



Unaudited Financial Results (Quarterly)
As at : Second Quarter (End of Poush 2073) of the Fiscal Year 2073/2074

Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending
1	Total Capital and Liabilities (1.1 to 1.7)	18,876,228	18,226,906	11,501,095
1.1	Paid Up Capital	1,975,420	1,580,336	1,110,201
1.2	Reserve and Surplus	732,949	994,368	410,883
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	15,913,973	15,333,456	9,852,683
	a. Domestic Currency	15,913,967	15,333,450	9,852,677
	b. Foreign Currency	6	6	6
1.6	Income Tax Liability	9,790	55,799	2,856
1.7	Other Liabilities	244,096	262,947	124,472
2	Total Assets (2.1 to 2.7)	18,876,228	18,226,906	11,501,095
2.1	Cash and Bank Balance	1,283,578	1,547,083	842,304
2.2	Money at call and Short Notice	2,254,468	1,781,522	964,000
2.3	Investments (Net)	696,657	700,377	516,320
2.4	Loans and Advances (Net) a+b+c+d+e	14,324,656	13,723,895	8,507,199
	a. Real Estate Loan	1,833,258	1,856,126	983,510
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	233,095	255,705	128,084
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	149,230	149,439	149,467
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,450,933	1,450,982	705,959
	b. Personal Home Loan of Rs.1 Crore or Less	2,088,071	2,001,248	1,170,394
	c. Margin Type Loan	414,924	414,812	158,092
	d. Term Loan	1,636,476	1,649,197	1,472,587
	e. Overdraft Loan /TR Loan/WC Loan	3,216,189	3,048,490	2,297,354
	f. Others	5,135,738	4,754,022	2,425,262
2.5	Fixed Assets	133,608	128,094	117,991
2.6	Non Banking Assets (Net)			
2.7	Other Assets	183,261	345,935	553,281
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	838,395	393,661	477,731
3.2	Interest Expense	375,486	181,474	248,231
	A. Net Interest Income (3.1 - 3.2)	462,909	212,187	229,500
3.3	Fees, Commission and Discount	3,806	1,602	2,686
3.4	Other Operating Income	51,849	25,859	30,532
3.5	Foreign Exchange Gain/Loss (Net)	24	31	361
	B. Total Operating Income (A+3.3+3.4+3.5)	518,588	239,679	263,079
3.6	Staff Expenses	81,976	43,405	48,764
3.7	Other Operating Expenses	60,595	31,120	46,152
	C. Operating Profit before Provision (B-3.6-3.7)	376,017	165,154	168,163
3.8	Provision for Possible Losses	33,870	31,953	39,332
	D. Operating Profit (C-3.8)	342,147	133,201	128,831
3.9	Non Operating Income/Expenses (Net)	54,901	54,185	62,552
3.10	Write Back of Provision for Possible Loss	21,880	17,211	21,354
	E. Profit from Regular Activities(D+3.9+3.10)	418,928	204,597	212,737
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	418,928	204,597	212,737
3.12	Provision for Staff Bonus	38,084	18,600	19,340
3.13	Provision for Tax	116,981	55,799	56,744
	G. Net Profit/(Loss) (F-3.12-3.13)	263,863	130,198	136,653
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	16.64%	16.28%	14.82%
4.2	Non Performing Loan (NPL) To Total Loan	0.70%	0.98%	1.59%
4.3	Total Loan Loss Provision to Total NPL	243.23%	191.08%	147.22%
4.4	Cost of Funds	4.97%	4.78%	5.25%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.31%	78.15%	76.66%
4.6	Base Rate	7.86%	7.73%	8.35%
4.7	Average Interest Spread	5.79%	5.83%	5.93%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	137.10	162.93	137.01

5.2	Total Assets Per Share(Rs.)	955.56	1153.38	1035.95
5.3	Earning Per Share (Annualized)	26.71	32.96	24.62
5.4	Price Earning Ratio (Annualized)	12.73	19.24	13.61
5.5	Return on Equity (Annualized)	21.59%	21.30%	19.03%
5.6	Net Liquid Assets/Deposits	23.63%	23.62%	21.26%

Note : 1. Previous quarter's figures have been changed after statutory Audit.

2. If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may change accordingly.