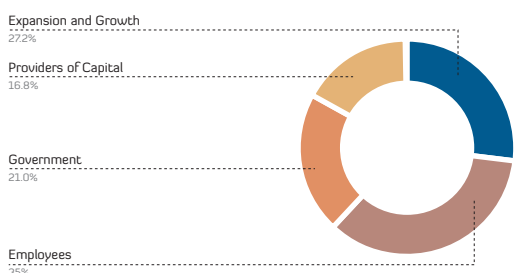


# Statement of Value Addition

	2009	%	2008	%
<b>Value Added</b>				
Income from banking services	24,653,623		18,184,842	
Cost of services	(4,043,758)		(2,868,586)	
<b>Value added by banking services</b>	<b>20,609,865</b>		<b>15,316,256</b>	
Non - banking income	4,220		9,889	
Provision against non-performing assets	(4,415,820)		(3,561,109)	
	<b>16,198,265</b>		<b>11,765,036</b>	
<b>Value Allocated</b>				
to employees				
Salaries, allowances and other benefits	5,662,145	35.0	5,011,040	42.6
to Government				
Income tax	3,413,953	21.0	1,964,254	16.7
to providers of capital				
as dividends	2,714,730	16.8	2,854,775	24.3
to expansion and growth				
Depreciation / Amortization	633,056	3.9	420,242	3.6
Retained in business	3,774,381	23.3	1,514,725	12.9
		27.2		16.4
	<b>16,198,265</b>	<b>100</b>	<b>11,765,036</b>	<b>100</b>

## Value Addition 2009 (Percentage)



## Value Addition 2008 (Percentage)

