

Unaudited Financial Results (Quarterly)
As at Third Quarter (12/04/2008) 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)	11,430,654	11,101,906	11,713,083
1.1	Paid Up Capital	821,651	821,651	821,651
1.2	Reserve and Surplus	226,872	325,919	157,852
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	18,114	407,165	80,892
1.5	Deposits	10,223,221	9,327,304	10,463,293
	a. Domestic Currency	9,616,656	8,896,930	9,661,404
	b.. Foreign Currency	606,565	430,373	801,889
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	140,796	219,867	189,395
2	Total Assets (2.1 to 2.7)	11,430,654	11,101,906	11,713,084
2.1	Cash & Bank Balance	1,079,926	873,402	1,531,617
2.2	Money at call and Short Notice	150,000	650,000	1,274,816
2.3	Investments	1,340,378	953,230	982,256
2.4	Loans and Advances(net)	8,343,138	8,008,051	7,474,002
2.5	Fixed Assets	308,231	288,813	257,399
2.6	Non Banking Assets	3,393	3,393	12,902
2.7	Other Assets	205,588	325,018	180,092
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Up to Corresponding Previous Year Quarter
3.1	Interest Income	537,170	358,734	486,801
3.2	Interest Expense	292,252	196,235	289,304
	A. Net Interest Income (3.1 - 3.2)	244,918	162,499	197,497
3.3	Fee Commission and Discount	21,596	14,762	26,087
3.4	Other Operating income	22,222	14,940	31,238
3.5	Foreign Exchange Gain / Loss (Net)	30,290	17,952	19,103
	B.Total Operating Income (A+3.3+3.4+3.5)	319,027	210,153	273,925
3.6	Staff Expenses	49,911	32,901	39,368
3.7	Other Operating Expense	80,772	53,546	52,865
	C. Operating Profit Before Provision (B-3.6-3.7)	188,344	123,706	181,692
3.8	Provision for Possible Losses	117,727	18,013	103,317
	D. Operating Profit (C-3.8)	70,617	105,693	78,375
3.9	Non Operating Income / Expenses (Net)	-0,048	-	-
3.10	Write Back of Provision for Possible Loss	-	30,043	-
	E. Profit from Regular Activities (D+3.9+3.10)	70,568	135,736	78,375
3.11	Extraordinary Income/Expenses (Net)	-	-	329
	F. Profit Before Bonus and Taxes (E+3.11)	70,568	135,736	78,704
3.12	Provision for Staff Bonus	6,415	12,340	7,155
3.13	Provision For Tax	20,208	38,870	22,538
	G. Net Profit/ Loss (F-3.12-3.13)	43,945	84,526	49,011
4	Ratios	At the End of This Quarter	Previous Quarter Ending	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	11.14	11.78	11.26
4.2	Non Performing Loan To Total Loan	4.62	1.64	1.26
4.3	Total Loan Loss Provision to Total NPL	76.94	132.93	187.92

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