

Unaudited Financial Results (Quarterly)
As at Forth Quarter (15/07/2008) of the Fiscal Year 2007/2008 (2064/65)

Figure in '000

S.N.	Particulars	This Quarter Ending (31.03.2065 / 15.07.2008)	Previous Quarter Ending (30.12.2064 / 12.04.2008)	Corresponding Previous Year Quarter Ending (32.03.2064/ 16.07.2007)
1	Total Capital and Liabilities (1.1 to 1.7)	3,874,730	3,511,696	2,521,751
1.1	Paid Up Capital	384,000	320,000	320,000
1.2	Reserve and Surplus	47,056	47,963	27,767
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	505,023	467,123	324,520
1.5	Deposits (a+b)	2,880,871	2,601,841	1,822,705
	a. Domestic Currency	2,257,348	2,008,926	1,415,576
	b. Foreign Currency	623,523	592,915	407,129
1.6	Income Tax Liability	-	3,509	-
1.7	Other Liabilities	57,779	71,260	26,759
2	Total Assets (2.1 to 2.7)	3,874,730	3,511,696	2,521,751
2.1	Cash & Bank Balance	209,089	145,583	81,657
2.2	Money at Call and Short Notice	387,071	421,201	431,434
2.3	Investments	508,143	618,837	466,271
2.4	Loans and Advances	2,533,377	2,252,419	1,501,917
2.5	Fixed Assets	204,490	30,000	16,104
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	32,560	43,656	24,367
3	Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1	Interest Income	219,753	154,332	124,802
3.2	Interest Expense	138,016	96,698	66,750
	A. Net Interest Income (3.1-3.2)	81,737	57,634	58,053
3.3	Fees, Commission and Discount	14,079	11,001	5,851
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	2,203	1,386	(275)
	B. Total Operating Income (A. 3.3+3.4+3.5)	98,019	70,021	63,628
3.6	Staff Expenses	16,268	12,337	11,238
3.7	Other Operating Expenses	27,565	16,513	15,615
	C. Operating Profit Before Provision (B. -3.6-3.7)	54,186	41,171	36,775
3.8	Provision for Possible Losses	20,582	8,740	7,433
	D. Operating Profit (C.-3.8)	33,604	32,431	29,342
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision For Possible Loss	-	-	-
	E. Profit from Regular Activities (D.+3.9+3.10)	33,604	32,431	29,342
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E. +3.11)	33,604	32,431	29,342
3.12	Provision for Staff Bonus	3,055	2,948	2,667
3.13	Provision For Tax	9,063	9,287	7,926
	G. Net Profit/(Loss) (F. -3.12-3.13)	21,486	20,196	18,749
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 RWA	17.73%	15.27%	20.19%
4.2	Non Performing Loan (NPL) to Total Loan	1.51%	0.23%	0.00%
4.3	Total Loan Loss Provision to Total NPL	93%	498%	NA