

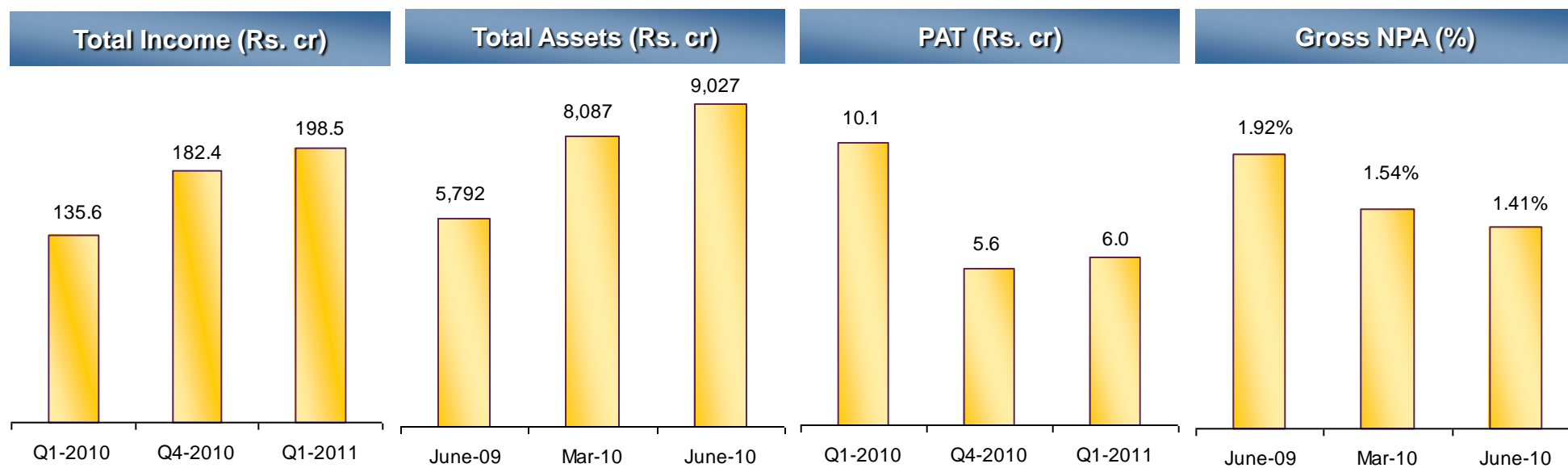
DhanlaxmiBank 
established 1927

Financial Results for period ended June 30, 2010

August 13, 2010

Brief Overview

- Pan - India presence through a network of 271 branches and 380 ATMs covering 14 states
- A broad and loyal customer base of 1.4 million as at June 30, 2010
- Total asset base of Rs. 90 billion as at June 30, 2010, increasing at a rapid pace of 56% (y-o-y)
- Capital adequacy of 11.0% with a Tier - I ratio of 7.9% as at June 30, 2010
- Employee strength increased to 4,490 as on June 30, 2010 from 4,080 as at March 31, 2010



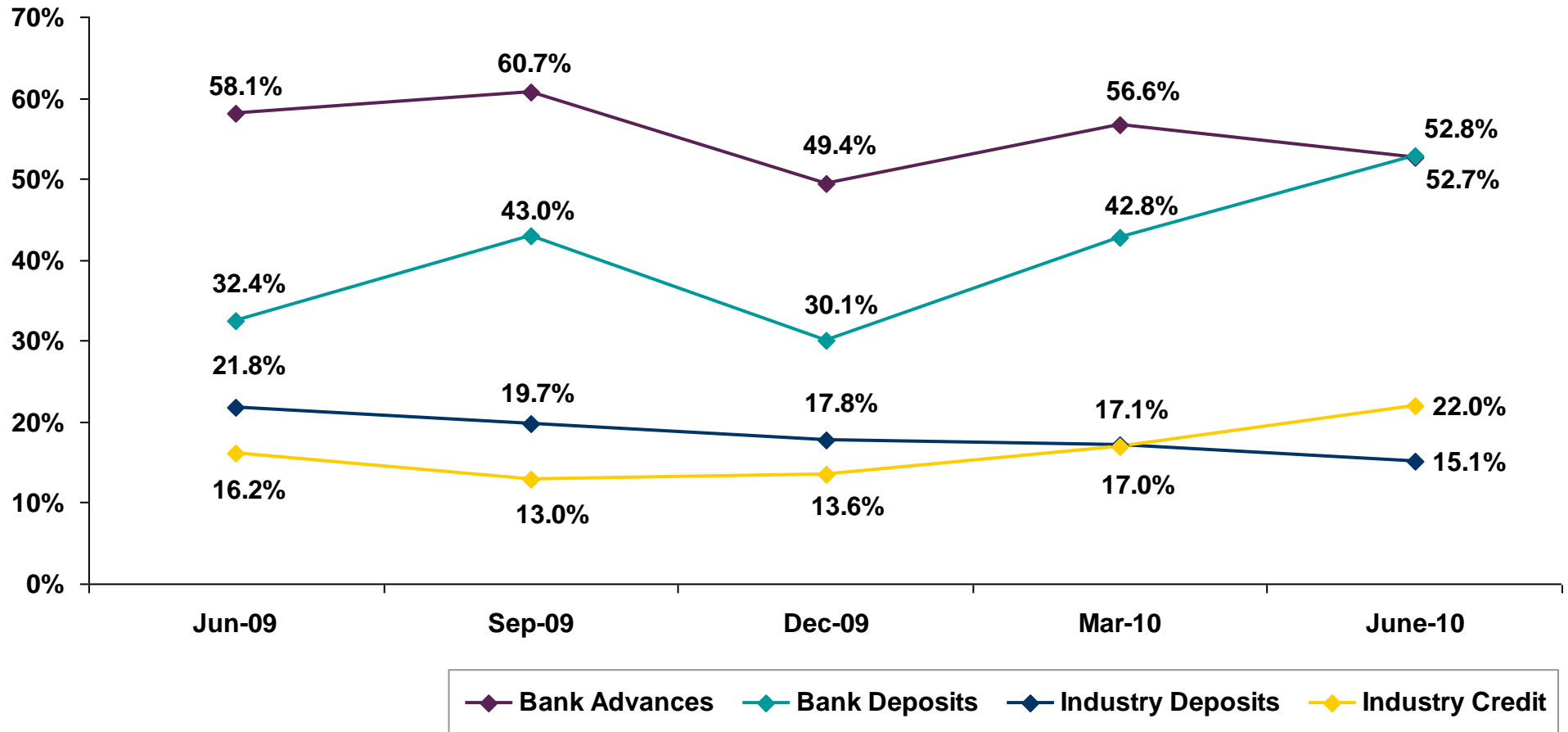


Financials - Q1 FY2011

Balance Sheet

(Rs. in Crores)	June 30, 2010	Mar 31, 2010	June 30, 2009	Y-o-Y growth
Capital	64	64	64	-
Reserves	382	376	370	3.2%
Deposits	7,747	7,098	5,071	52.8%
Borrowings	398	121	38	947.4%
Other Liabilities	436	428	249	75.1%
Total	9,027	8,087	5,792	55.9%
Cash / bank balance	920	750	589	56.2%
Investments	2,474	2,028	1,523	62.4%
Advances	5,329	5,006	3,489	52.7%
Fixed assets	86	79	46	87.0%
Other Assets	218	223	145	50.3%
Total	9,027	8,087	5,792	55.9%

Deposits - Advances Growth Better Than the Industry

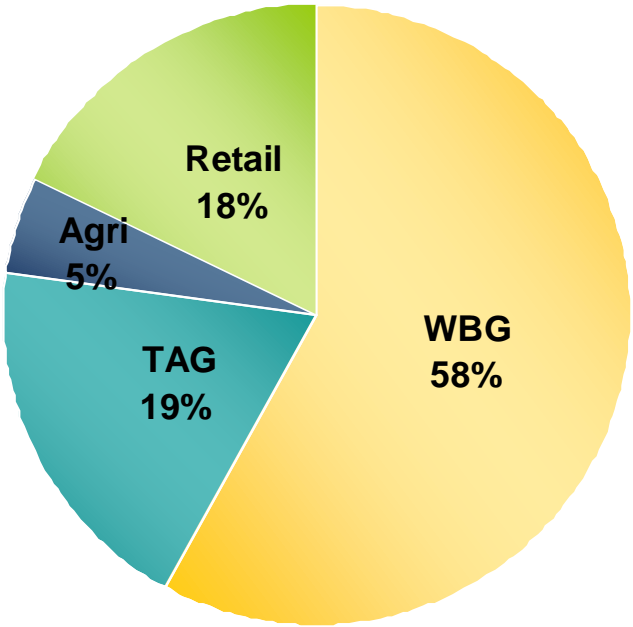


Deposits

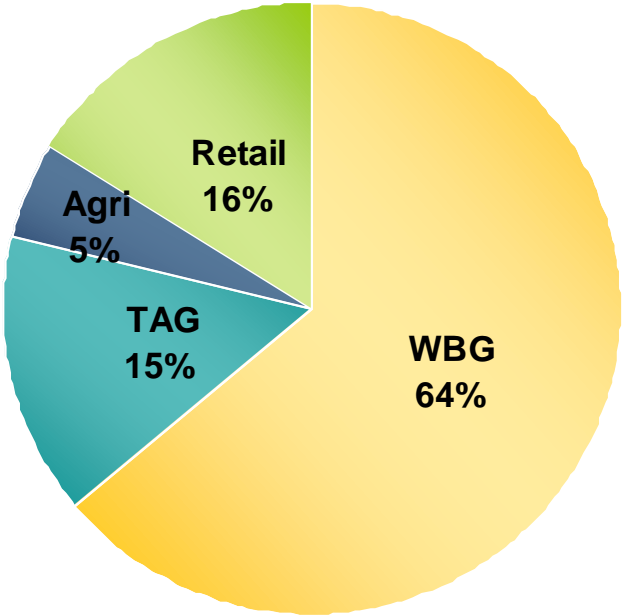
(Rs. in Crores)	June 31, 2010	Mar 31, 2010	June 30, 2009	Y-o-Y growth
Current Deposits	585	564	389	50.4%
Saving Deposits	1,071	988	737	45.3%
CASA	1,656	1,552	1,126	47.1%
CASA (%)	21.4%	21.9%	22.2%	-
Term Deposits	6,091	5,546	3,945	54.4%
Total	7,747	7,098	5,071	52.8%

Business Mix

As at June 30, 2010



As at March 31, 2010



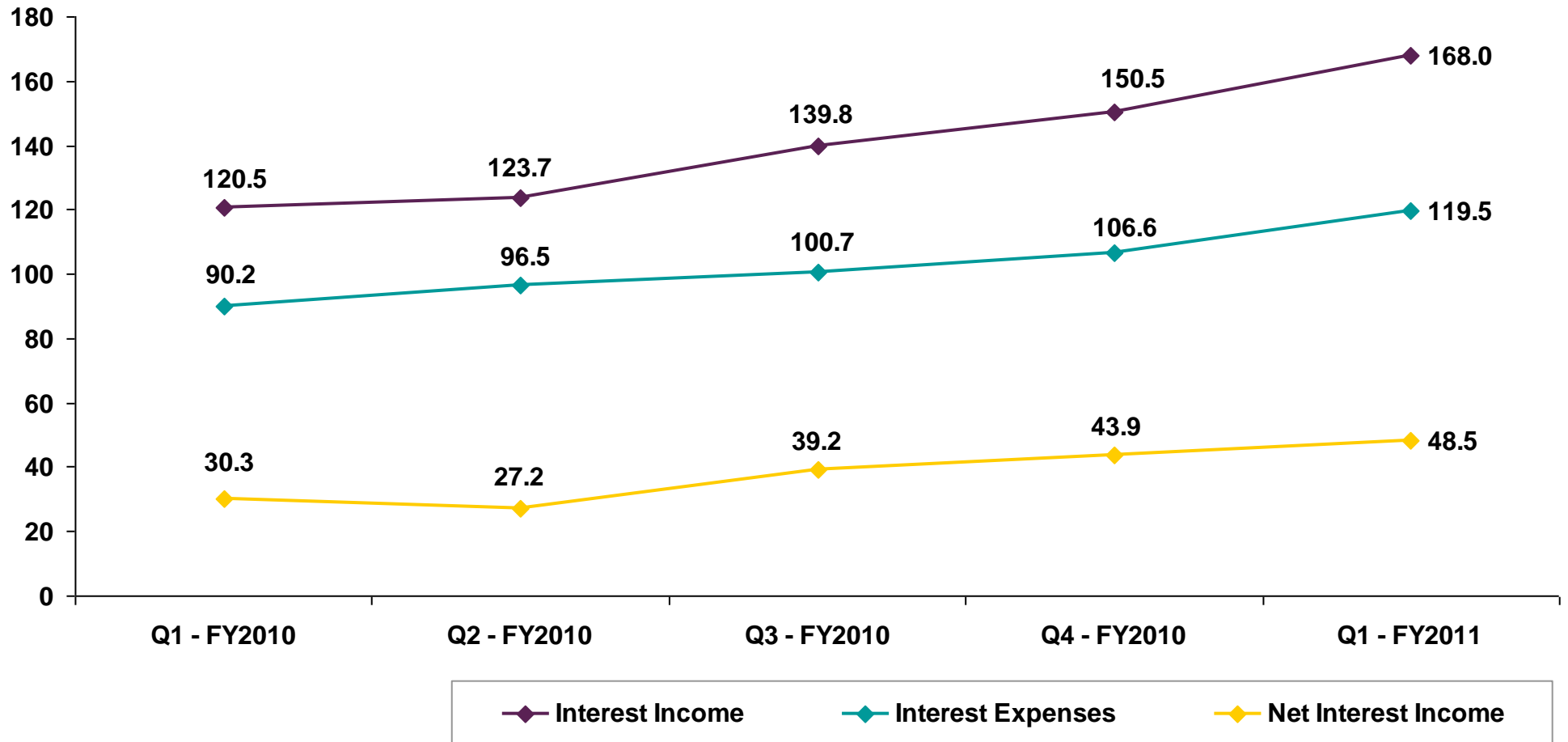
Profit and Loss Statement

(Rs. in Crores)	Q1 - FY2011	Q4 - FY2010	Q1 - FY2010	Y-o-Y growth
Interest income	168.0	150.5	120.5	39.4%
Interest expenses	119.5	106.6	90.2	32.5%
Net interest income	48.5	43.9	30.3	60.1%
Non Interest income	30.5	31.9	15.1	102.0%
Operating expenses	69.8	64.1	32.3	116.1%
<i>Staff cost</i>	<i>40.1</i>	<i>34.7</i>	<i>18.2</i>	<i>120.3%</i>
Provisions	2.0	4.0	1.4	42.9%
Profit before tax	7.1	7.7	11.7	(39.3)%
Provisions for tax	1.1	2.1	1.6	(31.3)%
Profit after tax	6.0	5.6	10.1	(40.6)%

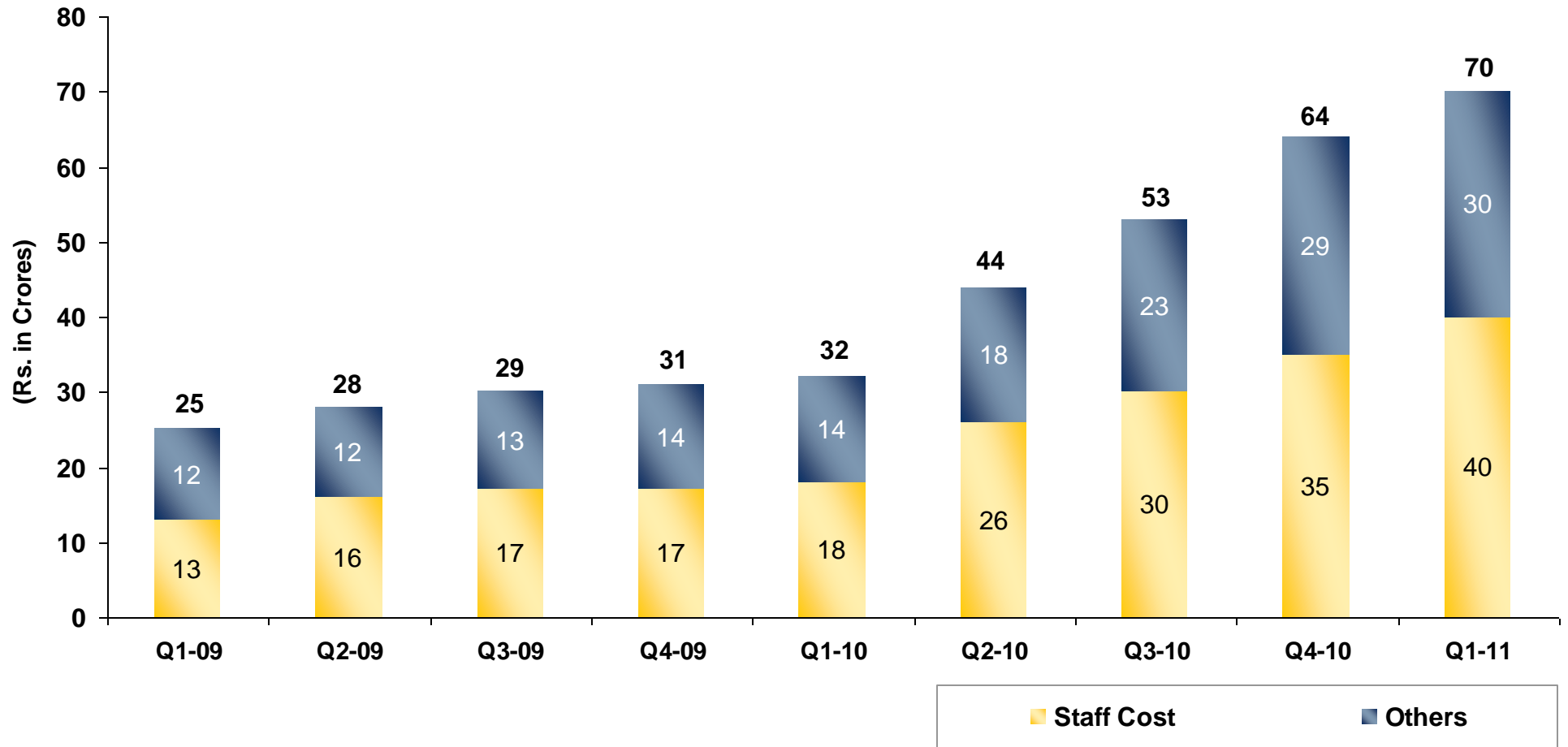
Net Interest Income

(Rs. in Crores)	Q1 - FY2011	Q4 - FY2010	Q1 - FY2010	Y-o-Y growth
Interest income	168.0	150.5	120.5	39.4%
<i>from Advances</i>	126.8	115.4	95.5	32.8%
<i>from Investments</i>	39.6	34.3	19.8	100%
<i>Others</i>	1.6	0.8	5.2	(69.2)%
Interest expenses	119.5	106.6	90.2	32.5%
Net Interest Income	48.5	43.9	30.3	60.1%

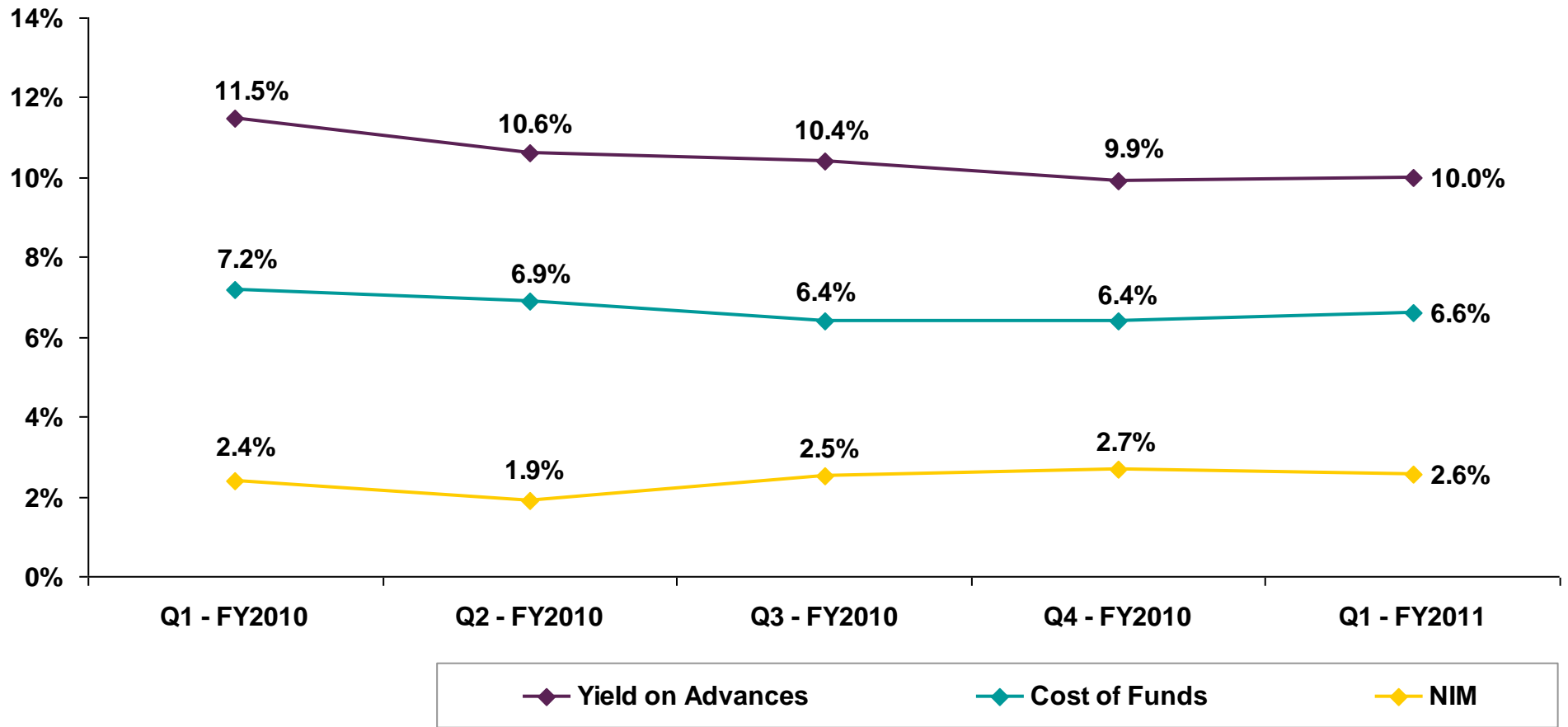
Trend in Net Interest Income



Trend in Operating Expenses



Trend in Net Interest Margin



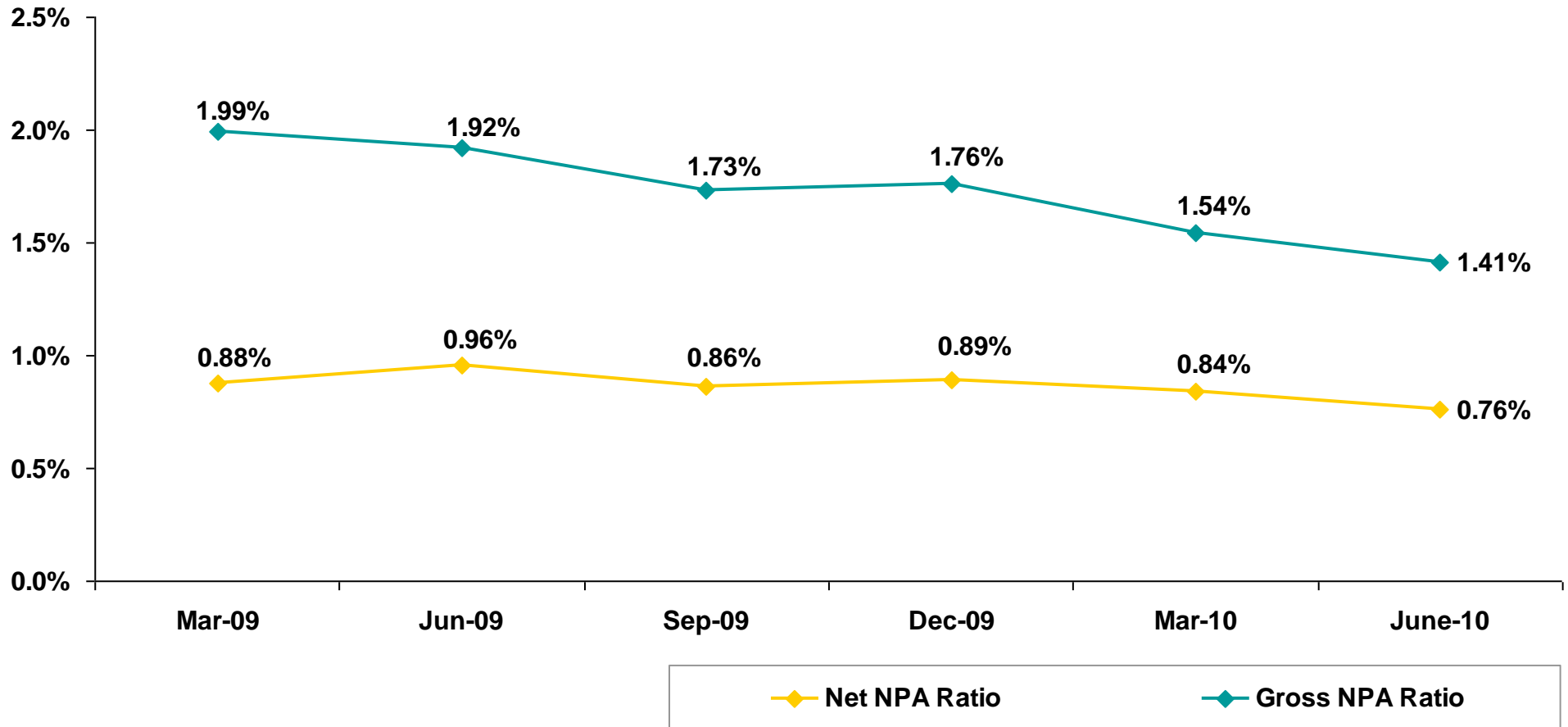
Increase in margins driven by lower cost of deposits partially offset by shift in lending focus to the corporate segment

Key Ratios (%)

	Q1 - FY2011	Q4 - FY2010	Q3 - FY2010	Q2 - FY2010	Q1 - FY2010	FY2010
Cost / Income ratio	88.42	84.57	94.94	79.71	71.15	83.29
Credit - Deposit ratio	68.78	70.53	73.15	71.09	68.80	70.53
Return on Equity	5.42	5.16	1.19	5.70	9.31	5.30
Return on Assets	0.28	0.30	0.07	0.50	0.71	0.35

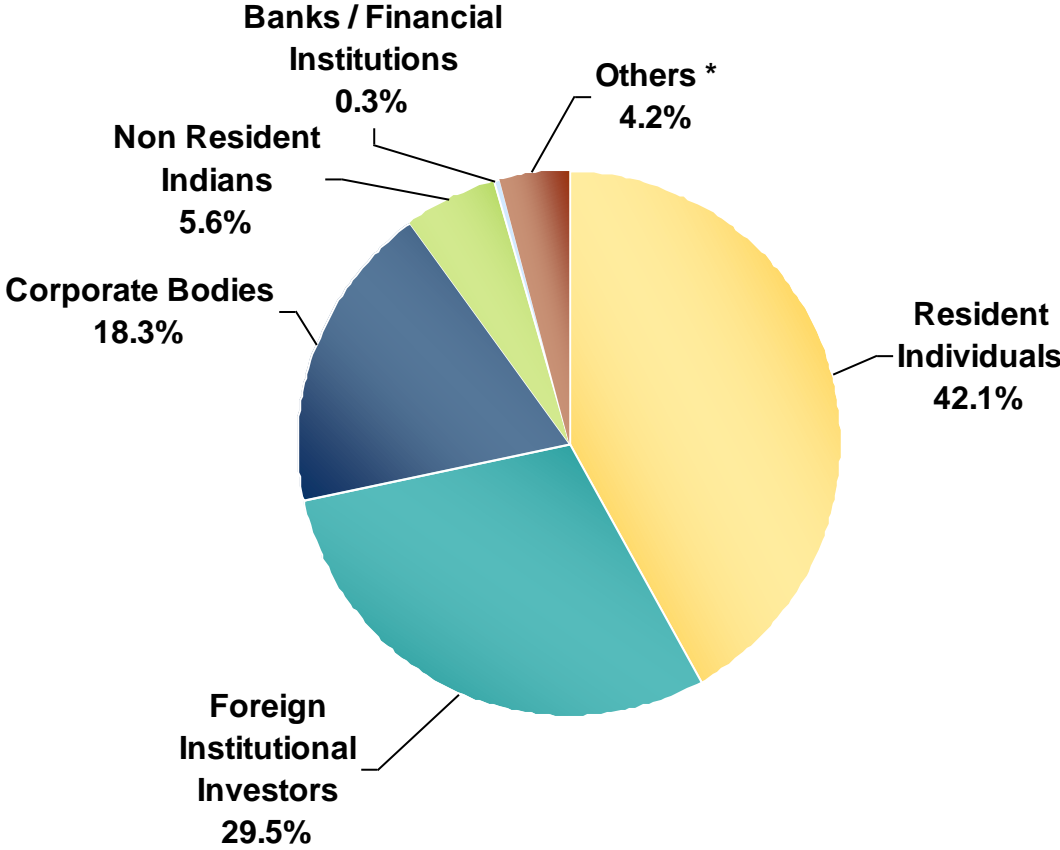
	June 30, 2010	Mar 31, 2010	Dec 31, 2009	Sept 30, 2009	June 30, 2009
Gross NPAs (Rs. in crores)	75.66	77.50	77.88	70.26	67.96
Net NPAs (Rs. in crores)	40.36	41.94	39.14	34.43	33.70
Basel I					
Capital adequacy	10.36%	12.47%	13.36%	14.94%	13.38%
- Tier I	7.39%	8.45%	9.14%	10.16%	11.97%
Basel II					
Capital adequacy	11.01%	12.99%	14.29%	15.90%	14.14%
- Tier I	7.85%	8.80%	9.78%	10.81%	12.65%

Asset Quality



Nearly 43,000 shareholders form part of the Dhanlaxmi family

Shareholding Pattern as at June 30, 2010



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

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



Thank You