

Ten Year Summary

Year ended 31 March Rupees million	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
Bank										
Operating Results										
Total income (net of TT & NSL)	3,452	4,037	4,113	4,444	4,641	5,387	6,887	9,636	9,888	8,843
Profit before tax	507	883	1,036	1,490	1,512	1,652	1,865	1,983	2,006	2,402
Income tax	132	252	181	385	404	472	740	665	646	689
Profit after tax	375	631	855	1,105	1,108	1,180	1,125	1,318	1,360	1,713
Balance Sheet										
Assets										
Cash, short-term funds and securities	1,394	2,359	2,398	2,675	2,778	4,928	7,935	8,124	8,415	10,472
Dealing securities	3	4	3	1	0	14	26	18	10	56
Receivables	533	666	914	909	1,641	946	1,611	1,684	1,348	930
Placements with and loans to banks and financial institutions	325	0	0	500	302	738	1,024	1,579	1,454	1,834
Securities purchased under resale agreements	288	569	48	26	1,051	520	240	208	96	914
Bills of exchange discounted	23	23	23	18	13	6	6	6	0	0
Loans and advances	17,878	17,982	19,515	22,386	25,270	30,963	38,200	38,185	35,156	31,946
Finance leases	1,932	1,859	2,445	3,742	4,348	5,545	7,756	6,726	5,211	3,966
Provisions	(633)	(757)	(949)	(1,077)	(995)	(937)	(946)	(1,179)	(1,670)	(1,979)
Net of Provisions	19,200	19,107	21,034	25,069	28,636	35,577	45,016	43,737	38,697	33,933
Investment securities	1,784	2,102	1,802	1,704	1,731	1,340	1,260	1,680	1,918	1,999
Investment in associate, joint venture and subsidiary companies	1,386	1,392	1,407	2,514	2,636	3,057	3,350	5,829	6,064	5,845
Income tax refund receivable	0	0	0	0	0	0	0	0	2	0
Investment property	0	187	187	12	12	12	7	7	7	7
Property, plant, equipment and intangibles	277	265	378	516	475	481	472	493	474	426
	25,190	26,651	28,171	33,926	39,262	47,613	60,941	63,359	58,485	56,416
Liabilities										
Equity	5,054	5,723	6,382	7,383	8,207	9,091	9,494	13,761	14,491	15,723
Medium/long-term borrowings and debentures	17,841	17,892	16,775	19,570	24,120	30,384	34,357	38,323	33,679	33,415
Customer deposits	558	1,562	2,868	4,944	3,780	4,017	13,573	5,112	5,308	5,124
Short-term borrowings	796	398	1,143	577	1,387	2,453	1,540	4,157	3,030	115
	19,195	19,852	20,786	25,091	29,287	36,854	49,470	47,592	42,018	38,654
Other liabilities	941	1,076	1,003	1,451	1,768	1,668	1,977	2,006	1,976	2,039
	25,190	26,651	28,171	33,926	39,262	47,613	60,941	63,359	58,485	56,416
Return on equity %	7.5	11.7	14.1	16.1	14.2	13.6	12.1	11.3	9.6	11.3
Return on total assets, %	1.5	2.4	3.1	3.6	3.0	2.7	2.1	2.1	2.2	3.0
Earnings per share, Rs	3.47	5.84	7.91	10.14	10.14	10.77	10.20	10.41	10.41	12.97
Market value per share, Rs	26.04	46.67	59.17	121.94	128.75	122.36	161.67	126.00	68.25	180.5
Price earnings ratio	7.5	8.0	7.5	12.0	12.7	11.4	15.9	12.1	6.56	13.9
Dividend per share	4.50	5.00	5.50	5.50	5.50	6.00	5.00	5.00	5.00	6.00
Dividend cover, times	2.4	3.0	3.7	3.5	3.5	3.4	2.5	2.0	2.1	2.6
Gross dividend, Rsm	159.0	212.0	233.0	314.3	315.8	345.5	454.4	653.7	653.7	794.3
Liquid assets to liabilities (as specified in the Banking Act No. 30 of 1998)	–	–	–	28	38	48	79	31	145	214
No. of employees	276	289	305	305	340	374	422	419	419	427