



Unaudited Financial Results

Rs in ' 000

S.N.	Particulars	This Quarter Ending 29 Chaitra 2064 11-Apr-08	Previous Quarter Ending 30 Poush 2064 14-Jan-08	Corresponding Previous Year Quarter Ending 30 Chaitra 2063 13-Apr-07
1	Total Capital and Liabilities (1.1 to 1.7)	11,105,201	10,632,387	7,987,669
1.1	Paid Up Capital	732,000	732,000	610,000
1.2	Reserve & Surplus	229,523	194,766	109,885
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	200,000	450,000	50,000
1.5	Deposits (a+b)	9,653,643	8,987,764	6,965,083
	a) Domestic Currency	9,136,201	8,631,009	6,730,450
	b) Foreign Currency	517,442	356,755	234,633
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	290,035	267,856	252,702
2	Total Assets (2.1 to 2.7)	11,105,201	10,632,387	7,987,669
2.1	Cash & Bank Balance	974,089	541,416	447,460
2.2	Money at call and Short Notice	150,565	269,757	628,510
2.3	Investments	1,089,381	1,099,191	781,714
2.4	Loan & Advances	8,569,717	8,363,576	5,886,686
2.5	Fixed Assets	192,168	152,715	139,551
2.6	Non Banking Assets	356	785	662
2.7	Other Assets	128,926	204,947	103,086
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	500,117	319,798	324,820
3.2	Interest Expenses	286,731	180,616	199,275
A. Net Interest Income (3.1-3.2)		213,386	139,182	125,544
3.3	Fees, Commission & Discount	22,623	15,025	23,558
3.4	Other Operating Income	13,833	9,962	-
3.5	Foreign Exchange Gain & Loss	34,538	20,645	12,074
B. Total Operating Income (A+3.3+3.4+3.5)		284,381	184,814	161,177
3.6	Staff Expenses	44,952	28,483	32,486
3.7	Other Operating Expenses	56,998	34,558	43,853
C. Operating Profit before Provisions (B -3.6-3.7)		182,431	121,773	84,838
3.8	Provision for Possible Losses	26,410	23,736	21,386
D. Operating Profit (C- 3.8)		156,020	98,037	63,452
3.9	Non Operating Income/Expenses (Net)	(6,447)	(3,260)	(7,657)
3.10	Writeback of Provision for Possible Losses	3,447	2,075	9,672
E. Profit from Regular Activities (D+3.9+3.10)		153,021	96,852	65,468
3.11	Extraordinary Income/Expenses (Net)	(743)	(388)	-
F. Profit before Bonus and Taxes (E+3.11)		152,278	96,464	65,468
3.12	Provision for Staff Bonus	13,843	8,769	5,952
3.13	Provision for Taxes	43,607	27,624	18,748
G. Net Profit/ Loss (F-3.12-3.13)		94,828	60,071	40,769
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	11.06%	11.03%	11.11%
4.2	Non Performing Loan (NPL) to Total Loan	0.29%	0.30%	0.49%
4.3	Total Loan Loss Provision to Total NPL	464.74%	459.18%	307.85%