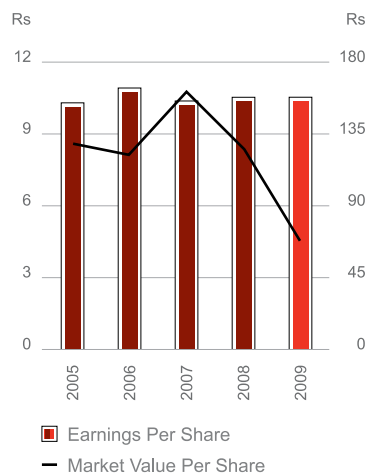


Ten Year Summary

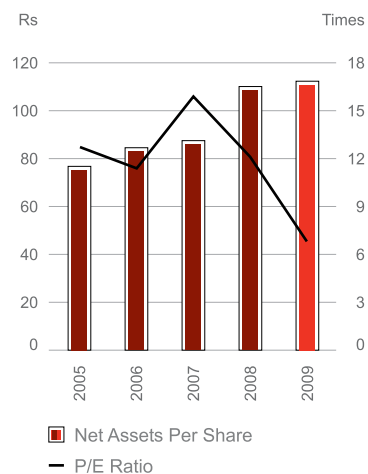
Bank	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
<i>Year ended 31 March</i>										
	Rupees million									
Operating Results										
Total income (net of TT & NSL)	3,446	3,452	4,037	4,113	4,444	4,641	5,387	6,887	9,636	9,888
Profit before tax	476	507	883	1,036	1,490	1,512	1,652	1,865	1,983	2,006
Income tax	133	132	252	181	385	404	472	740	665	646
Profit after tax	343	375	631	855	1,105	1,108	1,180	1,125	1,318	1,360
Balance Sheet										
Assets										
Cash, short-term funds and securities	1,631	1,394	2,359	2,398	2,675	2,778	4,928	7,935	8,124	8,415
Dealing securities	0	3	4	3	1	0	14	26	18	10
Other receivables	508	533	666	914	909	1,641	946	1,611	1,684	1,348
Placements with and loans to banks and financial institutions	651	325	0	0	500	302	738	1,024	1,579	1,454
Securities purchased under resale agreement	23	288	569	48	26	1,051	520	240	208	96
Bills of exchange discounted	23	23	23	23	18	13	6	6	6	0
Loans	15,989	17,878	17,982	19,515	22,386	25,270	30,963	38,200	38,185	35,156
Finance leases	2,009	1,932	1,859	2,445	3,742	4,348	5,545	7,756	6,726	5,211
Provisions	(374)	(633)	(757)	(949)	(1,077)	(995)	(937)	(946)	(1,179)	(1,670)
Net of provisions	17,647	19,200	19,107	21,034	25,069	28,636	35,577	45,016	43,737	38,697
Investment securities	1,474	1,784	2,102	1,802	1,704	1,731	1,340	1,260	1,680	1,918
Investment in associate, joint venture and subsidiary companies	1,371	1,386	1,392	1,407	2,514	2,636	3,057	3,350	5,829	6,064
Income tax refund due	0	0	0	0	0	0	0	0	0	2
Investment property	0	0	187	187	12	12	12	7	7	7
Property, plant, equipment and intangibles	285	277	265	378	516	475	481	472	493	474
	23,590	25,190	26,651	28,171	33,926	39,262	47,613	60,941	63,359	58,485
Liabilities										
Equity	4,973	5,054	5,723	6,382	7,383	8,207	9,091	9,494	13,761	14,491
Medium/long-term borrowings and debentures	17,279	17,841	17,892	16,775	19,570	24,120	30,384	34,357	38,323	33,679
Customer deposits	314	558	1,562	2,868	4,944	3,780	4,017	13,573	5,112	5,308
Short-term borrowings	0	796	398	1,143	577	1,387	2,453	1,540	4,157	3,030
	17,593	19,195	19,852	20,786	25,091	29,287	36,854	49,470	47,592	42,018
Other liabilities	1,024	941	1,076	1,003	1,451	1,768	1,668	1,977	2,006	1,976
	23,590	25,190	26,651	28,171	33,926	39,262	47,613	60,941	63,359	58,485
Return on equity, %	7.1	7.5	11.7	14.1	16.1	14.2	13.6	12.1	11.3	9.6
Return on total assets, %	1.4	1.5	2.4	3.1	3.6	3.0	2.7	2.1	2.1	2.2
Earnings per share, Rs	3.18	3.47	5.84	7.91	10.14	10.14	10.77	10.20	10.41	10.41
Market value per share, Rs	32.98	26.04	46.67	59.17	121.94	128.75	122.36	161.67	126.00	68.25
Price earnings ratio	10.4	7.5	8.0	7.5	12.0	12.7	11.4	15.9	12.1	6.56
Rate of dividend, %	40.0	45.0	50.0	55.0	55.0	55.0	60.0	50.0	50.0	50.0
Dividend cover, times	2.4	2.4	3.0	3.7	3.5	3.5	3.4	2.5	2.0	2.1
Gross dividend, Rsm	141.0	159.0	212.0	233.0	314.3	315.8	345.5	454.4	653.7	653.7
Liquid assets to liabilities	–	–	–	–	28	38	48	79	31	145
<i>(as specified in the Banking Act. No. 30 of 1998)</i>										
No. of employees	277	276	289	305	305	340	374	422	419	419

Performance of the Share

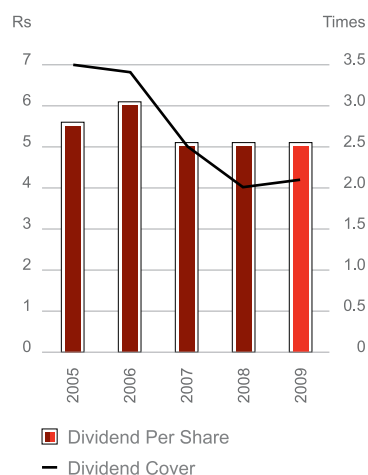
Earnings and Market Value



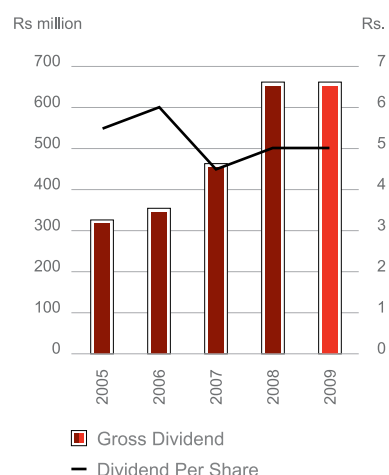
Share Value



Dividends



Dividends Paid



Share Price

