



UNAUDITED FINANCIAL RESULTS (Quarterly)

As at 3rd Quarter (13/04/2009) of the Fiscal Year 2065/2066(2008/2009)

Rs. in '000

S.N.	Particulars	This Quarter Ending 13.04.2009 (31.12.2065)	Previous Quarter Ending 13.01.2009 (29.09.2065)	Corresponding Previous Year Quarter Ending 12.04.2008 (30.12.2064)
1	Total Capital and Liabilities (1.1 to 1.7)	17,564,464	15,259,251	10,552,512
1.1	Paid Up Capital	952,200	952,200	790,000
1.2	Reserve and Surplus	277,366	225,932	211,021
1.3	Debenture and Bond	227,770	227,770	-
1.4	Borrowings	2,036,300	1,289,026	57,465
1.5	Deposits (a+b)	13,605,437	12,114,999	9,135,423
	a. Domestic Currency	13,435,688	12,007,285	8,927,674
	b. Foreign Currency	169,749	107,714	207,749
1.6	Income Tax Liability	69,094	47,051	49,347
1.7	Other Liabilities	396,297	402,273	309,256
2	Total Assets (2.1 to 2.7)	17,564,464	15,259,251	10,552,512
2.1	Cash and Bank Balance	1,598,702	1,167,220	585,643
2.2	Money at Call and Short Notice	69,070	-	30,123
2.3	Investments	2,026,001	1,636,312	1,364,990
2.4	Loans and Advances	13,471,067	12,132,521	8,374,699
2.5	Fixed Assets	90,745	92,867	53,596
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	308,879	230,331	143,461
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Qtr
3.1	Interest Income	882,520	551,550	500,151
3.2	Interest Expenses	550,561	330,842	285,460
	A. Net Interest Income (3.1 -3.2)	331,959	220,708	214,691
3.3	Fees, Commission and Discount	55,087	34,797	33,181
3.4	Other Operating Income	4,408	2,741	4,179
3.5	Foreign Exchange Gain/Loss (Net)	31,912	22,454	17,375
	B. Total Operating Income (A.+3.3+3.4+3.5)	423,366	280,700	269,426
3.6	Staff Expenses	49,996	32,630	31,621
3.7	Other Operating Expenses	76,198	46,204	47,759
	C. Operating Profit Before Provision (B.-3.6-3.7)	297,172	201,866	190,046
3.8	Provision for Possible Losses	43,827	29,345	17,722
	D. Operating Profit (C.-3.8)	253,345	172,521	172,324
3.9	Non- Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	253,345	172,521	172,324
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	253,345	172,521	172,324
3.12	Provision for Staff Bonus	23,031	15,684	15,666
3.13	Provision for Taxes	69,094	47,051	49,347
	G. Net Profit/Loss (F.- 3.12-3.13)	161,220	109,786	107,311
4	Ratios (%)	At the end of this Quarter	At the end of Previous Quarter	At the end of corresponding Previous Year Qtr
4.1	Capital Fund to RWA	10.30	10.98	11.03
4.2	Non- Performing Loan (NPL) to Total Loan	0.49	0.61	0.31
4.3	Total Loan Loss Provision to Total NPL	284.93	234.55	449.49

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