

Unaudited Financial Results (Quarterly)
As at Second Quarter (14/01/2008) 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)	11,101,906	10,937,862	10,025,978
1.1	Paid Up Capital	821,651	821,651	715,000
1.2	Reserve and Surplus	325,919	195,673	241,404
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	407,165	176,238	319,332
1.5	Deposits	9,327,304	9,531,879	8,653,029
	a. Domestic Currency	8,896,930	9,147,616	8,309,193
	b.. Foreign Currency	430,373	384,263	343,836
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	219,867	212,421	97,212
2	Total Assets (2.1 to 2.7)	11,101,906	10,937,862	10,025,978
2.1	Cash & Bank Balance	873,402	1,717,192	906,663
2.2	Money at call and Short Notice	650,000	-	479,842
2.3	Investments	953,230	1,167,673	1,070,218
2.4	Loans and Advances(net)	8,008,051	7,467,357	7,153,557
2.5	Fixed Assets	288,813	269,352	213,597
2.6	Non Banking Assets	3,393	3,393	12,533
2.7	Other Assets	325,018	312,895	189,568
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	358,734	158,282	313,971
3.2	Interest Expense	196,235	100,564	189,930
	A. Net Interest Income (3.1 - 3.2)	162,499	57,719	124,041
3.3	Fee Commission and Discount	14,762	8,318	16,788
3.4	Other Operating income	14,940	7,699	12,919
3.5	Foreign Exchange Gain / Loss (Net)	17,952	10,052	11,873
	B.Total Operating Income (A+3.3+3.4+3.5)	210,153	83,788	165,622
3.6	Staff Expenses	32,901	17,378	24,552
3.7	Other Operating Expense	53,546	26,738	34,281
	C. Operating Profit Before Provision (B-3.6-3.7)	123,706	39,672	106,788
3.8	Provision for Possible Losses	18,013	52,880	66,161
	D. Operating Profit (C-3.8)	105,693	-13,208	40,627
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	30,043	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	135,737	-13,208	40,627
3.11	Extraordinary Income/Expenses (Net)	-	-	21
	F. Profit Before Bonus and Taxes (E+3.11)	135,737	-13,208	40,649
3.12	Provision for Staff Bonus	12,340	-1,201	3,695
3.13	Provision For Tax	38,870	-3,782	11,640
	G. Net Profit/ Loss (F-3.12-3.13)	84,527	-8,225	25,313
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	11.78	11.61	11.79
4.2	Non Performing Loan To Total Loan	1.64	3.52	0.62
4.3	Total Loan Loss Provision to Total NPL	132.93	102.94	321.05

Note: As the Loan Loss Provision has been adjusted in FY 2063/64, the figures of last quarter has been changed accordingly.

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