

Unaudited Financial Results (Quarterly)
As at : First Quarter (End of Ashwin 2071) of the Fiscal Year 2071/2072

Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Qtr. Ending
1	Total Capital and Liabilities (1.1 to 1.7)	9,241,400	8,952,949	7,444,664
1.1	Paid Up Capital	778,378	778,378	778,378
1.2	Reserve and Surplus	475,088	429,364	189,910
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	7,818,050	7,599,291	6,325,778
	a. Domestic Currency	7,812,718	7,599,291	6,325,778
	b. Foreign Currency	5,332		
1.6	Income Tax Liability	12,104	4,967	7,956
1.7	Other Liabilities	157,780	140,949	142,642
2	Total Assets (2.1 to 2.7)	9,241,400	8,952,949	7,444,664
2.1	Cash and Bank Balance	642,301	572,921	461,698
2.2	Money at call and Short Notice	1,449,304	1,473,501	1,057,023
2.3	Investments (Net)	403,820	323,816	254,932
2.4	Loans and Advances (Net) a+b+c+d+e	6,518,538	6,361,761	5,463,269
	a. Real Estate Loan	742,682	727,228	697,061
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	63,304	63,673	82,624
	2. Business Complex and Residential Apartment Construction Loan	-	-	114,484
	3. Income generating Commercial Complex Loan	69,755	67,524	67,435
	4. Other Real Estate Loan (Including Land purchase & Plotting)	609,623	596,031	432,518
	b. Personal Home Loan of Rs.1 Crore or Less	846,205	771,977	664,725
	c. Margin Type Loan	27,205	26,585	17,115
	d. Term Loan	845,156	800,750	592,513
	e. Overdraft Loan /TR Loan/WC Loan	2,281,257	2,373,723	2,043,050
	f. Others	1,776,033	1,661,498	1,448,805
2.5	Fixed Assets	97,697	96,275	126,371
2.6	Non Banking Assets (Net)			
2.7	Other Assets	129,740	124,675	81,372
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	213,931	868,122	188,385
3.2	Interest Expense	120,590	492,795	125,549
	A. Net Interest Income (3.1 - 3.2)	93,341	375,327	62,836
3.3	Fees, Commission and Discount	1,521	6,182	1,252
3.4	Other Operating Income	13,973	48,492	9,934
3.5	Foreign Exchange Gain/Loss (Net)		1	1
	B. Total Operating Income (A+3.3+3.4+3.5)	108,835	430,002	74,023
3.6	Staff Expenses	23,020	68,425	18,608
3.7	Other Operating Expenses	20,724	86,160	23,173
	C. Operating Profit before Provision (B-3.6-3.7)	65,091	275,417	32,242
3.8	Provision for Possible Losses	27,877	73,235	13,978
	D. Operating Profit (C-3.8)	37,214	202,182	18,264
3.9	Non Operating Income/Expenses (Net)	23,165	184,397	13,960
3.10	Write Back of Provision for Possible Loss	9,022	21,984	-
	E. Profit from Regular Activities(D+3.9+3.10)	69,401	408,563	32,224
3.11	Extra ordinary Income/Expenses (Net)	-	42	42
	F. Profit before Bonus & Taxes(E+3.11)	69,401	408,521	32,182
3.12	Provision for Staff Bonus	6,309	37,138	2,926
3.13	Provision for Tax	17,368	111,450	8,777
	G. Net Profit/(Loss) (F-3.12-3.13)	45,724	259,933	20,479
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	15.86%	15.30%	14.88%
4.2	Non Performing Loan (NPL) To Total Loan	3.70%	2.60%	2.73%
4.3	Total Loan Loss Provision to Total NPL	77.75%	102.10%	89.56%
4.4	Cost of Funds	6.20%	7.20%	7.76%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.07%	74.20%	76.78%
4.6	Base Rate	9.53%	10.45%	10.48%
4.7	Average Interest Spread	6.51%	6.61%	NA
5	Additional Information			
5.1	Net worth Per Share (Rs.)	161.04	155.16	124.40
5.2	Total Assets Per Share(Rs.)	1187.26	1150.21	956.43
5.3	Earning Per Share (Annualized)	23.50	33.39	10.53
5.4	Price Earning Ratio (Annualized)	18.90	13.30	15.19
5.5	Return on Equity (Annualized)	15.14%	28.07%	8.64%
5.6	Net Liquid Assets/Deposits	29.18%	29.43%	26.09%

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.