

Unaudited Financial Results (Quarterly)

As at the end of Third Quarter (13/04/200) of the Fiscal Year 2006/2007

Rs. in million

S.N	PARTICULARS	This Quarter Ending (30 Chaitra 2063)	Previous Quarter Ending (30 Poush 2063)	Corresponding Previous Year Quarter Ending (31 Chaitra 2062)
1	1.7)	2,894,881	2,824,380	2,424,025
1.1	Paid Up Capital	268,800	268,800	240,000
1.2	Reserve and Surplus	81,747	67,863	60,264
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	180,000	180,125	180,000
1.5	Deposits (a+b)	2,237,005	2,198,375	1,838,918
	a. Domestic Currency	2,235,310	2,197,092	1,838,918
	b. Foreign Currency	1,695	1,283	-
1.6	Income Tax Liability	-	-	9,940
1.7	Other Liabilities	127,329	109,217	94,903
2	Total Assets (2.1 to 2.7)	2,894,881	2,824,380	2,424,025
2.1	Cash and Bank Balance	146,021	121,023	108,161
2.2	Money at Call and Short Notice	203,556	312,063	313,885
2.3	Investments	64,502	36,402	89,071
2.4	Loans and Advances	2,263,978	2,144,847	1,841,359
2.5	Fixed Assets	127,903	126,194	12,159
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	88,921	83,851	59,390
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	172,293	116,703	135,733
3.2	Interest Expense	96,447	64,647	73,353
	A. Net Interest Income (3.1-3.2)	75,846	52,056	62,380
3.3	Fees, Commission and Discount	8,584	5,591	5,812
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	516	363	244
	B. Total Operating Income (A. +3.3+3.4+3.5)	84,946	58,010	68,436
3.6	Staff Expenses	18,496	12,432	15,528

3.7	Other Operating Expenses	15,056	9,617	10,502
3.7)		51,394	35,961	42,406
3.8	Provision for Possible Losses	5,008	3,459	6,046
D. Operating Profit (C.-3.8)		46,386	32,502	36,360
3.9	(Net)	72	72	1,077
3.1	Loss	-	-	-
(D.+3.9+3.10)		46,458	32,574	37,437
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F. Profit Before Bonus and Taxes (E. +3.11)		46,458	32,574	37,437
3.12	Provision for Staff Bonus	4,223	2,961	3,403
3.13	Provision for Tax	13,304	9,328	10,040
G. Net Profit/Loss (F.-3.12-3.13)		28,931	20,285	23,994
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	14.48	12.2	15.63
4.2	Loan	3.21	3.32	3.01
4.3	Total Loan Loss Provision To Total NPL	170.9	167.89	219.09