

Unaudited Financial Results (Quarterly)

As at Second Quarter (13/01/2009) of the Fiscal Year 2008/2009 (2065/66)

Figure in '000

S.N.	Particulars	This Quarter Ending (29.09.2065 / 13.01.2009)	Previous Quarter Ending (30.06.2065 / 16.10.2008)	Corresponding Previous Year Quarter Ending (30.09.2064 / 14.01.2008)
1	Total Capital and Liabilities (1.1 to 1.7)	4,645,534	4,473,353	3,300,754
1.1	Paid Up Capital	384,000	384,000	320,000
1.2	Reserve and Surplus	68,334	63,748	39,806
1.3	Debenture and Bond	-		-
1.4	Borrowings	174,200	224,200	479,623
1.5	Deposits (a+b)	3,873,661	3,686,830	2,409,511
	a. Domestic Currency	3,433,639	3,111,381	1,841,744
	b. Foreign Currency	440,022	575,449	567,767
1.6	Income Tax Liability	-		-
1.7	Other Liabilities	145,339	114,575	51,814
2	Total Assets (2.1 to 2.7)	4,645,534	4,473,353	3,300,754
2.1	Cash & Bank Balance	183,220	110,024	99,945
2.2	Money at Call and Short Notice	665,224	967,992	181,799
2.3	Investments	311,505	518,624	831,194
2.4	Loans and Advances	3,166,809	2,632,037	2,121,231
2.5	Fixed Assets	209,077	204,456	20,952
2.6	Non Banking Assets	-		-
2.7	Other Assets	109,699	40,220	45,633
3	Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1	Interest Income	156,587	75,108	99,534
3.2	Interest Expense	106,466	50,998	62,347
	A. Net Interest Income (3.1-3.2)	50,121	24,110	37,187
3.3	Fees, Commission and Discount	14,116	6,355	7,824
3.4	Other Operating Income	-		-
3.5	Foreign Exchange Gain/Loss (Net)	4,084	2,008	651
	B. Total Operating Income (A. 3.3+3.4+3.5)	68,321	32,473	45,662
3.6	Staff Expenses	10,946	5,498	8,276
3.7	Other Operating Expenses	18,364	8,790	10,795
	C. Operating Profit Before Provision (B. -3.6-3.7)	39,011	18,185	26,591
3.8	Provision for Possible Losses	16,224	2,606	7,258
	D. Operating Profit (C.-3.8)	22,787	15,579	19,333
3.9	Non Operating Income/Expenses (Net)	-		-
3.10	Write Back of Provision For Possible Loss	10,650	10,650	-
	E. Profit from Regular Activities (D.+3.9+3.10)	33,437	26,229	19,333
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E. +3.11)	33,437	26,229	19,333
3.12	Provision for Staff Bonus	3,040	2,384	1,758
3.13	Provision For Tax	9,119	7,153	5,536
	G. Net Profit/(Loss) (F. -3.12-3.13)	21,278	16,692	12,039
4	Ratios	At the End of this Quarter	At the End of this Quarter	At the End of this Quarter
4.1	Capital Fund to RWVA	13.90%	16.03%	14.64 %
4.2	Non Performing Loan (NPL) to Total Loan	1.25%	0.20%	0.21 %
4.3	Total Loan Loss Provision to Total NPL	104%	535%	498 %