

As at 1st Quarter (31/06/2066) of the Fiscal Year 2066/67

Rs. in '000				
S. N.	Particulars	This Quarter Ending as on 31.06.2066 (17.10.2009)	Previous Quarter Ending as on 31.03.2066 (15.07.2009) Audited	Corresponding Previous Year Quarter Ending as on 30.06.2065 (16.10.2008) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	33,288,525	30,916,682	18,735,423
1.1	Paid Up Capital	874,528	874,528	874,528
1.2	Reserve and surplus	924,913	838,079	612,075
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	1,421,099	727,466	2,614,604
1.5	Deposits (a+b)	29,442,188	27,957,221	13,833,565
	a. Domestic Currency	19,454,747	17,687,754	13,670,826
	b. Foreign Currency	9,987,441	10,269,467	162,739
1.6	Income Tax Liability	35,968	-	30,671
1.7	Other Liabilities	389,828	319,388	569,981
2	Total Assets (2.1 to 2.7)	33,288,525	30,916,682	18,735,423
2.1	Cash and Bank Balance	4,338,381	1,903,906	3,746,430
2.2	Money at Call and Short Notice	-	-	-
2.3	Investment	12,142,626	13,286,182	1,616,727
2.4	Loans and Advances(Gross)	16,054,679	15,131,748	13,062,553
2.5	Fixed Assets(Net)	293,630	253,581	168,056
2.6	Non Banking Assets(Gross)	-	-	-

2.7	Other Assets	459,208	341,265	141,657	
3	Profit and Loss Account	Up to this Quarter Ending as on 31.06.2066 (17.10.2009)	Up to the Previous Quarter Ending as on 31.03.2066 (15.07.2009) Audited	Up to the Corresponding Previous Year Quarter Ending as on 30.06.2065 (16.10.2008) : Unaudited	
3.1	Interest Income	473,296	1,460,446	281,619	
3.2	Interest Expenses	299,832	824,700	148,868	
	A Net Interest Income (3.1-3.2)	173,464	635,745	132,751	
3.3	Fees, Commission and Discount	25,014	78,837	16,575	
3.4	Other Operating Income	19,629	52,790	7,833	
3.5	Foreign Exchange Gain/Loss (Net)	20,999	61,294	22,549	
	B. Total Operating Income (A.+3.3+3.4+3.5)	239,105	828,666	179,708	
3.6	Staff Expenses	34,234	121,989	24,873	
3.7	Other Operating Expenses	62,791	223,966	38,457	
	C. Operating Profit Before Provision (B.-3.6-3.7)	142,081	482,712	116,378	
3.8	Provision for Possible Losses	9,839	40,345	3,814	
	D. Operating Profit (C.-3.8)	132,241	442,366	112,564	
3.9	Non Operating Income/Expenses (Net)	(67)	2,516	(64)	
3.10	Write Back of Provision for	2,908	198,673	392	

	Possible Loss				
	E. Profit From Regular Activities (D + 3.9+3.10)	135,082	643,556	112,891	
3.11	Extraordinary Income/Expenses (Net)		(156,221)	-	
	F. Profit before Bonus and Taxes	135,082	487,335	112,891	
3.12	Provision for Staff Bonus	12,280	44,303	10,263	
3.13	Provision for Tax	35,968	126,658	30,671	
	G. Net Profit/Loss (F-3.12-3.13)**	86,834	316,373	71,958	
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 RWA	10.90%	12.18%	11.50%	
4.2	Non Performing Loan (NPL) to Total Loan	1.85%	2.02%	3.64%	
4.3	Total Loan Loss Provision to Total NPL	159.49%	152.02%	127.65%	

** The Capital Fund to RWA has been calculated as per Basel II