

Unaudited Financial Results (Quarterly)
As at First Quarter (17/10/2009) of the Fiscal Year 2009/2010 (2066/67)

Figure in '000

S.N.	Particulars	This Quarter Ending (31.06.2066 / 17.10.2009)	Previous Quarter Ending (31.03.2066 / 15.07.2009)	Corresponding Previous Year Quarter Ending (30.06.2065 / 16.10.2008)
1	Total Capital and Liabilities (1.1 to 1.7)	6,293,859	5,844,750	4,473,353
1.1	Paid Up Capital	768,000	766,766	384,000
1.2	Reserve and Surplus	129,651	105,044	63,748
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	656,000	506,000	224,200
1.5	Deposits (a+b)	4,628,512	4,417,504	3,686,830
	a. Domestic Currency	4,080,500	3,847,849	3,111,381
	b. Foreign Currency	548,012	569,655	575,449
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	111,696	49,435	114,575
2	Total Assets (2.1 to 2.7)	6,293,859	5,844,750	4,473,353
2.1	Cash & Bank Balance	331,474	632,815	110,024
2.2	Money at Call and Short Notice	455,653	370,817	967,992
2.3	Investments	643,784	530,725	518,624
2.4	Loans and Advances	4,488,099	3,992,091	2,632,037
2.5	Fixed Assets	234,818	229,113	204,456
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	140,031	89,189	40,220
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding previous year Quarter
3.1	Interest Income	121,831	358,553	75,108
3.2	Interest Expense	77,971	235,896	50,998
	A. Net Interest Income (3.1-3.2)	43,860	122,657	24,110
3.3	Fees, Commission and Discount	386	4,252	6,355
3.4	Other Operating Income	10,642	25,565	-
3.5	Foreign Exchange Gain/Loss (Net)	3,647	8,480	2,008
	B. Total Operating Income (A. 3.3+3.4+3.5)	58,535	160,954	32,473
3.6	Staff Expenses	9,104	23,611	5,498
3.7	Other Operating Expenses	15,125	38,020	8,790
	C. Operating Profit Before Provision (B. -3.6-3.7)	34,306	99,323	18,185
3.8	Provision for Possible Losses	6,042	19,945	2,606
	D. Operating Profit (C.-3.8)	28,264	79,378	15,579
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision For Possible Loss	-	10,651	10,650
	E. Profit from Regular Activities (D.+3.9+3.10)	28,264	90,029	26,229
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. +3.11)	28,264	90,029	26,229
3.12	Provision for Staff Bonus	2,570	8,184	2,384
3.13	Provision For Tax	7,709	23,857	7,153
	G. Net Profit/(Loss) (F. -3.12-3.13)	17,985	57,988	16,692
4	Ratios	At the End of this Quarter	At the End of previous Quarter	At the End of Corresponding previous year Quarter
4.1	Capital Fund to RWVA	20.34%	22.12%	16.03%
4.2	Non Performing Loan (NPL) to Total Loan	0.20%	0.18%	0.20%
4.3	Total Loan Loss Provision to Total NPL	557.54%	635%	535%