

Unaudited Financial Results (Quarterly)

As at the end of Second Quarter (13/01/2006) of the Fiscal Year 2005/2006

Rs. in million

S.N	PARTICULARS	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total capital and Liabilities (1.1 to 1.7)	2,262,162	2,138,183	1,808,676
1.1	Paid Up Capital	240,000	160,000	160,000
1.2	Reserve and Surplus	58,787	54,333	50,143
1.3	Debenture and Bond	-	-	-
1.5	Borrowings	180,000	280,000	170,000
1.6	Deposits (a+b)	1,701,821	1,542,204	1,343,074
1.7	a. Domestic Currency	1,701,821	1,542,204	1,343,074
	b. Foreign Currency	-	-	-
	Income Tax Liability	-	-	-
	Other Liabilities	81,554	101,646	85,459
2	Total Assets (2.1 to 2.7)	2,262,162	2,138,183	1,808,676
2.1	Cash and Bank Balance	96,061	95,846	30,534
2.2	Money at Call and Short Notice	306,682	133,992	304,505
2.3	Investments	43,821	74,021	32,811
2.4	Loans and Advances	1,757,201	1,747,877	1,375,333
2.5	Fixed Assets	11,068	11,080	10,649
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	47,329	75,367	54,844
3	Profit and Loss Account	Up to This Quarter *	Up to Previous Quarter	Quarter **
3.1	Interest Income	90,199	17,703	85,504
3.2	Interest Expense	47,386	23,527	39,884
A. Net Interest Income (3.1-3.2)		42,813	-5,824	45,620
3.3	Fees, Commission and Discount	3,977	2,007	3,353
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	169	39	9
B. Total Operating Income (A. +3.3+3.4+3.5)		46,959	-3,778	48,982
3.6	Staff Expenses	10,046	4,838	7,678

3.7	Other Operating Expenses	6,861	3,744	6,798
C. Operating Profit Before Provision (B.-3.6-3.7)		30,052	-12,360	34,506
3.8	Provision for Possible Losses	5,109	9,066	4,711
D. Operating Profit (C.-3.8)		24,943	-21,426	29,795
3.9	Non Operating Income / Expenses (Net)	1,077	875	-
3.1	Write Back of Provision for Possible Loss	-	-	-
E. Profit from Regular Activities (D.+3.9+3.10)		26,020	-20,551	29,795
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F. Profit Before Bonus and Taxes (E. +3.11)		26,020	-20,551	29,795
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Tax	-	-	-
G. Net Profit/Loss (F.-3.12-3.13)		26,020	-20,551	29,795
4 Ratios				
		At the End of This Quarter	At the End of Previous Quarter	Year Quarter
4.1	Capital Fund to RWA	16.14	8.39	12.26
4.2	Non Performing Loan (NPL) To Total Loan	3.02	4.28	0.65
4.3	Total Loan Loss Provision To Total NPL	58.72	46.87	201.17
Note:				
* Interest Income is shown on Cash Basis as of December end 2005 (Poush 16, 2062) whereas all the expenses are shown on Accrual Basis upto Poush End, 2062.				
** Income and Expenses for the Corresponding Previous Year are on Accrual Basis.				