

# Unaudited Financial Results

As at the end of Third Quarter (12/04/2008) of the Fiscal Year 2007/2008

*Rs. in million*

S.N	PARTICULARS	This Quarter Ending (30 Chaitra 2064)	This Quarter Ending (30 Poush 2064)	Corresponding Previous Year Quarter Ending (30 Chaitra 2063)
<b>1</b>	<b>Total capital and Liabilities (1.1 to 1.7)</b>	<b>4,024,981</b>	<b>3,637,488</b>	<b>2,894,881</b>
1.1	Paid Up Capital	1,104,303	301,056	268,800
1.2	Reserve and Surplus	97,278	77,201	81,747
1.3	Debenture and Bond		-	
1.4	Borrowings	-	50,000	180,000
1.5	Deposits (a+b)	2,722,028	3,067,384	2,237,005
	a. Domestic Currency	2,720,843	3,064,615	2,235,310
	b. Foreign Currency	1,185	2,769	1,695
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	101,372	141,847	127,329
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,024,981</b>	<b>3,637,488</b>	<b>2,894,881</b>
2.1	Cash and Bank Balance	175,983	209,748	146,021
2.2	Money at Call and Short Notice	505,376	466,171	203,556
2.3	Investments	63,896	123,821	64,502
2.4	Loans and Advances	3,037,059	2,626,188	2,263,978
2.5	Fixed Assets	153,295	132,581	127,903
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	89,372	78,979	88,921
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	202,729	131,194	172,293
3.2	Interest Expense	112,672	74,769	96,447
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>90,057</b>	<b>56,425</b>	<b>75,846</b>
3.3	Fees, Commission and Discount	7,328	1,773	3,262
3.4	Other Operating Income	5,447	3,956	5,322
3.5	Foreign Exchange Gain/Loss (Net)	852	147	516
	<b>B. Total Operating Income (A. +3.3+3.4+3.5)</b>	<b>103,684</b>	<b>62,301</b>	<b>84,946</b>
3.6	Staff Expenses	27,834	18,414	18,496
3.7	Other Operating Expenses	19,333	12,739	15,056
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>56,517</b>	<b>31,148</b>	<b>51,394</b>
3.8	Provision for Possible Losses	6,154	862	5,008
	<b>D. Operating Profit (C.-3.8)</b>	<b>50,363</b>	<b>30,286</b>	<b>46,386</b>
3.9	Non Operating Income / Expenses (Net)		-	72
3.1	Write Back of Provision for Possible Loss		-	-
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>50,363</b>	<b>30,286</b>	<b>46,458</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit Before Bonus and Taxes (E. +3.11)</b>	<b>50,363</b>	<b>30,286</b>	<b>46,458</b>
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>50,363</b>	<b>30,286</b>	<b>46,458</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous</b>	<b>At the End of Corresponding Previous Year</b>
4.1	Capital Fund to RWA	35.25	12.32	14.48

4.2	Non Performing Loan (NPL) To Total Loan	1.11	1.24	3.21
4.3	Total Loan Loss Provision To Total NPL	187.71	178.23	170.9