

## KEY PERFORMANCE INDICATORS

		2012	2011	Variance Compared to 2011	
				Amount	%
<b>Financial</b>					
Investment-Gross	Rs. In Million	59,678	46,027	13,651	30%
Advances-Gross	"	83,254	71,072	12,182	17%
Deposits	"	120,831	99,734	21,097	21%
Shareholders' Equity	"	12,353	10,977	1,376	13%
Net Interest Income	"	4,844	3,912	932	24%
Non Interest Income	"	1,857	1,887	(30)	-2%
Operating expenses	"	4,459	3,448	1,011	29%
Profit before provisions	"	2,242	2,350	(108)	-5%
Provisions	"	520	1,272	(752)	-59%
Profit Before Taxation	"	1,722	1,078	644	60%
Profit After Taxation	"	1,104	784	320	41%
<b>Non Financial</b>					
No. of customers	Absolute	400,150	331,572	68,578	21%
No. of new branches opened	"	19	30	(11)	-37%
No. of new accounts opened	"	84,675	77,193	7,482	10%
No of ATM cards issued	"	59,956	65,001	(5,045)	-8%
No of permanent employees	"	2,644	2,286	358	16%
No of virtual banking customers	"	18,416	11,566	6,850	59%
No of mobile banking customers	"	7,989	336	7,653	
<b>Key Financial Ratios</b>					
Earnings Per Share	Rs.	1.10	0.78		
Book Value Per Share	"	12.64	12.75		
Share Price	"	7.09	3.90		
Market Capitalization	Rs. In Million	7,106	3,521		
Price Earning Ratio	Times	6.45	5.00		
Return on Equity	%	10.21%	8.42%		
Return on Assets	%	0.77%	0.66%		
Capital Adequacy Ratio	%	12.40%	12.64%		