

Financial results

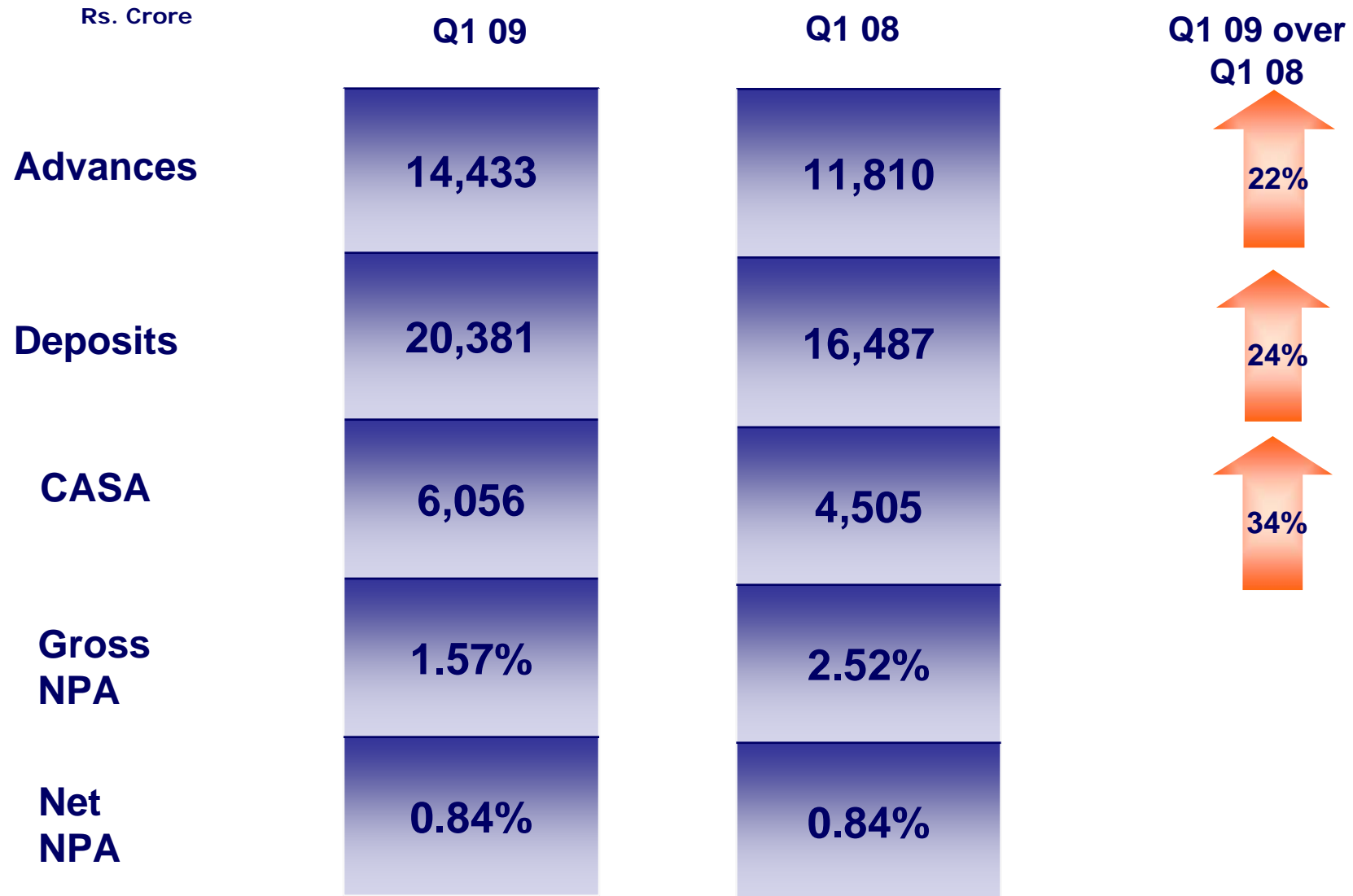
Quarter Ended 30 June 2008

Investor Presentation
21 July 2008

Performance Highlights – Q1 2009



Performance highlights – Q1 2009



Balance Sheet

<i>(In Rs. Crore)</i>	As at 30 June '08	As at 30 June '07	Y/Y %
Capital and Reserves	1,577	1,128	40%
Deposits	20,381	16,487	24%
Borrowings	1,584	574	176%
Other Liab. & Provisions	2,400	1,774	35%
Total Liabilities	25,941	19,964	30%
Cash, Inter-bank, etc.	3,270	1,959	67%
Investments	6,575	5,014	31%
Advances	14,433	11,810	22%
Fixed and other assets	1,663	1,180	41%
Total Assets	25,941	19,964	30%

<i>(In Rs. Crore)</i>	As at 30 June '08	As at 30 June '07	Y/Y %
CA	2,860	1,880	52%
SA	3,196	2,625	22%
TD	12,439	10,600	17%
CD	1,886	1,382	36%
Total deposits	20,381	16,487	24%
CASA %	30%	27%	34%

Profit and Loss

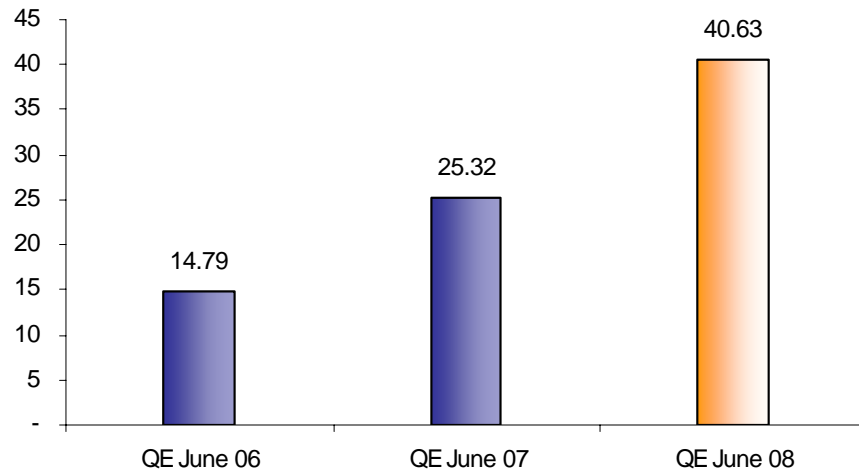
<i>(In Rs. Crore)</i>	Q1 '09	Q1 '08	Variance (%)
Net Interest Income	158.0	103.8	52%
Other Income	127.9	85.8	49%
Total Income	285.8	189.7	51%
Staff expenses	91.4	68.1	-34%
Other expenses	89.8	66.3	-35%
Total Expenses	181.2	134.4	-35%
Operating Profit	104.6	55.3	89%
Exceptional Items	-	2.0	-100%
Op Profit after Excep. items	104.6	57.3	83%
Provisions	41.4	15.9	-160%
Profit before tax	63.2	41.4	53%
Taxes	22.6	16.0	-41%
Net Profit	40.6	25.3	60%

Key Ratios

	QE June 2008	QE June 2007
Yield on Advances	10.66%	10.79%
Cost of Deposits	6.03%	6.65%
Gross NPA Ratio	1.57%	2.52%
Net NPA to Net advances	0.84%	0.84%
Return on Assets	0.66%	0.52%
Return on Equity	10.47%	8.98%
Credit-Deposit Ratio	70.82%	71.63%
Cost Income Ratio	63.39%	70.13%
Capital Adequacy Ratio	10.38%	10.78%

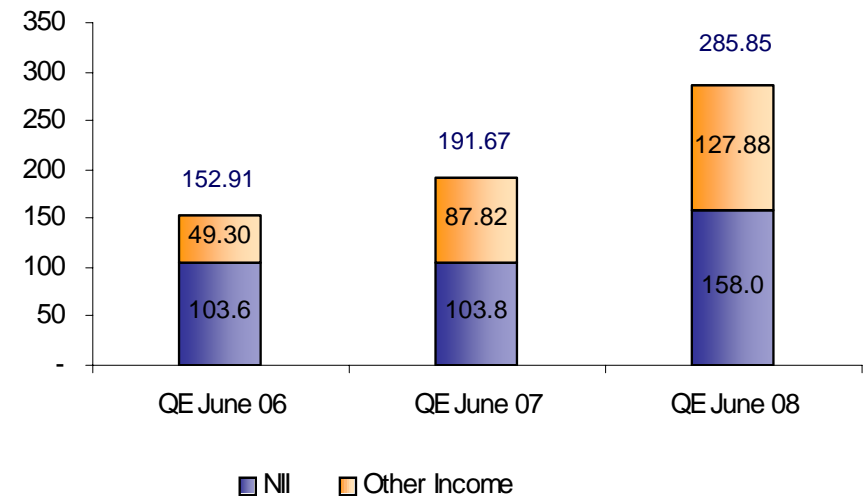
Improving profitability

Net Profit



Significant growth in profits

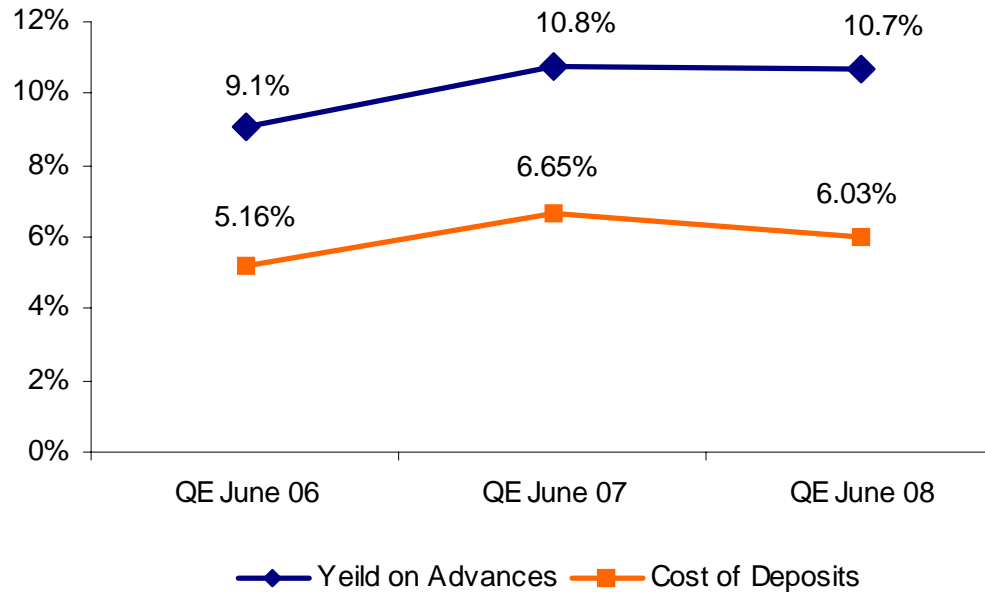
Total Income



Other income as a percentage of Total income has increased from 32% in Q1 06 to 45 % in Q1 08

Improving profitability

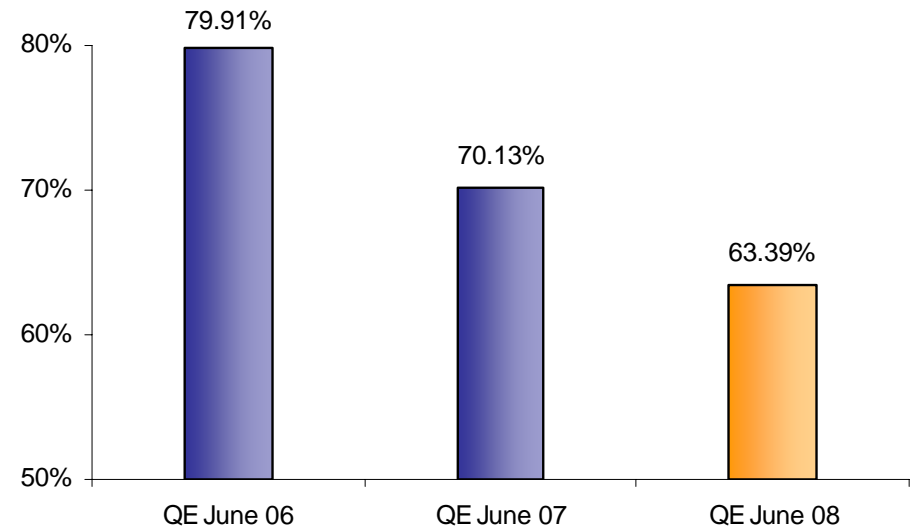
Yield on Advances & Cost of Deposits



Cost focus has led to significant improvement in cost income ratio

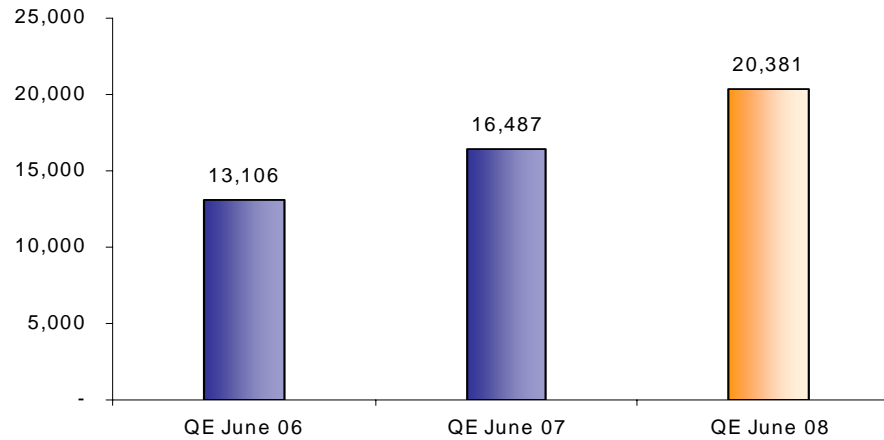
Consistent growth in net spread

Cost income ratio

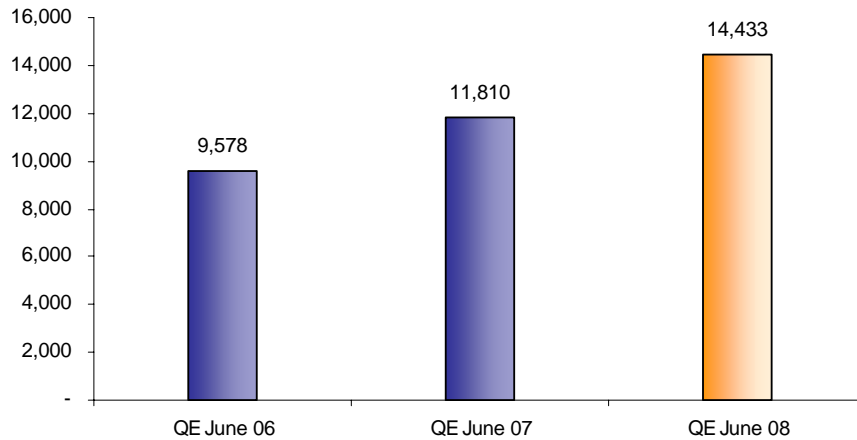


Expanding scale

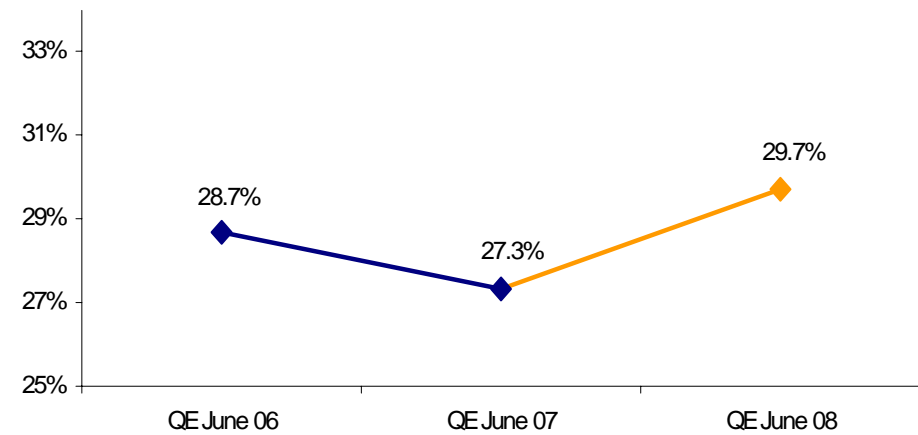
Growth in Deposits



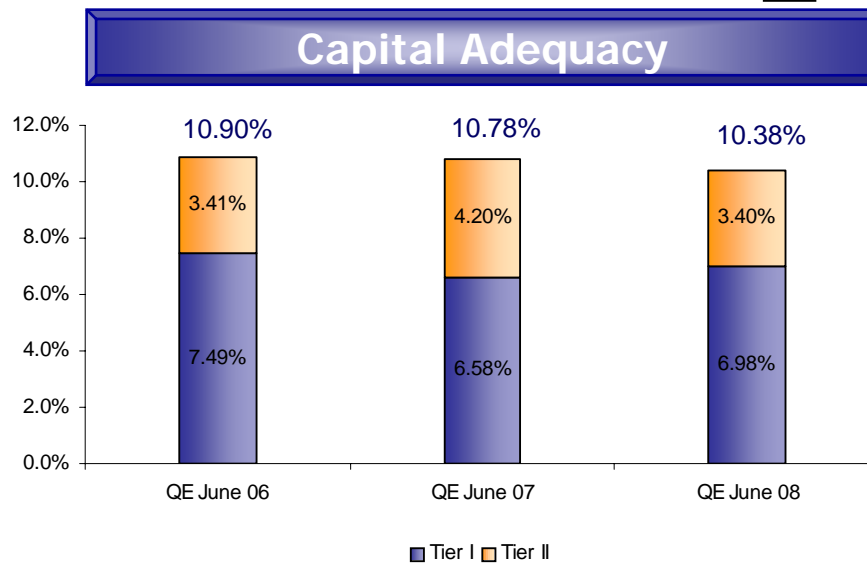
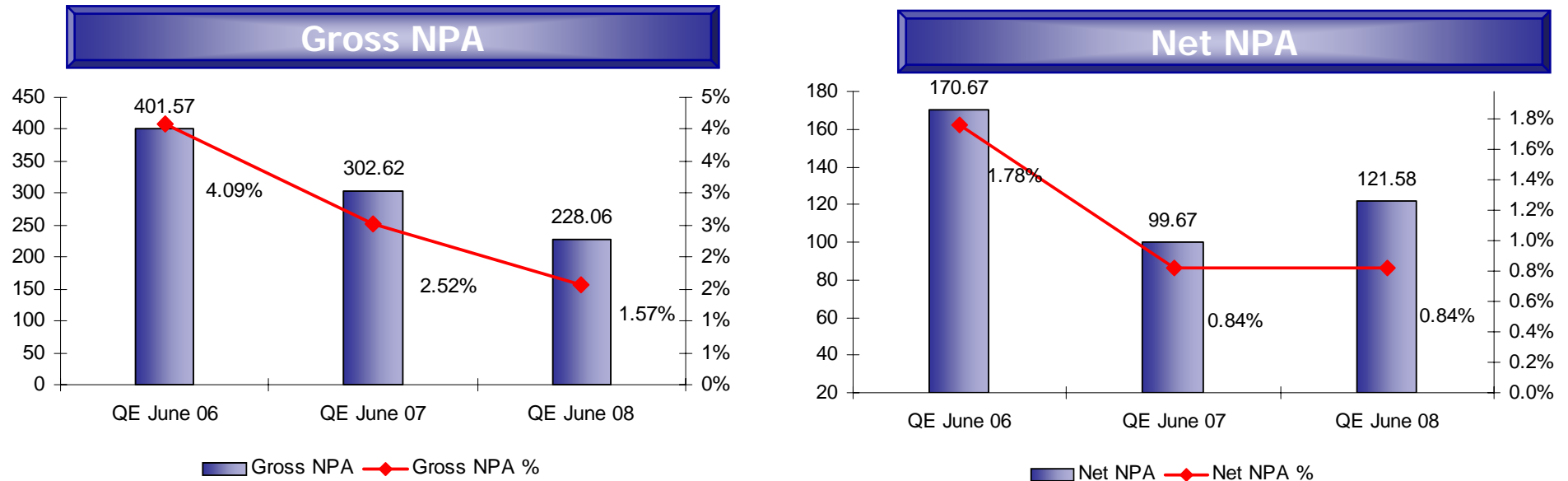
Growth in Advances



CASA Ratio

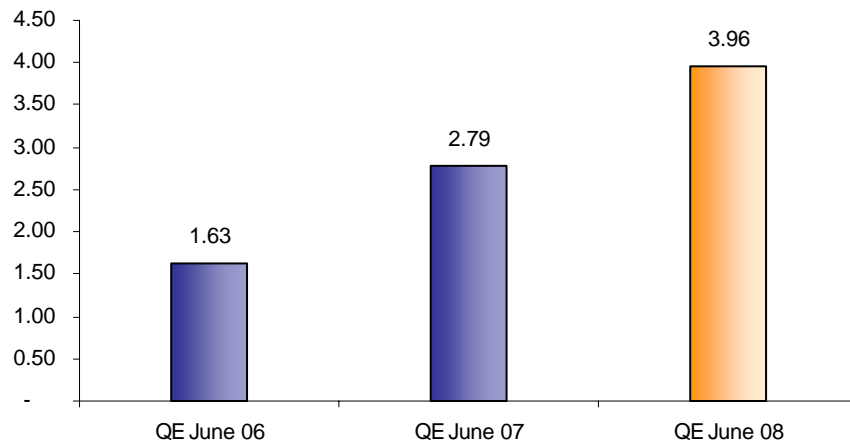


Asset quality and Capital Adequacy

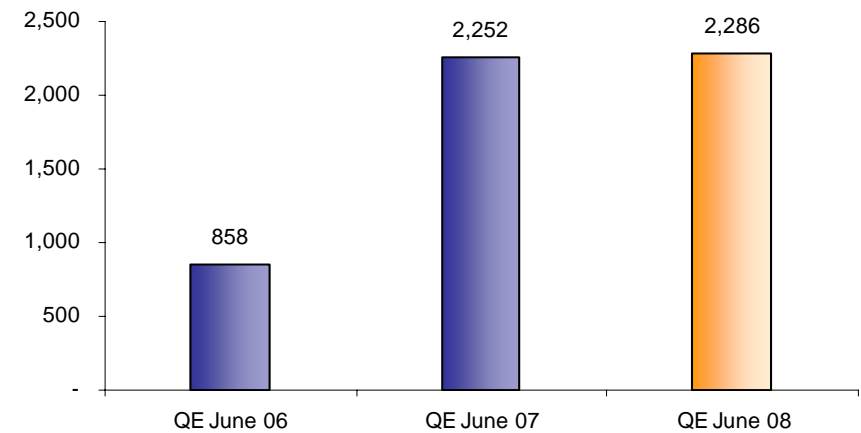


Shareholder Value creation

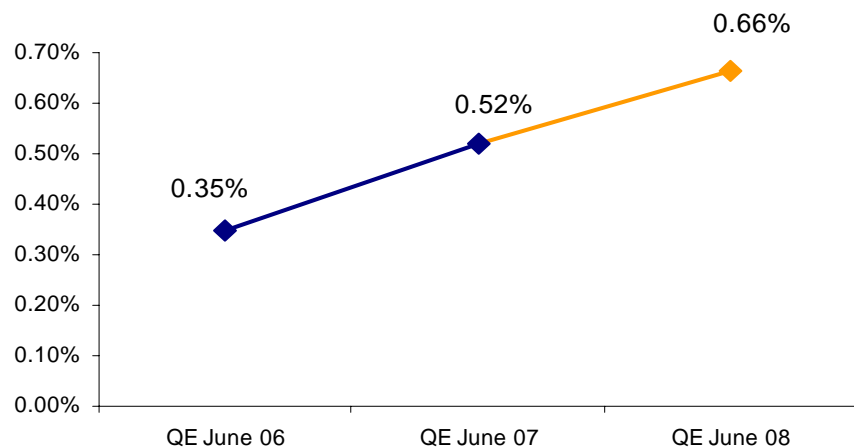
Earning per share



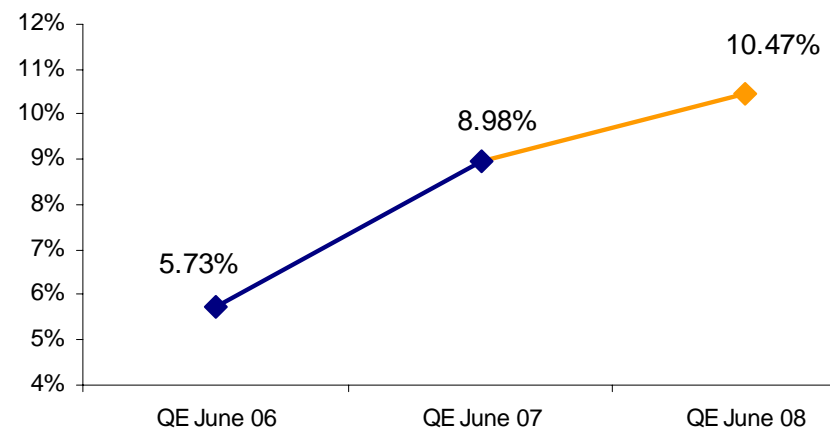
Market Capitalization



Return on Assets



Return on Equity



ING  Vysya
BANK