

Unaudited Financial Results (Quarterly)
As at First Quarter (16/10/2008) of the Fiscal Year 2008/2009 (2065/66)

Figure in '000

S.N.	Particulars	This Quarter Ending (30.06.2065 / 16.10.2008)	Previous Quarter Ending (31.03.2065 / 15.07.2008)	Corresponding Previous Year Quarter Ending (30.06.2064/ 17.10.2007)
1	Total Capital and Liabilities (1.1 to 1.7)	4,473,353	3,874,730	3,236,424
1.1	Paid Up Capital	384,000	384,000	320,000
1.2	Reserve and Surplus	63,748	47,056	33,905
1.3	Debenture and Bond		-	-
1.4	Borrowings	224,200	505,023	619,623
1.5	Deposits (a+b)	3,686,830	2,880,871	2,199,475
	a. Domestic Currency	3,111,381	2,257,348	1,632,164
	b. Foreign Currency	575,449	623,523	566,611
1.6	Income Tax Liability		-	2,823
1.7	Other Liabilities	114,575	57,779	60,598
2	Total Assets (2.1 to 2.7)	4,473,353	3,874,730	3,236,424
2.1	Cash & Bank Balance	110,024	209,089	136,760
2.2	Money at Call and Short Notice	967,992	387,071	555,369
2.3	Investments	518,624	508,143	648,254
2.4	Loans and Advances	2,632,037	2,533,377	1,843,721
2.5	Fixed Assets	204,456	204,490	19,068
2.6	Non Banking Assets		-	-
2.7	Other Assets	40,220	32,560	33,252
3	Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1	Interest Income	75,108	219,753	48,557
3.2	Interest Expense	50,998	138,016	30,107
	A. Net Interest Income (3.1-3.2)	24,110	81,737	18,450
3.3	Fees, Commission and Discount	6,355	14,079	4,501
3.4	Other Operating Income		-	-
3.5	Foreign Exchange Gain/Loss (Net)	2,008	2,203	261
	B. Total Operating Income (A. 3.3+3.4+3.5)	32,473	98,019	23,212
3.6	Staff Expenses	5,498	16,268	4,414
3.7	Other Operating Expenses	8,790	27,565	4,408
	C. Operating Profit Before Provision (B. -3.6-3.7)	18,185	54,186	14,390
3.8	Provision for Possible Losses	2,606	20,582	4,532
	D. Operating Profit (C.-3.8)	15,579	33,604	9,858
3.9	Non Operating Income/Expenses (Net)		-	-
3.10	Write Back of Provision For Possible Loss	10,650	-	-
	E. Profit from Regular Activities (D.+3.9+3.10)	26,229	33,604	9,858
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E. +3.11)	26,229	33,604	9,858
3.12	Provision for Staff Bonus	2,384	3,055	896
3.13	Provision For Tax	7,153	9,063	2,823
	G. Net Profit/(Loss) (F. -3.12-3.13)	16,692	21,486	6,139
4	Ratios	At the End of this Quarter	At the End of this Quarter	At the End of this Quarter
4.1	Capital Fund to RWA	16.03%	17.73%	16.79%
4.2	Non Performing Loan (NPL) to Total Loan	0.20%	1.51%	0.25%
4.3	Total Loan Loss Provision to Total NPL	535%	93%	421%