

Unaudited Financial Results (Quarterly)
As at the end of Fourth Quarter (15/07/2008) of the Fiscal Year 2007/2008

Rs. in '000

S.N	PARTICULARS	This Quarter Ending (31 Ashad 2065)	Previous Quarter Ending (30 Chaitra 2064)	Corresponding Previous Year Quarter Ending (32 Ashad 2064)
1	Total capital and Liabilities (1.1 to 1.7)	4,890,100	4,024,981	2,969,265
1.1	Paid Up Capital	1,107,456	1,104,303	268,800
1.2	Reserve and Surplus	154,890	97,278	78,697
1.3	Debenture and Bond			
1.4	Borrowings	350,995	-	50,000
1.5	Deposits (a+b)	2,940,541	2,722,028	2,539,702
	<i>a. Domestic Currency</i>	2,924,513	2,720,843	2,538,702
	<i>b. Foreign Currency</i>	16,028	1,185	1,000
1.6	Income Tax Liability	-	-	
1.7	Other Liabilities	336,218	101,372	32,066
2	Total Assets (2.1 to 2.7)	4,890,100	4,024,981	2,969,265
2.1	Cash and Bank Balance	201,821	175,983	153,610
2.2	Money at Call and Short Notice	686,467	505,376	268,440
2.3	Investments	68,571	63,896	42,615
2.4	Loans and Advances	3,690,859	3,037,059	2,329,207
2.5	Fixed Assets	169,469	153,295	137,524
2.6	Non Banking Assets	-	-	13,136
2.7	Other Assets	72,913	89,372	24,733
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	308,635	202,729	255,936
3.2	Interest Expense	151,146	112,672	131,248
	A. Net Interest Income (3.1-3.2)	157,489	90,057	124,688
3.3	Fees, Commission and Discount	21,773	12,775	10,840
3.4	Other Operating Income	-	-	
3.5	Foreign Exchange Gain/Loss (Net)	5,163	852	375
	B. Total Operating Income (A. +3.3+3.4+3.5)	184,425	103,684	135,903
3.6	Staff Expenses	41,091	27,834	29,430
3.7	Other Operating Expenses	23,616	19,333	23,109
	C. Operating Profit Before Provision (B.-3.6-3.7)	119,718	56,517	83,364
3.8	Provision for Possible Losses	25,377	6,154	9,532
	D. Operating Profit (C.-3.8)	94,341	50,363	73,832
3.9	Non Operating Income / Expenses (Net)		-	72
3.10	Write Back of Provision for Possible Loss		-	268
	E. Profit from Regular Activities (D.+3.9+3.10)	94,341	50,363	74,172
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E. +3.11)	94,341	50,363	74,172
3.12	Provision for Staff Bonus	8,576	4,578	6,743
3.13	Provision for Tax	27,016	14,422	22,325
	G. Net Profit/Loss (F.-3.12-3.13)	58,749	31,362	45,104
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	31.34	35.25	13.84
4.2	Non Performing Loan (NPL) To Total Loan	1.26	1.11	2.68
4.3	Total Loan Loss Provision To Total NPL	177.48	187.71	165.69

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