

Unaudited Financial Results (Quarterly)

As at the end of Fourth Quarter (16/07/2006) of the Fiscal Year 2005/2006

Rs. in '000

S.N	PARTICULARS	This Quarter Ending 32 Ashad 2063 16-July-2006	Previous Quarter Ending 31 Chaitra 2062 13-April-2006	Corresponding Previous Year Quarter Ending 31 Ashad 2062 15-July -2005
1	1.7)	2,683,385	2,424,025	1,881,059
1.1	Paid Up Capital	240,000	240,000	160,000
1.2	Reserve and Surplus	80,006	60,264	32,766
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	170,000	180,000	120,000
1.5	Deposits (a+b)	2,103,395	1,838,918	1,479,074
	a. Domestic Currency	2,103,395	1,838,918	1,479,074
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	17,076	9,940	
1.7	Other Liabilities	72,908	94,903	89,219
2	Total Assets (2.1 to 2.7)	2,683,385	2,424,025	1,881,059
2.1	Cash and Bank Balance	130,135	108,161	34,806
2.2	Money at Call and Short Notice	376,930	313,885	371,880
2.3	Investments	68,821	89,071	28,821
2.4	Loans and Advances	1,918,339	1,841,359	1,390,859
2.5	Fixed Assets	119,969	12,159	12,721
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	69,191	59,390	41,972
3	Profit and Loss Account	Up to This Quarter **	Up to Previous Quarter	Up to Corresponding Previous Year Quarter*
3.1	Interest Income	201,024	135,733	171,755
3.2	Interest Expense	101,245	73,353	80,723
A.	Net Interest Income (3.1-3.2)	99,779	62,380	91,032
3.3	Fees, Commission and Discount	2,290	1,343	1,809
3.4	Other Operating Income	5,195	4,469	3,808
3.5	Foreign Exchange Gain/Loss (Net)	298	244	41
+3.3+3.4+3.5)		107,562	68,436	96,690
3.6	Staff Expenses	20,446	15,528	15,111
3.7	Other Operating Expenses	15,232	10,502	15,653
3.7)		71,884	42,406	65,926

3.8	Provision for Possible Losses	8,646	6,046	9,460
D. Operating Profit (C.-3.8)		63,238	36,360	56,466
3.9	(Net)	1,077	1,077	-
3.1	Loss	-	-	-
(D.+3.9+3.10)		64,315	37,437	56,466
3.11	(Net)	-	-	-
F. Profit Before Bonus and Taxes (E. +3.11)		64,315	37,437	56,466
3.12	Provision for Staff Bonus	6,432	3,744	5,647
3.13	Provision for Tax	17,076	9,940	15,182
G. Net Profit/Loss (F.-3.12-3.13)		40,809	23,754	35,637
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	15.53	15.63	12.77
4.2	Loan	0.82	0.8	0.79
4.3	NPL	218.89	219.09	214.14

Note:

Figures for the previous fiscal year are Audited figures.

** Interest Income is shown on Cash Basis.