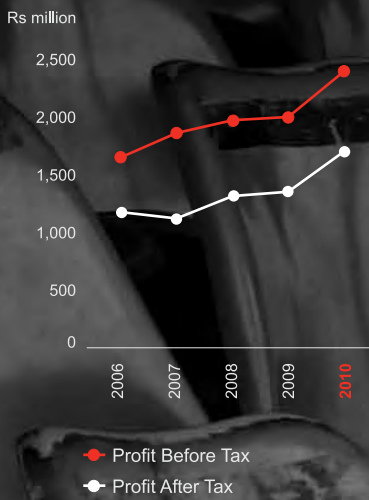


# Performance Highlights

Despite many challenges faced by the Bank... Profit before tax increased by 20%, profit after tax increased by 26%, earnings per share increased by 25% and proposed dividend has increased by 20%. Furthermore, operating expenditure declined by 8%.

<i>For the year ended 31 March</i>	<b>2010</b>	2009	% Change
Income - Rs M	<b>8,843</b>	9,888	10
Profit before tax	<b>2,403</b>	2,006	20
Profit after tax	<b>1,713</b>	1,360	26
Earnings per share - Basic - Rs	<b>12.97</b>	10.41	
- Diluted - Rs	<b>12.97</b>	-	
Gross dividend (Proposed) - Rs M	<b>794</b>	654	
Dividend payout %	<b>46</b>	48	
Shareholders' funds (capital & reserves) - Rs M	<b>15,723</b>	14,491	8
Medium/long-term borrowing, deposits & debentures - Rs M	<b>38,539</b>	38,988	1
Total assets - Rs M	<b>56,416</b>	58,485	4
Return on average total assets - %	<b>3.4</b>	2.2	
Return on average shareholders' funds	<b>11.3</b>	9.6	

### Profit



### Total Assets & Return



### Shareholders' Funds & Return

