

Statement of Value Addition

	2010	%	2009	%
Value Added				
Income from banking services	28,224,853		24,653,623	
Cost of services	(4,922,488)		(4,043,758)	
Value added by banking services	23,302,385		20,609,865	
Non - banking income	11,977		4,220	
Provision against non-performing assets	(4,326,223)		(4,415,820)	
	18,988,119		16,198,265	
Value Allocated				
to employees				
Salaries, allowances and other benefits	6,645,013	35.0%	5,662,145	35.0%
to Government				
Income tax	4,117,774	21.7%	3,413,953	21.1%
to providers of capital				
as dividends	3,697,205	19.5%	2,714,730	16.8%
to expansion and growth				
Depreciation / Amortization	850,357	4.5%	633,056	3.9%
Retained in business	3,677,590	19.4%	3,774,381	23.3%
	18,988,119	100%	16,198,265	100%

Value Addition - 2010 (Percentage)



Value Addition - 2009 (Percentage)



