

Unaudited Financial Results (Quarterly)

As at the end of Second Quarter (14/01/2007) of the Fiscal Year 2006/2007

Rs. in '000

S.N	PARTICULARS	This Quarter Ending 30 Poush 2063	Previous Quarter Ending 31 Ashwin 2063	Corresponding Previous Year Quarter Ending 29 Poush 2062
1	1.7)	2,824,380	3,149,796	2,262,162
1.1	Paid Up Capital	268,800	268,800	240,000
1.2	Reserve and Surplus	67,863	26,915	58,787
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	180,125	350,167	180,000
1.5	Deposits (a+b)	2,198,375	2,356,527	1,701,821
	a. Domestic Currency	2,197,092	2,353,971	1,701,821
	b. Foreign Currency	1,283	2,556	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	109,217	147,087	81,554
2	Total Assets (2.1 to 2.7)	2,824,380	3,149,496	2,262,162
2.1	Cash and Bank Balance	121,023	137,346	96,061
2.2	Money at Call and Short Notice	312,063	330,790	306,682
2.3	Investments	36,402	90,852	43,821
2.4	Loans and Advances	2,144,847	2,362,591	1,757,201
2.5	Fixed Assets	126,194	126,907	11,068
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	83,851	101,010	47,329
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Quarter
3.1	Interest Income *	116,703	39,249	90,199
3.2	Interest Expense	64,647	32,499	47,386
A.	Net Interest Income (3.1-3.2)	52,056	6,750	42813
3.3	Fees, Commission and Discount	917	363	759
3.4	Other Operating Income	4,674	3,222	3,218
3.5	Foreign Exchange Gain/Loss (Net)	363	152	169
B.	Total Operating Income (A. +3.3+3.4+3.5)	58010	10487	46959
3.6	Staff Expenses	12,432	6,221	10,046
3.7	Other Operating Expenses	9,617	4,947	6,861
3.7)		35,961	-681	30,052

3.8	Provision for Possible Losses	3459	7,766	5,109
D. Operating Profit (C.-3.8)		32,502	-8,447	24,943
3.9	(Net)	72	72	1,077
3.1	Loss	-	-	-
(D.+3.9+3.10)		32,574	-8,375	26,020
3.11	Extraordinary Income/Expenses (Net)	-	-	-
**		32,574	-8,375	26,020
3.12	Provision for Staff Bonus	2,961	-	2,365
3.13	Provision for Tax	9,328	-	6,978
G. Net Profit/Loss (F.-3.12-3.13)		20,285	-8,375	16,676
4 Ratios				
		At the End of This Quarter	At the End of Previous Quarter	Quarter
4.1	Capital Fund to RWA	12.2	11.69	16.14
4.2	Loan	3.32	3.64	3.02
4.3	Total Loan Loss Provision To Total NPL	167.89	161.85	235.32