



Unaudited Financial Results

Rs in ' 000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
		29 Poush 2065 13-Jan-09	30 Aswin 2065 16-Oct-08	30 Poush 2064 14-Jan-08
<b>1</b>	<b>Total Capital and Liabilities ( 1.1 to 1.7 )</b>	<b>14,147,648</b>	<b>13,520,272</b>	<b>10,632,387</b>
1.1	Paid Up Capital	1,098,086	915,000	732,000
1.2	Reserve & Surplus	154,596	287,329	231,160
1.3	Debenture & Bond	350,000	-	-
1.4	Borrowings	450,000	450,000	450,000
1.5	Deposits ( a+b )	11,781,239	11,512,116	8,987,764
	a) Domestic Currency	10,741,705	10,746,871	8,631,009
	b) Foreign Currency	1,039,533	765,245	356,755
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	313,727	355,828	231,463
<b>2</b>	<b>Total Assets (2.1 to 2.7 )</b>	<b>14,147,648</b>	<b>13,520,272</b>	<b>10,632,387</b>
2.1	Cash & Bank Balance	1,155,692	1,845,914	541,416
2.2	Money at call and Short Notice	-	-	269,757
2.3	Investments	1,602,403	1,070,842	1,099,191
2.4	Loan & Advances	11,021,582	10,275,609	8,363,576
2.5	Fixed Assets	214,989	205,767	152,715
2.6	Non Banking Assets (net)	-	-	785
2.7	Other Assets	152,982	122,139	204,947
<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	480,662	237,302	319,798
3.2	Interest Expenses	305,725	148,095	180,616
	<b>A. Net Interest Income ( 3.1-3.2 )</b>	<b>174,937</b>	<b>89,208</b>	<b>139,182</b>
3.3	Fees, Commission & Discount	21,305	10,158	15,025
3.4	Other Operating Income	33,126	7,503	9,962
3.5	Foreign Exchange Gain & Loss	22,175	14,808	20,645
	<b>B. Total Operating Income ( A+3.3+3.4+3.5 )</b>	<b>251,543</b>	<b>121,677</b>	<b>184,814</b>
3.6	Staff Expenses	41,172	19,361	28,483
3.7	Other Operating Expenses	45,325	19,812	34,558
	<b>C. Operating Profit before Provisions ( B -3.6-3.7 )</b>	<b>165,046</b>	<b>82,504</b>	<b>121,773</b>
3.8	Provision for Possible Losses	13,794	9,903	23,736
	<b>D. Operating Profit ( C- 3.8 )</b>	<b>151,252</b>	<b>72,602</b>	<b>98,037</b>
3.9	Non Operating Income/Expenses ( Net )	(4,195)	(1,896)	(3,260)
3.10	Writeback of Provision for Possible Losses	1,311	191	2,075
	<b>E. Profit from Regular Activities ( D+3.9+3.10 )</b>	<b>148,369</b>	<b>70,897</b>	<b>96,852</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	(388)
	<b>F. Profit before Bonus and Taxes ( E+3.11 )</b>	<b>148,369</b>	<b>70,897</b>	<b>96,464</b>
3.12	Provision for Staff Bonus	13,488	6,445	8,769
3.13	Provision for Taxes	40,464	20,302	27,624
	<b>G. Net Profit/ Loss ( F-3.12-3.13 )</b>	<b>94,417</b>	<b>44,149</b>	<b>60,071</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	13.14%	10.92% *	11.03%
4.2	Non Performing Loan (NPL) to Total Loan	0.10%	0.29%	0.30%
4.3	Total Loan Loss Provision to Total NPL	1161.68%	407.60%	459.18%

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