

September 2023

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Investors Presentation Session



Meezan Bank
The Premier Islamic Bank



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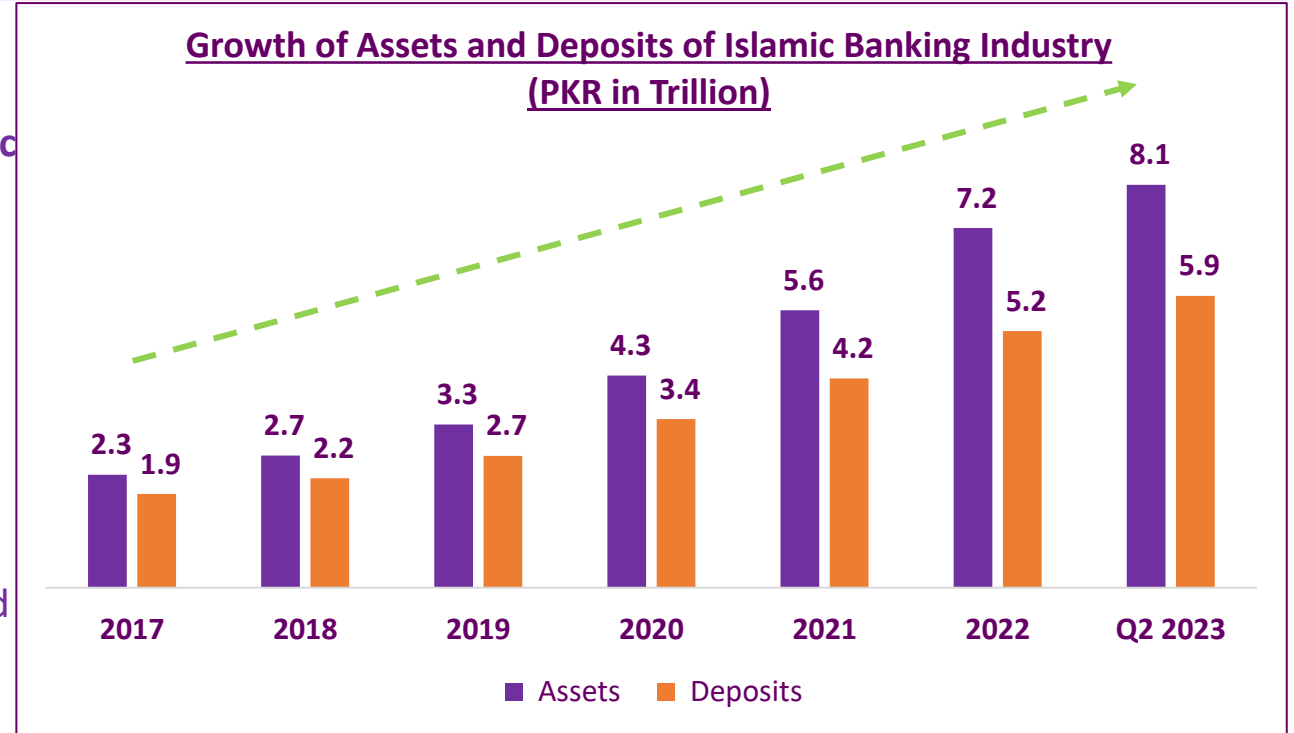
Islamic Finance Industry

Islamic banking assets reached Rs 8.1 Trillion by the end of June 2023 : SBP



According to Fitch Ratings (US-based credit rating agency), Islamic finance industry in Pakistan is expected to continue its growth trajectory over the medium term, driven by strong government push and steadily rising public demand for Islamic products.

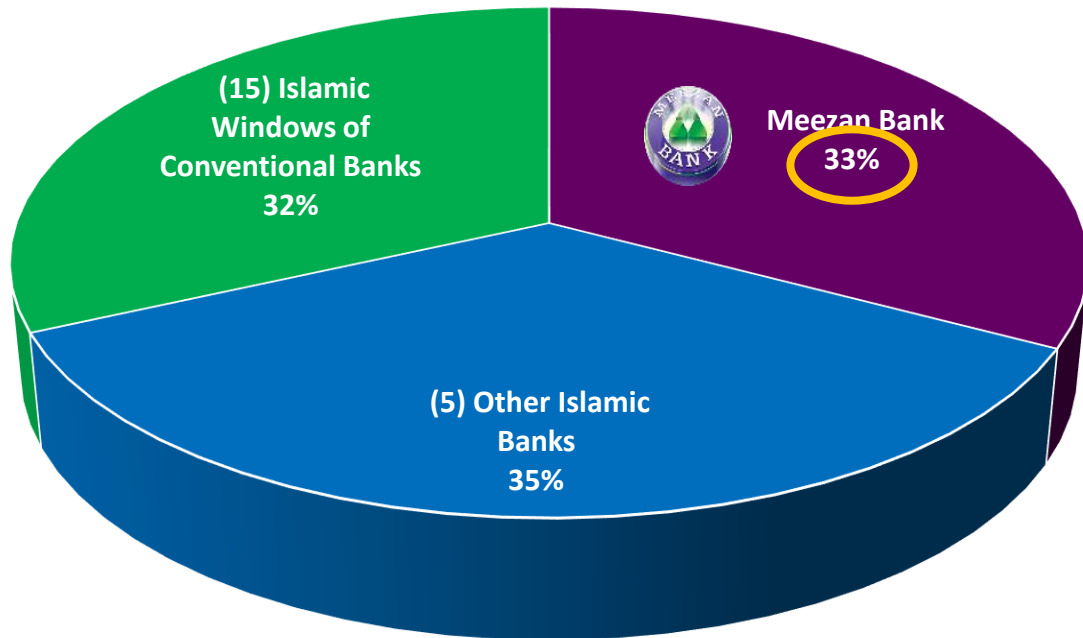
- Total **32 Banks** (Branches:**15,837**) registered in Pakistan, out of which **6** are **full fledged Islamic Banks** and **16** Banks have **Islamic branch operations** (Jun 23)
- Branch network of IBs participants – **6,347** (Jun 23)
- Islamic banking branches of full-fledged IBs – **2,678** (Jun 23)
- Asset base **Rs 8.1 Trillion** (20% of Total Banking Industry) (Jun 23)
- Deposit base **Rs. 5.9 Trillion** (22% of Total Banking Industry) (Jun 23)
- CAGR of **26%** and **22%** between FY 2017- FY 2022 on Assets and Deposits respectively



Federal Shariat Court (FSC) Decision

In line with the FSC's decision for conversion of conventional banking system into Islamic Banking, the State Bank of Pakistan (SBP) is targeting to fully transform the economy into a Shariah-Compliant financial system within the next five years

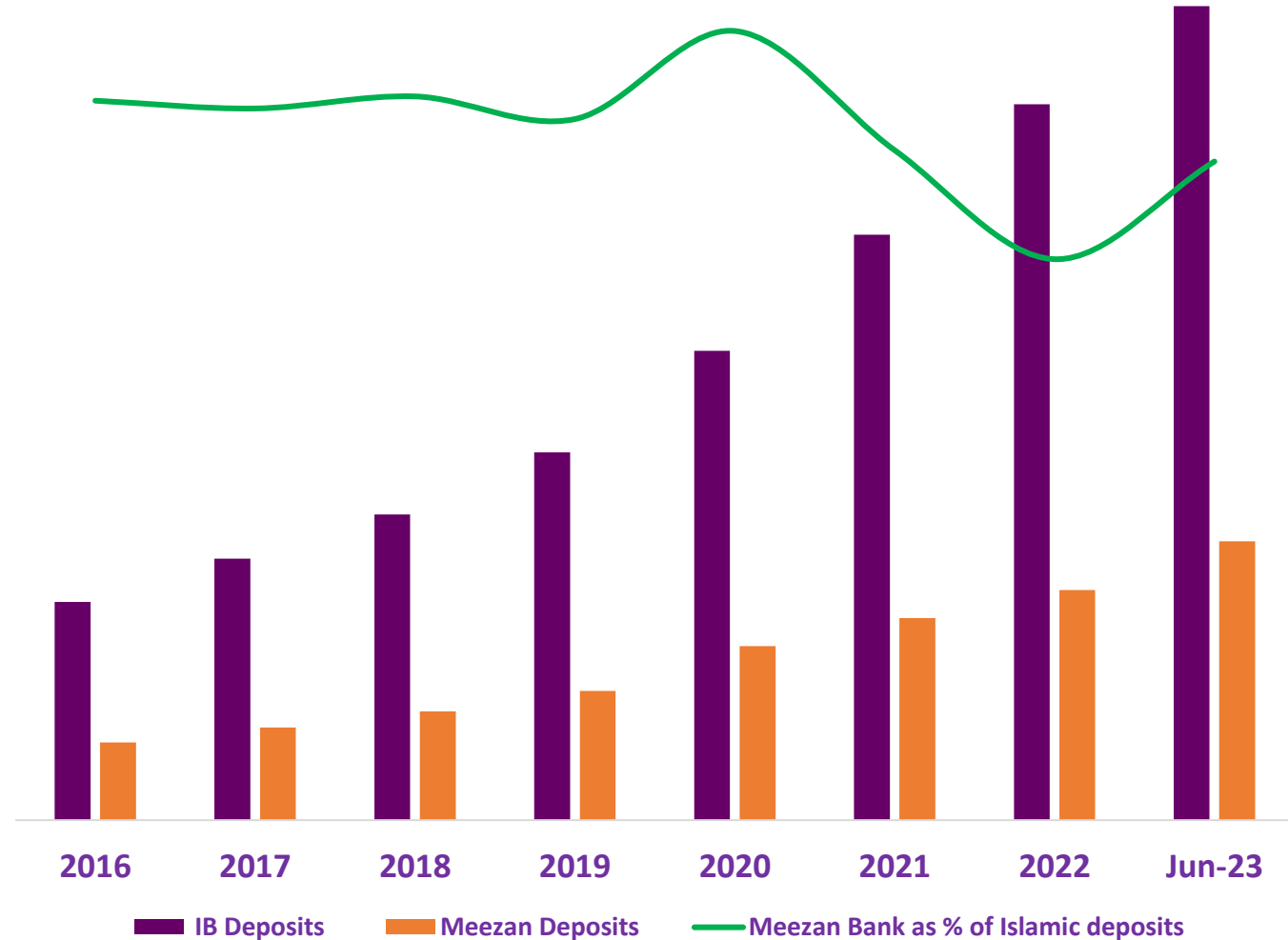
Share of Islamic Banking Industry



The Pie Grows Bigger and Bigger Every Year

Meezan's Growth in Comparison with Islamic Banking Industry

Rs in Bn



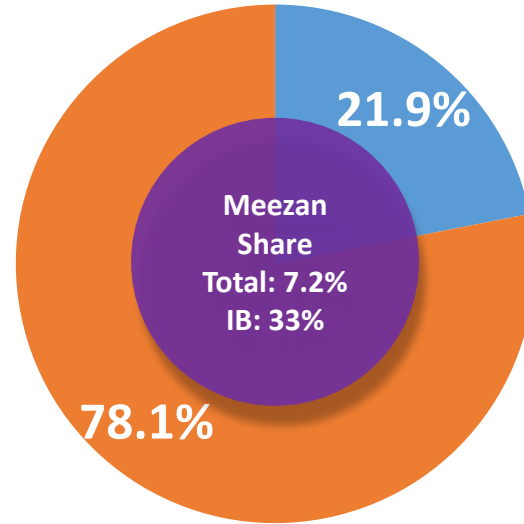
In an Islamic Banking Industry of Rs. 5.9 tn deposits (22% of total banking industry), Meezan Bank is at a leading position with 33% deposit share.



Islamic Banking vs Total Banking Industry of Pakistan – June 2023

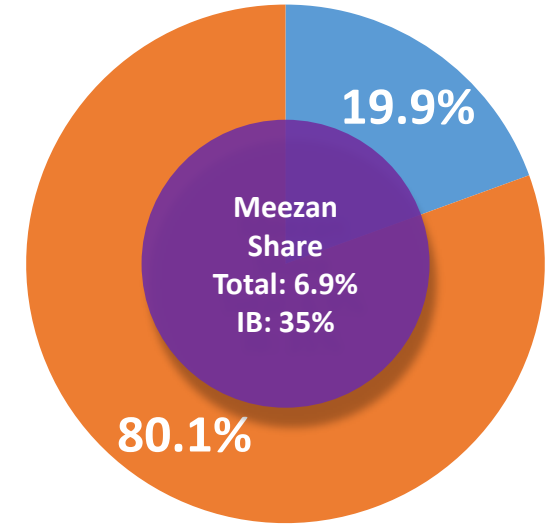
Deposits

Meezan Bank: Rs. 1.9 Trn
Islamic Banks: Rs. 5.9 Trn
Conventional Banks: Rs. 20.9 Trn
** Domestic + Intl. Deposits*



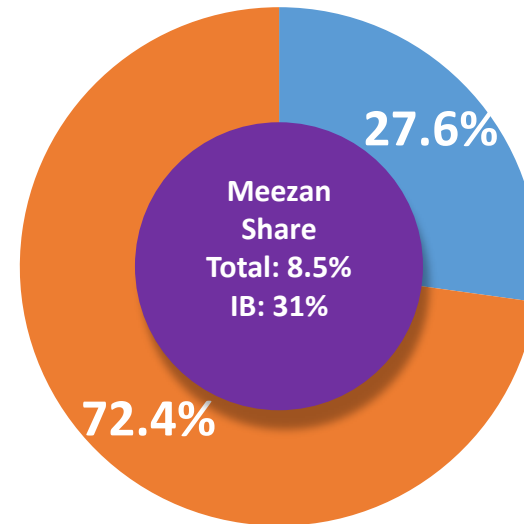
Assets

Meezan Bank: Rs. 2.8 Trn
Islamic Banks: Rs. 8.1 Trn
Conventional Banks: Rs. 32.7 Trn



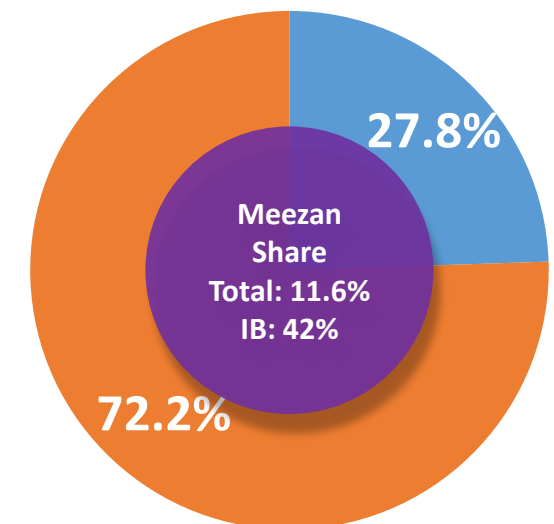
Financing (net)

Meezan Bank: Rs. 1.0 Trn
Islamic Banks: Rs. 3.3 Trn
Conventional Banks: Rs. 8.8 Trn



Profit Before Tax (PBT)

Meezan Bank: Rs. 65 Bln
Islamic Banks: Rs. 154 Bln
Conventional Banks: Rs. 401 Bln



■ Islamic Bank
■ Conventional Banks
■ Meezan as a % of Total Industry | Islamic Banks (IB)

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 – 7.6% (Sep 2023)

Meezan Bank share in Islamic Banking Industry Deposits – 33% (June 2023)

Islamic banking share in Banking Industry Deposits – 22% (June 2023)

Within a span of 26 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



1,139 Biometric & cardless services enabled ATMs



More than 16,000 Employees



Highest Credit Rating

Medium to Long term AAA
Short term A1+

Awards and Recognitions

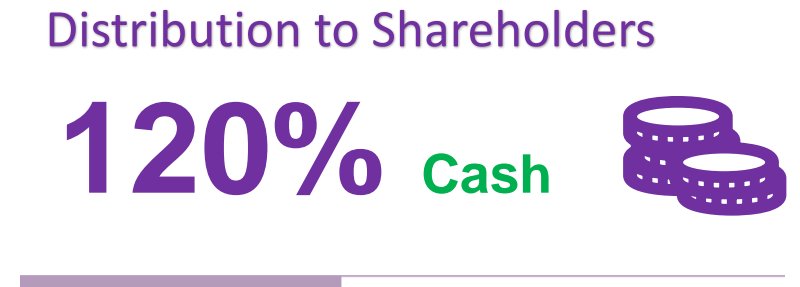
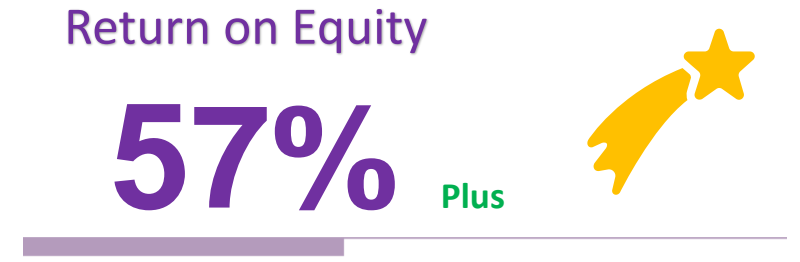
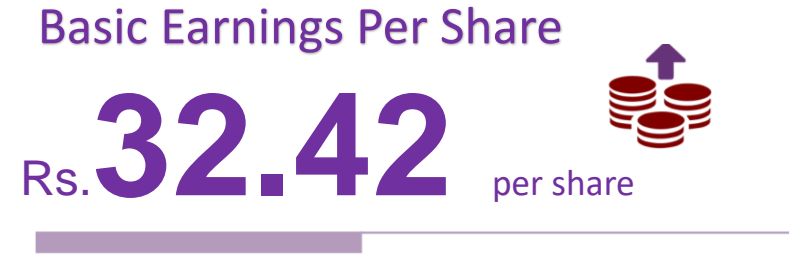


The Institute of
Chartered Accountants
of Pakistan



Management Association of Pakistan

Performance Overview – September 2023 Headlines



	September 2023		September 2022		Growth		
	Rs	Trillion	Rs	Trillion	△	%	
Profit After Tax	Rs 58.0	billion	Rs 28.6	billion	Rs 29.4	billion	103%
Gross Financings	Rs 957	billion	Rs 873	billion	Rs 84	billion	9%
CASA Deposits	Rs 1.78	Trillion	Rs 1.38	Trillion	Rs 402	billion	29%
Deposits	Rs 2.01	Trillion	Rs 1.66	Trillion	Rs 352	billion	21%
CASA Mix	88%		83%		5%		6%
Gross ADR	48%		53%		(5%)		(10%)
Return on Equity	57.6%		40.2%		17.4%		43%
CAR	23.37%		19.19%		418 bps		22%

103% Growth in PAT- Driven by Volumetric Growth and Higher Benchmark Rates (Unconsolidated)

Rs in mn



Meezan Bank
The Premier Islamic Bank

Profit & Loss Account	September 2023	September 2022	Growth %
Average Policy Rate	20.25%	12.47%	62%
Return on financings, investments and placements	303,817	153,879	97%
Return on deposits and other dues expensed	(149,171)	(76,730)	94%
Net spread earned	154,646	77,149	100%
Fee and commission and other income	13,366	10,550	27%
Foreign exchange income	2,116	3,867	(45%)
Dividend income and capital (loss) / gain	(314)	629	(150%)
Total other income	15,168	15,046	1%
Operating income	169,814	92,195	84%
Operating expenses and other charges	(50,833)	(34,077)	49%
Profit before provisions	118,981	58,118	105%
Total provisions (GP: Rs. 3.5 bn)	(4,416)	(1,735)	155%
Profit before tax	114,565	56,383	103%
Taxation	(56,528)	(27,787)	103%
Profit after tax US \$202 mn / \$99 mn	58,037	28,596	103%
Basic Earnings per share - Rs	32.42	15.98	103%

48% Growth in PAT- Q3' 2023 vs Q2' 2023 (Unconsolidated)

Rs in mn



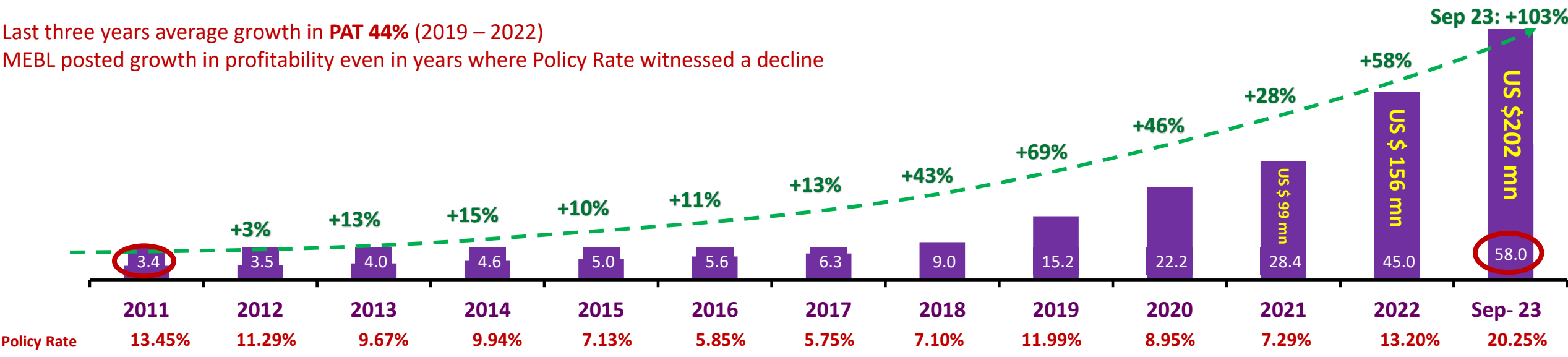
Meezan Bank
The Premier Islamic Bank

Profit & Loss Account	Q3' 23	Q2' 23	Growth %
Average Policy Rate	22.00%	21.00%	↑ 5%
Return on financings, investments and placements	120,832	101,032	↑ 20%
Return on deposits and other dues expensed	(56,765)	(51,500)	↑ 10%
Net spread earned	64,067	49,532	↑ 29%
Total other income	6,192	5,111	↑ 21%
Operating income	70,259	54,643	↑ 29%
Operating expenses and other charges	(19,507)	(16,389)	↑ 19%
Profit before provisions	50,752	38,254	↑ 33%
Total provisions	(782)	(1,504)	↓ (48%)
Profit before tax	49,970	36,750	↑ 36%
Taxation	(24,519)	(19,588)	↑ 25%
Profit after tax US \$88 mn / \$60 mn	25,451	17,162	↑ 48%
Basic Earnings per share (on share capital of Rs 17.9 bn- Rs.)	14.21	9.59	↑ 48%

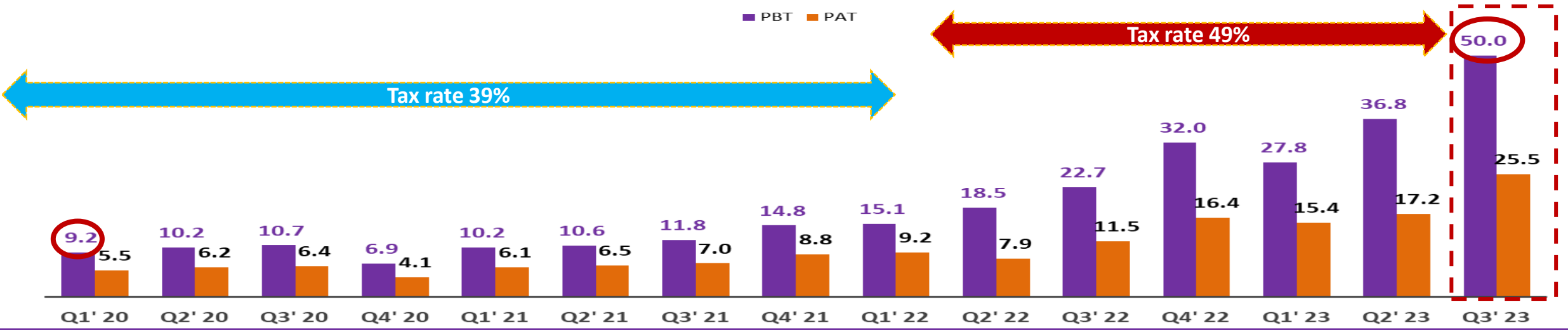
Key Performance Indicators – Profitability (Unconsolidated)

Rs in bn

Last three years average growth in **PAT 44%** (2019 – 2022)
MEBL posted growth in profitability even in years where Policy Rate witnessed a decline



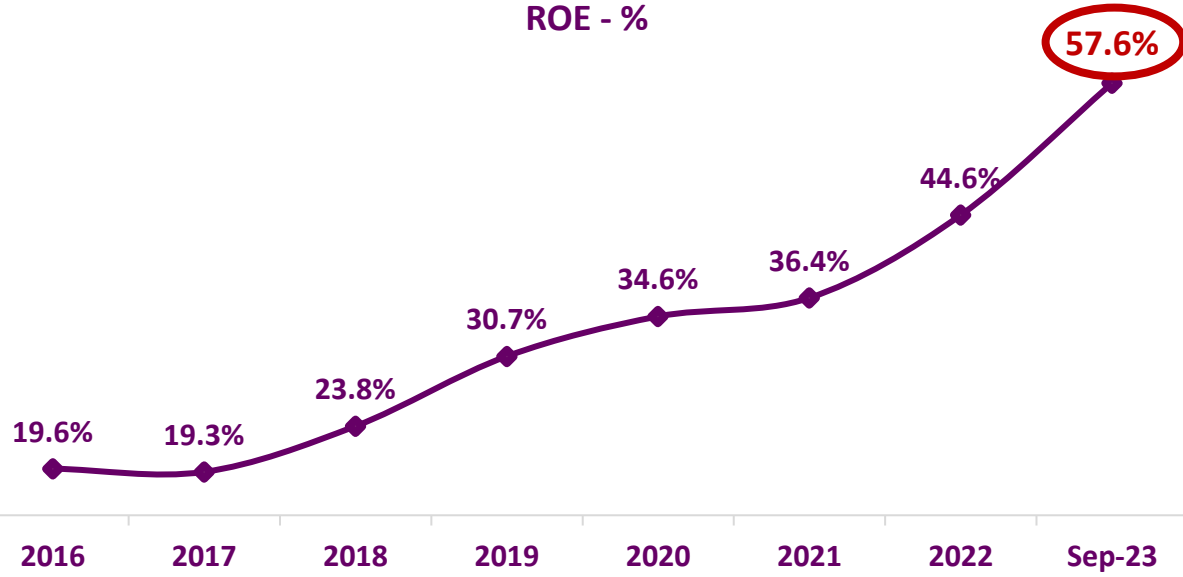
Quarterly PBT and PAT



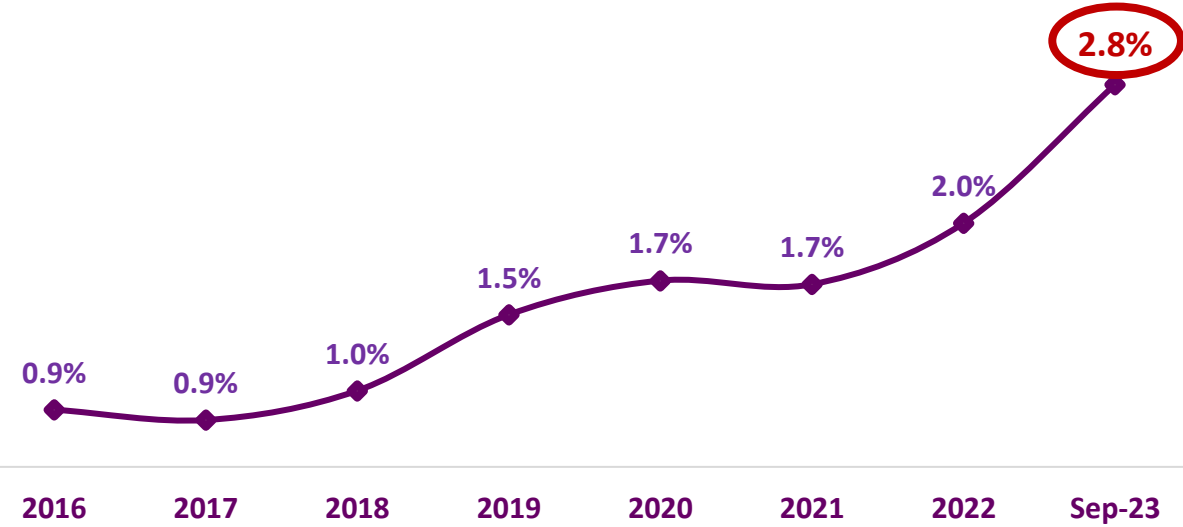
September 30, 2023: US \$1 = Rs 287.74

Key Ratios

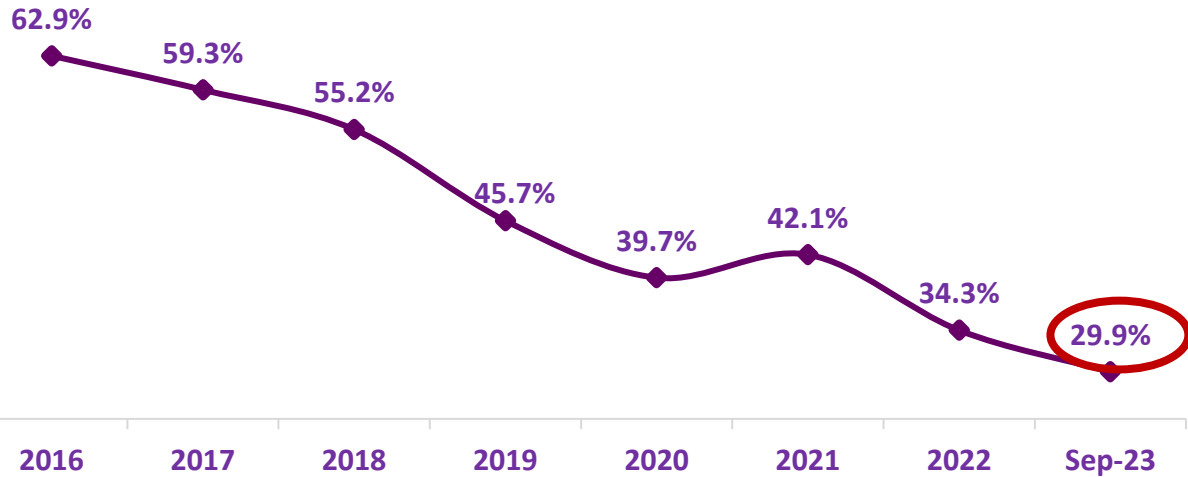
ROE - %



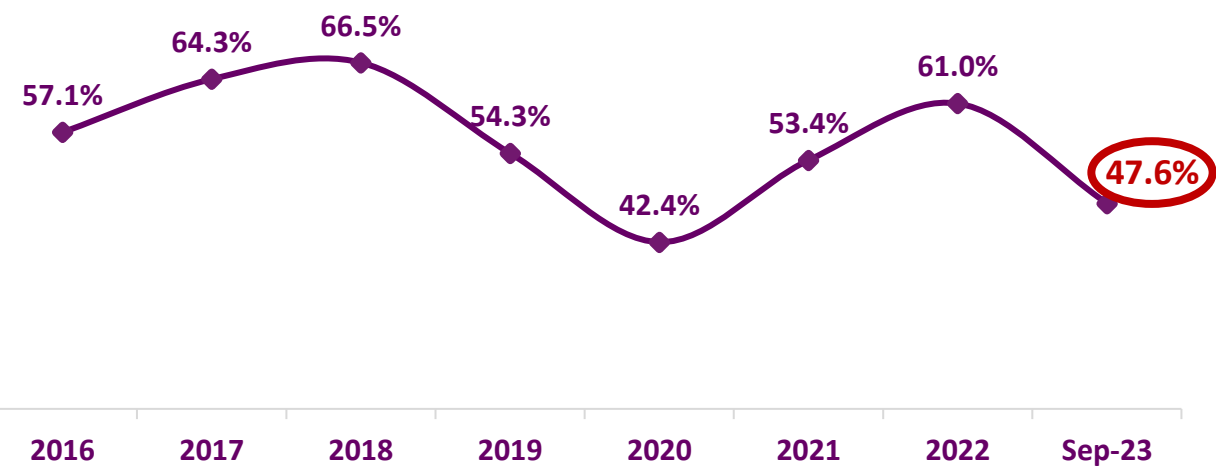
ROA - %



Income Efficiency Ratio - %



Gross ADR - %



20% Growth in Assets Since Sep-2022 - Led by Higher Investments

(Unconsolidated)

Rs in mn



Meezan Bank
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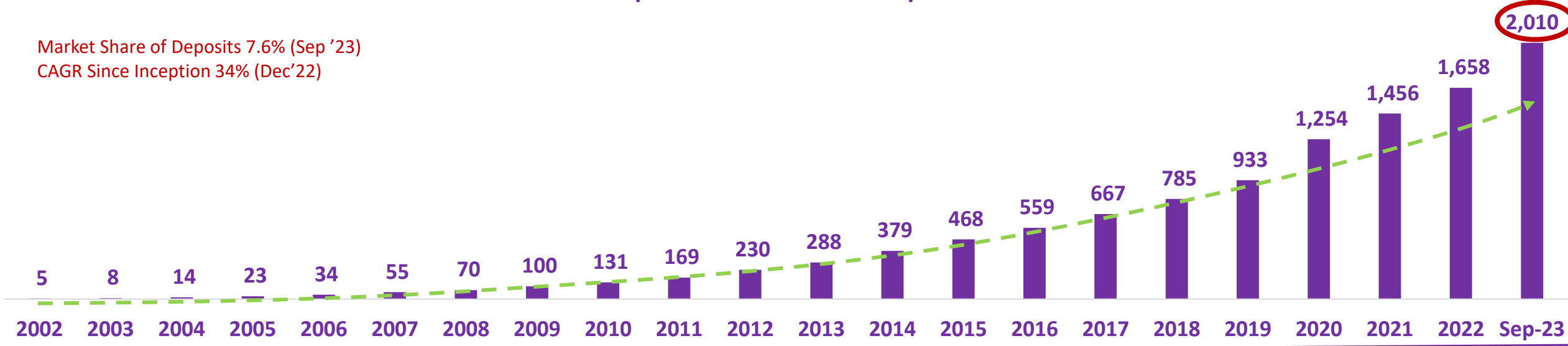
Balance Sheet	Sep 2023	Sep 2022	Growth		Dec 2022	Growth	
Islamic Financing and related assets - Gross	956,699	872,628	84,071	↑ 10%	1,018,102	(61,403)	↓ (6%)
Less: Provisions	(27,638)	(20,289)	(7,349)	↓ (36%)	(22,594)	(5,044)	↓ (22%)
Islamic Financing and related assets - net	929,061	852,339	76,722	↑ 9%	995,508	(66,447)	↓ (7%)
Investments (GoP Sukuk: Rs 1.4 trillion)	1,550,600	1,243,737	306,863	↑ 25%	1,283,210	267,390	↑ 21%
Due from FIs	34,964	35,964	(1,000)	↓ (3%)	34,964	-	-
Cash and Bank Balance	199,591	165,601	33,990	↑ 21%	131,419	68,172	↑ 52%
Others	227,164	149,274	77,890	↑ 52%	132,296	94,868	↑ 72%
Total Assets	US \$ 10.2 bn / \$ 8.5 bn	2,941,380	2,446,915	↑ 20%	\$ 8.9 bn 2,577,397	363,983	↑ 14%
Deposits	2,010,356	1,657,916	352,440	↑ 21%	1,658,490	351,866	↑ 21%
Due to FIs	559,896	505,308	54,588	↑ 11%	573,326	(13,430)	↓ (2%)
Sub-ordinated Sukuk	20,990	20,990	-	-	20,990	-	-
Others	195,994	158,906	37,088	↑ 23%	209,270	(13,276)	↓ (6%)
Total Liabilities	US \$ 9.7 bn / \$ 8.1 bn	2,787,236	2,343,120	↑ 19%	\$ 8.5 bn 2,462,076	325,160	↑ 13%
Paid-up Capital	17,913	17,896	17	-	17,896	17	-
Reserves / Retained Profit	138,601	85,268	53,333	↑ 63%	98,089	40,512	↑ 41%
(Deficit) / Surplus on revaluation of assets - net	(2,370)	631	(3,001)	↓ (476%)	(664)	(1,706)	↑ 257%
Total Equity	US \$ 536 mn / \$ 361 mn	154,144	103,795	↑ 49%	\$ 400 mn 115,321	38,823	↑ 34%

Key Performance Indicators - Deposits

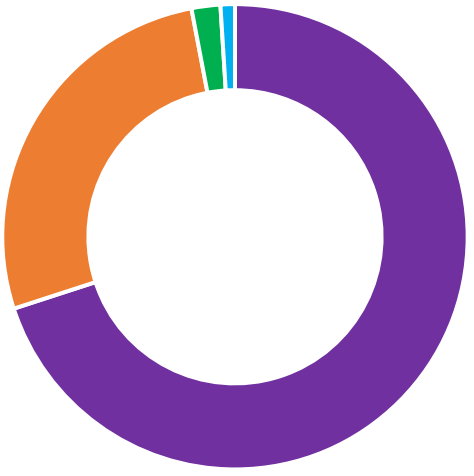
Rs in mn

Deposit Growth Since Inception

Market Share of Deposits 7.6% (Sep '23)
CAGR Since Inception 34% (Dec'22)

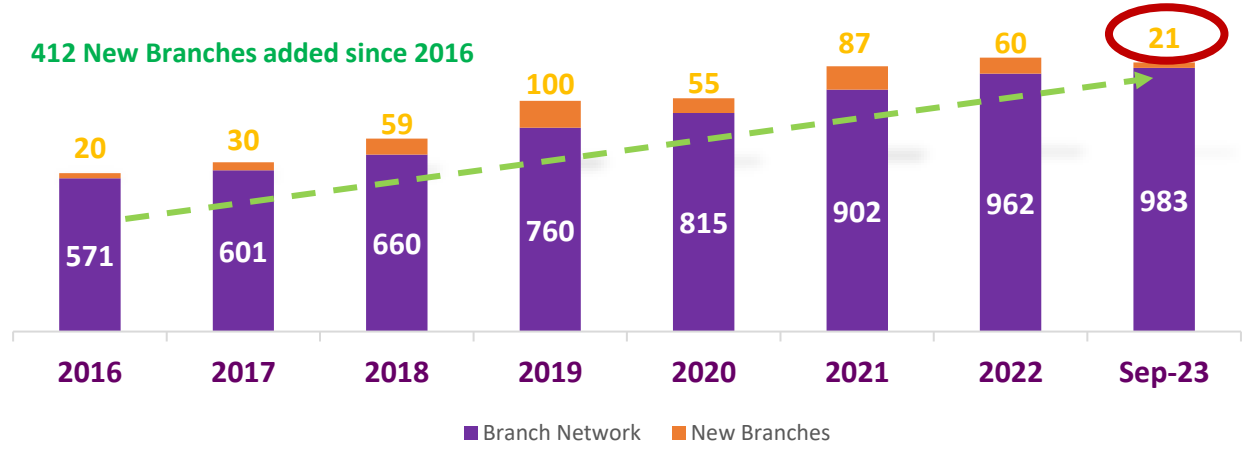


Deposit Composition - High Granularity



- Individual **70%**
- Private Sector - 27%
- Public Sector - 2%
- NBFIs - 1%

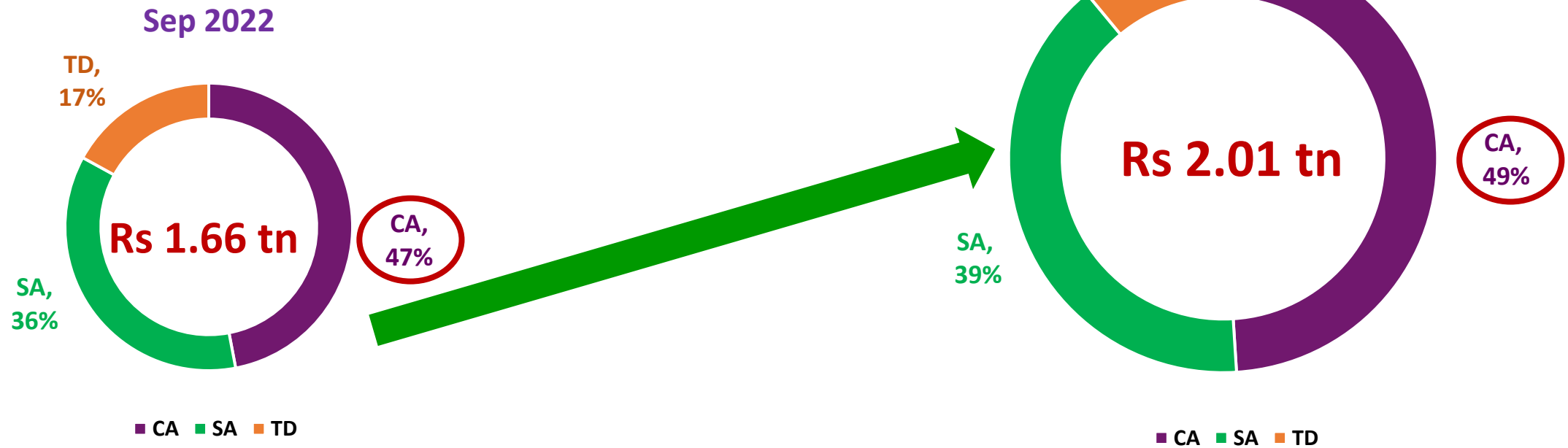
Branch Network in 327 cities



Key Performance Indicators - Deposits

	Sep 2023		Sep 2022		Growth	
	Rs in bn	Mix	Rs in bn	Mix	Rs in bn	%
CA	981	49%	781	47%	200	↑ 26%
SA	797	39%	595	36%	202	↑ 34%
CASA	1,778	88%	1,376	83%	402	↑ 29%
TD	232	12%	282	17%	(50)	↓ (18%)
Total	2,010	100%	1,658	100%	352	↑ 21%

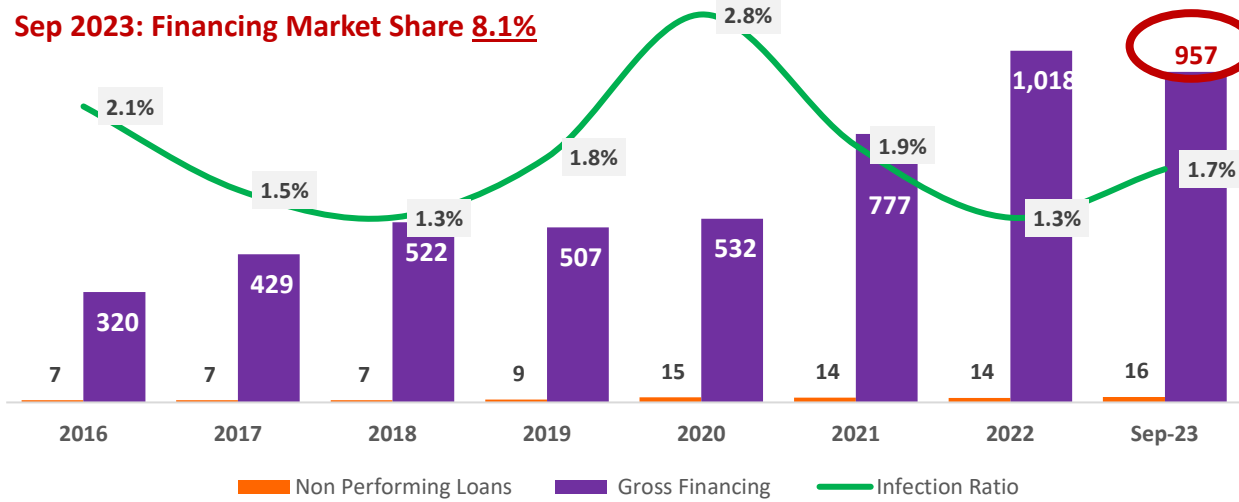
CASA Deposits Grew by 29%



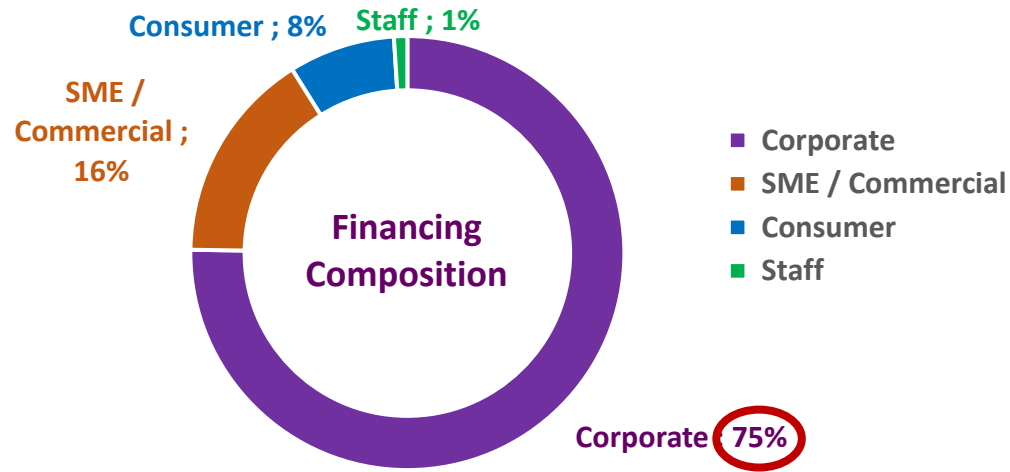
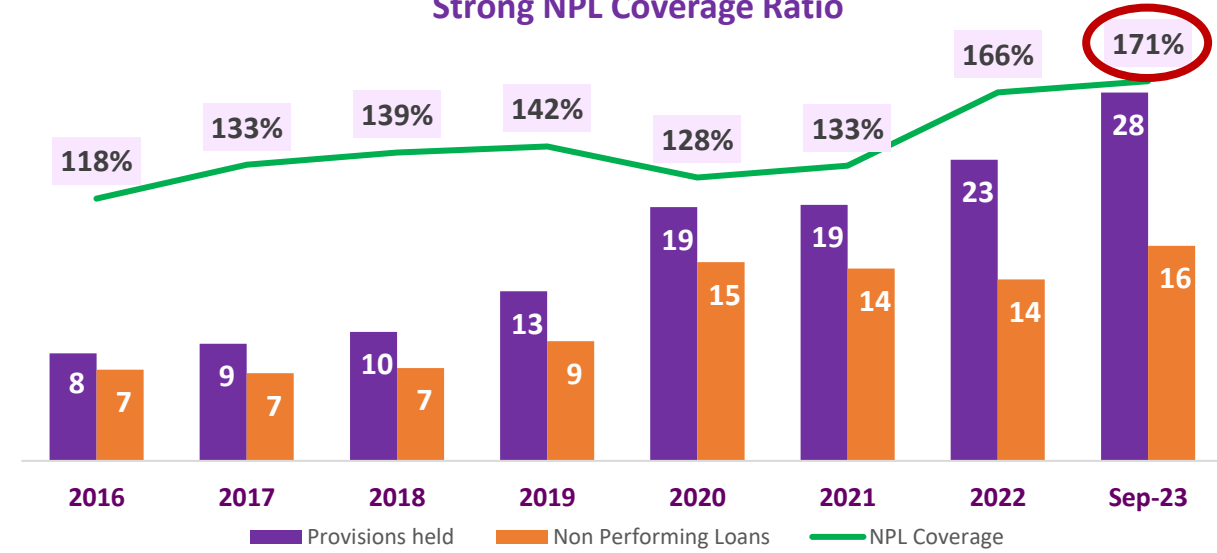
Key Performance Indicators - Financing

Gross Financing & NPL Ratio

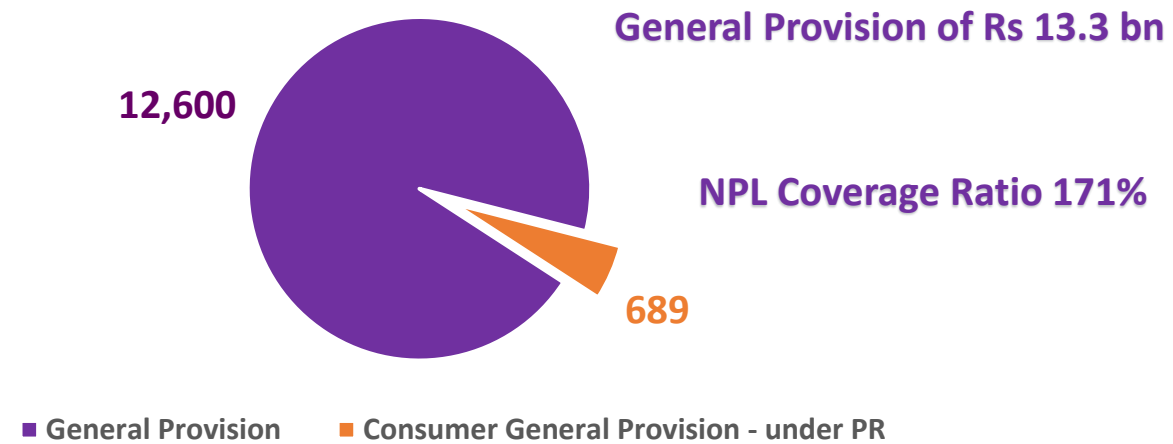
Sep 2023: Financing Market Share **8.1%**



Strong NPL Coverage Ratio



September 2023: Specific Provision - net: Rs 1.4 bn (Charge: Rs 1.9 bn & Reversal: Rs 533 mn).
General Provision Charge: Rs 3.5 bn.



The Bank is geared up for IFRS 9 adoption and the existing General Provision is sufficient to cover any additional charge which may be required under IFRS 9.

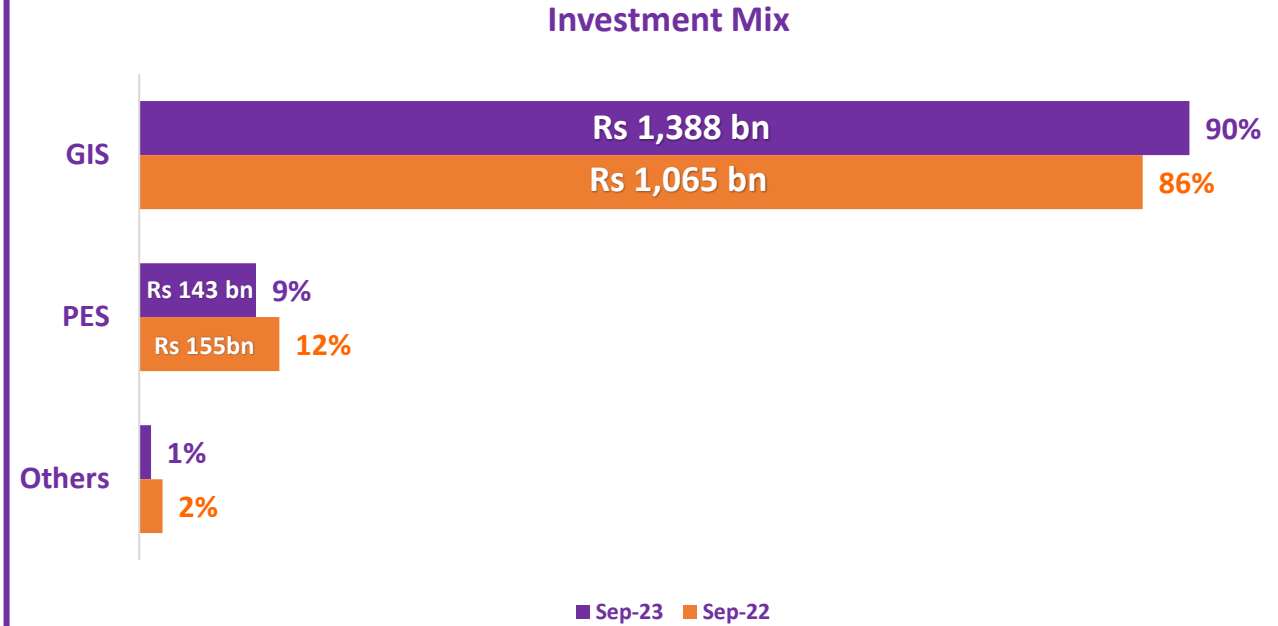
Key Performance Indicators – Investment

Rs 1.5 Trillion Up by 25% from Sep 2022

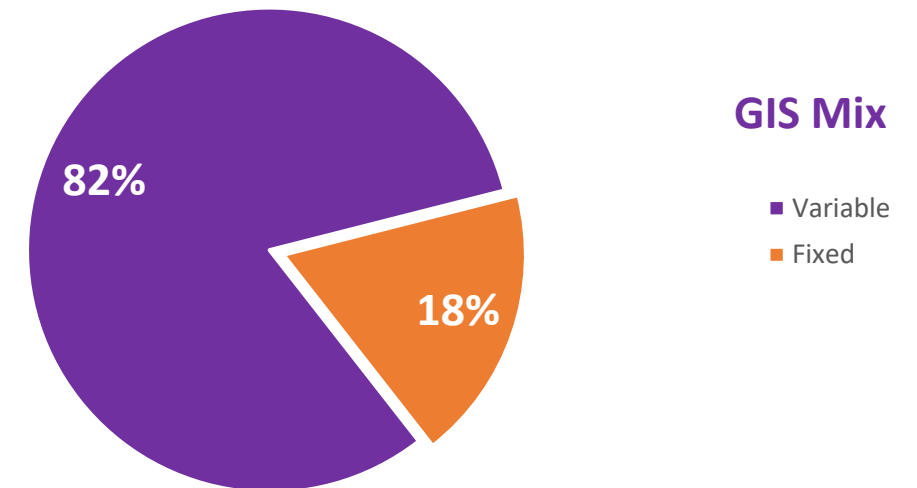


Meezan Bank
The Premier Islamic Bank

Investments (Rs in Bn)	Sep 2023	Sep 2022	Var.
GoP Ijarah Sukuk (GIS)	1,388	1,065	30%
Energy Sukuk & Other Govt. (PES)	143	155	(8%)
Others (Shares , Corp sukuk etc)	20	24	(19%)
Total	1,551	1,244	25%

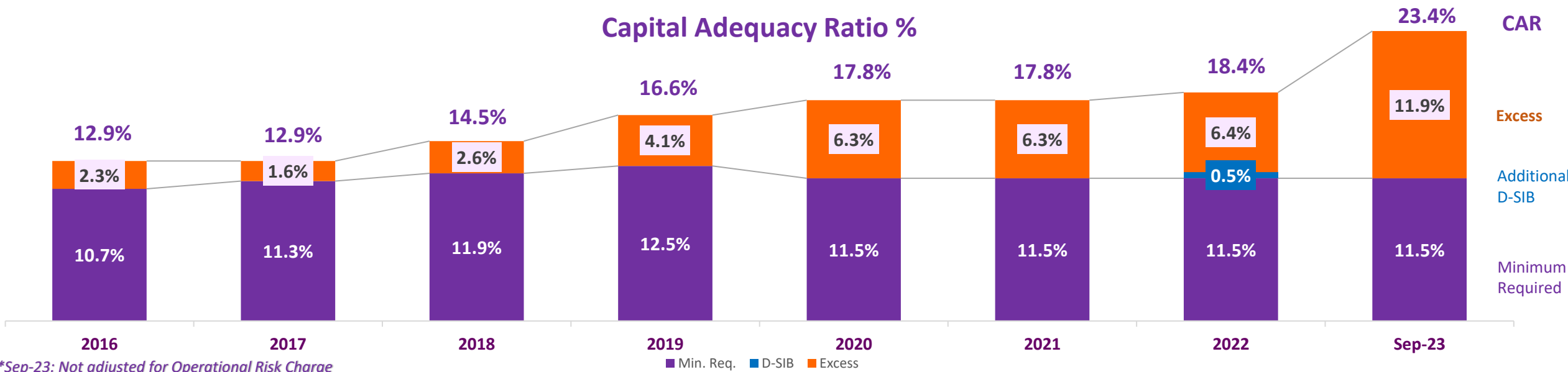


GIS Mix	Rs in bn	Mix
Variable	1,132	82%
Fixed	256	18%
Total	1,388	100%

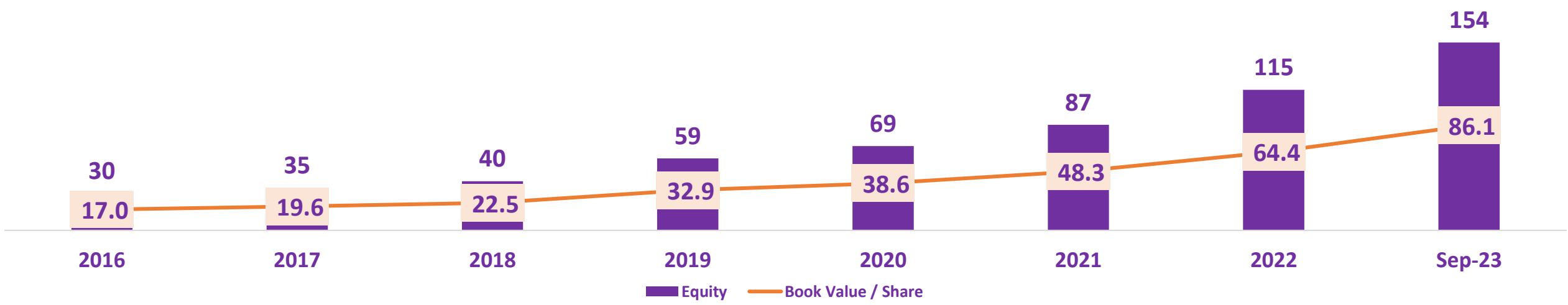


Key Ratios

Capital Adequacy Ratio %



Equity & Book Value / Share

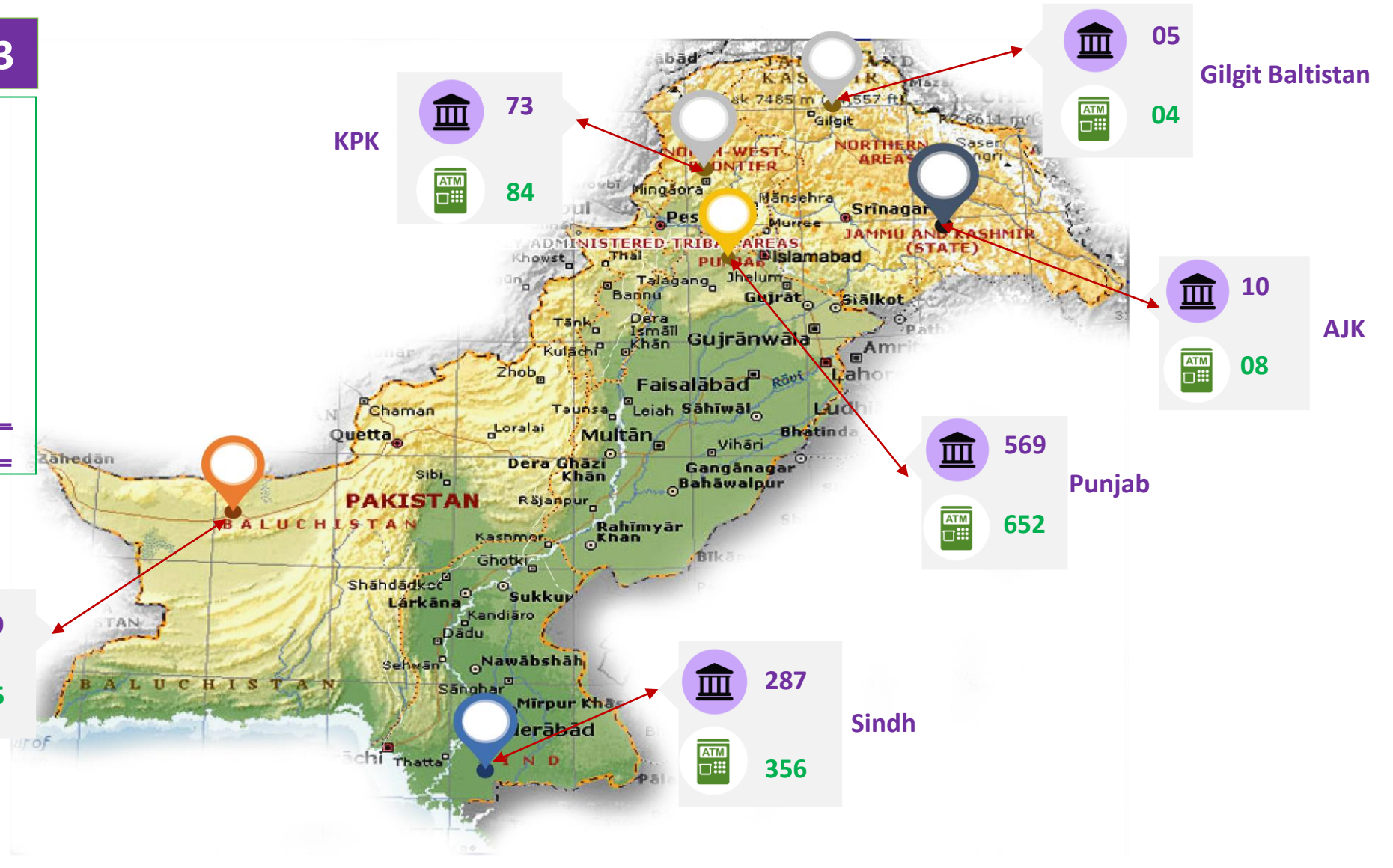


* Book value on share capital of Rs 17.9 billion 21

Branch Network Coverage Across Pakistan :983 branches in 327 cities

As at September 30, 2023

Sindh:	287 Branches
Punjab:	569 Branches
Baluchistan :	39 Branches
KPK:	73 Branches
Gilgit Baltistan:	05 Branches
AJK :	10 Branches
Total :	<u>983 Branches</u>



27% Growth in Fee and Commission

Rs in mn

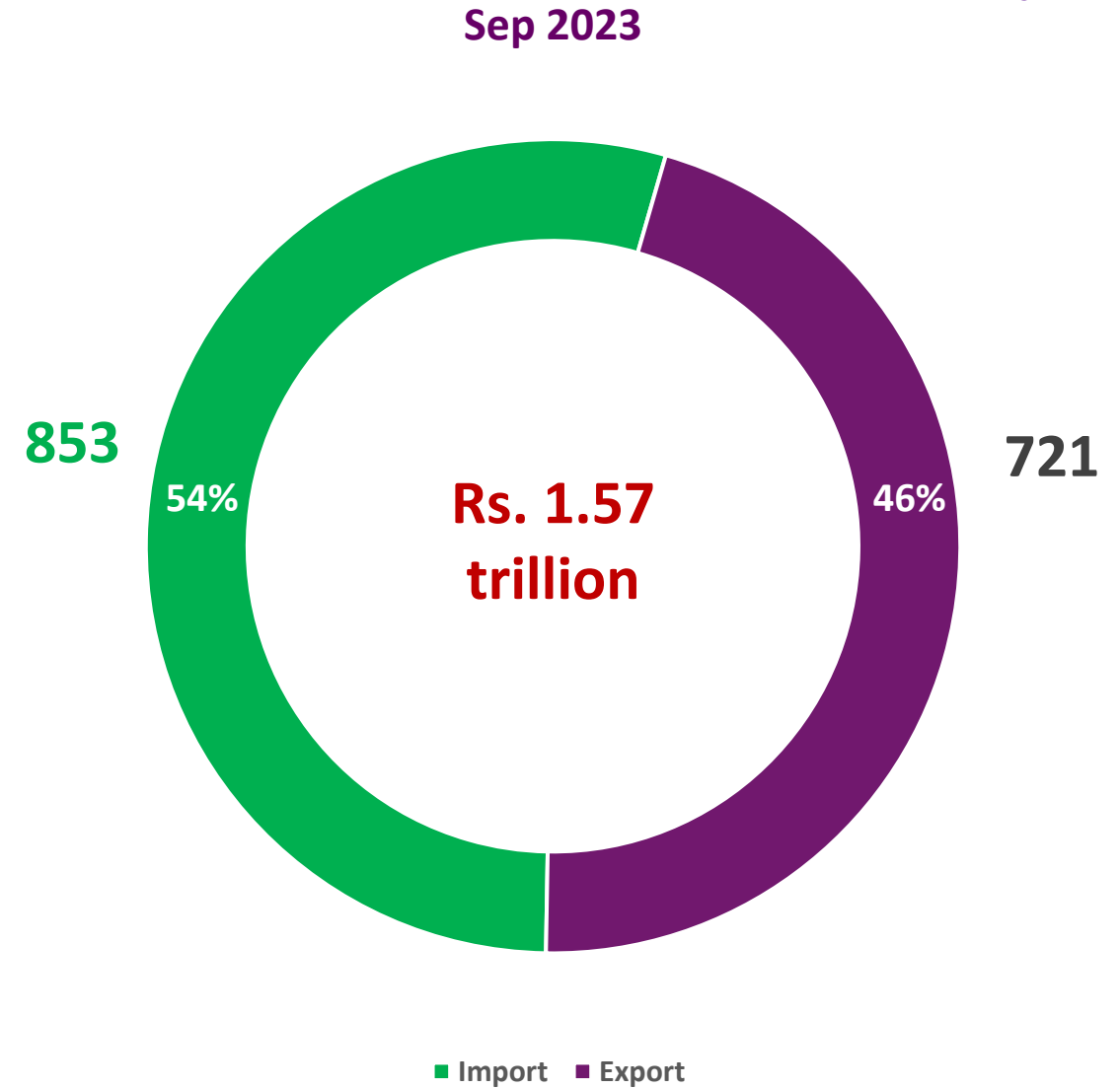
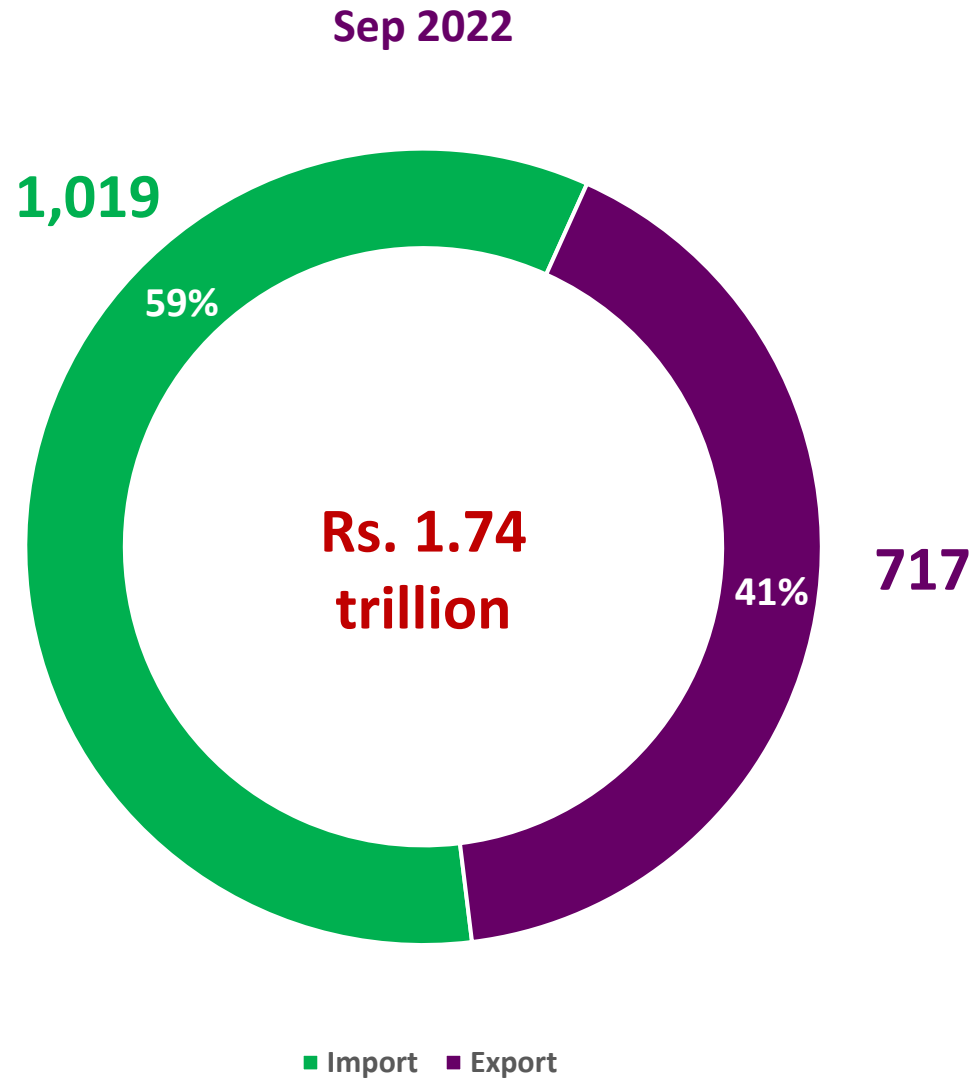


Meezan Bank
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Fee, commission and other income	September 2023	September 2022	Growth %
Debit card related fees	5,822	4,032	↑ 44%
Trade related fees and commissions	3,021	2,805	↑ 8%
Branch banking customer fees	1,975	1,670	↑ 18%
Fee income from subsidiary (AMIML) and related funds	528	162	↑ 226%
Cash management fees	311	208	↑ 50%
Investment banking related fees	288	269	↑ 7%
Home remittance related fees	191	214	↓ (11%)
Commission on guarantees	149	132	↑ 13%
Credit processing related fees	65	78	↓ (17%)
Others	38	30	↑ 27%
Total fee income	12,388	9,600	↑ 29%
Other income	978	950	↑ 3%
Fee, commission and other income	13,366	10,550	↑ 27%

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

Rs in Bn





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 211,000 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.

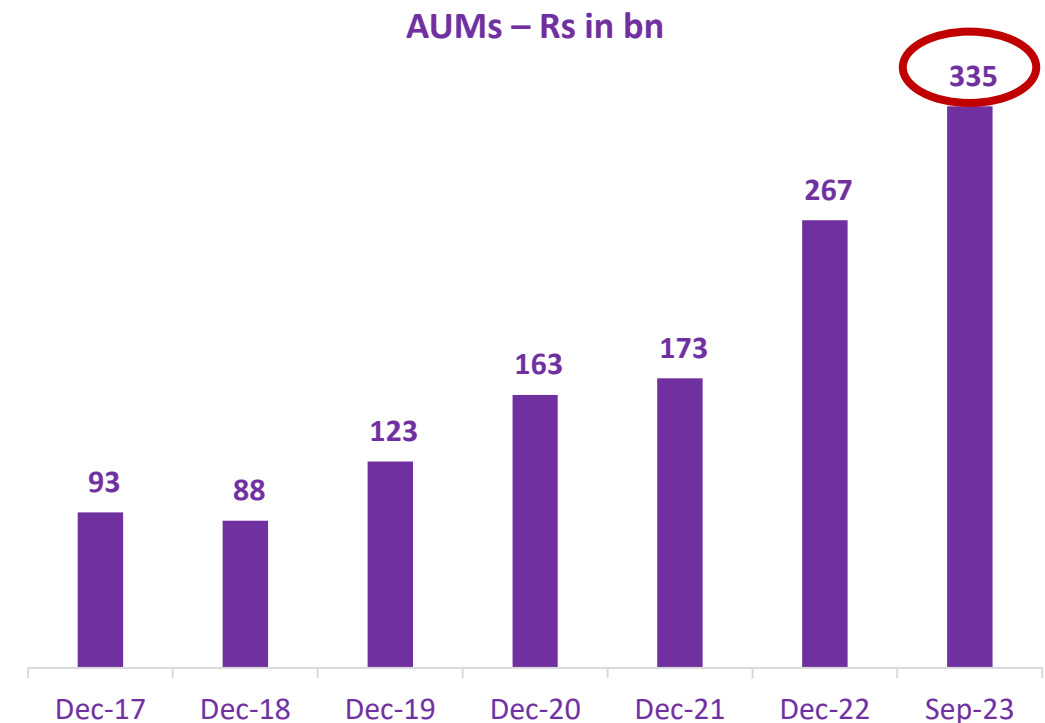
As the largest private sector Asset Management and Investment Advisory firm operating in Pakistan, AMIM offers a comprehensive range of Shariah compliant investment solutions. With an impressive track record of over 28 years, Al Meezan cherish the status of being the only company in Pakistan with the sole mandate to provide Shariah complaint investment solutions to its customers.

Al-Meezan – Financial Performance

- ✓ Largest Asset Management Company in Pakistan
- ✓ Established track record of **over 28 years**
- ✓ One of the largest **investor base of over 211,000** 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. 335 Billion

**As of 30th September, 2023*

	Sep 2023	Sep 2022	Δ %
AUMs - Rs Bn	335	214	57%
Funds –Incl. plans (No.)	43	35	23%



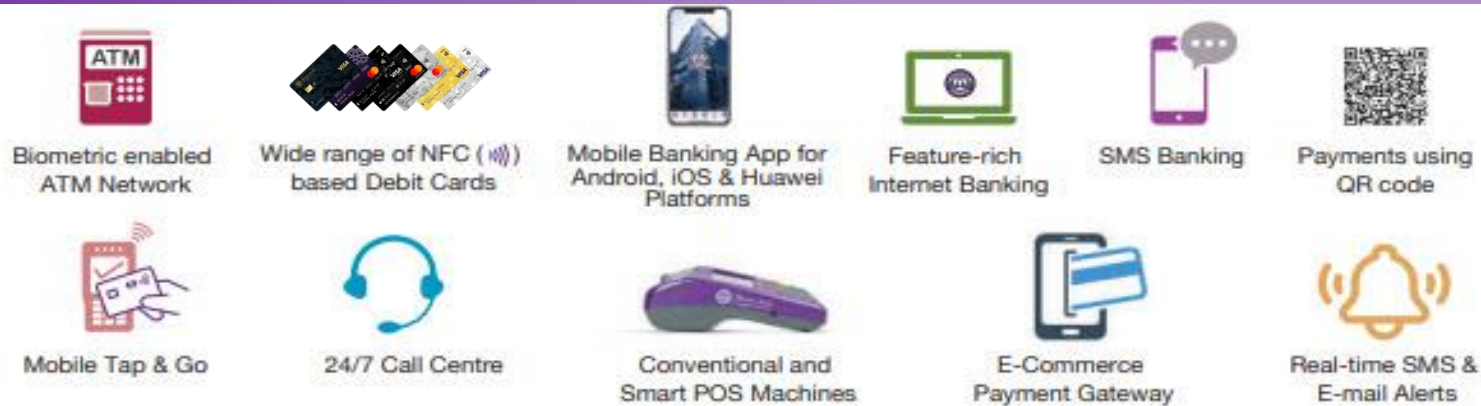
Our Digital Footprint



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 40% 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 9M 2023



Meezan Mobile App – Q3 Review

368 Million Logins
Q3 2023

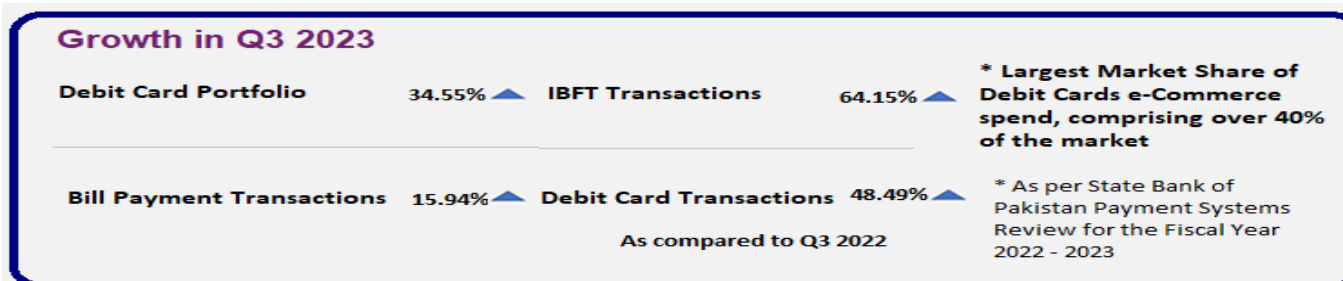
35% growth in subscribers
from same period last year

41% growth in financial active customers
from same period last year

4.7 rated on Play Store & **4.8** rated on Appstore
Q3 2023



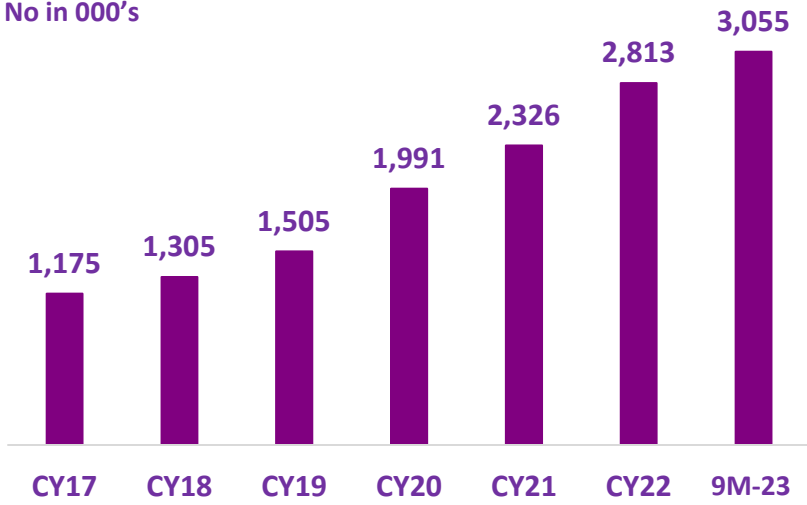
Our Digital Strategy



Digital Channels Statistics (1/3)

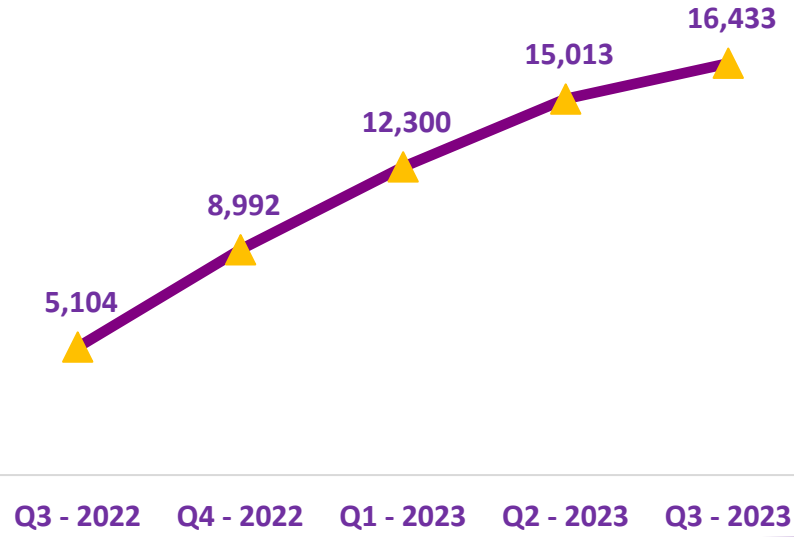
3.05 Millions Total Debit Cards

No in 000's



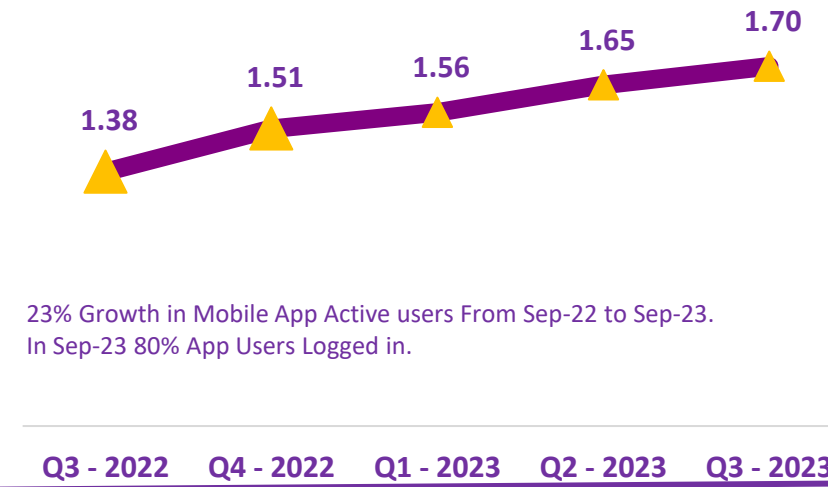
No's

POS Merchant Deployment

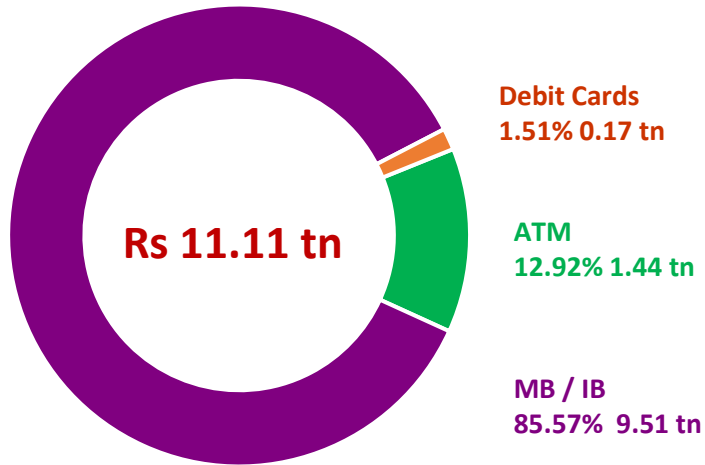


No in mn's

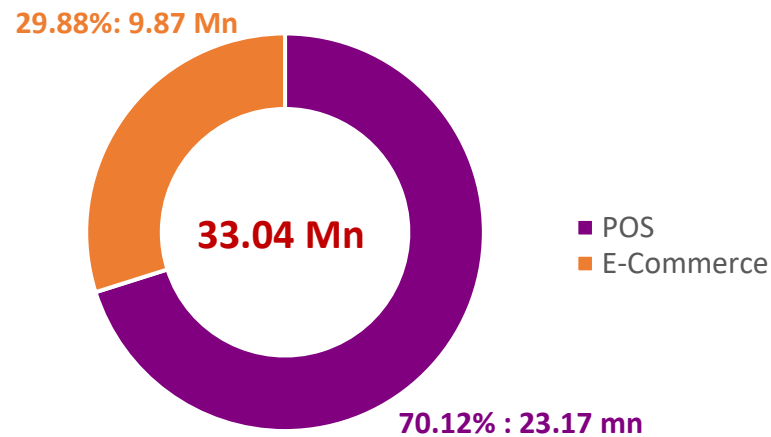
Mobile App Active Users



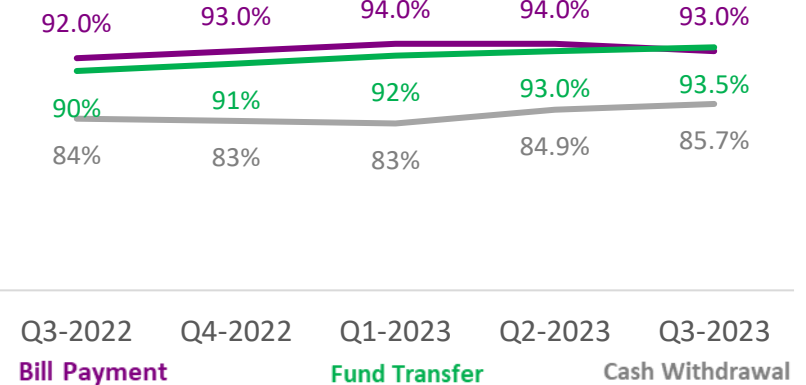
Digital throughput composition



POS & E-Commerce Transactions

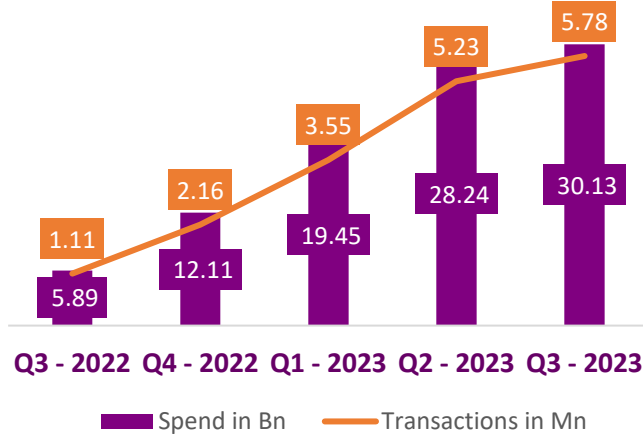


Digitization Percentage (OTC vs Digital Channels)

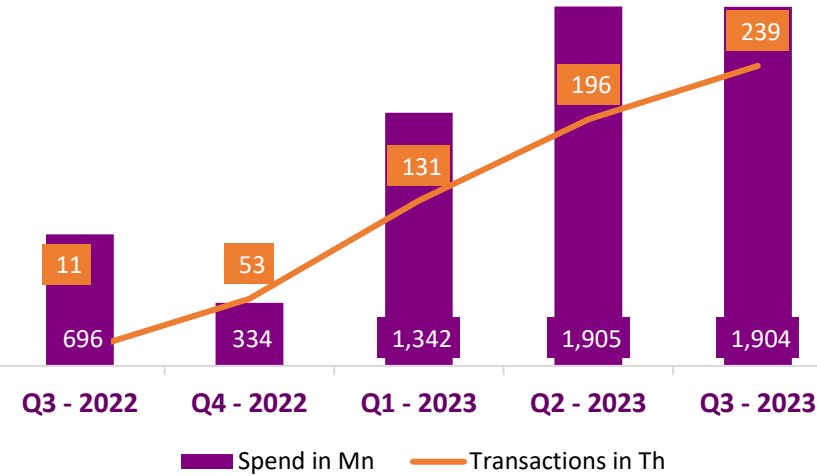


Digital Channels Statistics (2/3)

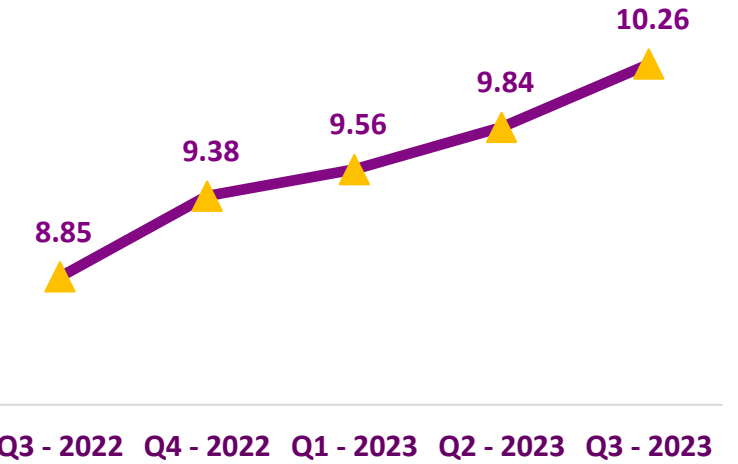
POS Acquiring – Spend & Transactions (Quarterly)



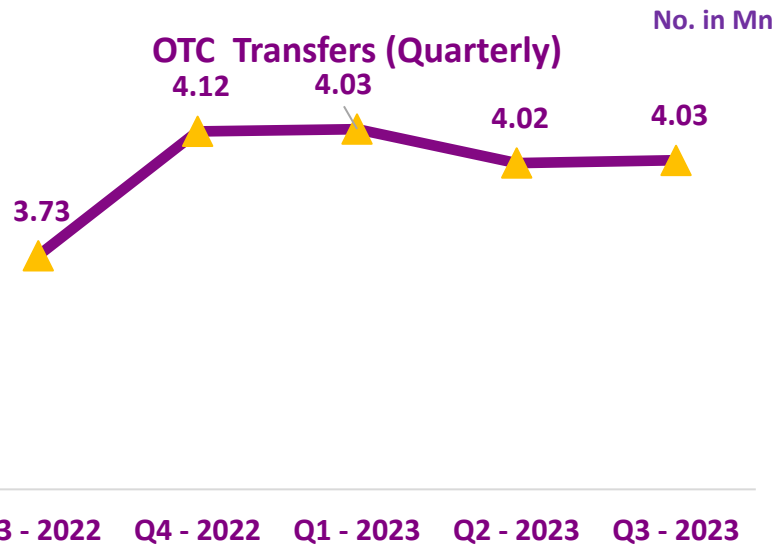
EPG - Spend & Transactions (Quarterly)



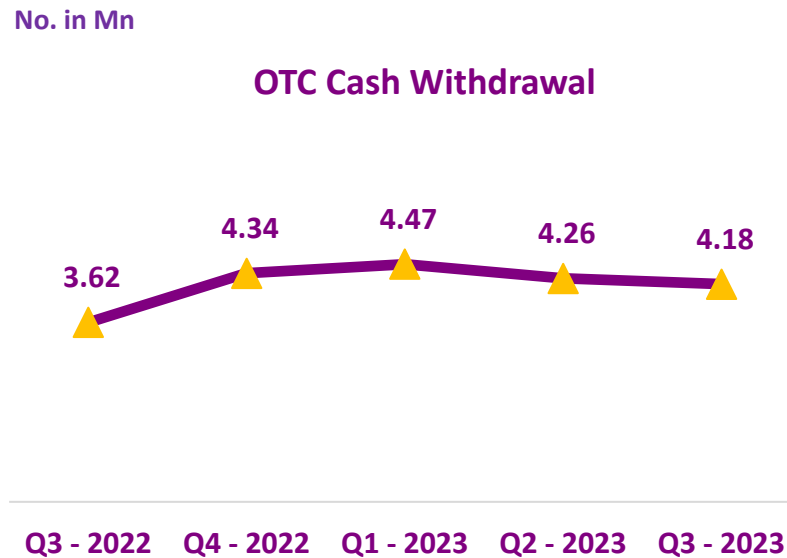
Digital Bill Payments Transactions



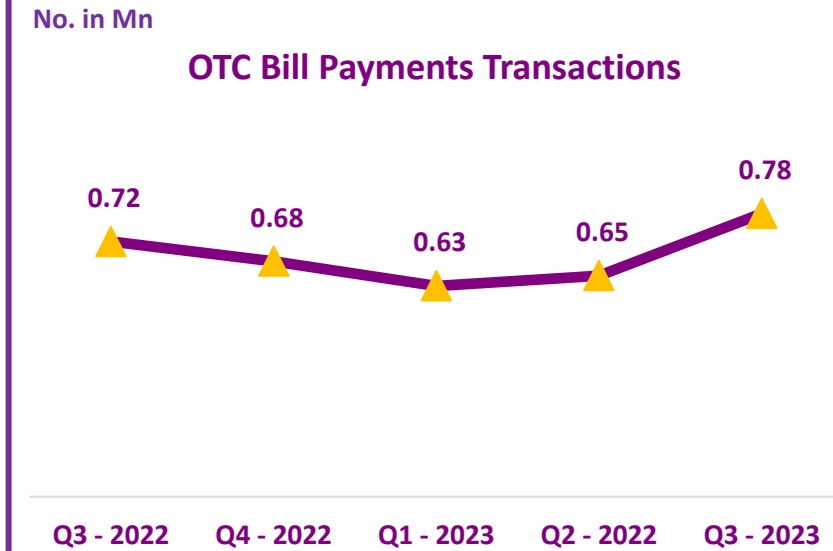
OTC Transfers (Quarterly)



OTC Cash Withdrawal



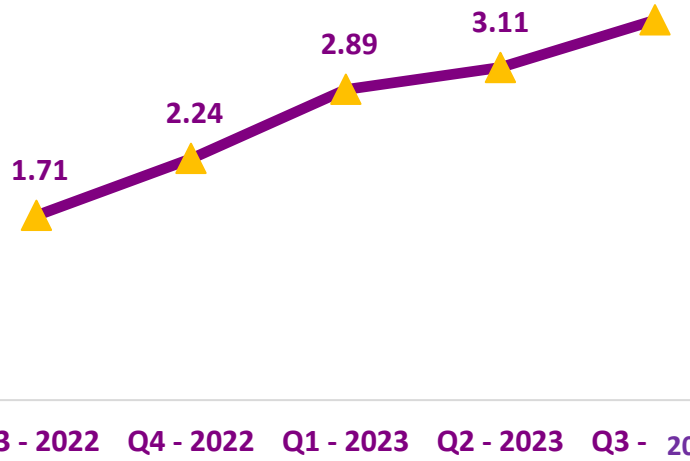
OTC Bill Payments Transactions



Digital Channels Statistics (3/3)

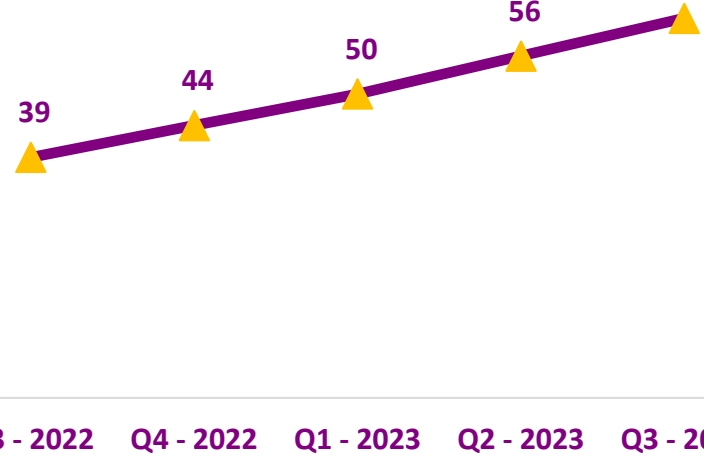
Values in Tn

IB / MB Value Growth (Quarterly)



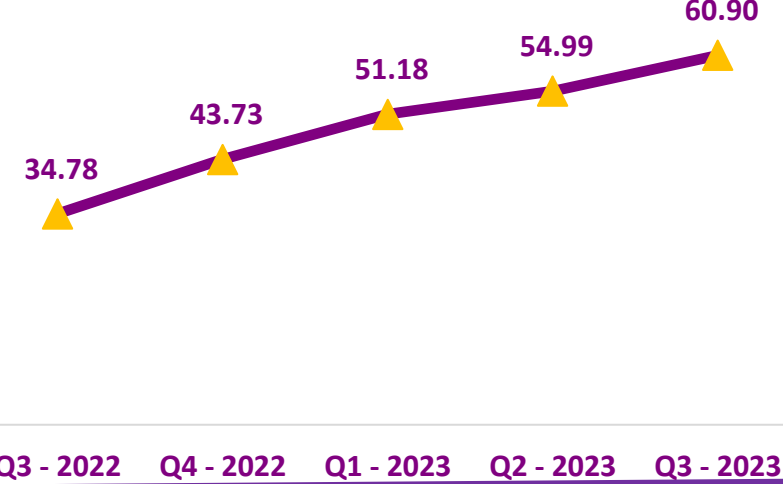
Values in Bn

Card Base Spending Value



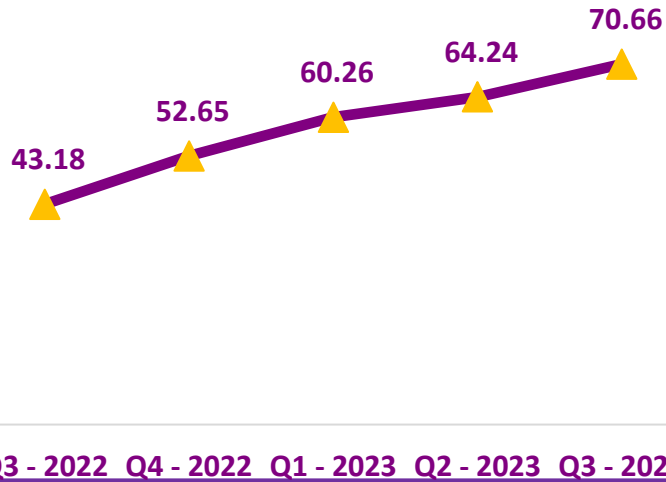
No. in Mn

Digital Transfer Transactions P2P



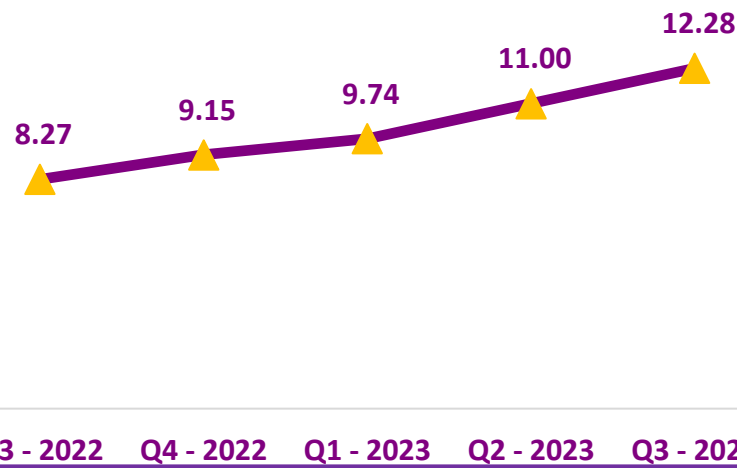
No. in Mn

IB / MB Transaction Growth



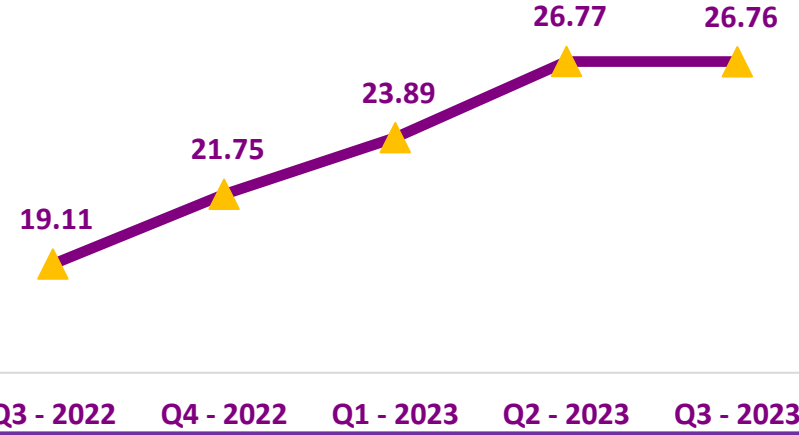
No. in Mn

Card Base Spending Transactions



No. in Mn

Cash Withdrawal through ATM Grew by 50% YoY



أَلْحَمْدُ لِلَّهِ

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 58.0 bn vs Rs 28.6 bn** growth of **103%**



- **Gross Financings** standing at Rs 957 bn with less than 2% NPL ratio



- Strong **NPL Coverage Ratio** of **171%**



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



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



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



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



Thank You

Appendix



Last Six Years Performance



Unconsolidated Statement of Financial Position: 2016 - Sep 2023

Rs in Bn



Meezan Bank
The Premier Islamic Bank

Balance Sheet	2016	2017	2018	2019	2020	2021	2022	Sep 2023
Cash and Balances with Banks	68,058	69,452	73,277	107,566	155,689	186,921	131,419	199,591
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	1,550,600
Islamic Financing - Gross	319,617	428,833	522,264	506,513	531,588	777,295	1,018,102	956,699
Less: Provisions	(8,087)	(8,804)	(9,700)	(12,738)	(19,056)	(19,209)	(22,594)	(27,638)
Islamic Financing - net	311,530	420,029	512,564	493,775	512,532	758,086	995,508	929,061
Fixed & Intangible Assets	8,925	11,876	13,754	24,065	24,648	35,453	42,271	47,363
Other Assets	14,271	20,984	29,762	46,517	52,414	63,977	90,025	179,801
Total Assets	662,055	788,808	937,915	1,121,258	1,521,560	1,902,971	2,577,397	2,941,380
Bills Payable	13,757	17,175	23,751	17,187	26,494	36,141	40,175	41,914
Due to FIs	32,006	36,813	36,408	42,047	94,501	220,414	573,326	559,896
Deposits	559,398	667,181	785,477	932,579	1,254,431	1,455,886	1,658,490	2,010,356
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	154,080
Total Liabilities	631,581	753,731	897,582	1,062,243	1,452,405	1,816,413	2,462,076	2,787,236
Net Assets	30,474	35,077	40,333	59,015	69,155	86,558	115,321	154,144
Paid-up Capital	10,027	10,629	11,692	12,861	14,147	16,269	17,896	17,913
Reserves / Retained Profit	18,122	23,709	28,687	36,753	49,446	66,225	98,089	138,601
Revaluation Surplus / (Deficit)	2,325	739	(46)	9,401	5,562	4,064	(664)	(2,370)
Total Equity	30,474	35,077	40,333	59,015	69,155	86,558	115,321	154,144

Unconsolidated Profit & Loss Statement: 2016 – Sep 2023

P&L Statement	2016	2017	2018	2019	2020	2021	2022	Sep 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%	20.25%
Profit / return earned	31,027	36,427	48,625	94,270	106,589	110,073	232,121	303,817
Profit on deposits & others	(13,239)	(15,684)	(20,457)	(47,731)	(41,740)	(41,152)	(110,417)	(149,171)
Net Spread earned	17,788	20,743	28,168	46,539	64,849	68,921	121,704	154,646
Other income	5,724	7,624	7,462	9,320	10,072	14,892	19,103	15,168
Total Revenue	23,512	28,367	35,630	55,859	74,921	83,813	140,807	169,814
Operating Expense	(14,787)	(16,832)	(19,670)	(25,522)	(29,775)	(35,324)	(48,245)	(50,833)
Profit Before Provisions	8,725	11,535	15,960	30,337	45,146	48,489	92,562	118,981
Total reversals / (provisions)	218	(1,283)	(1,168)	(4,186)	(8,210)	(993)	(4,177)	(4,416)
Profit Before Provisions	8,943	10,252	14,792	26,151	36,936	47,496	88,385	114,565
Taxation	(3,381)	(3,939)	(5,830)	(10,919)	(14,770)	(19,141)	(43,378)	(56,528)
Profit After Tax	5,562	6,313	8,962	15,232	22,166	28,355	45,007	58,037
YoY Growth	11%	14%	42%	70%	46%	28%	59%	103%
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)	120% (C)
Dividend per share - Total	30%	30%	45%	60%	70%	75%	95%	120%

Key Ratios: 2016 – Sep 2023

Key Ratios - %	2016	2017	2018	2019	2020	2021	2022	Sep 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	29.9
Branches opened	20	30	59	100	55	87	60	21
Total no of branches	571	601	660	760	815	902	962	983
Book value per share	17.0	19.6	22.5	32.9	38.6	48.3	64.4	86.1
Earnings Per Share	3.1	3.5	5.0	8.5	12.4	15.8	25.1	32.4
NPL/Gross Loans	2.1	1.5	1.3	1.8	2.8	1.9	1.3	1.7
NPL Coverage (Total)	118	133	139	142	128	133	166	171
Gross Advances / Deposits (ADR)	57	64	66	54	42	53	61	48
Investment / Deposits (IDR)	23	18	16	24	35	43	77	77
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	23.4
Tier I CAR	9.4	9.9	12.0	12.9	13.6	14.0	15.7	20.7
ROE	19.6	19.3	23.8	30.7	34.6	36.4	44.6	57.6
ROA	0.7	0.9	1.0	1.5	1.7	1.7	2.0	2.8