

## **Unaudited Financial Results**

Rs in ' 000

				Rs in ' 000
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
		31 Ashad 2065	30 Chaitra 2064	32 Ashad 2064
		15-Jul-08	12-Apr-08	16-Jul-07
1	Total Capital and Liabilities (1.1 to 1.7)	12,809,273	11,105,201	8,701,386
1.1	Paid Up Capital	913,196	732,000	729,697
1.2	Reserve & Surplus	255,455	229,523	134,623
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	450,000	200,000	_
	Deposits (a+b)	10,917,232	9,653,643	7,611,653
	a) Domestic Currency	10,267,983	9,136,201	7,343,542
	b) Foreign Currency	649,249	517,442	268,111
	Income Tax Liability	55,532	43,607	30,052
1.7	Other Liabilities	217,858	246,428	195,360
2	Total Assets (2.1 to 2.7)	12,809,273	11,105,201	8,701,386
2.1	Cash & Bank Balance	1,238,161	974,089	469,722
2.2	Money at call and Short Notice	251,738	150,565	13,028
	Investments	1,251,229	1,089,381	1,447,358
	Loan & Advances	9,794,438	8,569,717	6,529,239
	Fixed Assets	203,084	192,168	139,684
	Non Banking Assets (net)		356	785
2.7	Other Assets	70.623	128,926	101,570
2.7	State Historia	76,622	120,920	,
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	710,928	500,117	470,495
3.2	T T			
	Interest Expenses	421,872	286,731	280,278
	Interest Expenses t Interest Income ( 3.1-3.2 )	421,872 <b>289,056</b>	286,731 <b>213,386</b>	280,278 <b>190,217</b>
A. Ne				
<b>A. Ne</b> 3.3	t Interest Income ( 3.1-3.2 )	289,056	213,386	190,217
3.3 3.4	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount	<b>289,056</b> 34,185	<b>213,386</b> 22,623	<b>190,217</b> 22,796
A. Ne 3.3 3.4 3.5 B. To	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 )	289,056 34,185 15,651 46,637 385,530	213,386 22,623 13,833 34,538 284,381	190,217 22,796 8,070 20,905 241,988
3.3 3.4 3.5 <b>B. To</b>	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses	289,056 34,185 15,651 46,637	213,386 22,623 13,833 34,538	190,217 22,796 8,070 20,905
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses	289,056 34,185 15,651 46,637 385,530 65,384 83,590	213,386 22,623 13,833 34,538 284,381 44,952 56,998	190,217 22,796 8,070 20,905 241,988 48,785 63,547
3.3 3.4 3.5 <b>B. To</b> 3.6 3.7 <b>C. O</b>	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses Details Profit before Provisions ( B -3.6-3.7 )	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses perating Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756
3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses Other Operating Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses Detailing Profit ( C- 3.8 )	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899
3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses Other Operating Expenses Oracling Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses Operating Profit ( C- 3.8 ) Non Operating Income/Expenses ( Net )	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102)	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447)	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899 (8,365)
3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.9 3.10	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses orating Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses orating Profit ( C- 3.8 ) Non Operating Income/Expenses ( Net ) Writeback of Provision for Possible Losses	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102)	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899 (8,365) 10,969
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.9 3.10	t Interest Income ( 3.1-3.2 )  Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses orating Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses orating Profit ( C- 3.8 ) Non Operating Income/Expenses ( Net ) Writeback of Provision for Possible Losses ofit from Regular Activities ( D+3.9+3.10 )	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899 (8,365) 10,969 109,503
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.9 3.10 E. Pr 3.11	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses Perating Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses Perating Profit ( C- 3.8 ) Non Operating Income/Expenses ( Net ) Writeback of Provision for Possible Losses Offit from Regular Activities ( D+3.9+3.10 ) Extraordinary Income/Expenses (Net)	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438 202,427 (8,507)	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447 153,021 (743)	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899 (8,365) 10,969 109,503 (4,309)
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.9 3.10 E. Pr 3.11 F. Pr	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses Perating Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses Perating Profit ( C- 3.8 ) Non Operating Income/Expenses ( Net ) Writeback of Provision for Possible Losses Offit from Regular Activities ( D+3.9+3.10 ) Extraordinary Income/Expenses (Net) Offit before Bonus and Taxes (E+3.11 )	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438 202,427 (8,507) 193,920	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447 153,021 (743) 152,278	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899 (8,365) 10,969 109,503 (4,309) 105,194
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.9 3.10 E. Pro 3.11 F. Pro 3.12	t Interest Income ( 3.1-3.2 )  Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 )  Staff Expenses Other Operating Expenses  reating Profit before Provisions ( B -3.6-3.7 )  Provision for Possible Losses  reating Profit ( C- 3.8 )  Non Operating Income/Expenses ( Net )  Writeback of Provision for Possible Losses ofit from Regular Activities ( D+3.9+3.10 )  Extraordinary Income/Expenses (Net) ofit before Bonus and Taxes (E+3.11 )  Provision for Staff Bonus	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438 202,427 (8,507) 193,920 17,629	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447 153,021 (743) 152,278 13,843	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899 (8,365) 10,969 109,503 (4,309) 105,194 9,563
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.9 3.10 E. Pr 3.11 F. Pr 3.12 3.13	t Interest Income ( 3.1-3.2 )  Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 )  Staff Expenses Other Operating Expenses  reating Profit before Provisions ( B -3.6-3.7 )  Provision for Possible Losses  reating Profit ( C- 3.8 )  Non Operating Income/Expenses ( Net )  Writeback of Provision for Possible Losses ofit from Regular Activities ( D+3.9+3.10 )  Extraordinary Income/Expenses (Net) ofit before Bonus and Taxes (E+3.11 )  Provision for Staff Bonus Provision for Taxes	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438 202,427 (8,507) 193,920 17,629 55,532	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447 153,021 (743) 152,278 13,843 43,607	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899 (8,365) 10,969 109,503 (4,309) 105,194 9,563 30,052
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.9 3.10 E. Pr 3.11 F. Pr 3.12 3.13	t Interest Income ( 3.1-3.2 )  Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 )  Staff Expenses Other Operating Expenses  reating Profit before Provisions ( B -3.6-3.7 )  Provision for Possible Losses  reating Profit ( C- 3.8 )  Non Operating Income/Expenses ( Net )  Writeback of Provision for Possible Losses ofit from Regular Activities ( D+3.9+3.10 )  Extraordinary Income/Expenses (Net) ofit before Bonus and Taxes (E+3.11 )  Provision for Staff Bonus	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438 202,427 (8,507) 193,920 17,629	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447 153,021 (743) 152,278 13,843 43,607 94,828	190,217 22,796 8,070 20,905 241,988 48,785 63,547 129,655 22,756 106,899 (8,365) 10,969 109,503 (4,309) 105,194 9,563
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.10 E. Pro 3.11 F. Pro 3.12 3.13	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses Perating Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses Perating Profit ( C- 3.8 ) Non Operating Income/Expenses ( Net ) Writeback of Provision for Possible Losses Offit from Regular Activities ( D+3.9+3.10 ) Extraordinary Income/Expenses (Net) Offit before Bonus and Taxes (E+3.11 ) Provision for Staff Bonus Provision for Taxes The Profit / Loss ( F-3.12-3.13 ) Ratios	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438 202,427 (8,507) 193,920 17,629 55,532 120,759 At the End of This Quarter	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447 153,021 (743) 152,278 13,843 43,607 94,828 At the End of Previous Quarter	190,217
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.10 E. Pro 3.11 F. Pro 3.12 3.13 G. Ne	t Interest Income ( 3.1-3.2 )  Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 )  Staff Expenses Other Operating Expenses  reating Profit before Provisions ( B -3.6-3.7 )  Provision for Possible Losses  reating Profit ( C- 3.8 )  Non Operating Income/Expenses ( Net )  Writeback of Provision for Possible Losses ofit from Regular Activities ( D+3.9+3.10 )  Extraordinary Income/Expenses (Net)  ofit before Bonus and Taxes (E+3.11 )  Provision for Staff Bonus  Provision for Taxes  t Profit/ Loss ( F-3.12-3.13 )  Ratios  Capital Fund to RWA	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438 202,427 (8,507) 193,920 17,629 55,532 120,759	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447 153,021 (743) 152,278 13,843 43,607 94,828 At the End of Previous	190,217
3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.10 E. Pro 3.11 F. Pro 3.12 3.13 G. Ne	t Interest Income ( 3.1-3.2 ) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income ( A+3.3+3.4+3.5 ) Staff Expenses Other Operating Expenses Perating Profit before Provisions ( B -3.6-3.7 ) Provision for Possible Losses Perating Profit ( C- 3.8 ) Non Operating Income/Expenses ( Net ) Writeback of Provision for Possible Losses Offit from Regular Activities ( D+3.9+3.10 ) Extraordinary Income/Expenses (Net) Offit before Bonus and Taxes (E+3.11 ) Provision for Staff Bonus Provision for Taxes The Profit / Loss ( F-3.12-3.13 ) Ratios	289,056 34,185 15,651 46,637 385,530 65,384 83,590 236,556 36,465 200,091 (9,102) 11,438 202,427 (8,507) 193,920 17,629 55,532 120,759 At the End of This Quarter	213,386 22,623 13,833 34,538 284,381 44,952 56,998 182,431 26,410 156,020 (6,447) 3,447 153,021 (743) 152,278 13,843 43,607 94,828 At the End of Previous Quarter	190,217