

Unaudited Financial Results (Quarterly)

As at the end of Fourth Quarter (16/7/2007) of the Fiscal Year 2006/2007

Rs. in '000

S.N.	PARTICULARS	This Quarter Ending (32 Ashad 2064)	Previous Quarter Ending (30 Chaitra 2063)	Corresponding Previous Year Quarter Ending (31 Ashad 2063)
1	Total Capital and Liabilities (1.1 to 1.7)	3,153,100	2,894,381	2,605,937
1.1	Paid Up Capital	268,800	268,800	268,800
1.2	Reserve and Surplus	113,801	81,747	35,290
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	50,000	180,000	170,000
1.5	Deposits (a+b)	2,539,632	2,237,005	2,103,396
	<i>a. Domestic Currency</i>	2,538,632	2,235,310	2,103,396
	<i>b. Foreign Currency</i>	1,000	1,695	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	180,867	127,329	28,451
2	Total Assets (2.1 to 2.7)	3,153,100	2,894,881	2,605,937
2.1	Cash and Bank Balance	152,786	146,021	130,383
2.2	Money at Call and Short Notice	264,945	203,556	403,339
2.3	Investments	42,615	64,502	48,553
2.4	Loans and Advances	2,382,174	2,263,978	1,848,523
2.5	Fixed Assets	134,309	127,903	120,226
2.6	Non Banking Assets	17,515	-	-
2.7	Other Assets	158,756	88,921	54,913
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	256,936	172,293	205,530
3.2	Interest Expenses	132,154	96,447	101,222
	A. Net Interest Income (3.1 - 3.2)	124,782	76,846	104,308
3.3	Fees, Commission and Discount	11,108	8,584	7,692
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	375	516	298
	B. Total Operating Income (A.+3.3+3.4+3.5)	136,265	84,946	112,298
3.6	Staff Expenses	25,166	16,496	23,512
3.7	Other Operating Expenses	23,125	15,056	15,247
	C. Operating Profit Before Provision (B.-3.6-3.7)	87,974	51,394	73,539
3.8	Provision for Possible Losses	9,534	5,008	22,058
	D. Operating Profit (C.-3.8)	78,440	46,386	51,481
3.9	Non Operating Income / Expenses (Net)	72	72	875
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D.+3.9+3.10)	78,512	46,458	52,356
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+ 3.11)	78,512	46,458	52,356
3.12	Provision for Staff Bonus	7,137	4,223	4,760
3.13	Provision for Tax	22,483	13,304	14,757
	G Net Profit/Loss (F.-3.12-3.13)	48,892	28,931	32,839
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	13.84	14.48	14.59
4.2	Non Performing Loan (NPL) to Total Loan	2.68	3.21	3.73
4.3	Total Loan Loss Provision to Total NPL	165.69	170.90	161.86