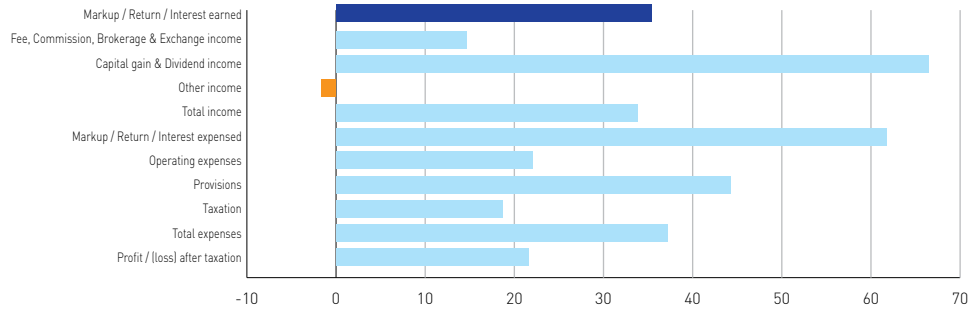


Horizontal Analysis

	2010 10 Vs 09		2009 09 Vs 08		2008 08 Vs 07		2007 07 Vs 06		2006 06 Vs 05		2005 05 Vs 04	
	Rs. M	%	Rs. M	%	Rs. M	%	Rs. M	%	Rs. M	%	Rs. M	%
Balance Sheet												
ASSETS												
Cash and balances with treasury												
and other banks	31,845	14.9%	27,716	7.6%	25,751	-15.3%	30,408	22.9%	24,745	37.2%	18,035	46.4%
Lending to financial institutions	11,489	-59.1%	28,123	78.1%	15,793	-14.3%	18,419	-3.3%	19,050	229.7%	5,777	-64.3%
Investments - Net	121,173	27.8%	94,789	14.7%	82,646	-1.6%	83,958	78.8%	46,953	4.5%	44,927	-21.6%
Advances - Net	253,100	6.6%	237,344	11.4%	212,972	26.5%	168,407	16.9%	144,033	29.5%	111,207	86.9%
Operating Fixed assets	15,360	23.4%	12,447	11.8%	11,134	47.5%	7,549	17.1%	6,445	36.5%	4,721	85.0%
Other assets	16,965	-5.5%	17,955	-2.4%	18,399	61.9%	11,368	5.3%	10,800	36.6%	7,908	11.8%
Total assets	449,932	7.5%	418,374	14.1%	366,695	14.6%	320,110	27.0%	252,026	30.9%	192,574	24.3%
LIABILITIES & EQUITY												
Customer deposits	371,284	12.9%	328,875	10.6%	297,475	12.7%	263,972	28.1%	206,031	27.6%	161,410	27.7%
Inter bank borrowings	20,774	-47.8%	39,819	43.3%	27,778	21.1%	22,934	24.6%	18,410	89.9%	9,694	-22.7%
Bills payable	4,119	30.2%	3,162	7.1%	2,952	-15.5%	3,494	53.4%	2,278	-7.0%	2,449	-3.4%
Other liabilities	12,284	11.1%	11,061	-18.9%	13,636	86.0%	7,332	43.2%	5,119	14.5%	4,472	39.5%
Sub-ordinated loans	5,495	0.0%	5,497	120.1%	2,498	0.0%	2,499	0.0%	2,500	100.0%	-	-
Total Liabilities	413,957	6.6%	388,414	12.8%	344,340	14.7%	300,231	28.1%	234,339	31.6%	178,025	23.1%
Share capital	7,821	10.0%	7,110	10.0%	6,464	20.0%	5,386	20.0%	4,489	0.0%	4,489	1.9%
Reserves	7,517	14.2%	6,583	13.4%	5,805	-4.1%	6,051	-1.3%	6,133	7.7%	5,693	-49.9%
Un - appropriated profit	15,829	29.8%	12,198	42.9%	8,537	22.5%	6,971	24.3%	5,608	105.3%	2,732	143.3%
Equity - Tier I	31,166	20.4%	25,891	24.5%	20,805	13.0%	18,408	13.4%	16,230	25.7%	12,914	36.7%
Surplus on revaluation of assets	4,808	18.2%	4,069	162.4%	1,550	5.5%	1,470	0.8%	1,458	-10.8%	1,636	102.4%
Total Equity	35,975	38.6%	29,960	34.0%	22,356	12.5%	19,878	12.4%	17,688	21.6%	14,550	41.9%
Profit & Loss Account												
Interest / Return / Non Interest												
Income earned												
Markup / Return / Interest earned	44,993	9%	41,122	35%	30,571	44%	21,201	23%	17,216	74%	9,892	89%
Fee, Commission, Brokerage and												
Exchange income	2,910	-16%	3,470	6%	3,266	45%	2,258	38%	1,636	11%	1,471	-3%
Capital gain & Dividend income	2,511	2%	2,452	56%	1,571	-1%	1,585	194%	540	175%	196	202%
Other income	251	598%	36	-39%	59	-24%	77	-72%	273	0%	273	76%
Total	50,664	8%	47,080	33%	35,467	41%	25,122	28%	19,665	66%	11,832	69%
Markup / Return / Non Interest Expense												
Markup / Return / Interest expensed	[22,428]	0%	[22,422]	30%	[17,273]	71%	[10,093]	49%	[6,793]	236%	[2,025]	155%
Operating expenses	[11,568]	19%	[9,706]	14%	[8,513]	37%	[6,201]	17%	[5,298]	24%	[4,279]	4%
Provisions	[4,326]	-2%	[4,416]	24%	[3,561]	24%	[2,874]	215%	[913]	31%	[694]	-56%
Taxation	[4,118]	21%	[3,414]	74%	[1,964]	5%	[1,877]	-17%	[2,264]	30%	[1,744]	502%
Total expense - percentage of												
total income	[42,439]	6%	[39,957]	28%	[31,311]	49%	[21,045]	38%	[15,267]	75%	[8,742]	29%
Profit after taxation	8,225	16%	7,122	71%	4,157	2%	4,076	-7%	4,397	42%	3,090	1511%

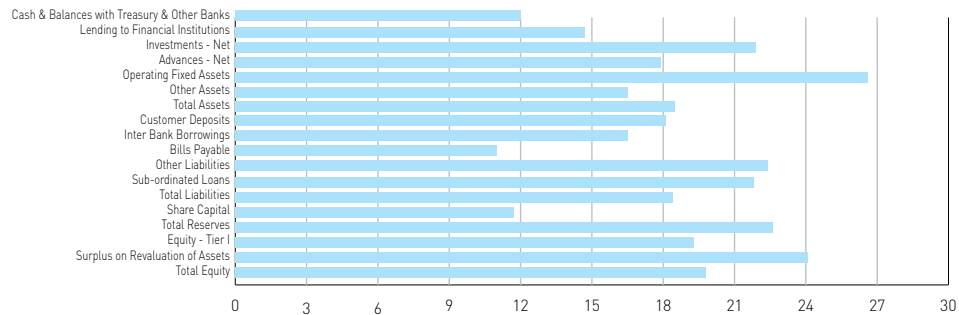
Profit & Loss Horizontal Analysis

(Compounded average growth rate for the last Five years - annualised)



Statement of Financial Position Horizontal Analysis

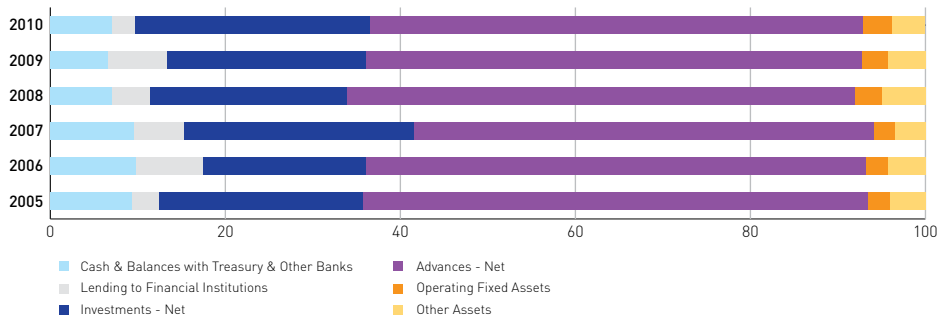
(Compounded average growth rate for the last Five years - annualised)



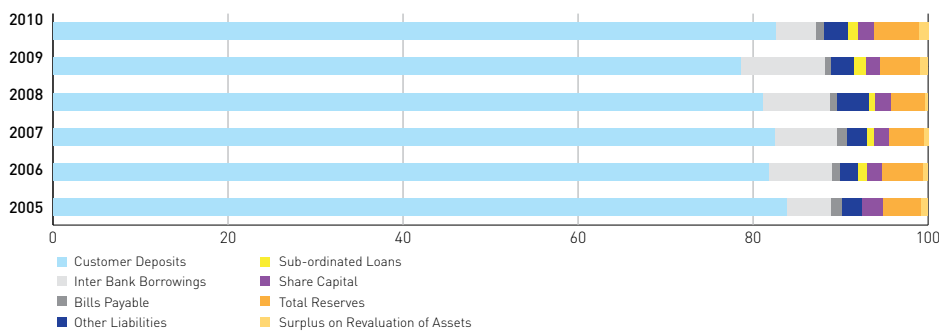
Vertical Analysis

	2010		2009		2008		2007		2006		Rs. in Million 2005	
	Rs. M	%	Rs. M	%	Rs. M	%	Rs. M	%	Rs. M	%	Rs. M	%
Balance Sheet												
ASSETS												
Cash and balances with treasury												
and other banks	31,845	7%	27,716	7%	25,751	7%	30,408	9%	24,745	10%	18,035	10%
Lending to financial institutions	11,489	3%	28,123	7%	15,793	4%	18,419	6%	19,050	8%	5,777	3%
Investments - Net	121,173	27%	94,789	23%	82,646	23%	83,958	26%	46,953	19%	44,927	23%
Advances - Net	253,100	56%	237,344	56%	212,972	58%	168,407	53%	144,033	56%	111,207	58%
Operating Fixed assets	15,360	3%	12,447	3%	11,134	3%	7,549	2%	6,445	3%	4,721	2%
Other assets	16,965	4%	17,955	4%	18,399	5%	11,368	4%	10,800	4%	7,908	4%
Total assets	449,932	100%	418,374	100%	366,695	100%	320,110	100%	252,026	100%	192,574	100%
LIABILITIES & EQUITY												
Customer deposits	371,284	82%	328,875	78%	297,475	80%	263,972	83%	206,031	82%	161,410	84%
Inter bank borrowings	20,774	5%	39,819	10%	27,778	8%	22,934	7%	18,410	7%	9,694	5%
Bills payable	4,119	1%	3,162	1%	2,952	1%	3,494	1%	2,278	1%	2,449	1%
Other liabilities	12,284	3%	11,061	3%	13,636	4%	7,332	2%	5,119	2%	4,472	2%
Sub-ordinated loans	5,495	1%	5,497	1%	2,498	1%	2,499	1%	2,500	1%	-	0%
Total Liabilities	413,957	92%	388,414	93%	344,340	94%	300,231	94%	234,339	93%	178,025	92%
Net assets	35,975	8%	29,960	7%	22,355	6%	19,878	6%	17,687	7%	14,550	8%
Represented by												
Share capital	7,821	2%	7,110	2%	6,464	2%	5,386	2%	4,489	2%	4,489	2%
Reserves	7,517	2%	6,583	2%	5,804	2%	6,051	2%	6,133	2%	5,693	3%
Un - appropriated profit	15,829	3%	12,198	2%	8,537	2%	6,971	2%	5,608	2%	2,732	1%
Equity - Tier I	31,166	7%	25,891	6%	20,804	6%	18,408	6%	16,230	6%	12,914	7%
Surplus on revaluation of assets	4,808	1%	4,069	1%	1,550	0%	1,470	0%	1,458	1%	1,636	1%
Total Equity	35,975	8%	29,960	7%	22,355	6%	19,878	6%	17,688	7%	14,550	8%
Profit & Loss Account												
Interest / Return / Non Interest												
Income earned												
Markup / Return / Interest earned	44,993	89%	41,122	88%	30,571	87%	21,201	85%	17,216	88%	9,892	84%
Fee, Commission, Brokerage and												
Exchange income	2,910	6%	3,470	7%	3,266	9%	2,258	9%	1,636	8%	1,471	12%
Capital gain & Dividend income	2,511	5%	2,452	5%	1,571	4%	1,585	6%	540	3%	196	2%
Other income	251	0%	36	0%	59	0%	77	0%	273	1%	273	2%
Total	50,664	100%	47,080	100%	35,467	100%	25,122	100%	19,665	100%	11,832	100%
Markup / Return / Non Interest Expense												
Markup / Return / Interest expensed	(22,428)	-44%	(22,422)	-48%	(17,273)	-48%	(10,093)	-41%	(6,793)	-34%	(2,025)	-17%
Operating expenses	(11,568)	-23%	(9,706)	-21%	(8,513)	-24%	(6,201)	-25%	(5,298)	-27%	(4,279)	-36%
Provisions	(4,326)	-9%	(4,416)	-9%	(3,561)	-10%	(2,874)	-11%	(913)	-5%	(694)	-6%
Taxation	(4,118)	-8%	(3,414)	-7%	(1,964)	-6%	(1,877)	-7%	(2,264)	-12%	(1,744)	-15%
Total expense - percentage of total income	(42,439)	-84%	(39,957)	-85%	(31,311)	-88%	(21,045)	-84%	(15,267)	-78%	(8,742)	-74%
Profit after taxation	8,225	16%	7,122	15%	4,157	12%	4,076	16%	4,397	22%	3,090	26%

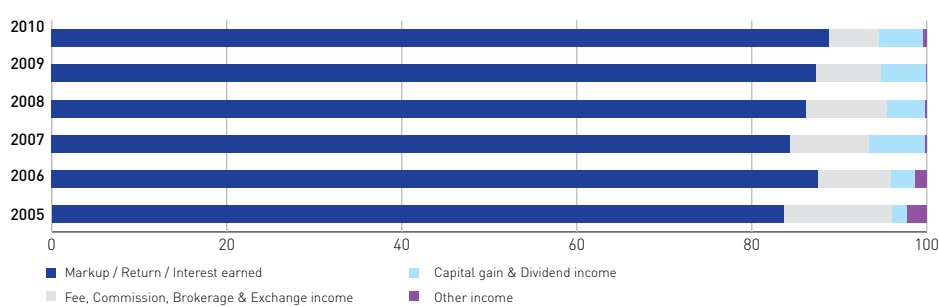
Statement of Financial Position Vertical Analysis - Assets
 (Composition for the last six years)



Statement of Financial Position Vertical Analysis - Liabilities & Equity
 (Composition for the last six years)



Profit & Loss Vertical Analysis - Income
 (Composition for the last six years)



Profit & Loss Vertical Analysis - Expenses & Profit after Tax
 (Composition for the last six years)

