

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

Rs. In '000

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)	20,999,244	20,171,984	17,998,195
1.1	Paid Up Capital	2,291,487	1,975,420	1,975,420
1.2	Reserve and Surplus	987,366	837,079	469,086
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits ((a + b)	17,177,628	16,847,153	15,070,693
	a. Domestic Currency	17,177,622	16,847,147	15,070,687
	b. Foreign Currency	6	6	6
1.6	Income Tax Liability			3,465
1.7	Other Liabilities	542,763	512,331	479,531
2	Total Assets (2.1 to 2.7)	20,999,244	20,171,984	17,998,195
2.1	Cash and Bank Balance	1,516,716	1,386,102	1,243,419
2.2	Money at call and Short Notice	3,609,782	2,913,089	2,600,779
2.3	Investments	577,457	587,717	459,544
2.4	Loans and Advances (a+b+c+d+e)	15,041,840	14,959,724	13,506,995
	a. Real Estate Loan	1,509,547	1,748,671	1,701,759
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	260,692	233,183	229,089
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	187,032	188,819	198,761
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,061,822	1,326,669	1,273,909
	b. Personal Home Loan of Rs.1 Crore or Less	2,146,021	2,108,708	1,848,378
	c. Margin Type Loan	673,341	401,754	352,977
	d. Term Loan	1,908,637	1,837,644	1,896,851
	e. Overdraft Loan /TR Loan/WC Loan	3,131,953	3,165,862	3,147,046
	f. Others	5,672,341	5,697,085	4,559,983
2.5	Fixed Assets	128,979	128,999	130,915
2.6	Non Banking Assets (Net)			
2.7	Other Assets	124,471	196,353	56,543
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,881,396	1,343,367	1,114,330
3.2	Interest Expense	1,003,711	672,772	513,751
	A. Net Interest Income (3.1 - 3.2)	877,685	670,595	600,579
3.3	Fees, Commission and Discount	12,245	5,980	6,681
3.4	Other Operating Income	88,804	70,922	79,638
3.5	Foreign Exchange Gain/Loss (Net)	57	49	851
	B. Total Operating Income (A+3.3+3.4+3.5)	978,791	747,546	687,749
3.6	Staff Expenses	174,131	119,205	106,335
3.7	Other Operating Expenses	134,182	93,271	108,044
	C. Operating Profit before Provision (B-3.6-3.7)	670,478	535,070	473,370
3.8	Provision for Possible Losses	33,624	60,926	49,393
	D. Operating Profit (C-3.8)	636,854	474,144	423,977
3.9	Non Operating Income/Expenses (Net)	130,652	85,864	71,725
3.10	Write Back of Provision for Possible Loss	28,760	23,248	29,060
	E. Profit from Regular Activities(D+3.9+3.10)	796,266	583,256	524,762
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	796,266	583,256	524,762
3.12	Provision for Staff Bonus	72,388	53,023	47,706
3.13	Provision for Tax	221,255	162,239	144,179
	G. Net Profit/(Loss) (F-3.12-3.13)	502,623	367,994	332,877
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	20.12%	17.93%	17.60%
4.2	Non Performing Loan (NPL) To Total Loan	0.88%	0.93%	0.79%
4.3	Total Loan Loss Provision to Total NPL	182.05%	198.61%	230.78%
4.4	Cost of Funds (As per NRB Directives)	8.40%	7.89%	4.75%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.57%	76.14%	78.55%
4.6	Base Rate (As per NRB Directives)	11.56%	10.64%	8.84%
4.7	Average Interest Spread (As per NRB Directives)	4.54%	4.67%	6.15%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	143.09	142.37	123.75
5.2	Total Assets Per Share(Rs.)	916.41	1021.15	911.11
5.3	Earning Per Share (Annualized)	21.93	24.84	16.85
5.4	Price Earning Ratio (Annualized)	14.91	16.18	19.58
5.5	Return on Equity (Annualized)	18.10%	20.07%	15.76%
5.6	Net Liquid Assets/Deposits	31.64%	27.29%	26.83%

Note : 1. If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may change accordingly

2. Previous figure have been regrouped/rearranged whenever necessary.

3. Loan & Advances and Investments are presented on gross basis and loss provision are included in other liabilities