

Annual results
Financial Year ended 31 March 2009

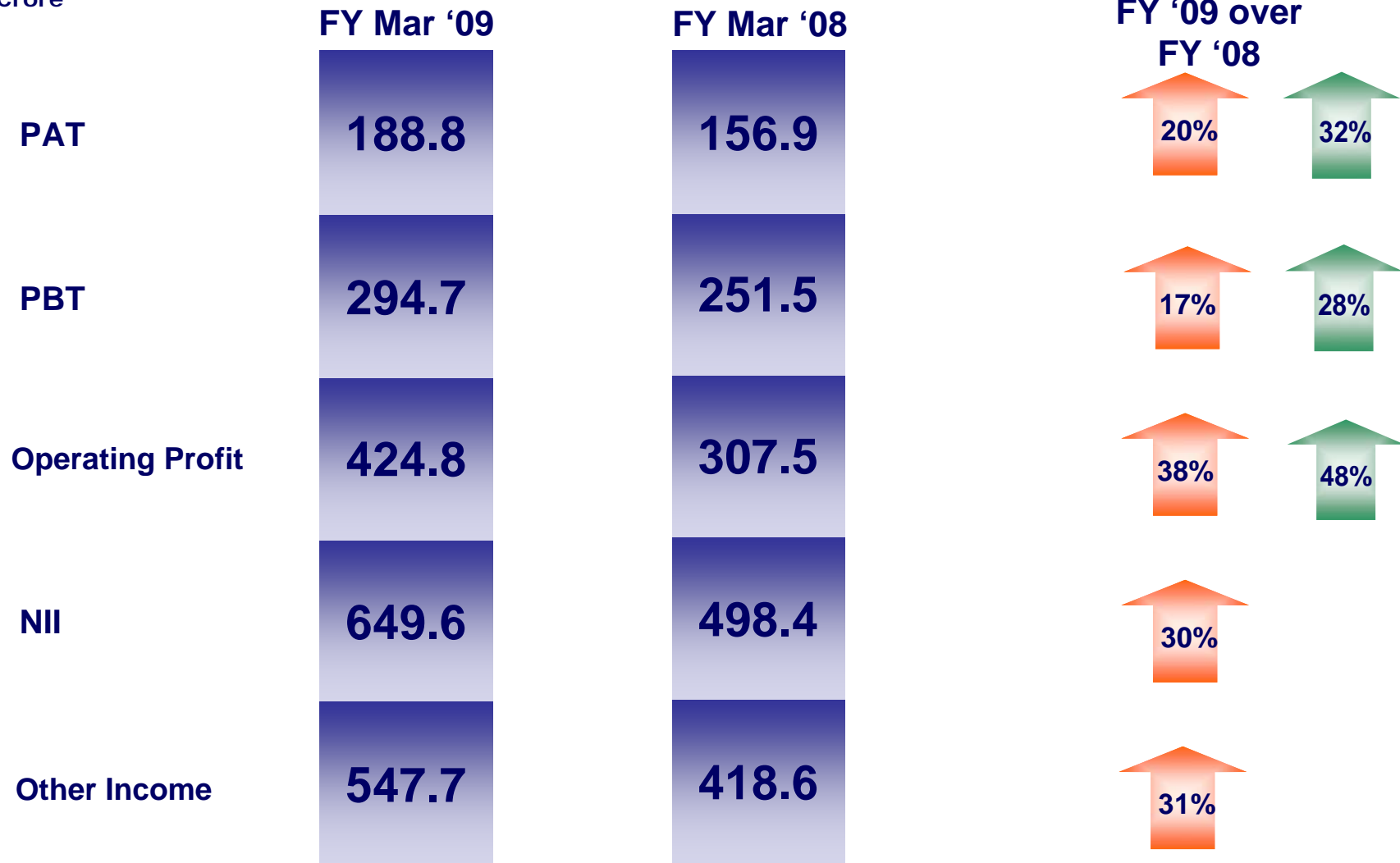
Investor Presentation
28 April 2009

ING VYSYA BANK LIMITED



Performance Highlights – FY 2008-09

Rs. Crore



Performance highlights – FY 2008-09

Rs. Crore

	Mar '09	Mar '08	Mar '09 over Mar '08
Advances	16,751	14,650	↑ 14%
Deposits	24,890	20,458	↑ 22%
CASA	6,713	6,452	↑ 4%
CASA %	27.0%	31.5%	↓ 4.5%
Gross NPA	1.86%	1.38%	↑ 0.48%
Net NPA	1.23%	0.70%	↑ 0.53%

Performance Highlights – Q4 2009

Rs. Crore



Balance Sheet

<i>(In Rs. Crore)</i>	As at 31 Mar '09	As at 31 Mar '08	Y/Y %
Capital and Reserves	1,703	1,536	11%
Deposits	24,890	20,458	22%
Borrowings	2,152	1,250	72%
Other Liab. & Provisions	3,112	2,297	35%
Total Liabilities	31,857	25,540	25%
Cash, Inter-bank, etc.	2,282	3,185	-28%
Investments	10,496	6,293	67%
Advances	16,751	14,650	14%
Fixed & Other Assets	2,329	1,412	65%
Total Assets	31,857	25,540	25%
<i>(In Rs. Crore)</i>	As at 31 Mar '09	As at 31 Mar '08	Y/Y %
CA	3,315	3,329	0%
SA	3,398	3,123	9%
TD	16,364	11,898	38%
CD	1,813	2,107	-14%
Total deposits	24,890	20,458	22%
CASA %	27%	32%	

Profit and Loss

<i>(In Rs. Crore)</i>	FY '09	FY '08	Variance (%)	Q4 '09	Q4 '08	Q4 '09/ Q4 '08 (%)
Net Interest Income	649.6	498.4	30%	162.4	140.5	16%
Other Income	547.7	398.2	38%	147.1	118.6	24%
Total Income	1,197.3	896.6	34%	309.5	259.1	19%
Staff expenses	392.2	302.4	-30%	88.8	89.5	1%
Other expenses	380.2	307.1	-24%	98.6	82.0	-20%
Total Expenses	772.5	609.5	-27%	187.4	171.5	-9%
Operating Profit	424.8	287.1	48%	122.0	87.6	39%
Exceptional Items	-	20.4		-	-	
Op Profit after Excep. items	424.8	307.5	38%	122.0	87.6	39%
Provisions	130.2	56.0	-132%	45.5	22.1	105%
Profit before tax	294.7	251.5	17%	76.6	65.5	17%
Taxes	105.9	94.5	-12%	27.4	22.6	-21%
Net Profit	188.8	156.9	20%	49.1	42.9	15%

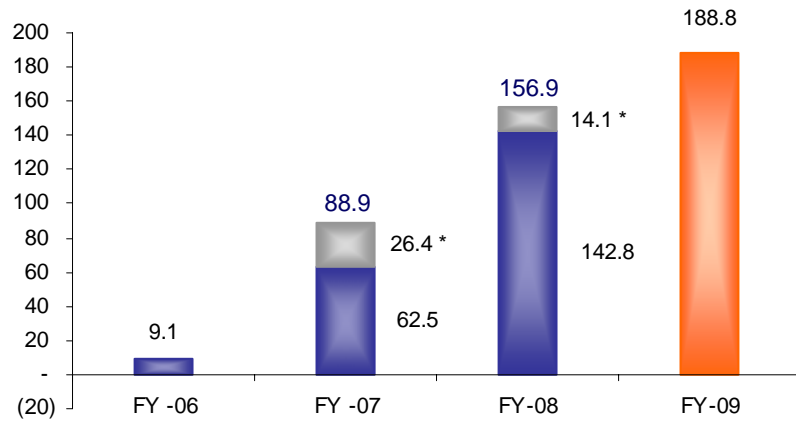
Key Ratios

	FY '09	FY '08	Q4 '09	Q4 '08
Yield on Advances	11.48%	10.49%	11.77%	10.24%
Cost of Deposits	6.83%	6.28%	6.99%	6.16%
Gross NPA Ratio	1.86%	1.38%	1.86%	1.38%
Net NPA to Net advances	1.23%	0.70%	1.23%	0.70%
Return on Assets	0.70%	0.74%	0.65%	0.73%
Return on Equity	11.62%	12.03%	11.70%	10.50%
Credit-Deposit Ratio	67.30%	71.61%	67.30%	71.61%
Cost Income Ratio	64.52%	66.47%	60.56%	66.18%
Capital Adequacy Ratio*	11.68%	10.20%	11.68%	10.20%

* Capital Adequacy as per Basel II for FY 09 – 11.65%

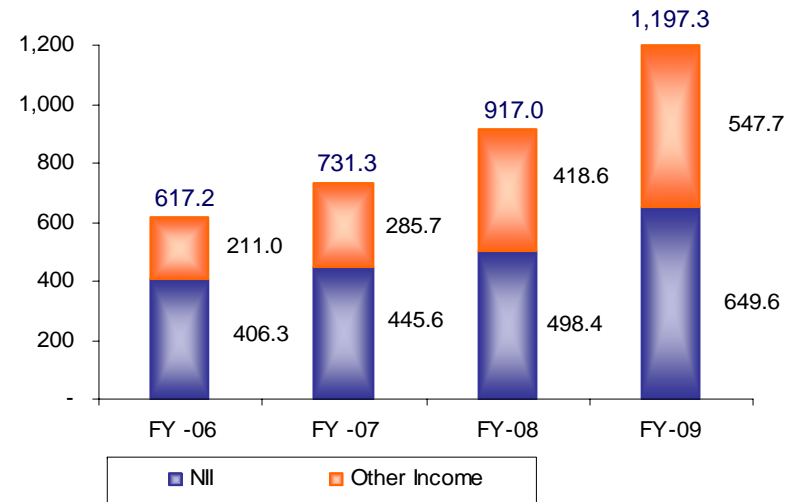
Performance Trends

Net Profit



Consistent growth in Profits

Total Income

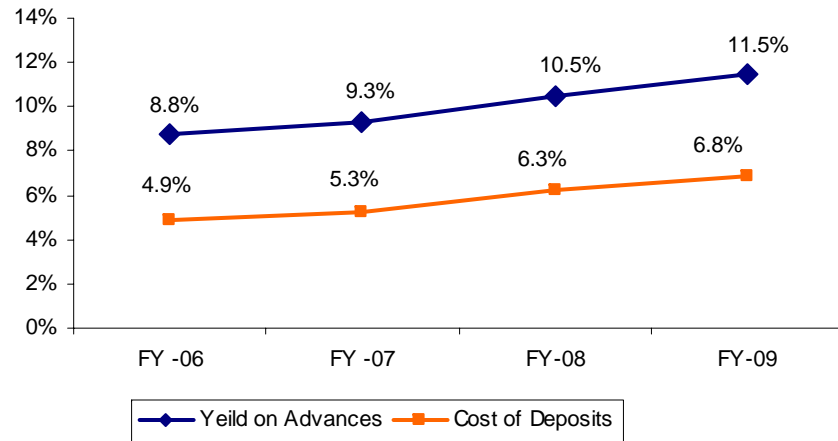


Other income as a percentage of Total income at 46 %

* *Exceptional item reported in respective years*

Performance Trends

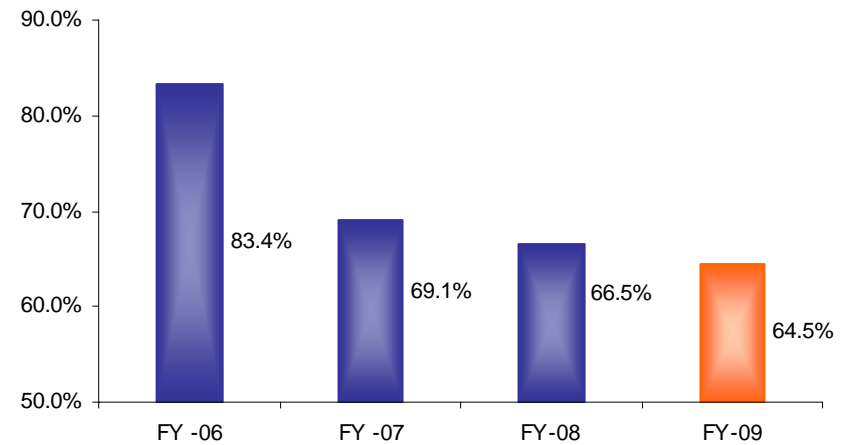
Yield on Advances & Cost of Deposits



Consistent growth in net spread

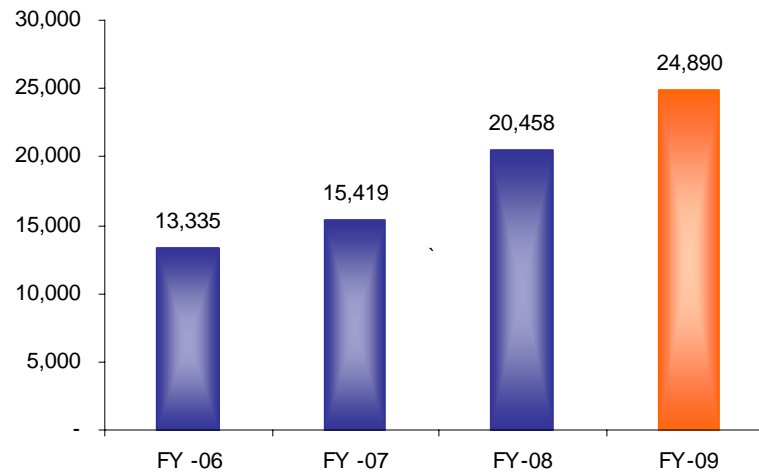
Cost income ratio trending downwards

Cost income ratio

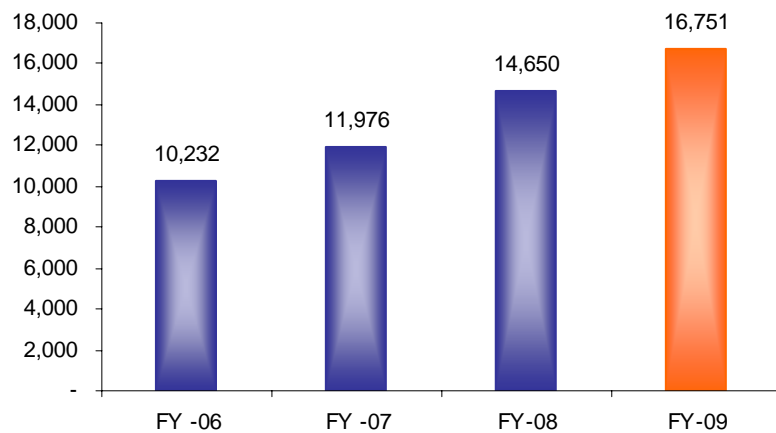


Advances and Deposit trend

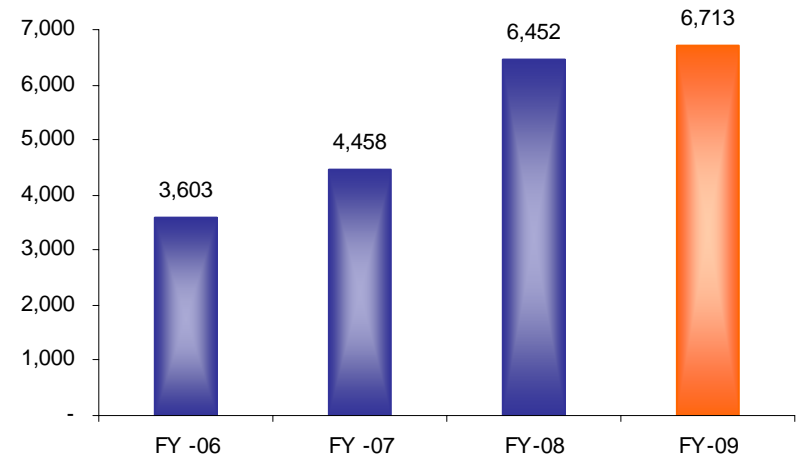
Growth in Deposits



Growth in Advances

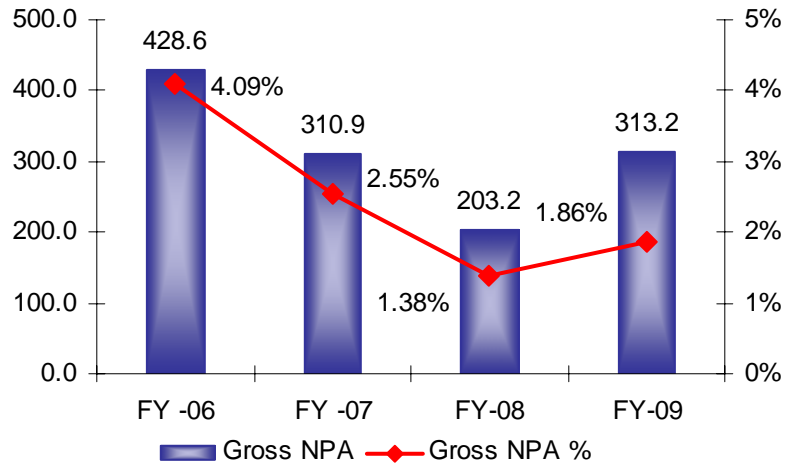


Growth in CASA

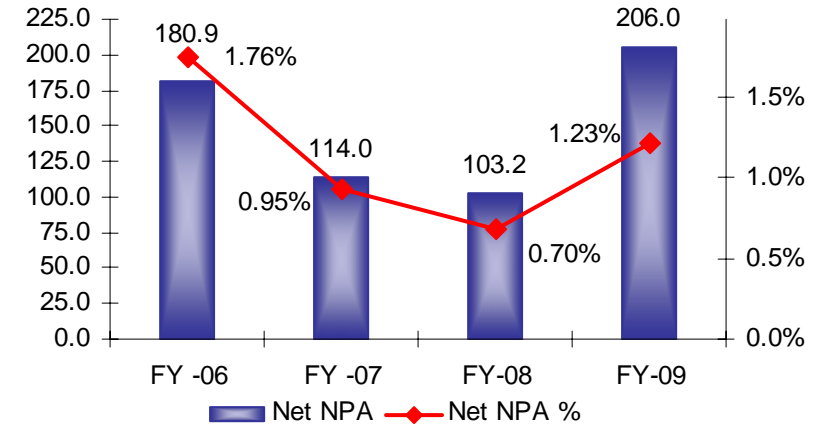


Asset quality and Capital Adequacy

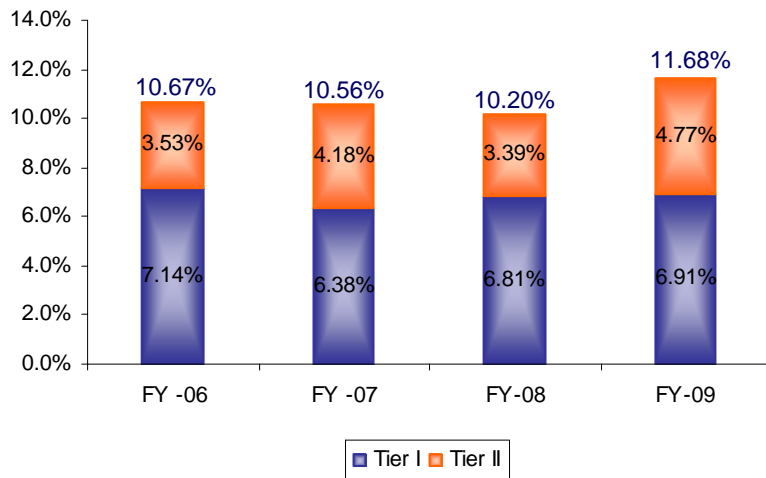
Gross NPA



Net NPA



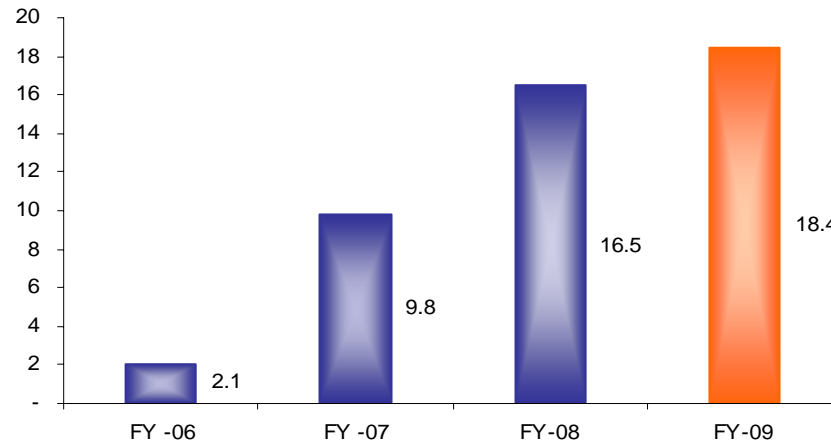
Capital Adequacy



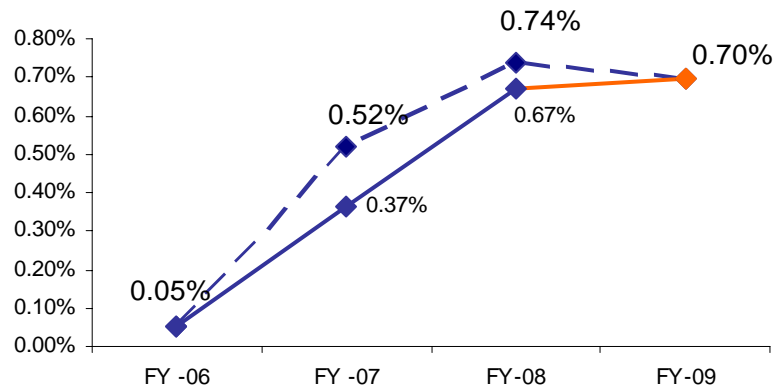
Capital Adequacy as per Basel II for FY 09 – 11.65%

Shareholders' Information

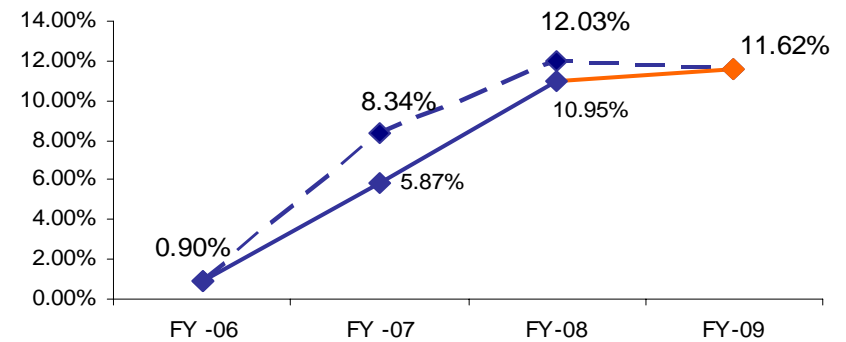
Earning per share



Return on Assets



Return on Equity



----- Actual
 ——— Excluding exceptional items in respective years

ING  **Vysya**
B A N K