

As at 2nd Quarter (30/09/2066) of the Fiscal Year 2066/67

Rs. in '000				
S. N.	Particulars	This Quarter Ending as on 30.09.2066 (14.01.2010) Unaudited	Previous Quarter Ending as on 31.06.2066 (17.10.2009) Unaudited	Corresponding Previous Year Quarter Ending as on 29.09.2065 (13.01.2009) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	34,487,777	33,739,790	24,323,619
1.1	Paid Up Capital	874,528	874,528	874,528
1.2	Reserve and surplus	1,040,176	924,913	695,391
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	2,668,659	1,421,099	1,295,108
1.5	Deposits (a+b)	28,882,481	29,442,188	20,611,622
◆	a. Domestic Currency	19,036,496	19,454,747	14,863,521
◆	b. Foreign Currency	9,845,986	9,987,441	5,748,101
1.6	Income Tax Liability			
1.7	Other Liabilities	821,933	877,062	646,970
2	Total Assets (2.1 to 2.7)	34,487,777	33,739,790	24,323,619
2.1	Cash and Bank Balance	2,924,802	4,338,381	2,586,736
2.2	Money at Call and Short Notice	◆ -	-	100,000
2.3	Investments	12,306,962	12,142,626	7,944,943
2.4	Loans and Advances (Gross)	18,426,314	16,541,913	13,396,821
◆	a. Real Estate Loan	964,323	1,856,210	661,649

❖	b. Home/Housing Loan	2,588,136	❖ 2,460,123	1,963,829
❖	c. Margin Type Loan	14,164	17,717	183,656
❖	d. Term Loan	1,110,020	❖ 1,506,899	1,176,774
❖	e. Overdraft Loan/TR Loan/WC Loan	❖ 10,466,699	❖ 9,138,461	8,453,868
❖	f. Others	3,282,973	❖ 1,562,503	957,044
2.5	Fixed Assets (Net)	331,339	❖ 293,630	190,819
2.6	Non Banking Assets (Net)	❖ -	-	❖ 5,028
2.7	Other Assets	498,360	❖ 423,240	99,273
3	Profit and Loss Account	Up to this Quarter Ending as on 30.09.2066 (14.01.2010) Unaudited	Up to the Previous Quarter Ending as on 31.06.2066 (17.10.2009) Unaudited	Up to the Corresponding Previous Year Quarter Ending as on 29.09.2065 (13.01.2009)❖ : Unaudited
3.1	Interest Income	976,422	❖ 473,296	582,165
3.2	Interest Expenses	618,175	❖ 299,832	308,757
❖	A❖ Net Interest Income (3.1-3.2)	358,247	❖ 173,464	273,408
3.3	Fees, Commission and Discount	50,171	25,014	31,687
3.4	Other Operating Income	41,754	19,629	15,373
3.5	Foreign Exchange Gain/Loss (Net)	39,208	20,999	30,633

◆	B. Total Operating Income (A.+3.3+3.4+3.5)	489,381	◆	239,105	351,100	
3.6	Staff Expenses	63,246		34,234	46,377	
3.7	Other Operating Expenses	134,415		62,791	83,619	
◆	C. Operating Profit Before Provision (B.-3.6-3.7)	291,720	◆	142,081	221,104	
3.8	Provision for Possible Losses	30,086		9,839	16,330	
◆	D. Operating Profit (C.-3.8)	261,634	◆	132,241	204,774	
3.9	Non Operating Income/Expenses (Net)	◆	2,186	(67)	◆	781
3.10	Write Back of Provision for Possible Loss	◆	3,155	2,908	138,274	
◆	E. Profit From Regular Activities (D + 3.9+3.10)	266,975	◆	135,082	343,829	
3.11	Extraordinary Income/Expenses (Net)	◆	5,982		◆	(111,742)
◆	F. Profit before Bonus and Taxes (E + 3.11)	272,957	◆	135,082	232,087	
3.12	Provision for Staff Bonus	24,814		12,280	21,099	
3.13	Provision for Tax	46,047		35,968	55,714	
◆	G. Net Profit/Loss (F-3.12-3.13)	202,096		86,834	155,274	
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 Risk Weighted Assets (RWA)	10.85%	10.90%	12.66%
4.2	Non-Performing Loan (NPL) to Total Loan	1.68%	1.85%	2.67%
4.3	Total Loan Loss Provision to Total NPL	164.00%	159.49%	142.35%
4.4	Cost Of Fund	4.14%	4.07%	3.96%