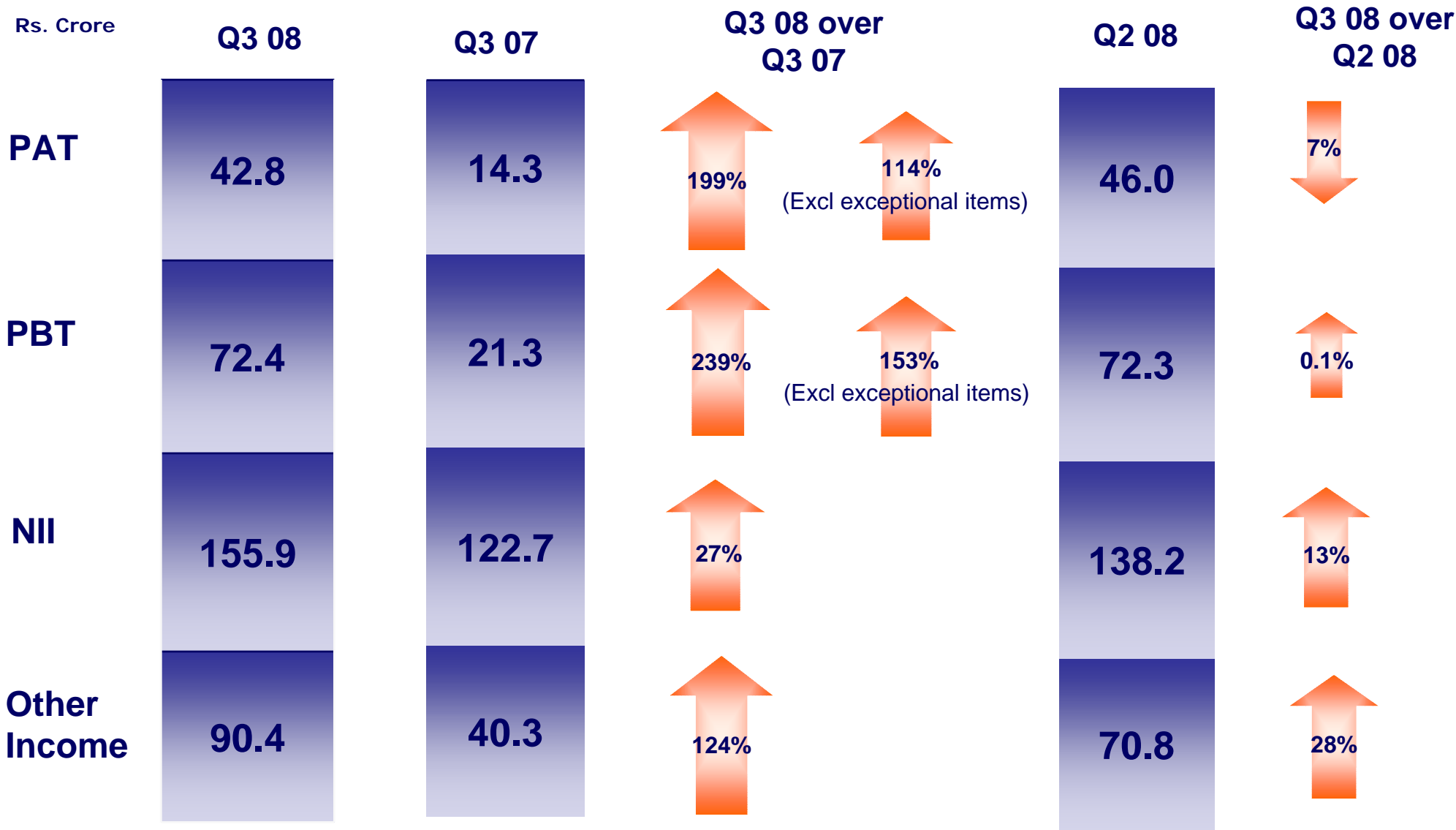


# **Financial results**

## **For the period ended 31 December 2007**

**Investor Presentation**  
**25 January 2008**

# Performance Highlights



# Performance Highlights

Rs. Crore

YTD DEC '07

YTD DEC '06

DEC '07 over  
DEC '06

PAT

114.1

70.5

62%

127%

(Excl exceptional items)

PBT

186.0

97.4

91%

159%

(Excl exceptional items)

NII

416.7

356.4

17%

Other  
Income

231.0

135.2

71%

# Performance Highlights

Rs. Crore	Dec 2007	Dec 2006	Dec 07 over Dec 06	Sept 2007	Dec 07 over Sept 07
Advances	13,409	10,827	↑ 24%	12,565	↑ 7%
Deposits	17,871	14,380	↑ 24%	17,025	↑ 5%
CASA	5,406	4,340	↑ 25%	4,947	↑ 9%
Gross NPA	1.81%	3.34%	↓	2.06%	↓
Net NPA	0.71%	1.27%	↓	0.77%	↓

# Balance Sheet

<i>(In Rs. Crore)</i>	As at 31 Dec 2007	As at 31 Dec 2006	Y/Y %
<b>Capital and Reserves</b>	1,569	1,091	44%
<b>Deposits</b>	17,871	14,380	24%
<b>Borrowings</b>	680	853	-20%
<b>Other Liab. &amp; Provisions</b>	2,146	1,824	18%
<b>Total Liabilities</b>	22,266	18,148	23%
<b>Cash, Inter-bank, etc.</b>	2,054	1,913	7%
<b>Investments</b>	5,627	4,334	30%
<b>Advances</b>	13,409	10,827	24%
<b>Fixed and other assets</b>	1,176	1,074	10%
<b>Total Assets</b>	22,266	18,148	23%
<i>(In Rs. Crore)</i>	As at 31 Dec 2007	As at 31 Dec 2006	Y/Y %
CA	2,477	1,919	29%
SA	2,930	2,421	21%
TD	10,818	8,813	23%
CD	1,646	1,227	34%
<b>Total deposits</b>	17,871	14,380	24%
<b>CASA %</b>	30%	30%	25%

# Profit and Loss

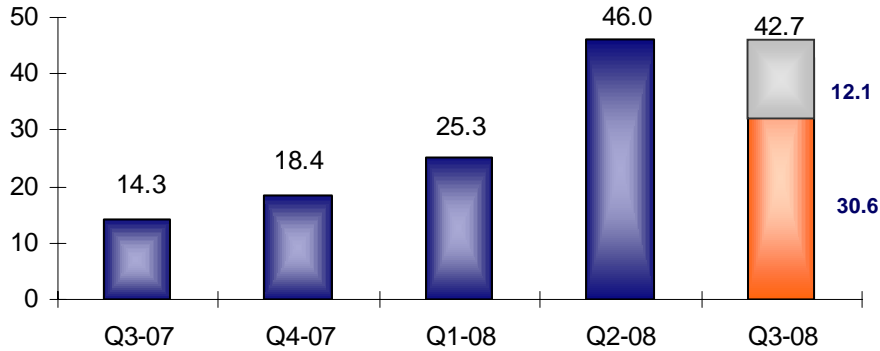
<i>(In Rs. Crore)</i>	YTD-Dec 07	YTD-Dec 06	Growth (%)	Q3 '08	Q3 '07	Q3 '08/ Q3 '07 (%)
Net Interest Income	416.8	356.4	17%	155.8	122.7	27%
Other Income	231.0	135.2	71%	90.4	40.3	124%
<b>Total Income</b>	<b>647.8</b>	<b>491.6</b>	<b>32%</b>	<b>246.2</b>	<b>163.0</b>	<b>51%</b>
Staff expenses	212.9	168.0	-27%	75.6	49.5	-53%
Other expenses	235.4	206.3	-14%	88.9	66.2	-34%
<b>Total Expenses</b>	<b>448.3</b>	<b>374.3</b>	<b>-20%</b>	<b>164.5</b>	<b>115.7</b>	<b>-42%</b>
<b>Operating Profit</b>	<b>199.5</b>	<b>117.3</b>	<b>70%</b>	<b>81.7</b>	<b>47.3</b>	<b>73%</b>
Exceptional Items	20.4	33.5	-39%	18.4	-	0%
<b>Op Profit after Excep. items</b>	<b>219.9</b>	<b>150.8</b>	<b>46%</b>	<b>100.1</b>	<b>47.3</b>	<b>112%</b>
Provisions	33.9	53.4	37%	27.7	26.0	-7%
<b>Profit before tax</b>	<b>186.0</b>	<b>97.4</b>	<b>91%</b>	<b>72.4</b>	<b>21.3</b>	<b>239%</b>
Taxes	71.9	26.9	-167%	29.6	7.0	-323%
<b>Net Profit</b>	<b>114.1</b>	<b>70.5</b>	<b>62%</b>	<b>42.8</b>	<b>14.3</b>	<b>198%</b>

# Key Ratios

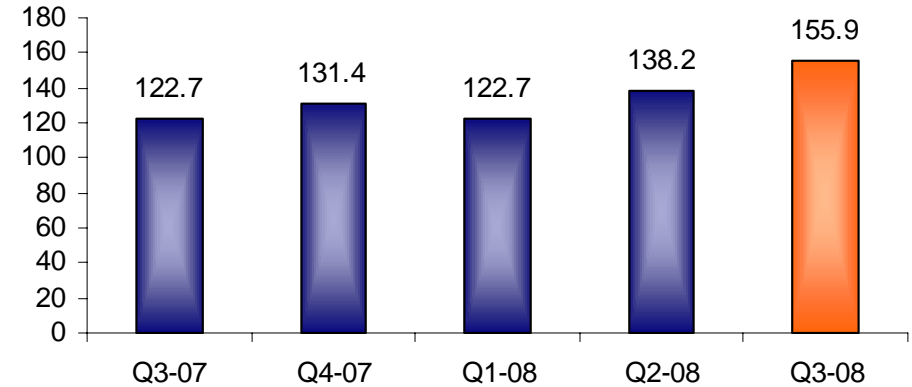
	YTD Dec 2007	YTD Dec 2006	QE Dec 2007	QE Dec 2006
Yield on Advances	10.55%	9.32%	10.37%	9.35%
Cost of Deposits	6.29%	5.14%	5.88%	5.19%
Gross NPA Ratio	1.81%	3.34%	1.81%	3.34%
Net NPA to Net advances	0.71%	1.27%	0.71%	1.27%
Return on Assets	0.73%	0.55%	0.79%	0.33%
Return on Equity	13.99%	8.88%	16.56%	5.25%
Credit-Deposit Ratio	75.03%	75.29%	75.03%	75.29%
Cost Income Ratio	67.10%	71.82%	62.18%	73.07%
Capital Adequacy Ratio	12.23%	10.70%	12.23%	10.70%

# Improving Profitability

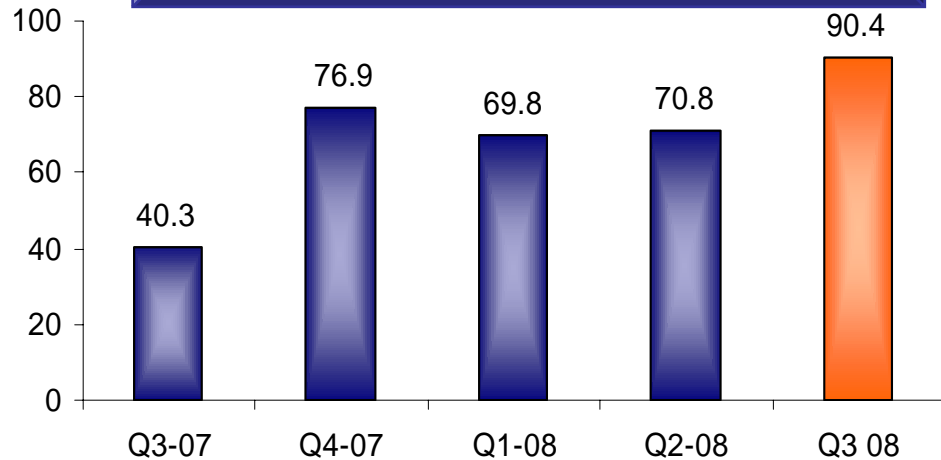
## Net Profit



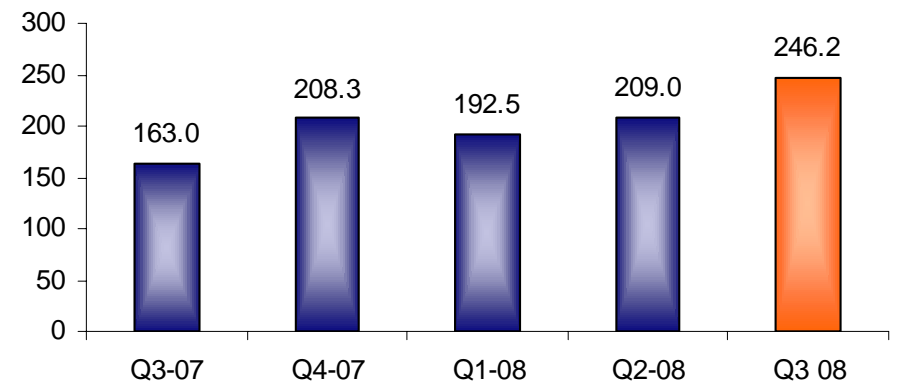
## Net Interest Income



## Other Income

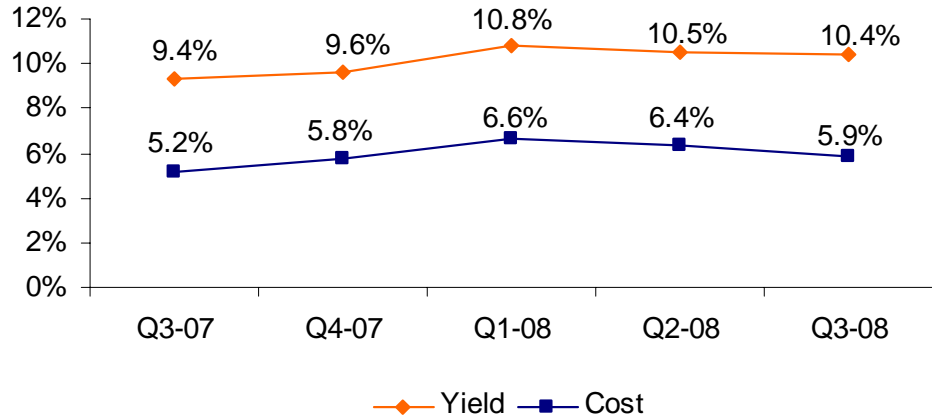


## Total Income

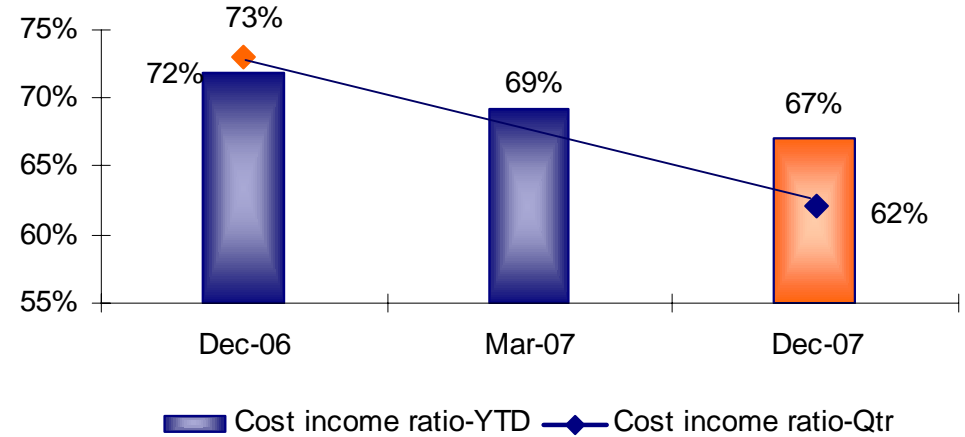


# Improving Profitability

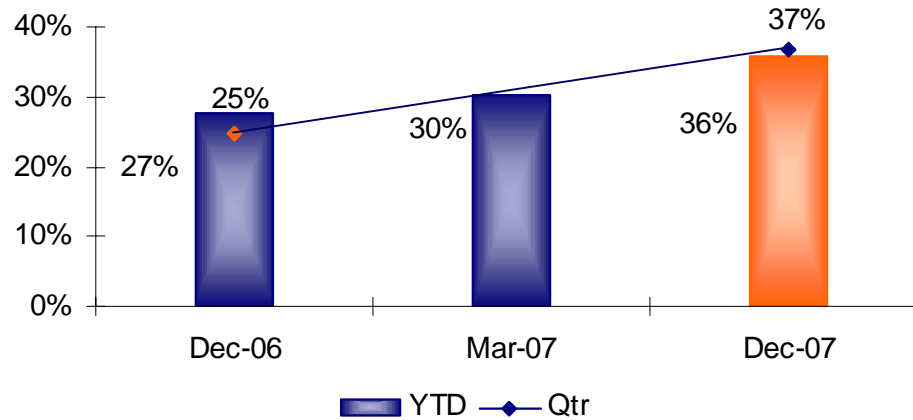
## Yield and Cost



## Cost income ratio

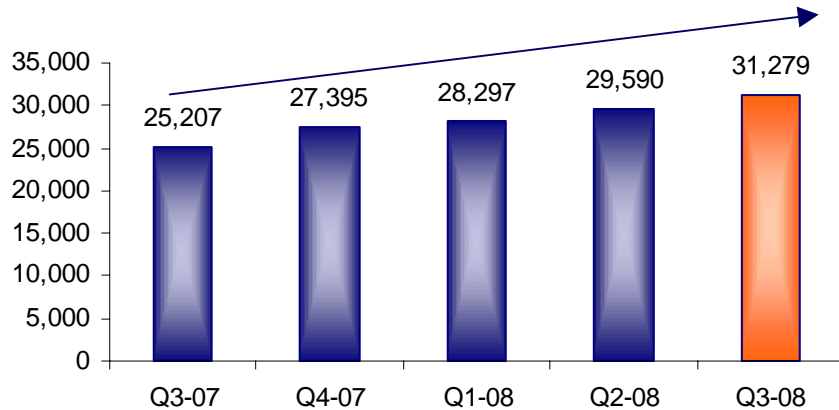


## Other income to Total Income

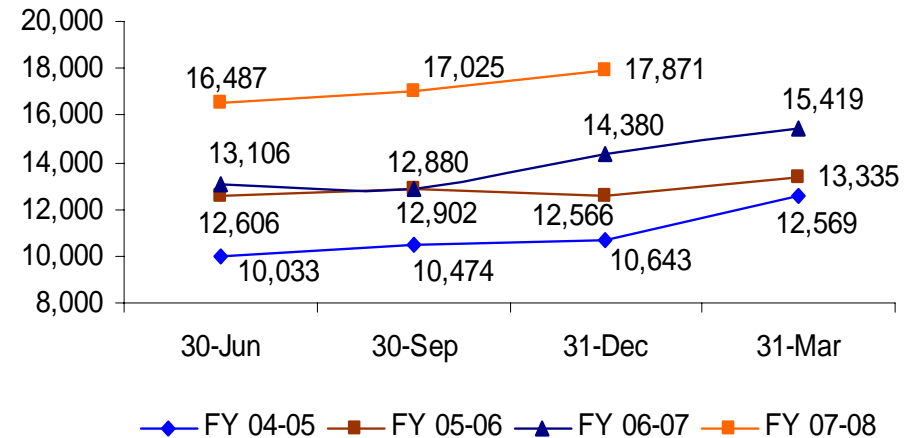


# Expanding Scale

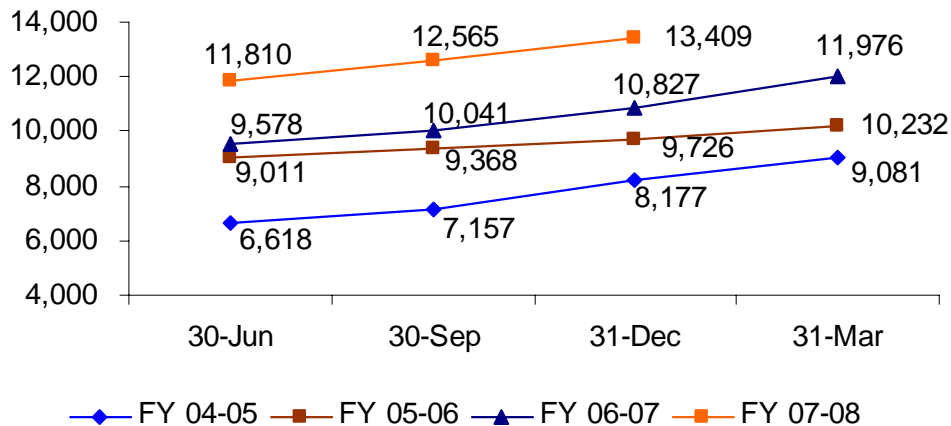
## Growth in Business



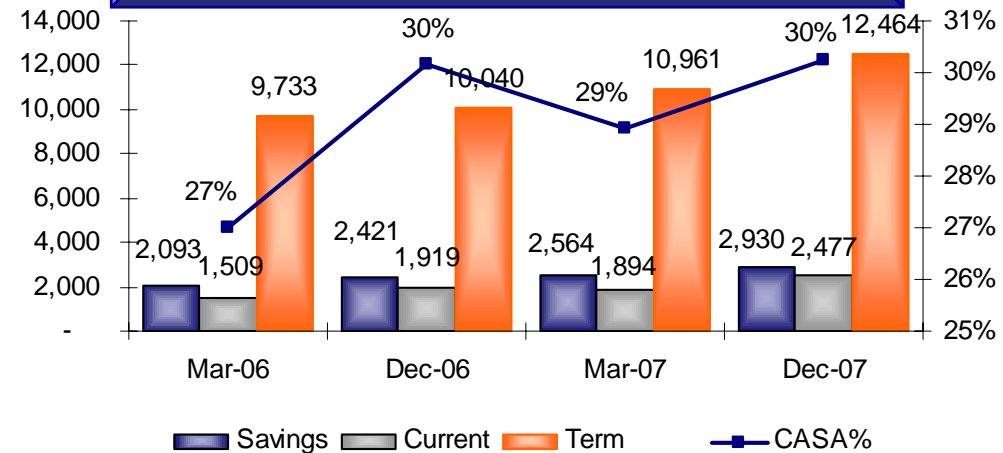
## Growth in Deposits



## Growth in Advances

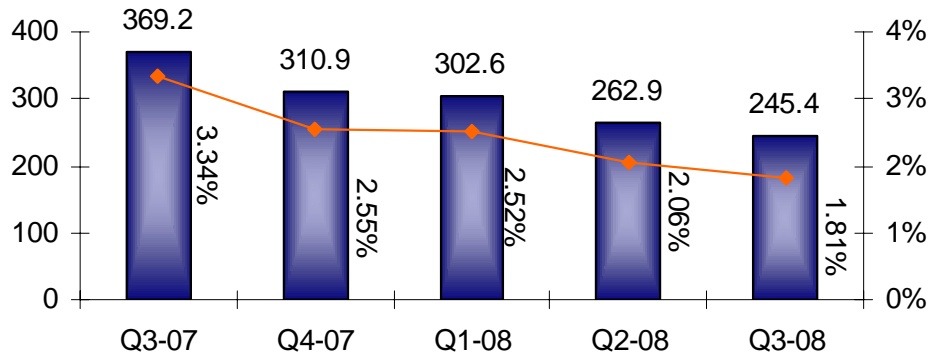


## Growth in CASA



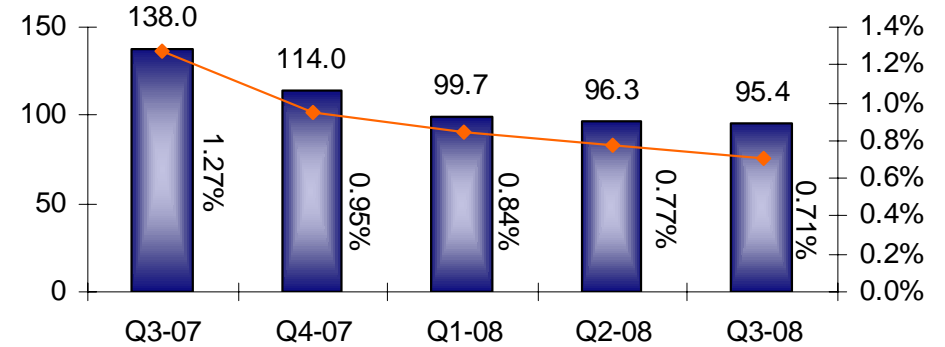
# Improving Quality

## Gross NPA



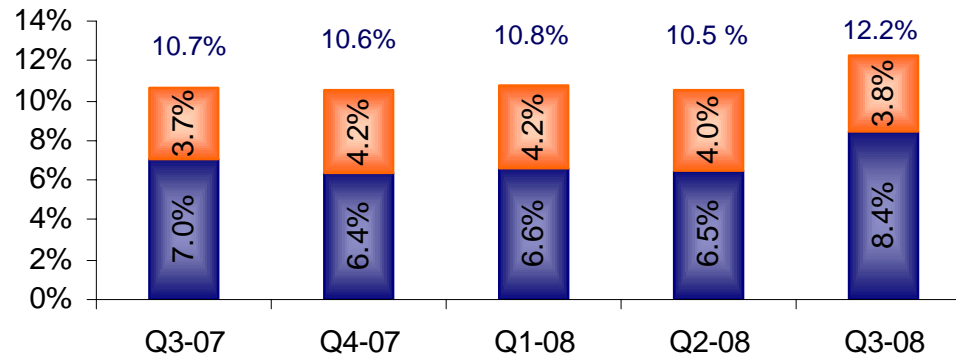
■ Gross NPA ◆ Gross NPA %

## Net NPA



■ Net NPA ◆ Net NPA %

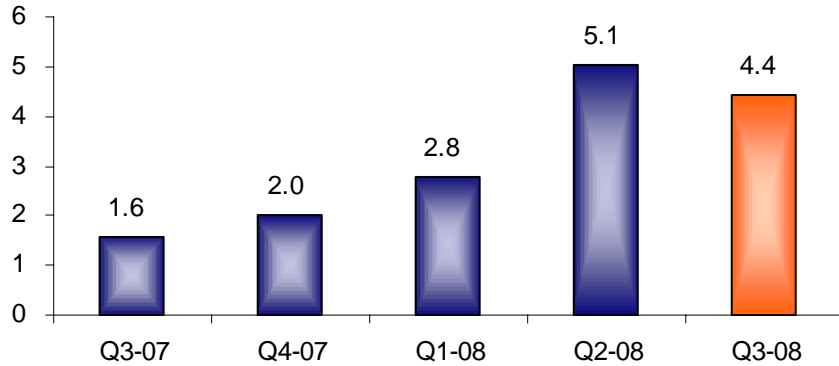
## Capital Adequacy



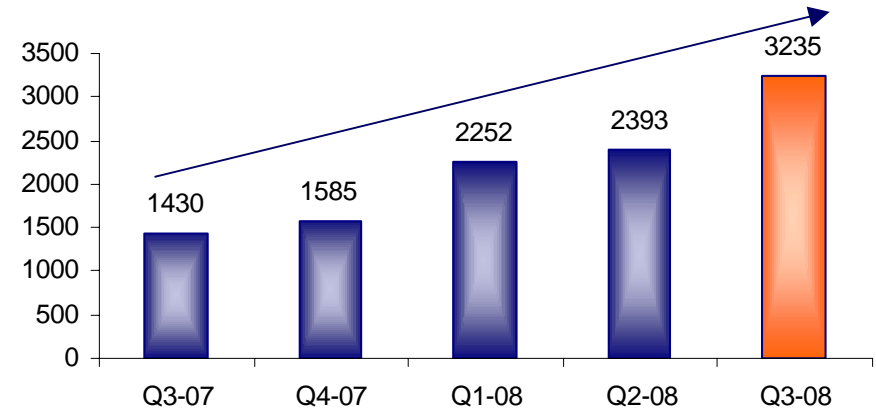
■ Tier I ■ Tier II

# Better Value Creation

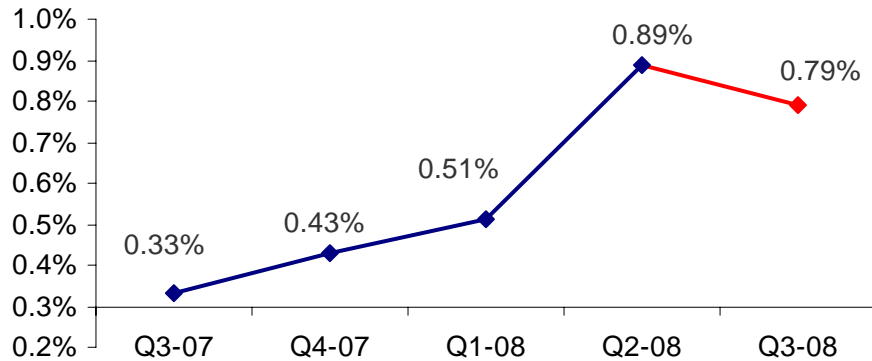
## Earning per share



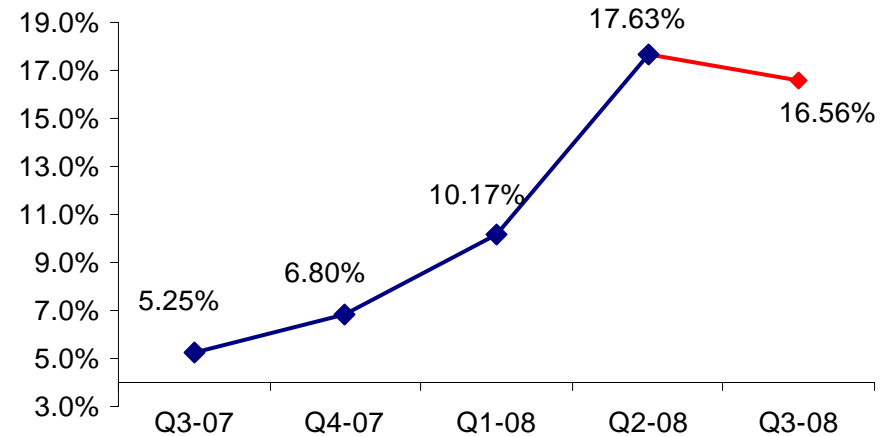
## Market Capitalization



## Return on Assets



## Return on Equity



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**ING**  **Vysya**  
**B A N K**