

## FINANCIAL HIGHLIGHTS

| During the Year  | BANK               |                            |         | GROUP              |                        |          |
|--|--------------------|----------------------------|---------|--------------------|------------------------|----------|
|  | 2009               | 2008                       | Change  | 2009               | 2008                   | Change   |
|  | Rs. '000           | (Reclassified)<br>RS. '000 | %       | Rs. '000           | (Restated)<br>Rs. '000 | %        |
| Income   | <b>23,154,529</b>  | 25,246,209                 | (8.29)  | <b>24,538,978</b>  | 27,053,951             | (9.30)   |
| Net Profit before Income Tax   | <b>892,572</b>     | 155,241                    | 474.96  | <b>933,630</b>     | (735,579)              | (226.92) |
| Income Tax on Profits  | <b>349,271</b>     | -                          | 100.00  | <b>484,869</b>     | 64,224                 | 654.97   |
| Net Profit After Taxation and<br>Minority Interest                             | <b>543,301</b>     | 155,241                    | 249.97  | <b>569,208</b>     | (142,993)              | (498.07) |
| Revenue to Government  | <b>910,711</b>     | 243,056                    | 274.69  | <b>1,123,194</b>   | 309,846                | 262.50   |
| Gross Dividend - Note  | <b>133,018</b>     | -                          | 100.00  | <b>133,018</b>     | -                      | 100.00   |
| <b>At the Year End</b>   |                    |                            |         |                    |                        |          |
| Shareholders' Funds  | <b>10,582,474</b>  | 7,020,011                  | 50.75   | <b>11,109,138</b>  | 7,786,525              | 42.67    |
| Retained Profit  | <b>3,930,689</b>   | 3,420,791                  | 14.91   | <b>3,800,891</b>   | 3,553,052              | 6.98     |
| Deposits from Customers  | <b>104,815,899</b> | 107,938,801                | (2.89)  | <b>104,815,899</b> | 109,505,539            | (4.28)   |
| Loans & Advances (Excluding<br>Bills & Leases)                                 | <b>76,038,971</b>  | 97,746,084                 | (22.21) | <b>76,045,385</b>  | 99,078,324             | (23.25)  |
| Total Assets   | <b>132,775,872</b> | 154,046,245                | (13.81) | <b>137,267,851</b> | 163,308,489            | (15.95)  |
| <b>Information per Ordinary Share</b>  |                    |                            |         |                    |                        |          |
| Earnings (Rs.)   | <b>2.83</b>        | 0.90                       | 214.44  | <b>2.97</b>        | (0.89)                 | (433.71) |
| Dividends (Rs.) - Note   | <b>0.50</b>        | -                          | 100.00  | <b>0.50</b>        | -                      | 100.00   |
| Net Asset Value (Rs.)  | <b>41.60</b>       | 41.80                      | (0.48)  | <b>43.68</b>       | 46.39                  | (5.84)   |
| Market Value (Rs.)   |                    |                            |         |                    |                        |          |
| - As at End of the Year  |                    |                            |         |                    |                        |          |
| - Voting Shares  | <b>37.00</b>       | 28.50                      | 29.82   |                    |                        |          |
| - Non-Voting Shares  | <b>16.00</b>       | 6.00                       | 166.67  |                    |                        |          |
| <b>Statutory/Other Ratios (%)</b>  |                    |                            |         |                    |                        |          |
| Core Capital Adequacy<br>(Minimum Requirement - 5%)                            | <b>9.69</b>        | 5.74                       | 68.82   | <b>11.35</b>       | 6.86                   | 65.45    |
| Total Capital Adequacy<br>(Minimum Requirement - 10%)                          | <b>11.74</b>       | 8.06                       | 45.66   | <b>13.60</b>       | 9.44                   | 44.07    |
| Liquidity  |                    |                            |         |                    |                        |          |
| - Domestic Banking Unit<br>Operations %<br>(Minimum Requirement - 20%)         | <b>28.80</b>       | 20.11                      | 43.21   |                    |                        |          |
| - Foreign Currency Banking Unit<br>Operations %<br>(Minimum Requirement - 20%) | <b>24.94</b>       | 22.11                      | 12.80   |                    |                        |          |
| Price Earnings Ratio   |                    |                            |         |                    |                        |          |
| - Voting (Times)   | <b>13.07</b>       | 31.67                      | (58.73) |                    |                        |          |
| Dividend Cover (Times) - Note  | <b>4.08</b>        | -                          | 100.00  |                    |                        |          |
| Capital Funds to Liabilities and<br>Commitment & Contingent<br>Liabilities %   | <b>7.33</b>        | 4.04                       | 81.44   |                    |                        |          |

Note: Dividends for year 2009 are accounted for as per the Accounting Standard SLAS 12 (Revised).