

# Statement of Value Addition

(Rupees in Thousand)

<b>Value Added</b>	<b>2006</b>	<b>Percentage</b>	<b>2005 (Restated)</b>	<b>Percentage</b>
Income from banking services	12,803,077		9,778,137	
Cost of services	(1,629,664)		(1,278,831)	
<b>Value added by banking services</b>	<b>11,173,413</b>		<b>8,499,306</b>	
Non banking income	68,397		28,838	
Provision against non performing assets	(912,724)		(694,249)	
	<b>10,329,086</b>		<b>7,833,895</b>	
<b>Value Allocated</b>				
<b>to employees</b>				
Salaries, allowances and other benefits	3,429,111	33.20%	2,758,096	35.21%
<b>to Government</b>				
Income tax	2,263,844	21.92%	1,744,062	22.26%
<b>to providers of capital</b>				
as dividends (for 2005)	1,101,160	10.66%	-	0.00%
<b>to expansion and growth</b>				
Depreciation / Amortization	238,881	2.31%	241,604	3.08%
Retained in business	3,296,090	31.91%	3,090,133	39.45%
	<b>3,534,971</b>	<b>34.22%</b>	<b>3,331,737</b>	<b>42.53%</b>
	<b>10,329,086</b>	<b>100%</b>	<b>7,833,895</b>	<b>100%</b>

## Value Allocation



