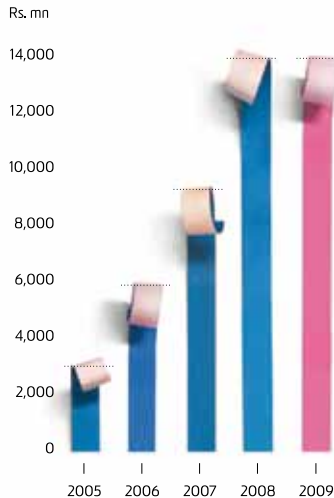
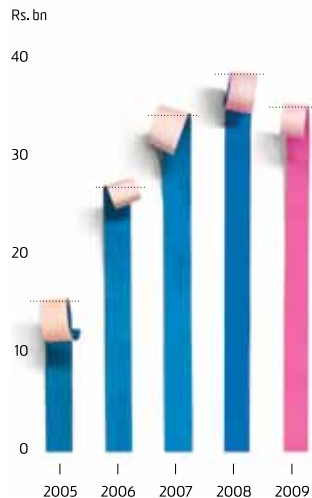


“As we close the year 2009, the Bank remains financially strong with a favourable funding position, a comfortable capital adequacy ratio and all its businesses performing well.”

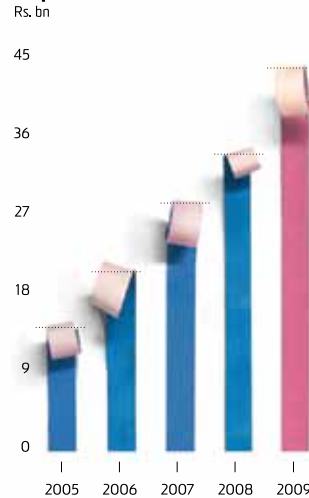
**Gross Income**



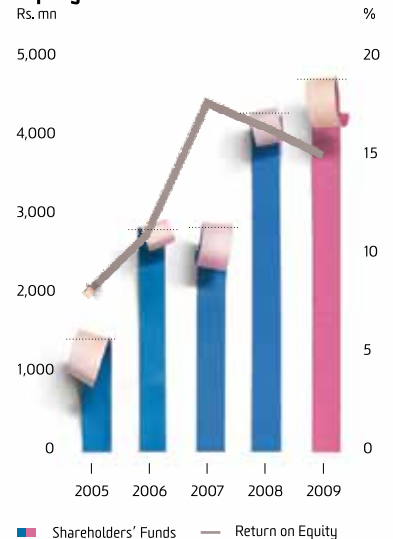
**Loans & Advances**



**Deposits**



**Equity**





	2009 Rs. mn	Group 2008 Rs. mn	Change %
<b>Results for the year</b>			
Gross Income	13,956	13,877	1
Profit before Taxation	1,381	1,029	34
Provision for Taxation	695	435	60
Profit after Taxation	686	593	16
<b>At the year end</b>			
Shareholders' Funds	4,777	4,342	10
Deposits from Customers	44,222	34,146	30
Loans and Advances (Net)	35,336	38,585	(8)
Total Assets	70,504	67,864	4
<b>Information on Ordinary Shares (Rs.)</b>			
Earnings per Share	4.09	3.67	11
Net Assets Value per Share	28.48	25.89	10
Market Value at the year end	36.75	22.25	65
<b>Ratios (%)</b>			
Return on Average Assets	0.99	0.96	3
Return on Equity	15.05	16.45	(9)
<b>Capital Adequacy Ratios (%)</b>			
Tier I	11.79	10.31	14
Tier I & II (Total Capital)	16.11	15.70	3