

Unaudited Financial Results (Quarterly)

As at the end of Second Quarter (14/01/2008) of the Fiscal Year 2007/2008

Rs. in million

S.N	PARTICULARS	This Quarter Ending (30 Poush 2064)	Previous Quarter Ending (30 Aswin 2064)	Corresponding Previous Year Quarter Ending (30 Poush 2063)
1	Total capital and Liabilities (1.1 to 1.7)	3,637,488	3,355,438	2,824,380
1.1	Paid Up Capital	301,056	268,800	268,800
1.2	Reserve and Surplus	77,201	117,765	67,863
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	50,000	100,000	180,125
1.5	Deposits (a+b)	3,067,384	2,765,413	2,198,375
	a. Domestic Currency	3,064,615	2,764,252	2,197,092
	b. Foreign Currency	2,769	1,161	1,283
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	141,847	103,460	109,217
2	Total Assets (2.1 to 2.7)	3,637,488	3,355,438	2,824,380
2.1	Cash and Bank Balance	209,748	165,004	121,023
2.2	Money at Call and Short Notice	466,171	351,388	312,063
2.3	Investments	123,821	21,821	36,402
2.4	Loans and Advances	2,626,188	2,566,433	2,144,847
2.5	Fixed Assets	132,581	133,819	126,194
2.6	Non Banking Assets	-	17,515	-
2.7	Other Assets	78,979	99,458	83,851
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Quarter
3.1	Interest Income	131,194	57,270	116,703
3.2	Interest Expense	74,769	37,217	64,647
	A. Net Interest Income (3.1-3.2)	56,425	20,053	52,056
3.3	Fees, Commission and Discount	1,773	698	917
3.4	Other Operating Income	3,956	2,065	4,674
3.5	Foreign Exchange Gain/Loss (Net)	147	73	363
	B. Total Operating Income (A. +3.3+3.4+3.5)	62,301	22,889	58,010
3.6	Staff Expenses	18,414	9,071	12,432
3.7	Other Operating Expenses	12,739	6,267	9,617
	C. Operating Profit Before Provision (B.-3.6-3.7)	31,148	7,551	35,961
3.8	Provision for Possible Losses	862	3,501	3,459
	D. Operating Profit (C.-3.8)	30,286	4,050	32,502
3.9	Non Operating Income / Expenses (Net)	-	-	72
3.1	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D.+3.9+3.10)	30,286	4,050	32,574
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E. +3.11)	30,286	4,050	32,574
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
	G. Net Profit/Loss (F.-3.12-3.13)	30,286	4,050	32,574

4	Ratios	Quarter	Quarter	Year Quarter
4.1	Capital Fund to RWA	12.32	13.89	12.2
4.2	Non Performing Loan (NPL) To Total Loan	1.24	1.23	3.32
4.3	Total Loan Loss Provision To Total NPL	178.23	179.54	167.89