

Unaudited Financial Results (Quarterly) (As at Fourth Quarter 16th July 2008) of the fiscal year 2007 / 2008

Rs. in '000

Total Capital and Liabilities (1.1 to 1.7) 15,030,078 13,956,485 11,918,311 1.1 Paid Up Capital and Liabilities (1.1 to 1.7) 1,070,000 900,000 750,000 1.2 Reserve & Surplus 306,003 250,578 275,630 1.3 Debenture & Bond 400,000 -				1	1150 111 000
1.1 Paid Up Capital 1,070,000 900,000 750,000 1.2 Reserve & Surplus 306,003 250,578 275,630 1.3 Debenture & Bond 400,000 1.4 Borrowings 100,000 300,000 212,970 1.5 Deposits (a + b) 12,778,158 12,357,492 10,557,416 a) Domestic Currency 12,192,483 11,862,323 10,027,316 b) Foreign Currency 585,676 495,169 530,100 1.6 Income Tax Liability -9,212 -72,084 11,007 1.7 Other Liabilities 385,129 200,499 111,288 2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to	S. N	Particulars		Quarter	Quarter
1.2 Reserve & Surplus 306,003 250,578 275,630 1.3 Debenture & Bond 400,000 - - 1.4 Borrowings 100,000 300,000 212,970 1.5 Deposits (a + b) 12,778,158 12,357,492 10,557,416 a) Domestic Currency 585,676 495,169 530,100 1.6 Income Tax Liability -9,212 -72,084 11,007 1.7 Other Liabilities 385,129 200,499 111,288 2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141	1		15,030,078	13,956,485	11,918,311
1.3 Debenture & Bond 400,000 300,000 212,970 1.5 Deposits (a + b) 100,000 300,000 212,970 1.5 Deposits (a + b) 12,778,158 12,357,492 10,557,416 a) Domestic Currency 12,192,483 11,862,323 10,027,316 b) Foreign Currency 585,676 495,169 530,100 1.6 Income Tax Liability -9,212 -72,084 11,007 1.7 Other Liabilities 385,129 200,499 111,288 2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3,1-3,2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income -	1.1	Paid Up Capital	1,070,000	900,000	750,000
1.4 Borrowings 100,000 300,000 212,970 1.5 Deposits (a + b) 12,778,158 12,357,492 10,557,416 a) Domestic Currency 12,192,483 11,862,323 10,027,316 b) Foreign Currency 585,676 495,169 530,100 1.6 Income Tax Liability -9,212 -72,084 11,007 1.7 Other Liabilities 385,129 200,499 111,288 2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to	1.2	Reserve & Surplus	306,003	250,578	275,630
1.5 Deposits (a + b) 12,778,158 12,357,492 10,557,416 a) Domestic Currency 12,192,483 11,862,323 10,027,316 b) Foreign Currency 585,676 495,169 530,100 1.6 Income Tax Liability -9,212 -72,084 11,007 1.7 Other Liabilities 385,129 200,499 111,288 2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3. Interest Income 962,756		Debenture & Bond		-	-
a) Domestic Currency 12,192,483 11,862,323 10,027,316 b) Foreign Currency 585,676 495,169 530,100 1.6 Income Tax Liability -9,212 -72,084 11,007 1.7 Other Liabilities 385,129 200,499 111,288 2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 331,41 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to					· · · · · · · · · · · · · · · · · · ·
b) Foreign Currency	1.5	Deposits (a + b)	12,778,158	12,357,492	10,557,416
1.6 Income Tax Liability -9,212 -72,084 11,007 1.7 Other Liabilities 385,129 200,499 111,288 2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231		a) Domestic Currency	12,192,483	11,862,323	10,027,316
1.7 Other Liabilities 385,129 200,499 111,288 2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Total Operating Income At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 <td></td> <td>b) Foreign Currency</td> <td>585,676</td> <td>495,169</td> <td>530,100</td>		b) Foreign Currency	585,676	495,169	530,100
2 Total Assets (2.1 to 2.7) 15,030,078 13,956,485 11,918,311 2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 1,678,418 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Total Operating Income At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045	1.6	Income Tax Liability	-9,212	-72,084	11,007
2.1 Cash & Bank Balance 933,842 1,210,442 672,113 2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,	1.7	Other Liabilities	385,129	200,499	111,288
2.2 Money at call and Short Notice 13,840 2,025,771 372,215 2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3,3+3,4+3.5) 561,083 411,615 <th>2</th> <th>Total Assets (2.1 to 2.7)</th> <th>15,030,078</th> <th>13,956,485</th> <th>11,918,311</th>	2	Total Assets (2.1 to 2.7)	15,030,078	13,956,485	11,918,311
2.3 Investments 2,180,318 1,161,519 1,678,418 2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3,3+3,4+3,5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244<	2.1	Cash & Bank Balance	933,842	1,210,442	672,113
2.4 Loan & Advances 11,338,726 9,238,987 8,929,013 2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3,3+3,4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	2.2	Money at call and Short Notice	13,840	2,025,771	372,215
2.5 Fixed Assets 221,880 200,232 189,324 2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3,3+3,4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	2.3	Investments	2,180,318	1,161,519	1,678,418
2.6 Non Banking Assets 3,141 3,141 2,395 2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3.3+3.4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	2.4	Loan & Advances	11,338,726	9,238,987	8,929,013
2.7 Other Assets 338,332 116,394 74,834 3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3.3+3.4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	2.5	Fixed Assets	221,880	200,232	189,324
3 Profit & Loss Account Up to This Quarter Up to Previous Quarter At the End Of Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3,3+3,4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	2.6	Non Banking Assets	3,141	3,141	2,395
3 Profit & Loss Account Up to This Quarter Up to Previous Quarter Corresponding Previous Year Quarter 3.1 Interest Income 962,756 701,989 791,284 3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3.3+3.4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	2.7	Other Assets	338,332	116,394	74,834
3.2 Interest Expenses 498,777 357,749 397,053 A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3.3+3.4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	3	Profit & Loss Account	±	±	Corresponding
A. Net Interest Income (3.1-3.2) 463,978 344,240 394,231 3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income	3.1	Interest Income	962,756	701,989	791,284
3.3 Fees, Commission & Discount 66,187 44,613 56,045 3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3.3+3.4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	3.2	Interest Expenses	498,777	357,749	397,053
3.4 Other Operating Income - - - 3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3.3+3.4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	A.	Net Interest Income (3.1-3.2)	463,978	344,240	394,231
3.5 Foreign Exchange Gain/ Loss (Net) 30,917 22,762 20,294 B. Total Operating Income (A+3.3+3.4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	3.3	Fees, Commission & Discount	66,187	44,613	56,045
B. Total Operating Income (A+3.3+3.4+3.5) 561,083 411,615 470,571 3.6 Staff Expenses 89,526 62,017 74,244	3.4	Other Operating Income	-	-	-
B. (A+3.3+3.4+3.5) Staff Expenses 89,526 62,017 74,244	3.5	Foreign Exchange Gain/ Loss (Net)	30,917	22,762	20,294
	В.		561,083	411,615	470,571
3.7 Other Operating Expenses 135,373 87,637 104,079	3.6	Staff Expenses	89,526	62,017	74,244
	3.7	Other Operating Expenses	135,373	87,637	104,079

C.	Operating Profit before Provisions (B -3.6-3.7)	336,184	261,961	292,248
3.8	Provision for Possible Losses	65,227	32,089	24,950
D.	Operating Profit (C- 3.8)	270,957	229,873	267,297
3.9	Non Operating Income/Expenses (Net)	15,560	-318	670
3.10	Write back of Provision for Possible Losses	7,241	4,775	6,265
E.	Profit from Regular Activities (D+3.9+3.10)	293,758	234,329	274,232
3.11	Extraordinary Income/Expenses (Net)	-4,108	-1,567	-817
F.	Profit before Bonus and Taxes (E+3.11)	289,649	232,763	273,415
3.12	Provision for Staff Bonus	26,332	21,160	24,856
3.13	Provision for Tax	82,945	66,655	78,296
G.	Net Profit/ Loss (F-3.12-3.13)	180,373	144,948	170,263
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	14.53	11.35	11.20
4.2	Non Performing Loan (NPL) to Total Loan	1.35	1.39	0.73
4.3	Total Loan Loss Provision to Total NPL	121.52	121.52	201.79



