

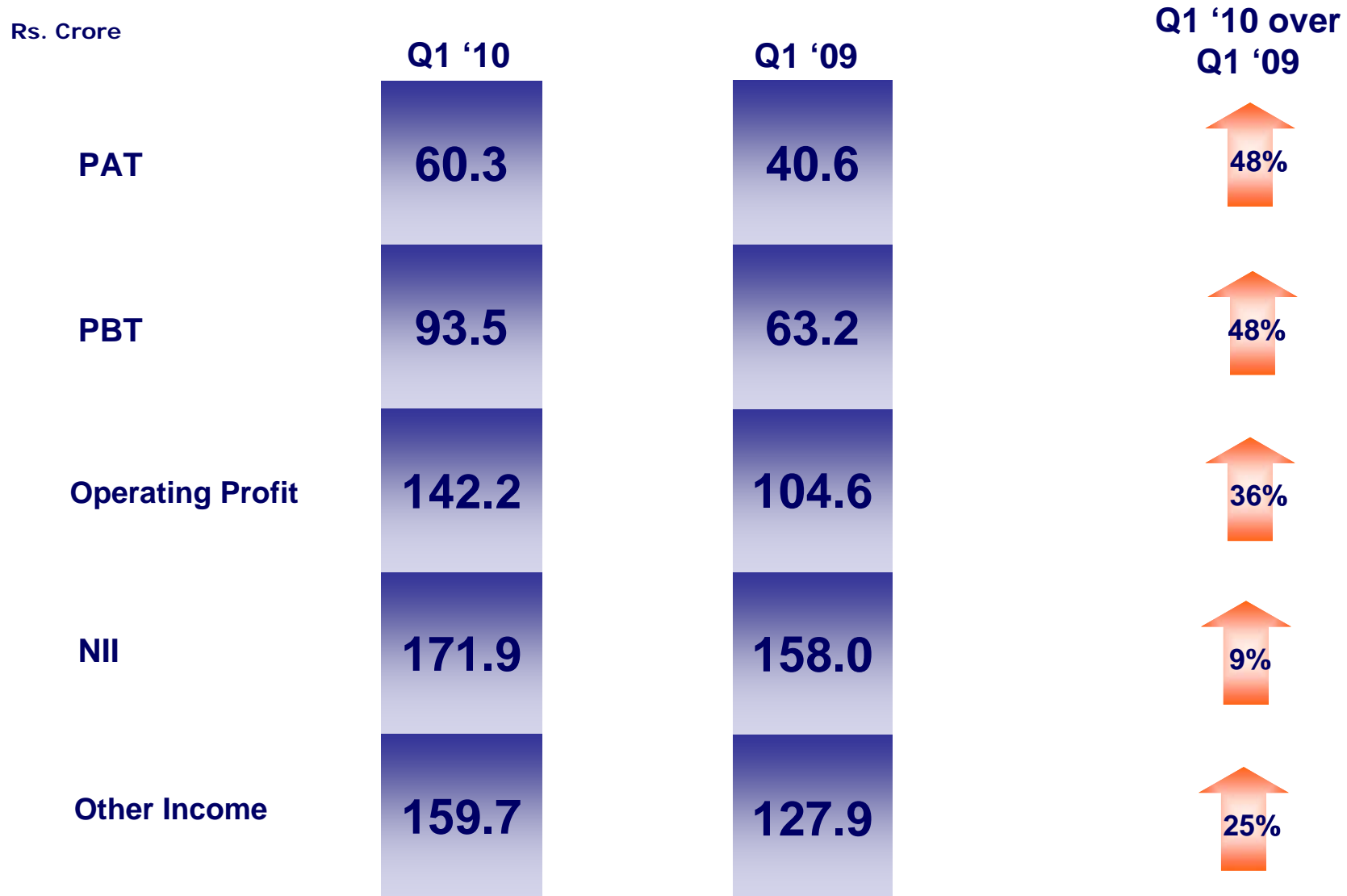
Financial results
First Quarter ended 30 June 2009

Investor Presentation
21 July 2009

ING VYSYA BANK LIMITED



Performance Highlights – Q1 2009-10



Performance highlights – Q1 2009-10

Rs. Crore	Jun '09	Jun '08	Jun '09 over Jun '08
Advances	16,149	14,433	↑ 12%
Deposits	22,608	20,381	↑ 11%
CASA	6,502	6,056	↑ 7%
CASA %	28.8%	29.7%	↓ 1%
Gross NPA	2.02%	1.57%	↑ 0.45%
Net NPA	1.27%	0.84%	↑ 0.43%

Balance Sheet

<i>(In Rs. Crore)</i>	As at 30 Jun '09	As at 30 Jun '08	Y/Y %
Capital and Reserves	1,763	1,577	12%
Deposits	22,608	20,381	11%
Borrowings	2,065	1,584	30%
Other Liab. & Provisions	3,078	2,400	28%
Total Liabilities	29,514	25,941	14%
Cash, Inter-bank, etc.	2,387	3,270	-27%
Investments	9,006	6,575	37%
Advances	16,149	14,433	12%
Fixed & Other Assets	1,973	1,663	19%
Total Assets	29,514	25,941	14%
<i>(In Rs. Crore)</i>	As at 30 Jun '09	As at 30 Jun '08	Y/Y %
CA	2,988	2,860	4%
SA	3,514	3,196	10%
TD	13,682	12,439	10%
CD	2,425	1,886	29%
Total deposits	22,608	20,381	11%
CASA %	29%	30%	

Profit and Loss

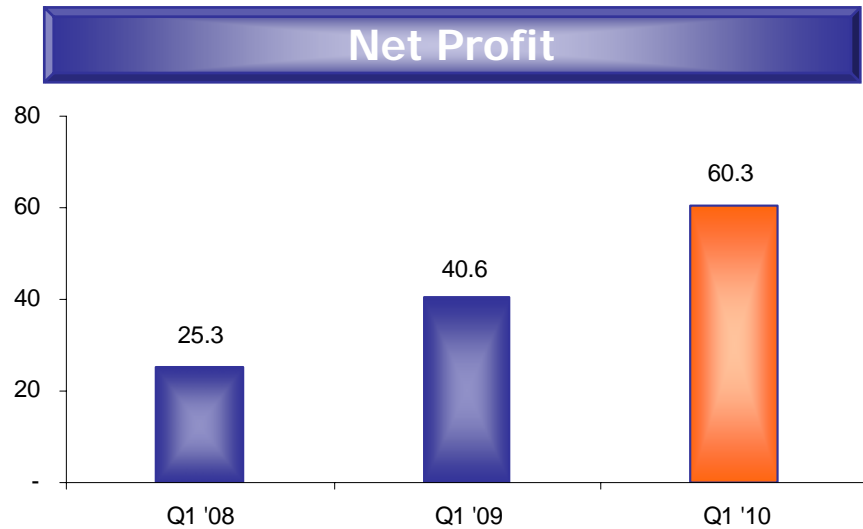
<i>(In Rs. Crore)</i>	Q1 '10	Q1 '09	Q1 '10/ Q1 '09 (%)
Net Interest Income	171.9	158.0	9%
Other Income	159.7	127.9	25%
Total Income	331.6	285.8	16%
Staff expenses	99.3	91.4	-9%
Other expenses	90.1	89.8	0%
Total Expenses	189.4	181.2	-5%
Operating Profit	142.2	104.6	36%
Provisions	48.7	41.4	18%
Profit before tax	93.5	63.2	48%
Taxes	33.2	22.6	-47%
Net Profit	60.3	40.6	48%

Key Ratios

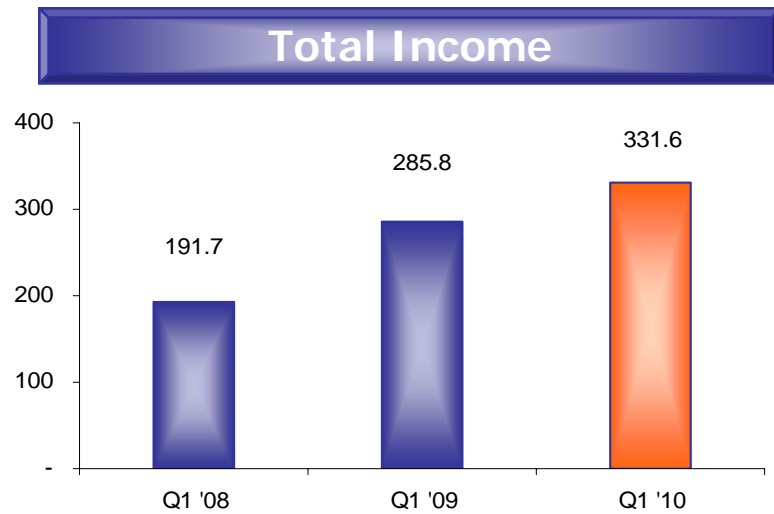
	Q1 '10	Q1 '09
Yield on Advances	11.26%	10.66%
Cost of Deposits	6.35%	6.03%
Gross NPA Ratio	2.02%	1.57%
Net NPA to Net advances	1.27%	0.84%
Return on Assets	0.81%	0.66%
Return on Equity	13.97%	10.47%
Credit-Deposit Ratio	71.43%	70.82%
Cost Income Ratio	57.12%	63.39%
Capital Adequacy Ratio*	12.24%	10.38%

* Capital Adequacy as per Basel II for Q1 '10 – 12.55%

Performance Trends



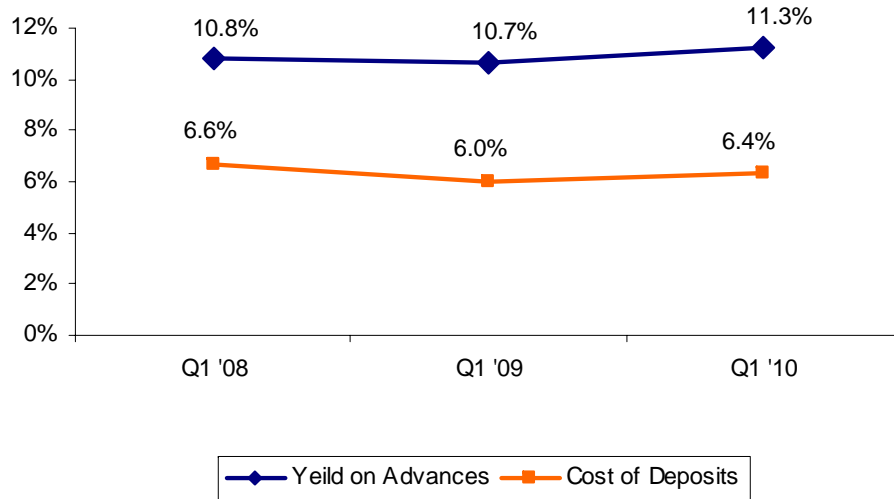
Consistent growth in Profits



Other income as a percentage of Total income has increased from 46% to 48%.

Performance Trends

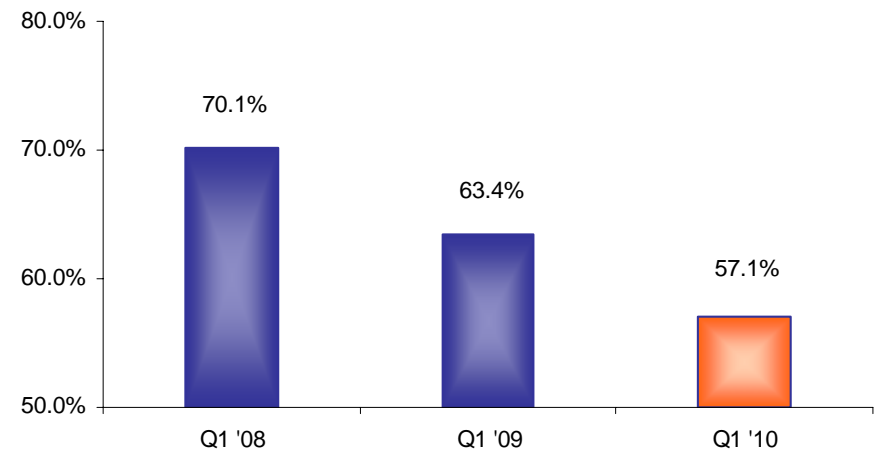
Yield on Advances & Cost of Deposits



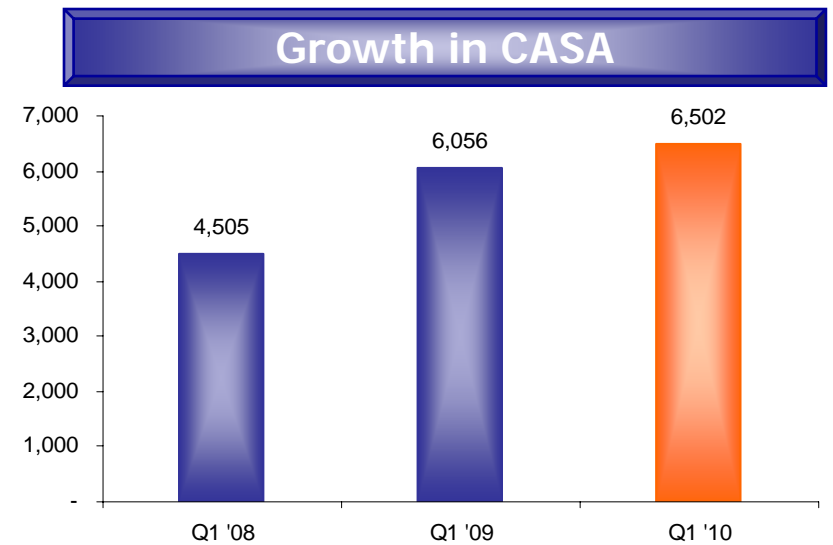
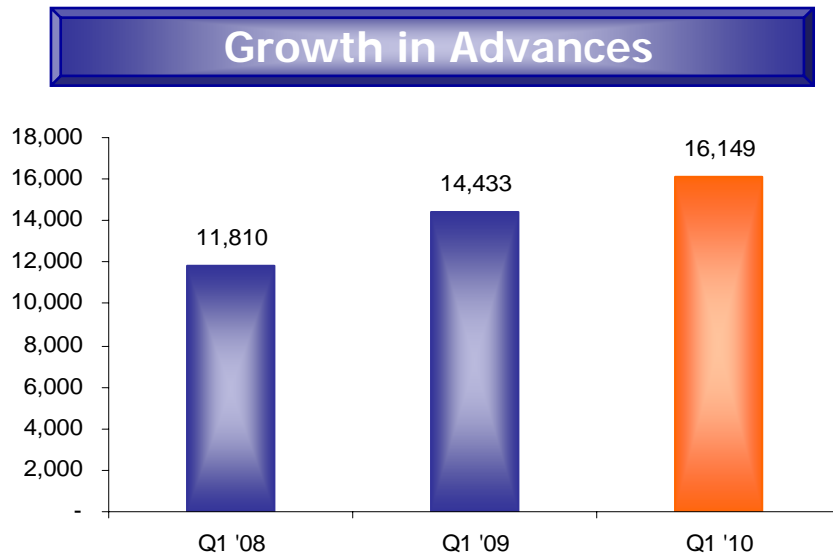
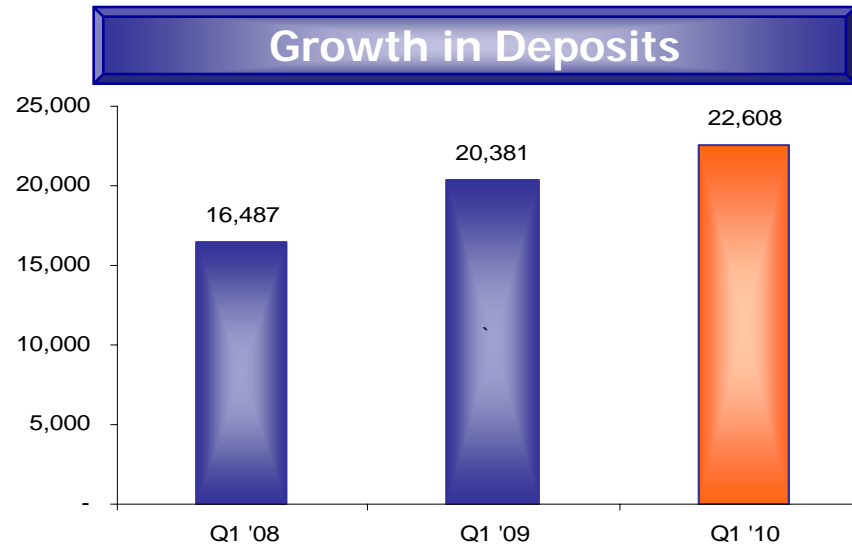
Consistent growth in net spread

Cost income ratio trending downwards

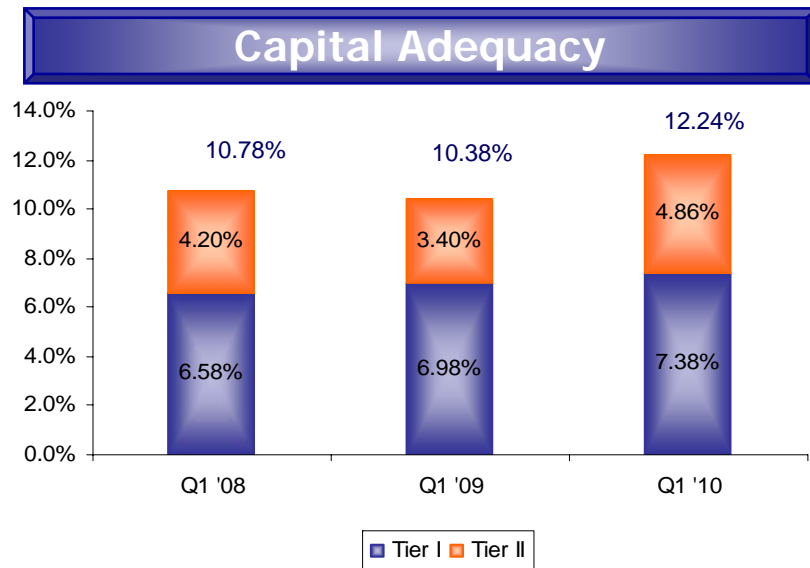
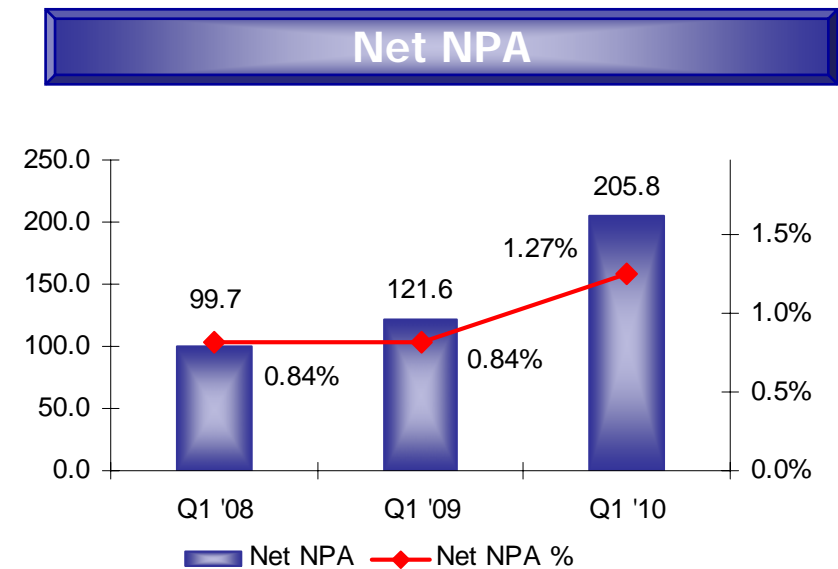
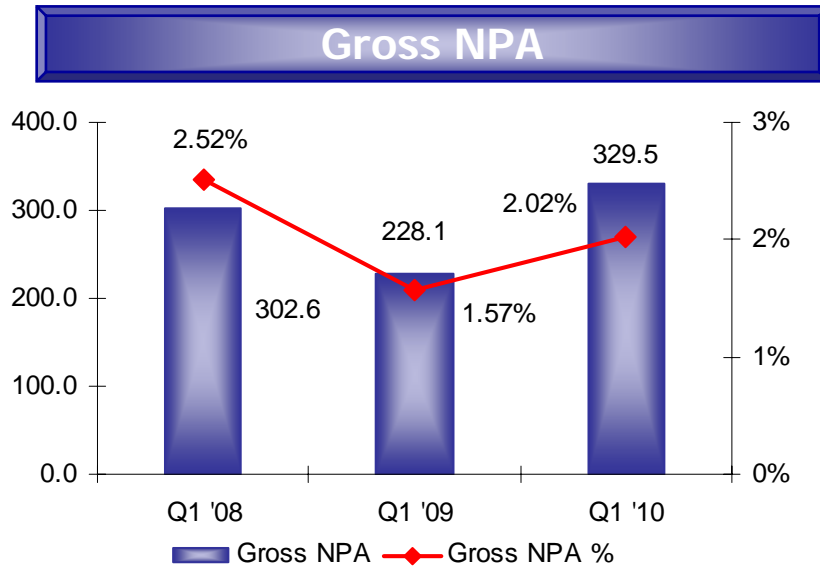
Cost income ratio



Advances and Deposit trend



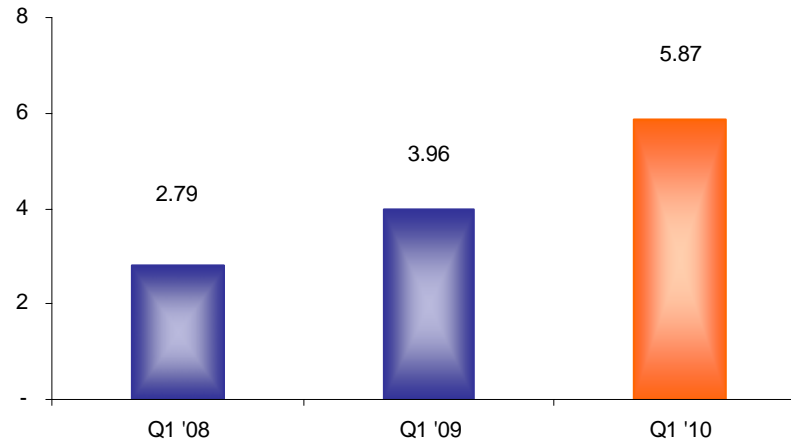
Asset quality and Capital Adequacy



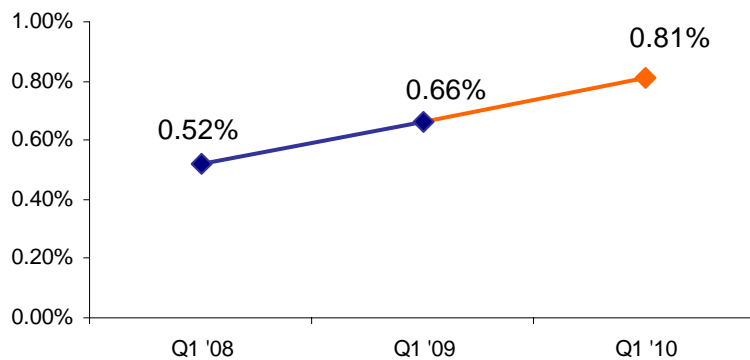
Capital Adequacy as per Basel II for Q1 '10 – 12.55%

Shareholders' Information

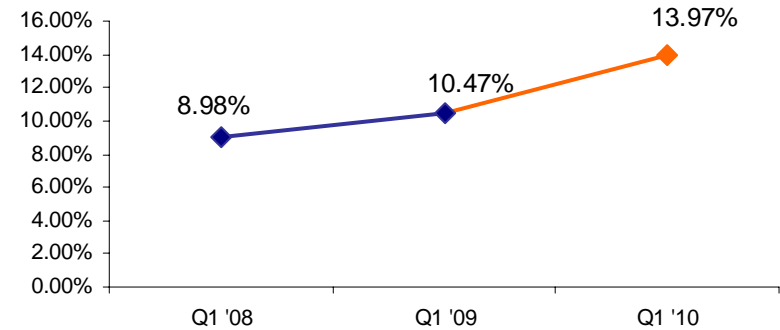
Earning per share



Return on Assets



Return on Equity



ING  **Vysya**
B A N K