

Annexure A

## RESULTS FOR HALF YEAR ENDED JUNE 30, 2009 ARE AS FOLLOWS:

	Quarter ended June 30, 2009	Half year ended June 30, 2009	Quarter ended June 30, 2008	Half year ended June 30, 2008
-----Rs. in 000-----				
Mark-up / return / interest earned	13,817,323	25,819,695	8,717,817	16,936,025
Fee, commission and brokerage income	1,069,887	2,353,968	918,311	2,855,223
<b>Total Income</b>	<b>14,917,210</b>	<b>28,607,663</b>	<b>9,686,875</b>	<b>19,791,248</b>
Mark-up / return / interest expended	3,857,115	7,765,180	2,346,003	4,339,277
Provisions - Write-offs	2,150,552	3,895,791	836,898	1,452,118
Operating expenditure	2,458,804	5,257,789	1,632,298	3,370,790
	<b>8,466,476</b>	<b>16,918,960</b>	<b>4,816,099</b>	<b>9,162,185</b>
<b>PROFIT BEFORE TAXATION</b>	<b>5,450,734</b>	<b>11,688,703</b>	<b>4,870,476</b>	<b>10,629,063</b>
Taxation - current period	2,451,359	4,605,510	1,488,713	3,465,183
prior years	(23,100)	(85,600)	(100,000)	(630,300)
deferred	(599,011)	(387,606)	217,348	10,952
	<b>1,829,246</b>	<b>3,932,514</b>	<b>1,305,712</b>	<b>2,985,166</b>
<b>PROFIT AFTER TAXATION</b>	<b>3,621,518</b>	<b>7,756,489</b>	<b>3,564,764</b>	<b>7,676,897</b>
Retained earnings brought forward	10,721,367	9,193,335	5,709,418	5,430,750
Transfer from surplus on revaluation of fixed assets - net of tax	5,730	10,660	(4,303)	14,890
<b>Profit available for appropriations</b>	<b>14,348,015</b>	<b>16,960,481</b>	<b>9,269,910</b>	<b>12,822,507</b>
<b>APPROPRIATIONS</b>				
Transfer to:				
Statutory reserve	407,152	775,049	456,379	567,690
Capital reserves	-	-	-	-
General reserve	-	-	1,000,000	1,000,000
Issue of bonus shares (Dec 31, 2008 Nil) (2007 Nil.36)	-	678,330	-	-
Final cash dividend 2008 @ Rs 2.5 per share (2007 Rs 5)	-	1,570,697	-	3,111,384
Cash dividend March 2009 @ (Rs 2.5 per share (2008 Rs 3)	1,727,781	1,727,781	1,884,831	1,884,831
	<b>2,089,913</b>	<b>4,702,399</b>	<b>3,241,308</b>	<b>6,793,905</b>
<b>Unappropriated profit carried forward</b>	<b>12,258,082</b>	<b>12,258,082</b>	<b>6,028,602</b>	<b>6,028,602</b>
<b>Earnings per share - basic and diluted - Rupees</b>	<b>5.24</b>	<b>11.22</b>	<b>5.16</b>	<b>11.11</b>

