



Value Added Statement

December 31, 2005

Value Added

(Rupees in thousands)

	2005	Percentage	2004	Percentage
Income from banking services	11,413,500		6,884,149	
Cost of services	(1,517,121)		(1,311,033)	
Value added by banking services	9,896,379		5,573,116	
Non - banking income	35,338		14,341	
Provision against non-performing assets	(703,648)		(1,593,896)	
	9,228,069		3,993,561	

Value Allocated

to employees

Salaries, allowances and other benefits 2,754,215 29.85% 2,804,148 70.22%

to depositors

As profit on deposits 1,696,420 18.38% 707,711 17.72%

to Government

Income tax 1,744,062 18.90% 289,929 7.26%

to expansion and growth

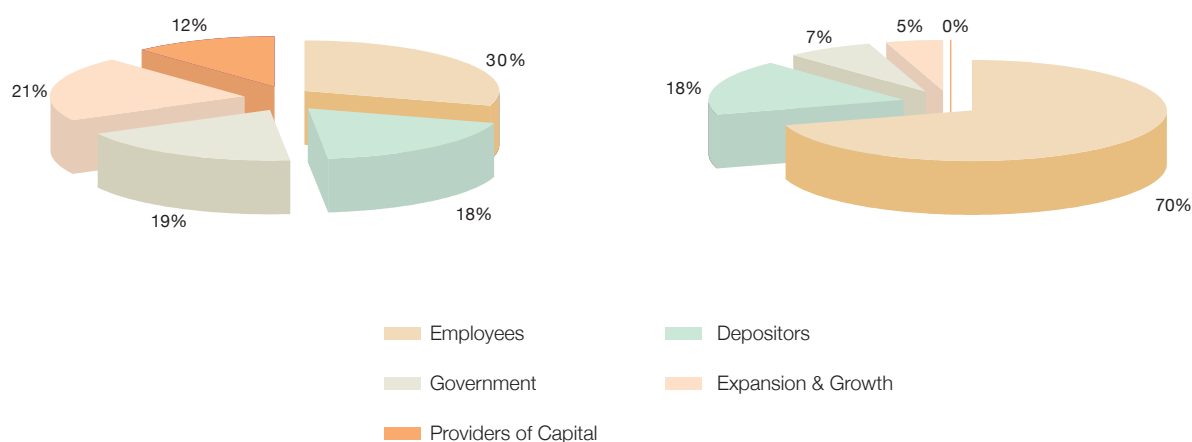
Retained in business 1,932,212 20.94% 191,773 4.80%

to providers of capital

as dividends 1,101,160 11.93% - 0.00%

9,228,069 100% 3,993,561 100%

Value Allocation





Aap Kay Saath Saath

