

TEN YEAR SUMMARY

SUPPLEMENTARY INFORMATION

Year ended 31 March	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011
Rupees million										
Bank										
Operating Results										
Total income (net of TT & NSL)	4,037	4,113	4,444	4,641	5,387	6,887	9,636	9,888	8,843	14,191
Profit before tax	883	1,036	1,490	1,512	1,652	1,865	1,983	2,006	2,402	7,876
Income tax	252	181	385	404	472	740	665	646	689	739
Profit after tax	631	855	1,105	1,108	1,180	1,125	1,318	1,360	1,713	7,137
Balance Sheet										
Assets										
Cash, short-term funds and securities	2,359	2,398	2,675	2,778	4,928	7,935	8,124	8,415	10,472	11,991
Dealing securities	4	3	1	0	14	26	18	10	56	85
Receivables	666	914	909	1,641	946	1,611	1,684	1,348	930	803
Placements with and loans to banks and financial institutions	0	0	500	302	738	1,024	1,579	1,454	2,205	2,255
Securities purchased under resale agreements	569	48	26	1,051	520	240	208	96	914	166
Bills of exchange discounted	23	23	18	13	6	6	6	0	0	0
Loans and advances	17,982	19,515	22,386	25,270	30,963	38,200	38,185	35,156	31,575	32,731
Finance leases	1,859	2,445	3,742	4,348	5,545	7,756	6,726	5,211	3,966	6,360
Provisions	(757)	(949)	(1,077)	(995)	(937)	(946)	(1,179)	(1,670)	(1,979)	(2,168)
Net of provisions	19,107	21,034	25,069	28,636	35,577	45,016	43,737	38,697	33,562	36,923
Investment securities	2,102	1,802	1,704	1,731	1,340	1,260	1,680	1,918	1,999	4,032
Investment in associate, joint venture and subsidiary companies	1,392	1,407	2,514	2,636	3,057	3,350	5,829	6,064	5,845	3,132
Income tax refund receivable	0	0	0	0	0	0	0	2	0	0
Investment property	187	187	12	12	12	7	7	7	7	0
Property, plant, equipment and intangibles	265	378	516	475	481	472	493	474	426	539
Total assets	26,651	28,171	33,926	39,262	47,613	60,941	63,359	58,485	56,416	59,926
Liabilities										
Equity	5,723	6,382	7,383	8,207	9,091	9,494	13,761	14,491	15,723	20,219
Medium/long-term borrowings and debentures	17,892	16,775	19,570	24,120	30,384	34,357	38,323	33,679	33,415	27,329
Customer deposits	1,562	2,868	4,944	3,780	4,017	13,573	5,112	5,308	5,124	3,688
Short-term borrowings	398	1,143	577	1,387	2,453	1,540	4,157	3,030	115	4,932
Other liabilities	19,852	20,786	25,091	29,287	36,854	49,470	47,592	42,018	38,654	35,949
Total equity and liabilities	26,651	28,171	33,926	39,262	47,613	60,941	63,359	58,485	56,416	59,926
Return on equity %	11.7	14.1	16.1	14.2	13.6	12.1	11.3	9.6	11.3	39.7
Return on total assets, %	2.4	3.1	3.6	3.0	2.7	2.1	2.1	2.2	3.0	12.3
Earnings per share, Rs *	2.61	3.54	4.57	4.57	4.87	4.63	5.09	5.17	6.48	26.95
Market value per share, Rs *	19.79	25.09	52.26	55.34	52.75	69.78	62.45	33.78	90.23	171.8
Price earnings ratio *	7.6	7.1	11.4	12.1	10.8	15.1	12.3	6.5	13.9	6.4
Dividend per share	5.0	5.5	5.5	5.5	6.00	5.00	5.00	5.00	6.00	10.00
Dividend cover, times	3.0	3.7	3.5	3.5	3.4	2.5	2.0	2.1	2.2	2.7
Gross dividend, Rs m	212.0	233.0	314.3	315.8	345.5	454.4	653.7	653.7	794.3	2,649
Liquid assets to liabilities (as specified in the Banking Act No. 30 of 1998)	–	–	28	38	48	79	31	145	214	295
No. of employees	289	305	305	340	374	422	419	419	427	451

* Adjusted for bonus issue