

Unaudited Financial Results (Quarterly)

As at the end of First Quarter (17/10/2007) of the Fiscal Year 2007/2008

Rs. in million

S.N	PARTICULARS	This Quarter Ending (30 Aswin 2064)	Previous Quarter Ending (32 Ashad 2064)	Corresponding Previous Year Quarter Ending (31 Aswin 2063)
1	1.7)	3,355,438	3,026,612	3,149,496
1.1	Paid Up Capital	268,800	268,800	268,800
1.2	Reserve and Surplus	117,765	78,696	26,915
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	100,000	50,000	350,167
1.5	Deposits (a+b)	2,765,413	2,539,702	2,356,527
	a. Domestic Currency	2,764,252	2,538,703	2,353,971
	b. Foreign Currency	1,161	999	2,556
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	103,460	89,414	147,087
2	Total Assets (2.1 to 2.7)	3,355,438	3,026,612	3,149,496
2.1	Cash and Bank Balance	165,004	153,610	137,346
2.2	Money at Call and Short Notice	351,388	268,440	330,790
2.3	Investments	21,821	42,615	90,852
2.4	Loans and Advances	2,566,433	2,382,176	2,362,591
2.5	Fixed Assets	133,819	137,524	126,907
2.6	Non Banking Assets	17,515	17,515	-
2.7	Other Assets	99,458	24,732	101,010
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	57,270	255,936	39,249
3.2	Interest Expense	37,217	131,248	32,499
	A. Net Interest Income (3.1-3.2)	20,053	124,688	6,750
3.3	Fees, Commission and Discount	698	3,833	363
3.4	Other Operating Income	2,065	7,008	3,222
3.5	Foreign Exchange Gain/Loss (Net)	73	375	152
	B. Total Operating Income (A. +3.3+3.4+3.5)	22,889	135,904	10,487
3.6	Staff Expenses	9,071	29,430	6,221

3.7	Other Operating Expenses	6,267	23,110	4,947
3.7)		7,551	83,364	-681
3.8	Provision for Possible Losses	3,501	9,532	7,766
D. Operating Profit (C.-3.8)		4,050	73,832	-8,447
3.9	(Net)	-	72	72
3.1	Loss	-	268	-
(D.+3.9+3.10)		4,050	74,172	-8,375
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F. Profit Before Bonus and Taxes (E. +3.11)		4,050	74,172	-8,375
3.12	Provision for Staff Bonus	-	6,743	-
3.13	Provision for Tax	-	22,325	-
G. Net Profit/Loss (F.-3.12-3.13)		4,050	45,104	-8,375
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	13.89	13.57	11.69
4.2	Loan	1.23	1.25	3.43
4.3	Total Loan Loss Provision To Total NPL	179.54	177.84	169.64