

SUMMARY OF PERFORMANCE INDICATORS

	Measure	2009	2008 (Reclassified)	2007 (Reclassified)	2006 (Restated)	2005
SIZE						
Assets Growth	%	(13.81)	7.35	10.13	14.70	28.83
Contingent/(Total Assets + Contingent)	%	9.27	10.35	11.33	12.29	14.36
Interest Earning Assets/Total Assets	%	85.17	85.20	85.26	86.62	85.30
Cash & Reserves/Total Assets	%	7.36	8.03	7.50	7.57	7.89
Risk Weighted Assets Growth	%	(11.91)	23.00	5.37	19.04	22.22
PROFITABILITY						
Return on Average Assets	%	0.38	0.10	0.67	0.73	0.68
Return on Average Equity	%	6.20	2.22	13.84	16.25	15.76
Net Profit/(Total Assets + Commitment & Contingencies)	%	0.35	0.09	0.55	0.58	0.52
Net Interest Margin (NII/Avg. Int. Earn. Assets)	%	5.91	5.67	5.77	5.84	6.19
Net Interest Income/Total Income	%	31.16	28.48	32.18	35.67	40.22
Cost to Income Ratio	%	67.82	75.79	66.31	64.18	60.68
Average Interest Yield	%	16.95	17.00	15.14	13.47	12.39
Average Interest Cost	%	11.72	11.98	10.14	8.38	6.79
Interest Rate Spread	%	5.23	5.02	5.00	5.09	5.60
Int. Yield on Customer Advances	%	18.48	17.18	15.79	14.03	12.22
Int. Cost on Customer Deposits	%	10.60	11.50	8.27	6.56	5.19
Spread on Customer Deposits & Advances	%	7.88	5.68	7.52	7.46	7.03
Dividend Payout (Note)	%	24.48	-	27.72	28.74	49.02
Growth Rate of Equity	%	50.99	(0.23)	10.54	37.93	12.83
Earnings per Share	Rs.	2.83	0.90	5.50	6.69	8.20
Ordinary Dividends per Share (Note)	Rs.	0.50	-	1.50	1.50	2.00
ASSET QUALITY						
Loss Provisions	Rs. Mn.	6,466	6,560	4,972	4,559	4,267
Provision Recoveries	Rs. Mn.	598	588	720	874	600
Provisions/Loans + Bills + Leases	%	7.00	5.74	4.69	4.53	4.85
NPL with Interest in Suspense	Rs. Mn.	31,150	19,428	16,345	13,951	13,502
NPL with Interest in Suspense/Gross Loans	%	33.61	16.93	15.39	13.85	15.34
Interest in Suspense on Advances	Rs. Mn.	5,659	3,523	3,302	2,725	2,291
NPL Excluding Interest in Suspense	Rs. Mn.	25,491	15,906	13,043	11,226	11,211
NPL Excluding Interest in Suspense/Gross Loans Excluding Interest in Suspense	%	29.29	14.30	12.68	11.45	12.74
Int. in Suspense/Gross Loans	%	6.11	3.07	3.11	2.70	2.60
Net Assets Value per Share	Rs.	41.60	41.80	41.90	37.90	55.36
CAPITAL ADEQUACY						
Leverage on Shareholders' Funds	Times	11.55	20.94	19.45	19.46	23.56
Leverage on Capital Funds (Including Debentures)	Times	7.96	12.16	10.46	10.69	12.31
Percentage Earnings Retained (Note)	%	75.52	100.00	72.28	71.26	50.98
Equity/Deposits, Borrowings & Securities Sold Under Repurchase Agreements	%	9.61	5.39	5.81	5.84	4.87
Equity/Total Assets	%	7.94	4.54	4.88	4.86	4.07
Equity/Loans + Bills + Leases	%	13.14	6.71	7.17	6.79	5.68
LIQUIDITY & FUNDING						
Loans + Bills + Leases/Deposits, Borrowings & Securities Sold Under Repurchase Agreements	%	73.15	80.39	80.98	85.98	85.79
Customer Deposits/Deposits, Borrowings, Securities Sold Under Repurchase Agreements & Debentures	%	91.96	80.40	88.28	88.37	86.81
Liquid Assets/Total Assets	%	31.63	24.70	24.21	22.06	20.40
Liquid Assets/Deposits, Borrowings & Securities Sold Under Repurchase Agreements	%	38.26	29.37	28.81	26.50	24.40
Net Lending or (Borrowings) in Call Money Market	Rs. Mn.	(1,331)	(4,449)	(4,430)	(2,538)	(3,321)
OTHER DATA						
Number of Banking Centres		117	114	114	116	116
Number of Staff Members		3,733	3,923	3,871	3,934	3,700
Profits per Staff Member	Rs. '000	146	40	238	226	186
Number of Ordinary Shares		130,000	43,560	43,560	43,560	43,560
- Voting	'000	130,000	43,560	43,560	43,560	43,560
- Non-Voting	'000	123,560	123,560	123,560	123,560	40,000
Share Prices as at 31st December	Rs.	37.00	28.50	32.00	35.00	36.75
- Voting	Rs.	37.00	28.50	32.00	35.00	36.75
- Non-Voting	Rs.	16.00	6.00	8.00	9.75	16.25

Note: Dividends for year 2009 are accounted for as per the Accounting Standard SLAS 12 (Revised).