

Unaudited Financial Results (Quarterly)
As at First Quarter (17/10/2007) of the Fiscal Year 2007/2008

Rs. in,000

S.No.	Particular	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	11,009,067	10,897,281	10,091,311
1.1	Paid Up Capital	821,651	821,651	715,000
1.2	Reserve and Surplus	257,807	166,774	223,727
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	176,238	228,504	117,089
1.5	Deposits	9,531,879	9,474,968	8,879,226
	a. Domestic Currency	9,147,616	9,120,126	8,518,572
	b.. Foreign Currency	384,263	354,842	360,654
1.6	Income Tax Liability	-	-	13,973
1.7	Other Liabilities	221,492	205,383	142,296
2	Total Assets (2.1 to 2.7)	11,009,067	10,897,281	10,091,311
2.1	Cash & Bank Balance	1,717,192	1,284,083	1,347,449
2.2	Money at call and Short Notice	-	694,000	137,240
2.3	Investments	1,167,673	1,278,469	1,765,579
2.4	Loans and Advances(net)	7,567,135	7,096,898	6,456,318
2.5	Fixed Assets	269,352	259,535	207,302
2.6	Non Banking Assets	3,393	3,393	12,533
2.7	Other Assets	284,322	280,903	164,891
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	158,282	700,704	128,131
3.2	Interest Expense	100,564	397,722	94,586
	A. Net Interest Income (3.1 - 3.2)	57,719	302,983	33,545
3.3	Fee Commission and Discount	8,318	34,749	7,885
3.4	Other Operating income	7,699	49,014	3,460
3.5	Foreign Exchange Gain / Loss (Net)	10,052	27,143	4,327
	B. Total Operating Income (A+3.3+3.4+3.5)	83,788	413,889	49,217
3.6	Staff Expenses	17,378	55,940	13,088
3.7	Other Operating Expense	26,738	102,368	15,620
	C. Operating Profit Before Provision (B-3.6-3.7)	39,672	255,582	20,509
3.8	Provision for Possible Losses	52,880	165,494	8,248
	D. Operating Profit (C-3.8)	-13,208	90,087	12,261
3.9	Non Operating Income / Expenses (Net)	-	462	-
3.10	Write Back of Provision for Possible Loss	99,778	16,801	-
	E. Profit from Regular Activities (D+3.9+3.10)	86,571	107,350	12,261
3.11	Extraordinary Income/Expenses (Net)	-	-14,319	-
	F. Profit Before Bonus and Taxes (E+3.11)	86,571	93,031	12,261
3.12	Provision for Staff Bonus	7,870	8,457	1,115
3.13	Provision For Tax	24,791	26,641	3,511
	G. Net Profit/ Loss (F-3.12-3.13)	53,910	57,933	7,636
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	11.61	11.35	11.51
4.2	Non Performing Loan To Total Loan	3.52	2.72	0.53
4.3	Total Loan Loss Provision to Total NPL	102.94	115.01	246.42

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