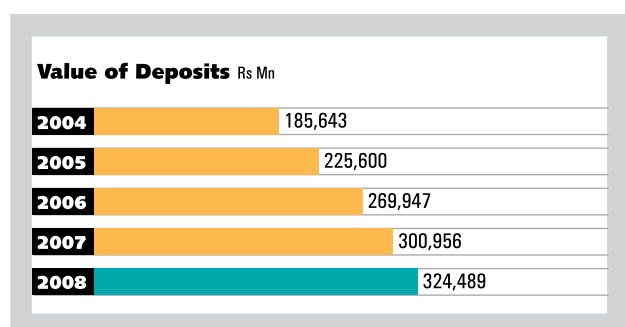
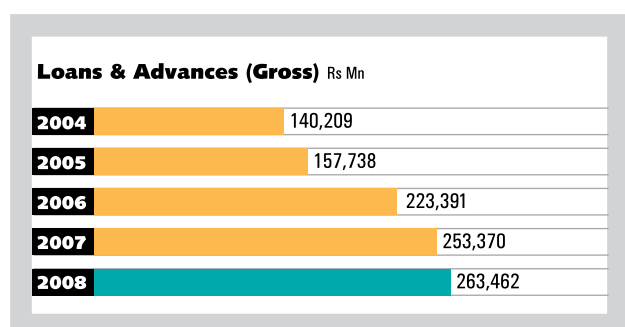
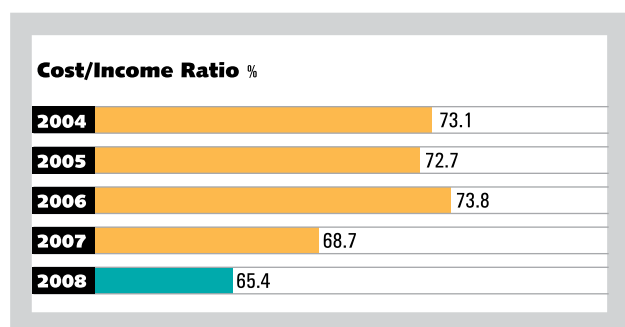
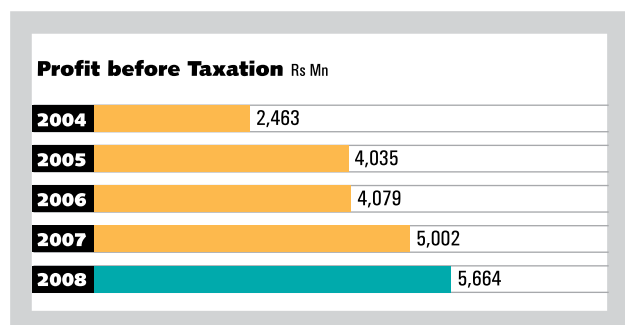


## FINANCIAL HIGHLIGHTS



	2008	2007	%
<b>Bottom Line Performance</b>			
Profit before Taxation (Rs Mn)	5,664	5,002	13.2
Capital in Hand (Rs Mn)	15,880	12,895	23.1
<b>Productivity</b>			
Net Revenue	24,456	21,442	14.1
Cost/Income Ratio (%)	65.4	68.7	-
Head Count (Excluding Outsourced)	8,587	8,416	2.0
Profit per Employee (Rs '000)	315	282	11.7
<b>Credit Management</b>			
Loans & Advances (Gross) (Rs Mn)	263,462	253,370	4.0
Non-Performing Loan			
(NPL) Value (Rs Mn)	17,857	14,865	20.1
NPL Ratio (%)	6.8	5.9	-
Provisions for NPLs (Rs Mn)	13,517	13,081	3.3
% of Provisions for NPLs	75.7	88.0	-
<b>Customer Confidence</b>			
Value of Deposits (Rs Mn)	324,489	300,956	8.2
No. of Customers (Mn)	11.9	11.0	8.2
<b>Key Performance Indicators</b>			
Return on Assets (%) - (Before Tax)	1.5	1.4	-
Return on Equity (%)	18.8	20.5	-
Capital Adequacy Ratio (%) (Basel II)	10.5	6.1	-
Non-Funded/Net Income (%)	22.5	22.9	-
Low Cost Deposits/Total Deposits (%)	55.1	59.5	-

