

Unaudited Financial Results (Quarterly)
As at Third Quarter (13/04/2009) of the Fiscal Year 2008/2009 (2065/66)

Figure in '000

S.N.	Particulars	This Quarter Ending (31.12.2065 / 13.04.2009)	Previous Quarter Ending (29.09.2065 / 13.01.2009)	Corresponding Previous Year Quarter Ending (30.12.2064 / 12.04.2008)
1	Total Capital and Liabilities (1.1 to 1.7)	5,366,982	4,645,534	3,511,696
1.1	Paid Up Capital	384,000	384,000	320,000
1.2	Reserve and Surplus	85,815	68,334	47,963
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	494,200	174,200	467,123
1.5	Deposits (a+b)	4,268,120	3,873,661	2,601,841
	a. Domestic Currency	3,621,779	3,433,639	2,008,926
	b. Foreign Currency	646,341	440,022	592,915
1.6	Income Tax Liability	-	-	3,509
1.7	Other Liabilities	134,847	145,339	71,260
2	Total Assets (2.1 to 2.7)	5,366,982	4,645,534	3,511,696
2.1	Cash & Bank Balance	275,463	183,220	145,583
2.2	Money at Call and Short Notice	456,945	665,224	421,201
2.3	Investments	515,451	311,505	618,837
2.4	Loans and Advances	3,812,521	3,166,809	2,252,419
2.5	Fixed Assets	212,482	209,077	30,000
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	94,120	109,699	43,656
3	Profit and Loss Account			
3.1	Interest Income	249,363	156,587	154,332
3.2	Interest Expense	164,893	106,466	96,698
	A. Net Interest Income (3.1-3.2)	84,470	50,121	57,634
3.3	Fees, Commission and Discount	22,407	14,116	11,001
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	5,134	4,084	1,386
	B. Total Operating Income (A. 3.3+3.4+3.5)	112,011	68,321	70,021
3.6	Staff Expenses	16,767	10,946	12,337
3.7	Other Operating Expenses	27,925	18,364	16,513
	C. Operating Profit Before Provision (B. -3.6-3.7)	67,319	39,011	41,171
3.8	Provision for Possible Losses	17,063	16,224	8,740
	D. Operating Profit (C.-3.8)	50,256	22,787	32,431
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision For Possible Loss	10,651	10,650	-
	E. Profit from Regular Activities (D.+3.9+3.10)	60,907	33,437	32,431
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E. +3.11)	60,907	33,437	32,431
3.12	Provision for Staff Bonus	5,537	3,040	2,948
3.13	Provision For Tax	16,611	9,119	9,287
	G. Net Profit/(Loss) (F. -3.12-3.13)	38,759	21,278	20,196
4	Ratios			
4.1	Capital Fund to RWA	12.72%	13.90%	15.27%
4.2	Non Performing Loan (NPL) to Total Loan	0.32%	1.25%	0.23%
4.3	Total Loan Loss Provision to Total NPL	340%	104%	462%