

Financial Achievements at a glance

	2003	2002	%
	Rs. Mn	Rs. Mn	Change
Total Net Income	13,003	10,331	26%
Operating Cost	9,123	8,235	11%
Operating Profit	4,542	2,760	65%
Net Profit after Tax	1,555	1,006	55%
Total Performing Loans and Advances	96,321	93,219	3%
Total Assets	200,724	181,927	10%
Total Customer Deposits	157,310	141,836	11%
Capital Funds	(1245)	(3136)	60%
Operating Cost / Net income Ratio	70%	80%	12%
Profit Per Employee	0.15	0.09	67%
Return On Assets	0.81%	0.58%	40%