

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	8,961,905	8,593,520	7,503,260
1.1	Paid Up Capital	778,378	778,378	778,378
1.2	Reserve and Surplus	435,557	283,902	169,431
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	7,599,291	7,393,542	6,262,436
	a. Domestic Currency	7,599,291	7,393,542	6,262,436
	b. Foreign Currency			
1.6	Income Tax Liability	6,958		8,932
1.7	Other Liabilities	141,721	137,698	284,083
2	Total Assets (2.1 to 2.7)	8,961,905	8,593,520	7,503,260
2.1	Cash and Bank Balance	572,921	536,982	526,755
2.2	Money at call and Short Notice	1,473,517	1,596,754	1,102,924
2.3	Investments (net)	323,816	289,829	297,477
2.4	Loans and Advances (net) a+b+c+d+e	6,372,292	5,952,003	5,379,947
	a. Real Estate Loan	736,428	830,683	659,172
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	72,873	81,005	93,631
	2. Business Complex and Residential Apartment Construction Loan	-	103,195	104,584
	3. Income generating Commercial Complex Loan	67,524	67,549	66,877
	4. Other Real Estate Loan (Including Land purchase & Plotting)	596,031	578,934	394,080
	b. Personal Home Loan of Rs.1 Crore or Less	771,977	731,083	630,068
	c. Margin Type Loan	26,585	19,003	13,301
	d. Term Loan	800,750	691,494	550,854
	e. Overdraft Loan /TR Loan/WC Loan	2,373,723	2,161,833	2,071,058
	f. Others	1,662,829	1,517,907	1,455,494
2.5	Fixed Assets	96,275	127,088	121,327
2.6	Non Banking Assets			
2.7	Other Assets	123,084	90,863	74,830
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	868,219	620,716	801,448
3.2	Interest Expense	492,795	367,077	478,619
	A. Net Interest Income (3.1 - 3.2)	375,424	253,639	322,829
3.3	Fees, Commission and Discount	6,182	3,353	3,125
3.4	Other Operating Income	48,529	32,249	51,215
3.5	Foreign Exchange Gain/Loss (Net)	1	1	2
	B. Total Operating Income (A+3.3+3.4+3.5)	430,136	289,242	377,171
3.6	Staff Expenses	68,663	49,927	61,844
3.7	Other Operating Expenses	86,160	62,909	78,903
	C. Operating Profit before Provision (B-3.6-3.7)	275,313	176,405	236,424
3.8	Provision for Possible Losses	62,704	46,497	75,381
	D. Operating Profit (C-3.8)	212,609	129,908	161,043
3.9	Non Operating Income/Expenses (Net)	184,398	35,406	31,120
3.10	Write Back of Provision for Possible Loss	21,984	14,897	46,755
	E. Profit from Regular Activities(D+3.9+3.10)	418,991	180,211	238,918
3.11	Extra ordinary Income/Expenses (Net)	42	42	3
	F. Profit before Bonus & Taxes(E+3.11)	418,949	180,169	238,915
3.12	Provision for Staff Bonus	37,790	16,162	21,720
3.13	Provision for Tax	115,032	49,536	64,599
	G. Net Profit/(Loss) (F-3.12-3.13)	266,127	114,471	152,596
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	16.46%	14.65%	15.44%
4.2	Non Performing Loan (NPL) To Total Loan	2.59%	2.94%	2.29%
4.3	Total Loan Loss Provision to Total NPL	96.34%	86.24%	97.30%
4.4	Cost of Funds	7.20%	7.38%	8.59%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.20%	72.56%	76.32%
4.6	Base Rate	10.45%	10.85%	NA
4.7	Average Interest Spread	6.61%	6.28%	NA
5	Additional Information			
5.1	Net worth Per Share (Rs.)	155.96	136.47	133.94
5.2	Total Assets Per Share(Rs.)	1151.36	1104.03	1060.36
5.3	Earning Per Share (Annualized)	34.19	19.61	21.56
5.4	Price Earning Ratio (Annualized)	12.99	16.57	7.24
5.5	Return on Equity (Annualized)	28.07%	16.10%	17.77%
5.6	Net Liquid Assets/Deposits	29.43%	31.21%	29.13%

Note : 1. Previous quarter's figures have been rearranged wherever necessary

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