



Unaudited Financial Results

Rs in ' 000

S.N.	Particulars	This Quarter Ending 30 Aswin 2065 16-Oct-08	Audited Previous Quarter Ending 31 Ashad 2065 15-Jul-08	Corresponding Previous Year Quarter Ending 30 Aswin 2064 17-Oct-07
<b>1</b>	<b>Total Capital and Liabilities ( 1.1 to 1.7 )</b>	<b>13,520,272</b>	<b>12,695,021</b>	<b>9,831,107</b>
1.1	Paid Up Capital	915,000	913,196	732,000
1.2	Reserve & Surplus	287,329	243,179	172,180
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	450,000	450,000	835,000
1.5	Deposits ( a+b )	11,512,116	10,917,232	7,847,411
	a) Domestic Currency	10,746,871	10,267,983	7,504,805
	b) Foreign Currency	765,245	649,249	342,606
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	355,828	171,413	244,515
<b>2</b>	<b>Total Assets (2.1 to 2.7 )</b>	<b>13,520,272</b>	<b>12,695,021</b>	<b>9,831,107</b>
2.1	Cash & Bank Balance	1,845,914	1,238,161	685,982
2.2	Money at call and Short Notice	-	251,738	341,240
2.3	Investments	1,070,842	1,241,042	1,025,447
2.4	Loan & Advances	10,275,609	9,680,948	7,496,364
2.5	Fixed Assets	205,767	204,397	144,851
2.6	Non Banking Assets (net)	-	-	785
2.7	Other Assets	122,139	78,735	136,438
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Last Quarter</b>	<b>Up to Corresponding Previous Year This Quarter</b>
3.1	Interest Income	237,302	711,006	142,158
3.2	Interest Expenses	148,095	421,872	86,358
	<b>A. Net Interest Income ( 3.1-3.2 )</b>	<b>89,208</b>	<b>289,134</b>	<b>55,800</b>
3.3	Fees, Commission & Discount	10,158	20,943	7,507
3.4	Other Operating Income	7,503	25,482	5,367
3.5	Foreign Exchange Gain & Loss	14,808	46,637	11,248
	<b>B. Total Operating Income ( A+3.3+3.4+3.5 )</b>	<b>121,677</b>	<b>382,196</b>	<b>79,922</b>
3.6	Staff Expenses	19,361	63,995	14,115
3.7	Other Operating Expenses	19,812	83,848	16,528
	<b>C. Operating Profit before Provisions ( B -3.6-3.7 )</b>	<b>82,504</b>	<b>234,353</b>	<b>49,279</b>
3.8	Provision for Possible Losses	9,903	36,407	11,052
	<b>D. Operating Profit ( C- 3.8 )</b>	<b>72,602</b>	<b>197,946</b>	<b>38,227</b>
3.9	Non Operating Income/Expenses ( Net )	(1,896)	(7,995)	(1,227)
3.10	Writeback of Provision for Possible Losses	191	11,809	827
	<b>E. Profit from Regular Activities ( D+3.9+3.10 )</b>	<b>70,897</b>	<b>201,760</b>	<b>37,827</b>
3.11	Extraordinary Income/Expenses (Net)	-	(7,637)	(342)
	<b>F. Profit before Bonus and Taxes ( E+3.11 )</b>	<b>70,897</b>	<b>194,123</b>	<b>37,485</b>
3.12	Provision for Staff Bonus	6,445	17,648	3,408
3.13	Provision for Taxes	20,302	56,444	10,734
	<b>G. Net Profit/ Loss ( F-3.12-3.13 )</b>	<b>44,149</b>	<b>120,031</b>	<b>23,343</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	10.92% *	11.36%	11.54%
4.2	Non Performing Loan (NPL) to Total Loan	0.29%	0.13%	0.33%
4.3	Total Loan Loss Provision to Total NPL	407.60%	891.52%	411.00%

\* Calculated as per New Capital Adequacy Framework (Basel II) from this quarter onwards