

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr.Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>8,121,877</b>	<b>7,444,664</b>	<b>6,721,033</b>
1.1	Paid Up Capital	778,378	778,378	707,616
1.2	Reserve and Surplus	244,714	189,910	186,188
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits ( a + b)	6,979,444	6,325,778	5,687,659
	a. Domestic Currency	6,979,444	6,325,778	5,687,659
	b. Foreign Currency			
1.6	Income Tax Liability		7,956	-
1.7	Other Liabilities	119,341	142,642	139,570
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>8,121,877</b>	<b>7,444,664</b>	<b>6,721,033</b>
2.1	Cash and Bank Balance	515,090	461,698	469,291
2.2	Money at call and Short Notice	1,262,920	1,057,023	974,626
2.3	Investments	306,438	254,932	468,611
2.4	Loans and Advances (a+b+c+d+e)	5,840,617	5,463,269	4,631,465
	a. Real Estate Loan	744,509	697,061	572,745
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	81,861	82,624	74,982
	2.Business Complex and Residential Apartment Construction Loan	103,812	114,484	106,142
	3.Income generating Commercial Complex Loan	67,724	67,435	64,350
	4.Other Real Estate Loan (Including Land purchase & Plotting)	491,112	432,518	327,271
	b. Personal Home Loan of Rs.1 Crore or Less	681,020	664,725	537,813
	c. Margin Type Loan	18,182	17,115	10,207
	d.Term Loan	673,085	592,513	403,620
	e. Overdraft Loan /TR Loan/WC Loan	2,270,779	2,043,050	1,782,527
	f. Others	1,453,042	1,448,805	1,324,553
2.5	Fixed Assets	128,367	126,371	118,241
2.6	Non Banking Assets			
2.7	Other Assets	68,446	81,372	58,799
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	406,260	188,385	361,089
3.2	Interest Expense	248,164	125,549	245,828
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>158,096</b>	<b>62,836</b>	<b>115,261</b>
3.3	Fees, Commission and Discount	2,123	1,252	1,268
3.4	Other Operating Income	20,711	9,934	22,971
3.5	Foreign Exchange Gain/Loss (Net)	1	1	1
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>180,931</b>	<b>74,023</b>	<b>139,501</b>
3.6	Staff Expenses	34,177	18,608	30,040
3.7	Other Operating Expenses	42,393	23,173	35,810
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>104,361</b>	<b>32,242</b>	<b>73,651</b>
3.8	Provision for Possible Losses	26,355	13,978	29,964
	<b>D. Operating Profit (C-3.8)</b>	<b>78,006</b>	<b>18,264</b>	<b>43,687</b>
3.9	Non Operating Income/Expenses (Net)	31,077	13,960	842
3.10	Write Back of Provision for Possible Loss	9,926	-	9,940
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>119,009</b>	<b>32,224</b>	<b>54,469</b>
3.11	Extra ordinary Income/Expenses (Net)	42	42	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>118,967</b>	<b>32,182</b>	<b>54,469</b>
3.12	Provision for Staff Bonus	10,815	2,926	4,952
3.13	Provision for Tax	32,868	8,777	14,612
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>75,284</b>	<b>20,479</b>	<b>34,905</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	14.82%	14.88%	17.70%
4.2	Non Performing Loan (NPL) To Total Loan	2.81%	2.73%	3.10%
4.3	Total Loan Loss Provision to Total NPL	82.98%	89.56%	82.56%
4.4	Cost of Funds	7.61%	7.76%	9.26%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.73%	76.78%	72.22%
4.6	Base Rate	11.14%	--	
4.7	Average Interest Spread	5.98%	--	
<b>5</b>	<b>Additional Information</b>			
5.1	Net worth Per Share (Rs.)	131.44	124.40	126.31
5.2	Total Assets Per Share(Rs.)	1,067.10	956.43	951.88
5.3	Earning Per Share (Annualized)	19.34	10.53	9.86
5.4	Price Earning Ratio (Annualized)	14.70	15.19	14.99
5.5	Return on Equity (Annualized)	15.53%	<b>8.46%</b>	<b>7.81%</b>
5.6	Net Liquid Assets/Deposits	28.50%	26.09%	31.65%

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

