

Unaudited Financial Results (Quarterly)

As at : Third Quarter (End of Chaitra 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)	19,887,891	18,876,228	12,306,009
1.1	Paid Up Capital	1,975,420	1,975,420	1,110,201
1.2	Reserve and Surplus	837,079	732,949	487,027
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	16,847,153	15,913,973	10,564,048
	a. Domestic Currency	16,847,147	15,913,967	10,564,042
	b. Foreign Currency	6	6	6
1.6	Income Tax Liability	-	9,790	-
1.7	Other Liabilities	228,239	244,096	144,733
2	Total Assets (2.1 to 2.7)	19,887,891	18,876,228	12,306,009
2.1	Cash and Bank Balance	1,384,045	1,283,578	951,200
2.2	Money at call and Short Notice	2,915,146	2,254,468	1,286,355
2.3	Investments (Net)	580,036	696,657	540,863
2.4	Loans and Advances (Net) a+b+c+d+e	14,683,313	14,324,656	9,335,663
	a. Real Estate Loan	1,660,508	1,833,258	1,307,241
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	230,851	233,095	203,942
	2.Business Complex and Residential Apartment Construction Loan	-	-	-
	3.Income generating Commercial Complex Loan	151,896	149,230	156,601
	4.Other Real Estate Loan (Including Land purchase & Plotting)	1,277,761	1,450,933	946,698
	b. Personal Home Loan of Rs.1 Crore or Less	2,079,156	2,088,071	1,263,794
	c. Margin Type Loan	397,548	414,924	237,086
	d.Term Loan	1,806,674	1,636,476	1,442,459
	e. Overdraft Loan /TR Loan/WC Loan	3,119,506	3,216,189	2,351,366
	f. Others	5,619,921	5,135,738	2,733,717
2.5	Fixed Assets	128,999	133,608	115,639
2.6	Non Banking Assets (Net)			
2.7	Other Assets	196,352	183,261	76,289
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,343,367	838,395	736,600
3.2	Interest Expense	672,772	375,486	361,809
	A. Net Interest Income (3.1 - 3.2)	670,595	462,909	374,791
3.3	Fees, Commission and Discount	5,980	3,806	3,939
3.4	Other Operating Income	70,922	51,849	53,489
3.5	Foreign Exchange Gain/Loss (Net)	49	24	568
	B. Total Operating Income (A+3.3+3.4+3.5)	747,546	518,588	432,787
3.6	Staff Expenses	119,205	81,976	71,803
3.7	Other Operating Expenses	93,271	60,595	71,835
	C. Operating Profit before Provision (B-3.6-3.7)	535,070	376,017	289,149
3.8	Provision for Possible Losses	60,925	33,870	44,419
	D. Operating Profit (C-3.8)	474,145	342,147	244,730
3.9	Non Operating Income/Expenses (Net)	85,864	54,901	70,201
3.10	Write Back of Provision for Possible Loss	23,248	21,880	20,950
	E. Profit from Regular Activities(D+3.9+3.10)	583,257	418,928	335,881
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	583,257	418,928	335,881
3.12	Provision for Staff Bonus	53,023	38,084	30,535
3.13	Provision for Tax	162,239	116,981	92,548
	G. Net Profit/(Loss) (F-3.12-3.13)	367,995	263,863	212,798
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	17.93%	16.64%	14.96%
4.2	Non Performing Loan (NPL) To Total Loan	0.93%	0.70%	1.52%
4.3	Total Loan Loss Provision to Total NPL	198.61%	243.23%	144.63%
4.4	Cost of Funds	5.85%	4.97%	5.03%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.14%	78.31%	78.55%
4.6	Base Rate	8.77%	7.86%	8.12%
4.7	Average Interest Spread	5.49%	5.79%	6.12%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	142.37	137.10	143.87
5.2	Total Assets Per Share(Rs.)	1006.77	955.56	1108.45
5.3	Earning Per Share (Annualized)	24.84	26.71	25.56
5.4	Price Earning Ratio (Annualized)	16.18	12.73	12.91
5.5	Return on Equity (Annualized)	20.07%	21.59%	20.49%
5.6	Net Liquid Assets/Deposits	27.29%	23.63%	24.20%

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