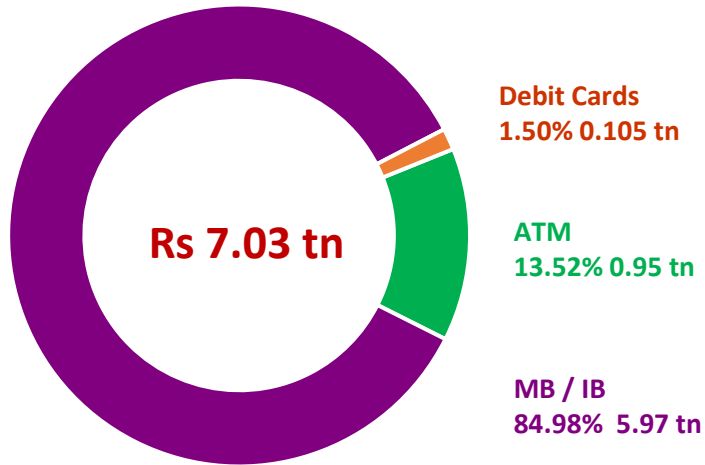


No in mn's

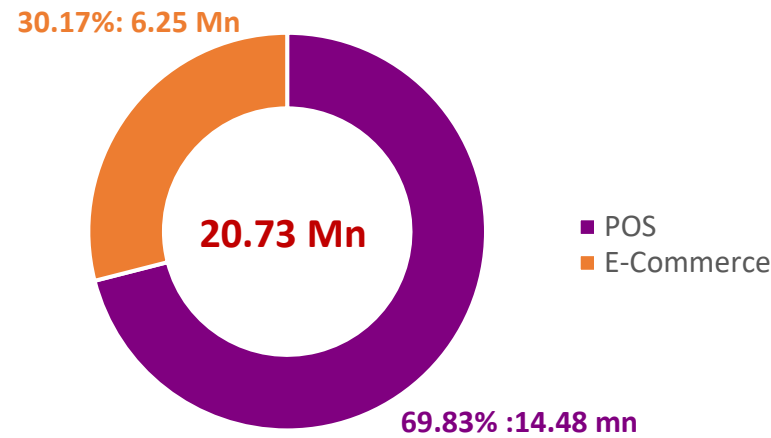
Mobile App Active Users



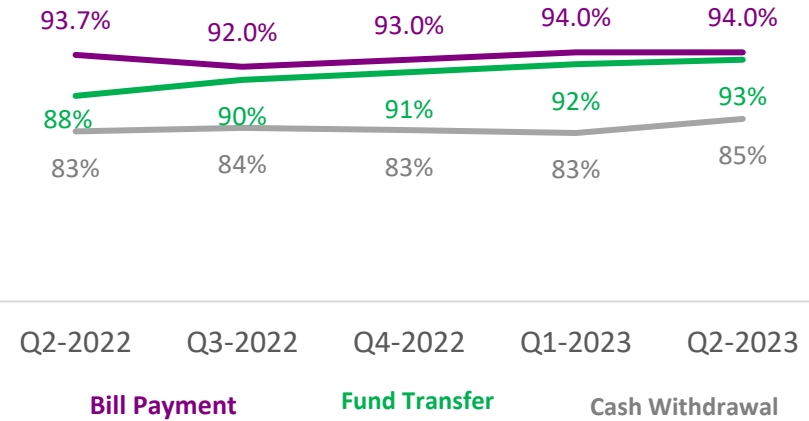
Digital throughput composition



POS & E-Commerce Transactions



Digitization Percentage (OTC vs Digital Channels)

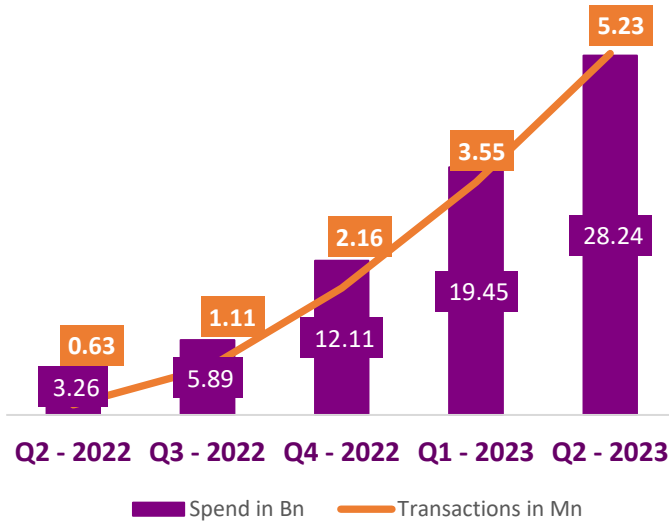


*MB = Mobile Banking IB= Internet Banking

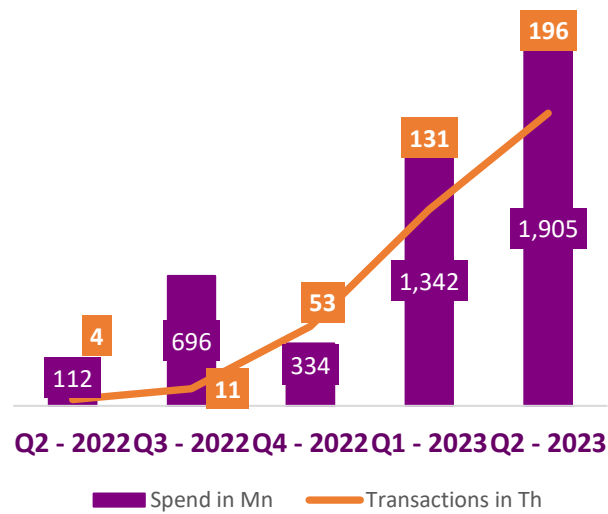
32% Growth in Mobile App Active users From Jun-22 to Jun-23.
In Jun-23 80% App Users Logged in.

Digital Channels Statistics (2/3)

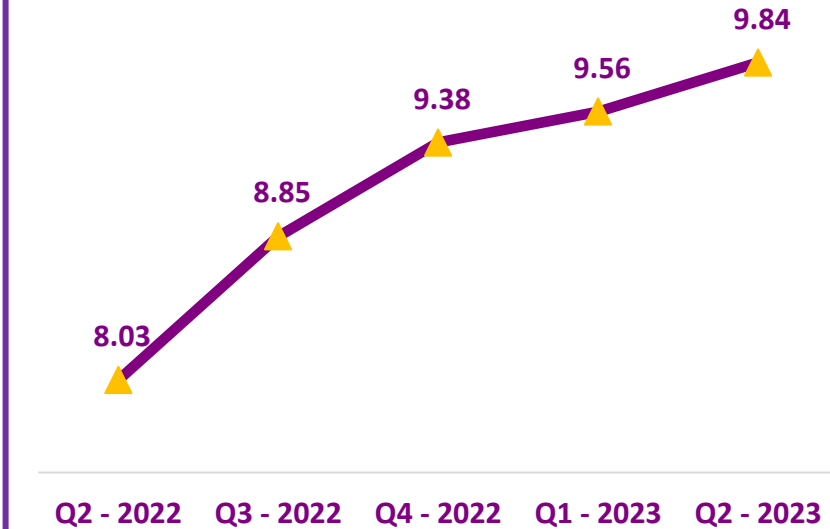
POS Acquiring – Spend & Transactions



EPG - Spend & Transactions

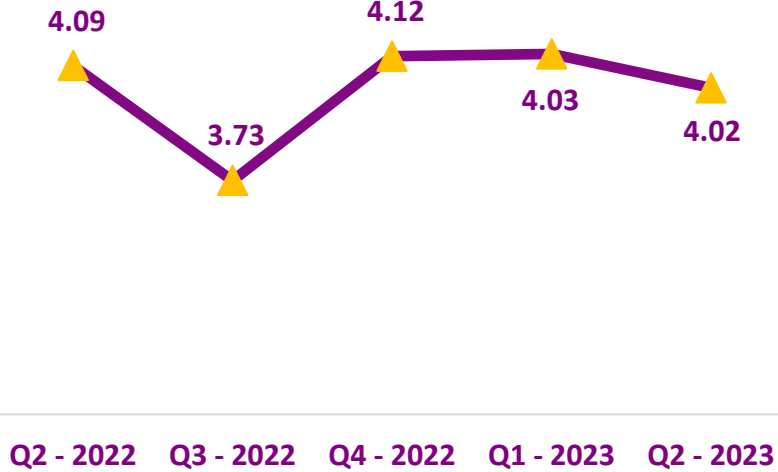


Digital Bill Payments Transactions



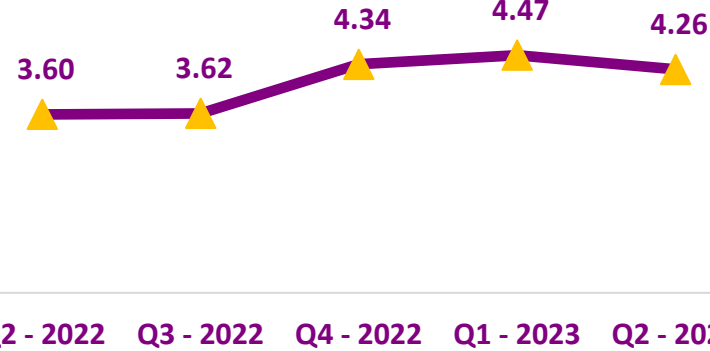
OTC Transfers

No. in Mn



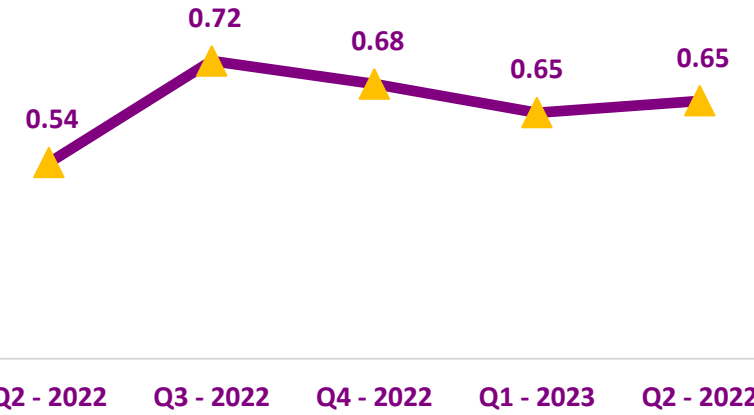
OTC Cash Withdrawal

No. in Mn



OTC Bill Payments Transactions

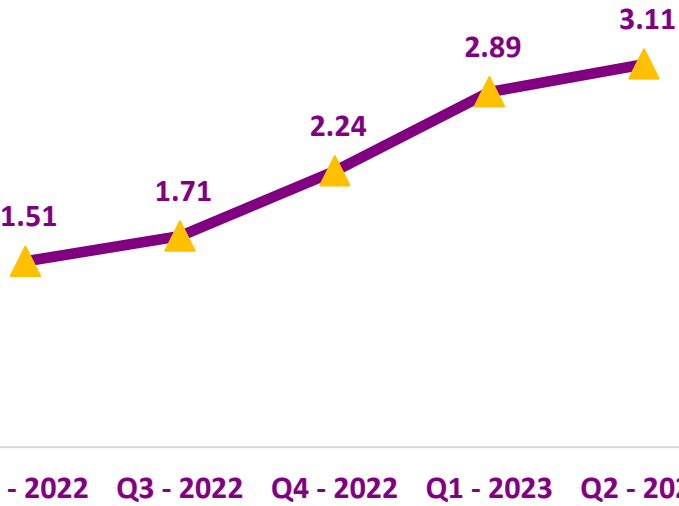
No. in Mn



Digital Channels Statistics (3/3)

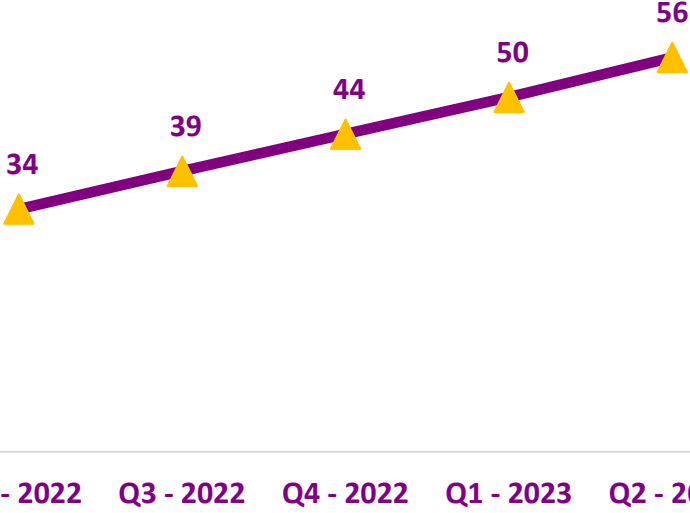
Values in Tn

IB / MB Value Growth



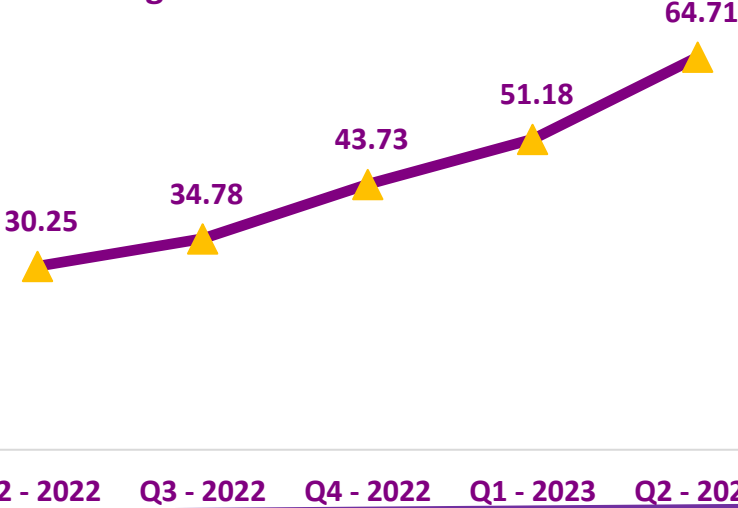
Values in Bn

Card Base Spending Value



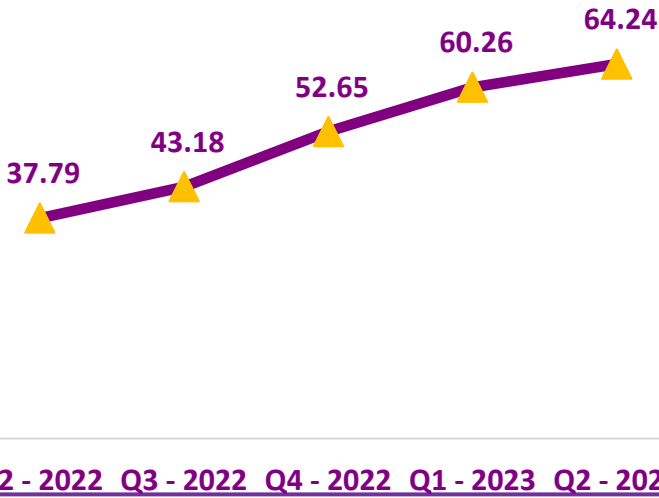
No. in Mn

Digital Transfer Transactions P2P



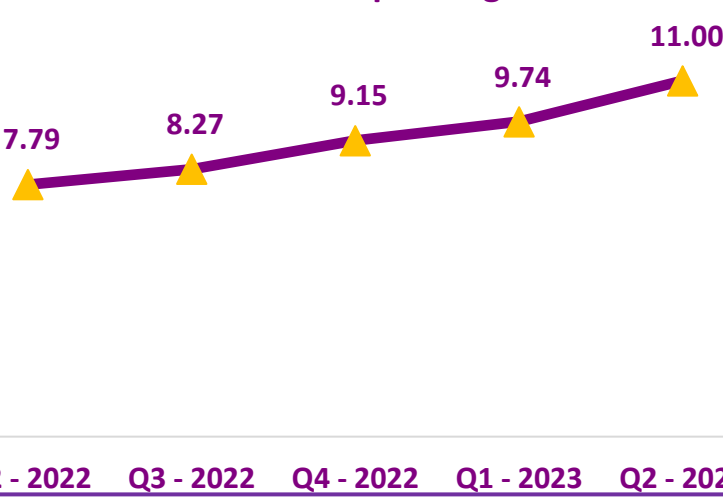
No. in Mn

IB / MB Transaction Growth



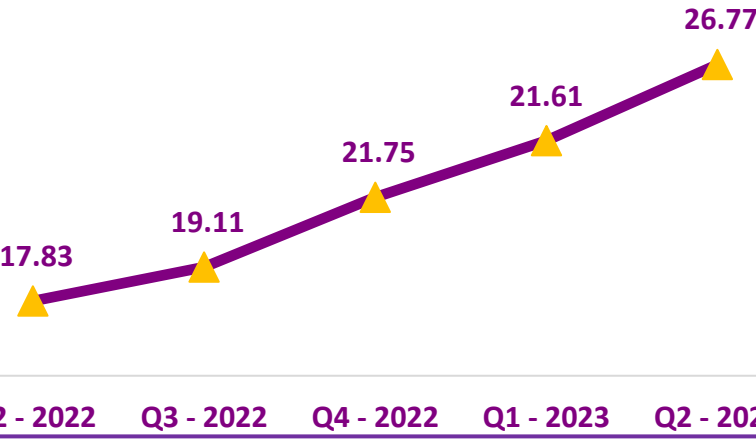
No. in Mn

Card Base Spending Transactions



No. in Mn

Cash Withdrawal through ATM Grew by 50% YoY





Al Meezan Investment Management (AMIM) has a vision... **to make Shariah Compliant Investing a first choice for investors.**

Having a diverse clientele base of over 200,000 investors, ranging from institutions and businesses to individuals and High Net Worth clients, we offer investment solutions, mutual funds and investment advisory services which are catering to specific needs of the customers.

As the largest private sector Asset Management and Investment Advisory firm operating in Pakistan, AMIM offers a comprehensive range of Shariah compliant investment solutions. With an impressive track record of over 27 years, Al Meezan cherish the status of being the only company in Pakistan with the sole mandate to provide Shariah complaint investment solutions to its customers.

1. Mutual Funds
2. Savings Plan
3. Retirement Plans
4. Investment Plans
5. Monthly Income Plans
6. Capital Preservation Solutions
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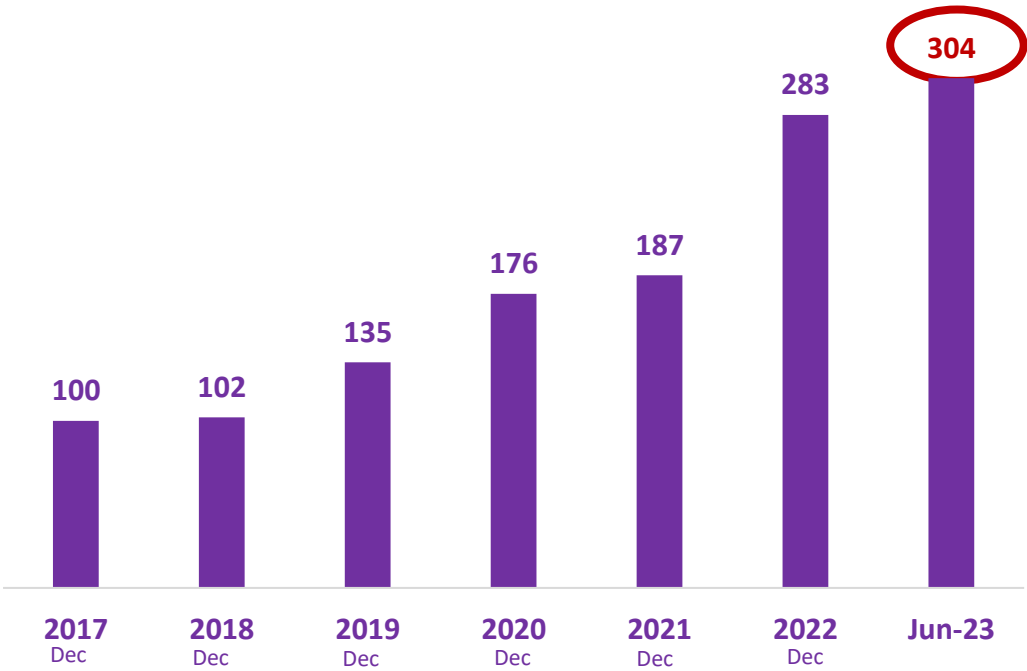
Disclaimer: All investments in Mutual Funds are subject to market risks. Past Performance is not necessarily indicative of future results. Please read the offering document to understand the investment policies, risks and tax implications involved. ** Terms and Conditions Apply.

- ✓ Largest Asset Management Company in Pakistan
- ✓ Established track record of **over 28 years**
- ✓ One of the largest **investor base of over 204,000*** investors
- ✓ Manages the **largest open-end Shariah Compliant Income, Money Market & Voluntary Pension Fund**
- ✓ Developed the **first Shariah Compliant Index (KMI-30)** in collaboration with KSE (now PSX)
- ✓ **Launched a Shariah Compliant Open End Islamic CIS – Meezan Paaidar Munafa Plan-I.**
- ✓ Successfully maintained and strengthened its position as the largest Asset Management Company in Pakistan with Assets under management of over Rs. 304 Billion

**As of 30th June, 2023*

	Jun 2023	Jun 2022	Δ %
AUMs– Rs Bn	304	209	45%
Funds –Incl. plans (No.)	41	31	16%

AUMs - in bn



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BEST BANK OF PAKISTAN

Meezan as an Investment Opportunity



Meezan Bank
The Premier Islamic Bank



Meezan as an Investment Opportunity



- The **Best Performing Banking Stock**



- **Highest ROE** in the Banking Industry for the last 5 years averaging more than **30%**



- **Highest Market Capitalization** among banks in Pakistan



- **Highest Price to Book ratio** among other Pakistani Banks



- The Youngest **AAA rated Bank** in Pakistan



- **Profit After Tax:** Rs 32.6 bn vs Rs 17.1 bn growth of **90%**



- **Gross Financings** standing at Rs. 1.05 tr with less than 1.5% NPL ratio



- Strong **NPL Coverage Ratio** of **172%**



- **4th largest** in terms of **Deposits** in Pakistan (June 2023)



- **Highest Deposit Growth** in the **Industry** over the years



- **982 Branches** across Pakistan in **327 cities**



- Clear Market Leader – holds **33% deposit share** of Pakistan's **Islamic Banking Industry**

Q & A Session Mr. Ariful Islam Deputy CEO



Thank You

Appendix



Last Six Years Performance



Unconsolidated Statement of Financial Position: 2016 - June 2023

Rs in Bn



Meezan Bank
The Premier Islamic Bank

Balance Sheet	2016	2017	2018	2019	2020	2021	2022	HY 2023
Cash and Balances with Banks	68,058	69,452	73,277	107,566	155,689	186,921	131,419	210,948
Due from FIs	129,115	147,229	184,815	223,689	342,069	238,402	34,964	34,964
Investments	130,156	119,238	123,743	225,646	434,208	620,132	1,283,210	1,360,514
Islamic Financing - Gross	319,617	428,833	522,264	506,513	531,588	777,295	1,018,102	1,046,609
Less: Provisions	(8,087)	(8,804)	(9,700)	(12,738)	(19,056)	(19,209)	(22,594)	(26,324)
Islamic Financing - net	311,530	420,029	512,564	493,775	512,532	758,086	995,508	1,020,285
Fixed & Intangible Assets	8,925	11,876	13,754	24,065	24,648	35,453	42,271	45,130
Other Assets	14,271	20,984	29,762	46,517	52,414	63,977	90,025	126,226
Total Assets	662,055	788,808	937,915	1,121,258	1,521,560	1,902,971	2,577,397	2,798,067
Bills Payable	13,757	17,175	23,751	17,187	26,494	36,141	40,175	54,218
Due to FIs	32,006	36,813	36,408	42,047	94,501	220,414	573,326	527,475
Deposits	559,398	667,181	785,477	932,579	1,254,431	1,455,886	1,658,490	1,921,892
Sub-ordinated Sukuk	7,000	7,000	14,000	14,000	18,000	20,990	20,990	20,990
Other Liabilities	19,420	25,562	37,946	56,430	58,979	82,982	169,095	136,923
Total Liabilities	631,581	753,731	897,582	1,062,243	1,452,405	1,816,413	2,462,076	2,661,498
Net Assets	30,474	35,077	40,333	59,015	69,155	86,558	115,321	136,569
Paid-up Capital	10,027	10,629	11,692	12,861	14,147	16,269	17,896	17,896
Reserves / Retained Profit	18,122	23,709	28,687	36,753	49,446	66,225	98,088	120,222
Revaluation Surplus / (Deficit)	2,325	739	(46)	9,401	5,562	4,064	(663)	(1,549)
Total Equity	30,474	35,077	40,333	59,015	69,155	86,558	115,321	136,569

Unconsolidated Profit & Loss Statement: 2016 – June 2023

P&L Statement	2016	2017	2018	2019	2020	2021	2022	HY 2023
Policy rate	6.00% - 5.75%	5.75%	5.75% - 10.00%	10.00% - 13.25%	13.25% - 7.00%	7.00% - 9.75%	9.75% - 16.00%	16% - 22%
Policy rate - Average	5.85%	5.75%	7.10%	11.99%	8.95%	7.29%	13.20%	19.36%
Profit / return earned	31,027	36,427	48,625	94,270	106,589	110,073	232,121	182,985
Profit on deposits & others	(13,239)	(15,684)	(20,457)	(47,731)	(41,740)	(41,152)	(110,417)	(92,407)
Net Spread earned	17,788	20,743	28,168	46,539	64,849	68,921	121,704	90,578
Other income	5,724	7,624	7,462	9,320	10,072	14,892	19,103	8,976
Total Revenue	23,512	28,367	35,630	55,859	74,921	83,813	140,807	99,554
Operating Expense	(14,787)	(16,832)	(19,670)	(25,522)	(29,775)	(35,324)	(48,245)	(31,326)
Profit Before Provisions	8,725	11,535	15,960	30,337	45,146	48,489	92,562	68,228
Total reversals / (provisions)	218	(1,283)	(1,168)	(4,186)	(8,210)	(993)	(4,177)	(3,634)
Profit Before Provisions	8,943	10,252	14,792	26,151	36,936	47,496	88,385	64,594
Taxation	(3,381)	(3,939)	(5,830)	(10,919)	(14,770)	(19,141)	(43,378)	(32,008)
Profit After Tax	5,562	6,313	8,962	15,232	22,166	28,355	45,007	32,586
YoY Growth / HY Growth	11%	14%	42%	70%	46%	28%	59%	90%
Dividend per share - Rs	30% (C)	30% (C)	35% (C) & 10% (B)	50% (C) & 10% (B)	60% (C) & 10% (B)	60% (C) & 15% (B)	85% (C) & 10% (B)	70% (C)
Dividend per share - Total	30%	30%	45%	60%	70%	75%	95%	70%

Key Ratios: 2016 – June 2023

Key Ratios - %	2016	2017	2018	2019	2020	2021	2022	HY 2023
Policy rate	6.00% - 5.75%	5.75%	5.75% - 10.00%	10.00% - 13.25%	13.25% - 7.00%	7.00% - 9.75%	9.75% - 16.00%	16% - 22%
Income Efficiency Ratio	62.9	59.3	55.2	45.7	39.7	42.1	34.3	31.5
Branches opened	20	30	59	100	55	87	60	20
Total no of branches	571	601	660	760	815	902	962	982
Book value per share	17.0	19.6	22.5	33.0	38.6	48.4	64.4	76.3
Earnings Per Share	3.1	3.5	5.0	8.5	12.4	15.8	25.2	18.2
NPL/Gross Loans	2.1	1.5	1.3	1.8	2.8	1.9	1.3	1.5
NPL Coverage (Total)	118	133	139	142	128	133	166	172
Gross Advances / Deposits (ADR)	57	64	66	54	42	53	61	55
Investment / Deposits (IDR)	23	18	16	24	35	43	77	71
CASA Ratio	75	75	73	74	76	83	88	88
Capital Adequacy Ratio (CAR)	12.9	12.9	14.5	16.6	17.8	17.8	18.4	21.01
Tier I CAR	9.4	9.9	12.0	12.9	13.6	14.0	15.7	18.3
ROE	19.6	19.3	23.8	30.7	34.6	36.4	44.6	52.2
ROA	0.7	0.9	1.0	1.5	1.7	1.7	2.0	2.4