

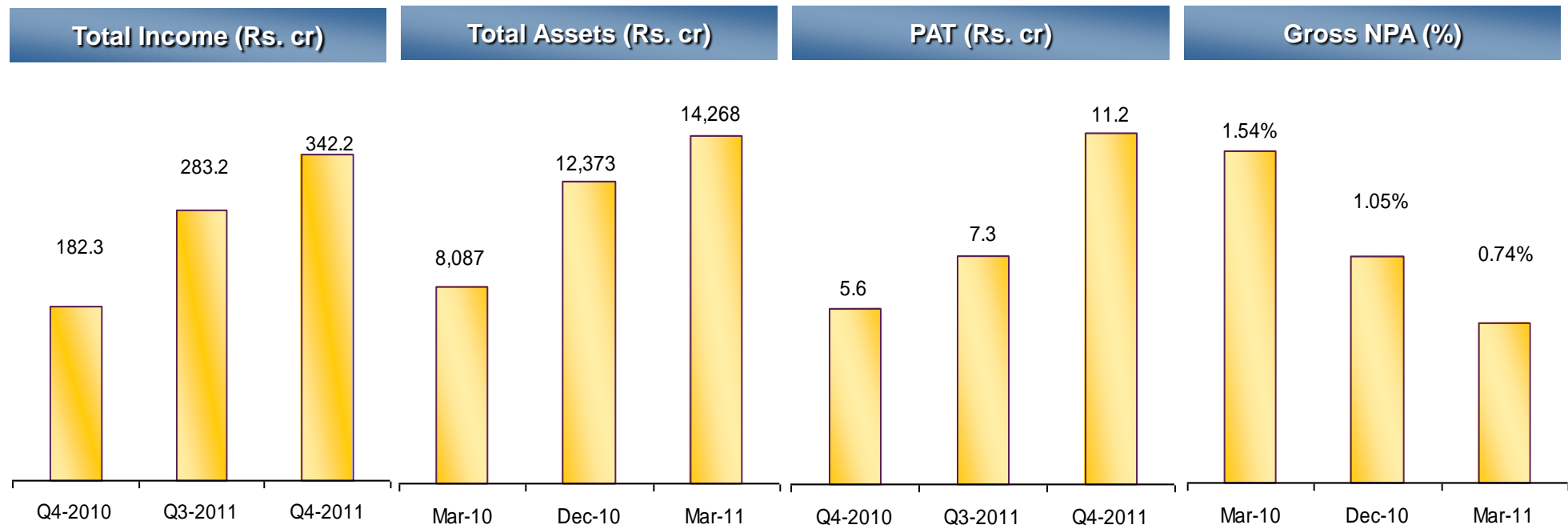
DhanlaxmiBank 
established 1927

Financial Results for period ended March 31, 2011

April 23, 2011

Snapshot for the quarter

- Total asset base rose to Rs. 143 billion as at March 31, 2010 (+76% on a y-o-y basis)
- Priority sector lending touched 51% of ANBC as on March 31, 2011
- Capital adequacy of 11.8% with a Tier-I ratio of 9.4% as at March 31, 2011
- Employee strength reduced to 4,260 as on March 31, 2011 from 4,351 as at December 31, 2010



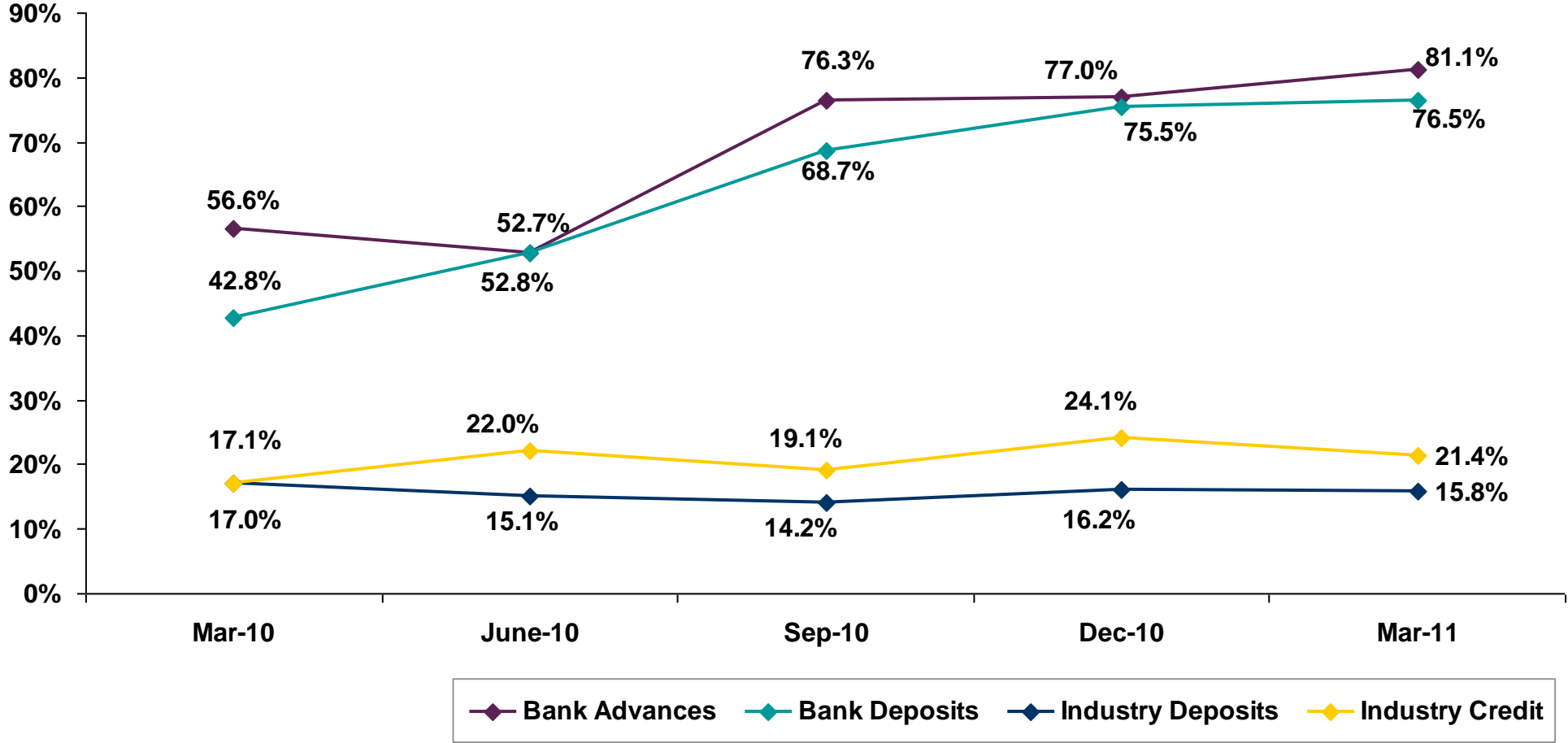


Financials

Balance Sheet

(Rs. in Crores)	Mar 31, 2011	Dec 31, 2010	Q-o-Q growth	Mar 31, 2010	Y-o-Y growth
Capital	85	85	-	64	32.8%
Reserves	759	751	1.1%	376	101.9%
Deposits	12,530	10,532	19.0%	7,098	76.5%
Borrowings	626	683	(8.3)%	318	96.9%
Other Liabilities	268	322	(16.8)%	231	16.0%
Total	14,268	12,373	15.3%	8,087	76.4%
Cash / bank balance	935	847	10.4%	750	24.7%
Investments	3,640	3,287	10.7%	2,028	79.5%
Advances	9,065	7,771	16.7%	5,006	81.1%
Fixed assets	134	124	8.1%	79	69.6%
Other Assets	494	343	44.0%	223	121.4%
Total	14,268	12,373	15.3%	8,087	76.4%

Deposits - Advances Growth Better Than the Industry

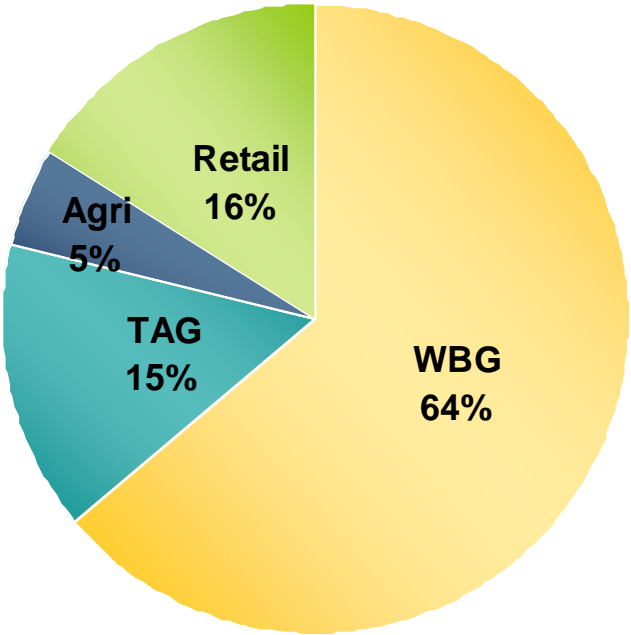


Deposits

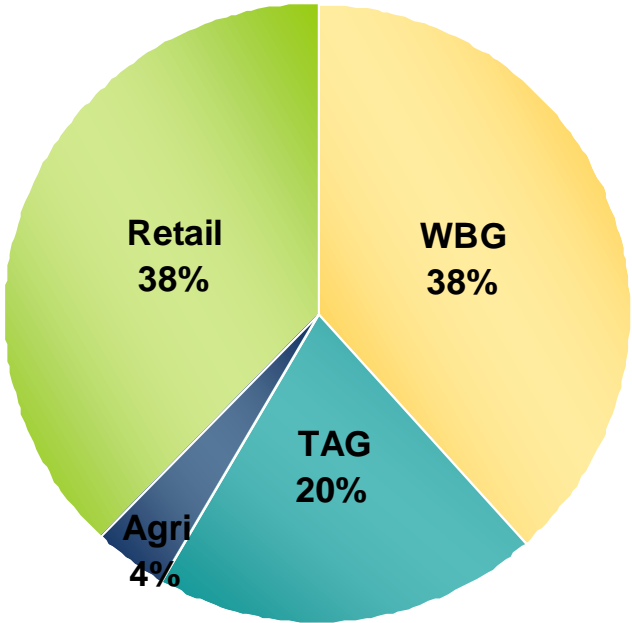
(Rs. in Crores)	Mar 31, 2011	Dec 31, 2010	Q-o-Q growth	Mar 31, 2010	Y-o-Y growth
Current Deposits	1,531	912	67.9%	564	171.5%
Saving Deposits	1,338	1,215	10.1%	988	35.4%
CASA	2,869	2,127	34.9%	1,552	84.9%
CASA (%)	22.9%	20.2%		21.9%	
Term Deposits	9,660	8,404	14.9%	5,546	74.2%
Total	12,530	10,532	19.0%	7,098	76.5%

Business Mix

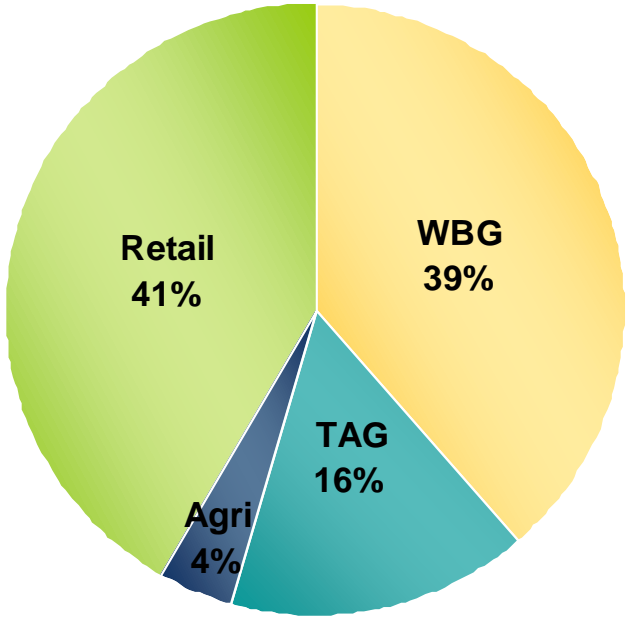
As at March 31, 2010



As at December 31, 2010



As at March 31, 2011



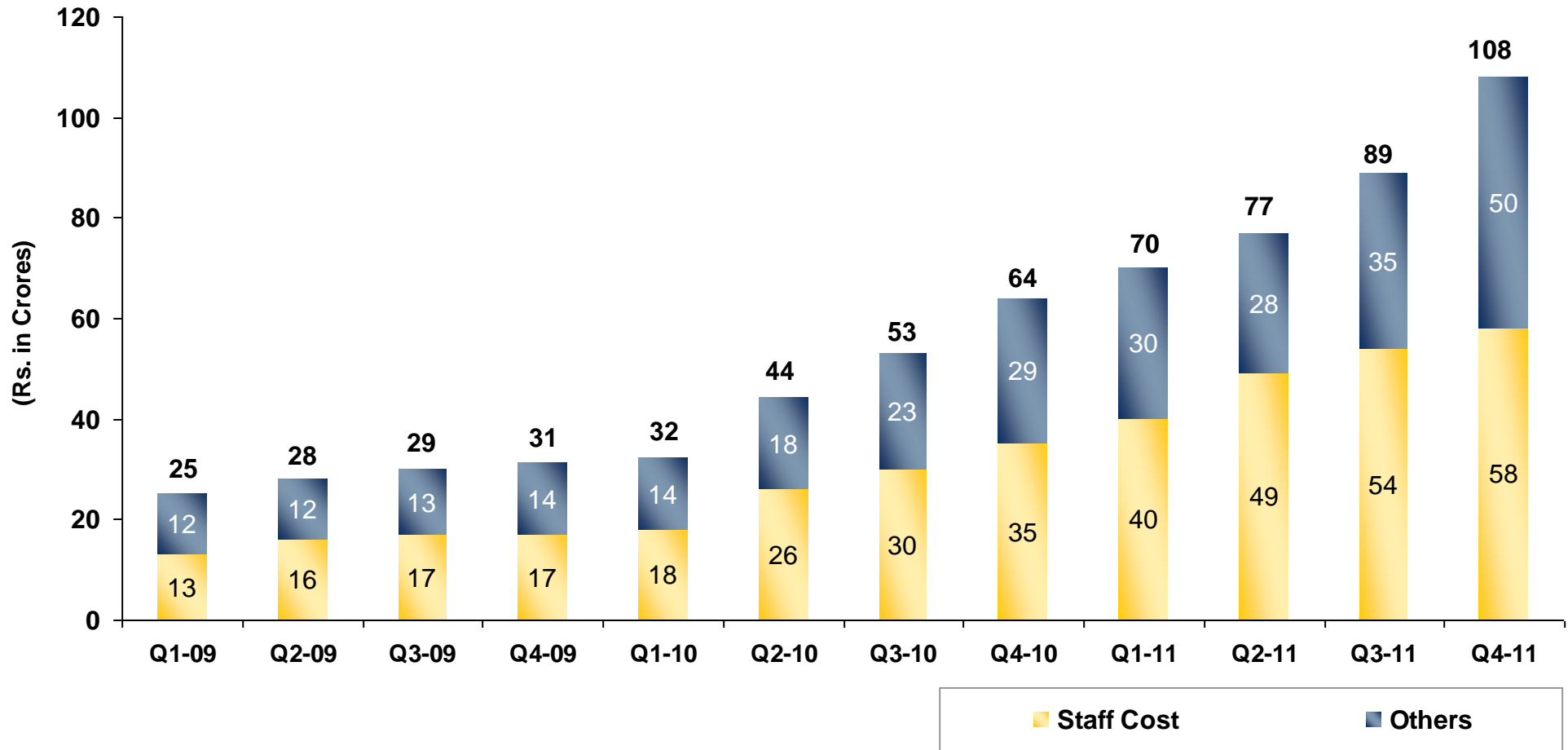
Profit and Loss Statement

(Rs. in Crores)	Q4 - FY2011	Q4 - FY2010	Y-o-Y growth	FY2011	FY2010	Y-o-Y growth
Interest income	296.1	150.5	96.9%	906.4	534.6	69.5%
Interest expenses	205.7	106.6	93.0%	641.3	394.0	62.8%
Net interest income	90.4	43.9	106.2%	265.1	140.6	88.5%
Non Interest income	46.1	31.9	44.3%	146.8	90.9	61.3%
Operating expenses	107.9	64.1	68.4%	344.5	192.9	78.6%
<i>Staff cost</i>	<i>58.2</i>	<i>34.7</i>	<i>67.8%</i>	<i>201.4</i>	<i>109.1</i>	<i>84.7%</i>
Provisions	9.5	4.0	139.8%	27.7	10.9	153.4%
Profit before tax	19.1	7.7	146.9%	39.7	27.7	43.2%
Provisions for tax	7.9	2.1	272.5%	13.6	4.4	207.8%
Profit after tax	11.2	5.6	99.3%	26.1	23.3	11.8%

Net Interest Income

(Rs. in Crores)	Q4 - FY2011	Q4 - FY2010	Y-o-Y growth	FY2011	FY2010	Y-o-Y growth
Interest income	296.1	150.5	96.9%	906.4	534.6	69.5%
<i>from Advances</i>	241.9	115.4	109.8%	699.1	419.4	66.7%
<i>from Investments</i>	53.2	34.3	55.3%	201.7	107.8	87.1%
<i>Others</i>	1.0	0.8	17.8%	5.6	7.4	(24.3)%
Interest expenses	205.7	106.6	93.0%	641.3	394.0	62.8%
Net Interest Income	90.4	43.9	106.2%	265.1	140.6	88.5%

Trend in Operating Expenses

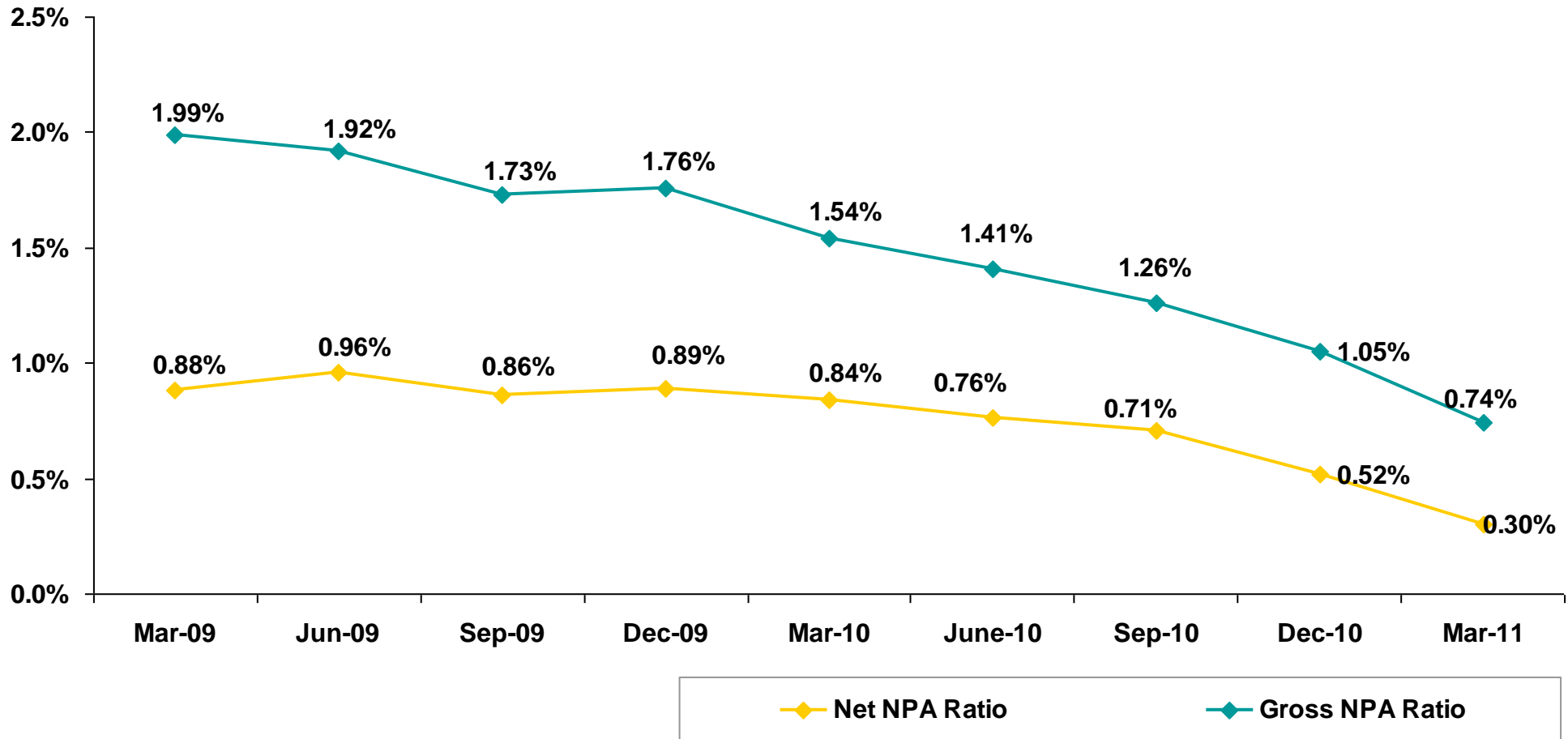


Key Ratios (%)

	Q4 - FY2011	Q4 - FY2010	FY2011	FY2010
Cost / Income ratio	79.07	84.57	83.63	83.29
Credit - Deposit ratio	72.35	72.41	72.35	72.41
Return on Equity	5.44	5.16	3.60	5.30
Return on Assets	0.34	0.30	0.23	0.35

	Mar 31, 2011	Dec 31, 2010	Mar 31, 2010
Gross NPAs (Rs. in crores)	67.09	82.02	77.50
Net NPAs (Rs. in crores)	27.47	40.42	41.94
Basel I			
Capital adequacy	10.81%	11.76%	12.47%
- Tier I	8.62%	9.38%	8.45%
Basel II			
Capital adequacy	11.80%	13.39%	12.99%
- Tier I	9.41%	10.68%	8.80%

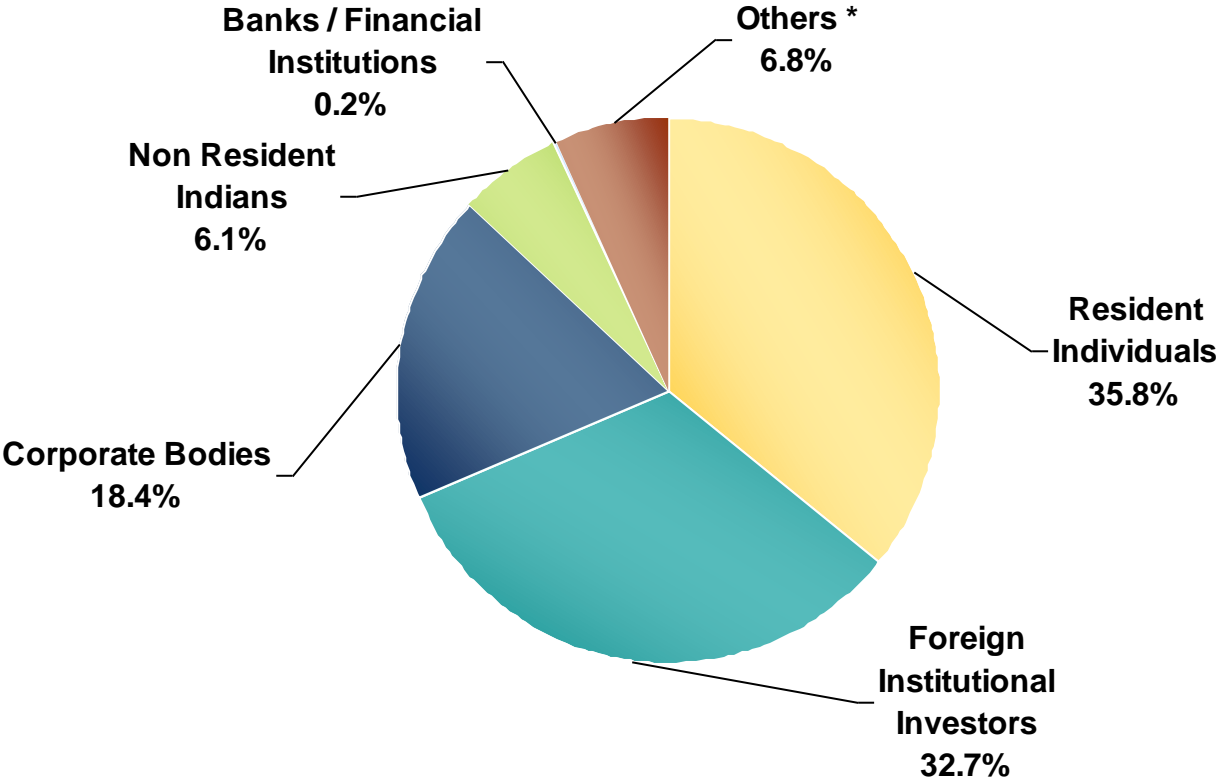
Asset Quality



- Provision coverage ratio of 60.5% as on 31st March 2011. Reserve Bank of India has extended deadline for PCR attainment of 70% till September 30, 2011

Nearly 57,000 Shareholders form Part of the Dhanlaxmi Family

Shareholding Pattern as at March 31, 2011



* Includes insurance companies, Mutual funds, Trusts and Clearing members

Investment limits for FIIs / NRIs at 49% and 24% respectively



Thank You