

# FINANCIAL HIGHLIGHTS

## COMPANY

For the year ended 31 March

## PERFORMANCE INDICATORS

(Rs. Mn)

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
Net Profit After Tax	144	118	181	213	256	418	562	664	987	978
New Executions	1,893	2,152	2,437	2,242	3,189	4,427	4,972	8,858	12,068	12,127
Gross Portfolio (Rentals receivables)	5,229	5,432	6,018	6,052	6,757	8,082	9,144	12,858	19,851	24,357
Net Portfolio (Net investment)	4,136	4,215	4,550	4,570	5,129	6,193	7,088	9,653	13,547	16,295
Outstanding Borrowings	3,976	3,939	3,915	3,751	4,113	5,396	6,025	9,824	16,250	21,752
Non-Performing Portfolio	337	378	556	715	815	883	865	113	137	443
Interest in Suspense	34	45	68	87	101	107	149	18	14	47
Provision	85	107	338	389	485	608	645	61	45	116

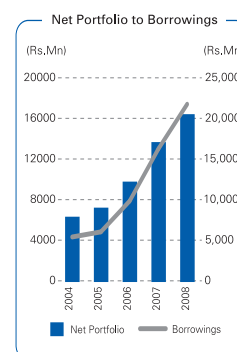
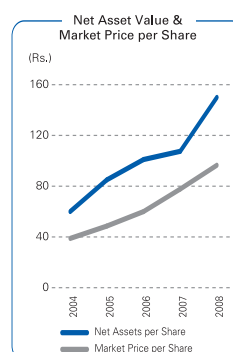
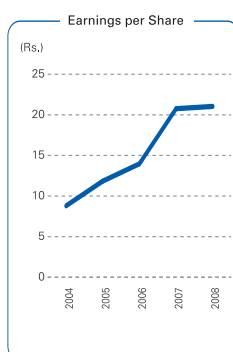
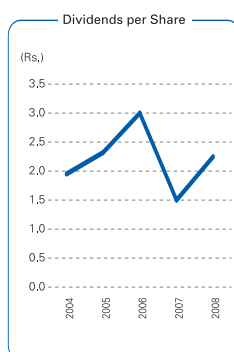
## KEY INDICATORS

(Rs. per share)

Earnings per share	3.04	2.49	3.81	4.48	5.38	8.79	11.83	13.97	20.76	20.58
Dividends per share	2.50	2.25	3.00	3.25	3.25	1.95	2.32	3.00	1.50	2.25
Market Price per share	47.00	22.50	21.50	51.00	73.50	60.00	85.00	101.00	107.50	150.00
Book Value per share	27.91	29.84	28.00	30.81	35.31	38.81	48.57	59.98	77.74	98.29

(Times)

Adj.Price Earnings Ratio	15.49	9.04	5.64	11.39	13.67	6.82	7.18	7.23	5.18	7.29
Debt to Equity Ratio	3.00	2.78	2.97	2.56	2.45	2.93	2.61	3.45	4.40	4.66
Interest Cover	1.26	1.22	1.32	1.38	1.52	1.85	2.06	1.96	1.63	1.30
Dividend Cover	5.34	4.42	2.54	2.75	3.30	4.50	5.09	4.64	13.86	9.15



# TEN YEAR SUMMARY

## COMPANY

For the year ended 31 March ('000)

	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>OPERATING RESULTS</b>										
Gross Income	834,064	860,738	938,381	1,062,137	1,130,880	1,401,776	1,566,952	1,908,291	3,034,110	4,480,432
Other operating expenses	(187,644)	(239,310)	(289,072)	(352,377)	(415,469)	(588,339)	(617,719)	(621,628)	(972,865)	(1,326,595)
Operating Profit before Interest	646,420	621,428	649,309	709,760	715,411	813,437	949,233	1,286,663	2,061,245	3,153,837
Interest Costs	(562,632)	(529,136)	(562,269)	(566,914)	(492,557)	(493,338)	(532,298)	(703,399)	(1,442,881)	(2,768,780)
Other Income/(Expenses)	60,436	25,933	94,198	69,862	32,679	97,806	145,294	93,449	291,840	440,602
Income tax expense	-	-	-	-	-	-	-	(12,701)	76,390	152,212
Net profit after tax	144,224	118,225	181,238	212,708	255,533	417,905	562,229	664,012	986,594	977,871

As at 31 March

## ASSETS

Total assets	5,642,073	5,587,654	5,502,316	5,527,821	5,980,825	7,616,680	8,746,741	13,297,988	20,888,694	27,653,040
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## LIABILITIES

Current Liabilities	3,203,432	2,486,632	3,077,791	2,222,274	3,044,815	3,713,713	2,999,461	5,003,038	7,840,922	12,027,597
Non-Current Liabilities	1,112,127	1,683,013	1,107,767	1,841,339	1,257,849	2,058,618	3,439,150	5,444,697	9,353,485	10,954,802
	4,315,559	4,169,645	4,185,558	4,063,613	4,302,664	5,772,331	6,438,611	10,447,735	17,194,407	22,982,399

## SHAREHOLDERS' FUNDS

Stated Capital & Reserves

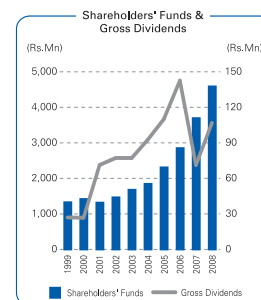
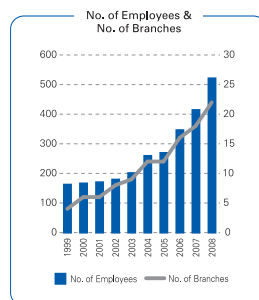
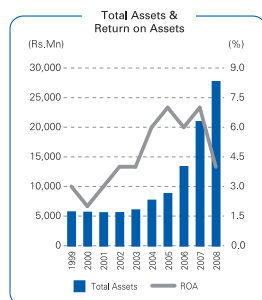
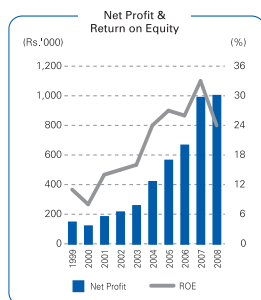
Stated Capital	108,000	118,800	237,600	237,600	237,600	475,200	475,200	475,200	475,200	475,200
Reserves	1,218,514	1,299,209	1,079,158	1,226,608	1,440,560	1,369,149	1,832,930	2,375,053	3,219,087	4,195,441
	1,326,514	1,418,009	1,316,758	1,464,208	1,678,160	1,844,349	2,308,130	2,850,253	3,694,287	4,670,641

## INVESTOR RATIOS

Bonus issues	-	10:1	1:1	-	-	1:1	-	-	-	-
Gross dividends(Rs ' 000s)	27,000	26,730	71,280	77,220	77,220	92,664	110,009	142,560	71,280	106,920
Total assets to shareholders' funds (times)	4	4	4	4	4	4	4	5	6	6
Return on Assets (%)	3	2	3	4	4	6	7	6	6	4
Return on Equity (%)	11	8	14	15	16	24	27	26	30	23

## OTHER INFORMATION

No. of employees	162	166	170	179	201	259	269	346	414	521
No. of branches	4	6	6	8	9	12	12	16	18	22
No. of LOLC service centres	0	0	0	0	0	0	0	0	0	10
No. of subsidiary companies	3	3	4	5	5	6	7	8	8	9
No. of associate companies	0	0	0	0	0	0	0	0	0	2
No. of joint ventures	0	0	0	0	0	0	0	0	0	1



# SUMMARISED QUARTERLY STATISTICS

	2007/2008				2006/2007			
<b>COMPANY</b>								
<b>Income Statement (Rs.'000)</b>								
For the 3 months ended	Jun 30	Sep 30	Dec 31	Mar 31	Jun 30	Sep 30	Dec 31	Mar 31
Operating Profit before Interest	688,794	673,582	901,725	889,736	416,924	498,555	484,810	660,956
Interest Costs	(543,425)	(632,194)	(683,299)	(909,862)	(281,345)	(344,408)	(420,430)	(396,698)
Other Income/(Expenses)	52,912	67,709	296,689	23,292	53,904	75,162	89,287	73,487
Taxation	(48,000)	(36,000)	(41,093)	277,305	-	(78,882)	(30,000)	185,272
Profit available to shareholders' of the Company	150,281	73,097	474,022	280,471	189,483	150,427	123,667	523,017
<b>Balance Sheets (Rs.'000)</b>								
As at	Jun 30	Sep 30	Dec 31	Mar 31	Jun 30	Sep 30	Dec 31	Mar 31
Assets	22,958,188	24,149,170	26,514,031	27,653,040	15,434,342	16,943,762	18,480,877	20,888,694
Liabilities	19,220,540	20,338,425	22,229,265	22,982,399	12,465,886	13,824,878	15,238,326	17,194,407
Net Assets	3,737,648	3,810,745	4,284,766	4,670,641	2,968,456	3,118,884	3,242,551	3,694,287
Stated Capital & Reserves	3,737,648	3,810,745	4,284,766	4,670,641	2,968,456	3,118,884	3,242,551	3,694,287
Stated Capital	475,200	475,200	475,200	475,200	475,200	475,200	475,200	475,200
Reserves	3,262,448	3,335,545	3,809,566	4,195,441	2,493,256	2,643,684	2,767,351	3,219,087
<b>GROUP</b>								
<b>Income Statement (Rs.'000)</b>								
As at	Jun 30	Sep 30	Dec 31	Mar 31	Jun 30	Sep 30	Dec 31	Mar 31
Operating Profit before Interest	852,784	896,332	1,161,680	1,143,277	519,438	621,481	609,846	827,050
Interest Costs	(645,811)	(781,669)	(863,445)	(1,113,040)	(342,418)	(418,794)	(514,025)	(512,514)
Other Income/(Expenses)	29,298	36,263	264,799	(16,984)	35,311	53,070	82,771	36,523
Goodwill on consolidation	-	5,175	-	126,118	-	-	-	-
Share of profit of associate companies	-	-	(4,473)	92,750	-	-	-	-
Taxation	(48,525)	(68,828)	(54,446)	259,536	(4,687)	(84,287)	(36,417)	177,834
Minority Interest	(9,776)	(1,395)	(18,295)	26,850	(7,693)	(5,473)	(3,350)	7,575
Profit available to shareholders' of the Company	177,970	85,878	485,820	518,507	199,951	165,997	138,825	536,468
<b>Balance Sheets (Rs.'000)</b>								
As at	Jun 30	Sep 30	Dec 31	Mar 31	Jun 30	Sep 30	Dec 31	Mar 31
Assets	26,915,804	28,620,658	32,058,118	33,783,640	18,797,508	20,111,710	22,270,748	24,483,950
Liabilities	22,990,310	24,616,746	27,550,092	28,678,477	15,730,004	16,872,737	18,889,601	20,659,031
Net Assets	3,925,494	4,003,912	4,508,026	5,105,163	3,067,504	3,238,973	3,381,147	3,824,919
Stated Capital & Reserves	3,925,494	4,003,912	4,508,026	5,105,163	3,067,504	3,238,973	3,381,147	3,824,919
Stated Capital	475,200	475,200	475,200	475,200	475,200	475,200	475,200	475,200
Reserves	3,450,294	3,528,712	4,032,826	4,629,963	2,592,304	2,763,773	2,905,947	3,349,719