

**Unaudited Financial Results (Quarterly)**  
**As at : Second Quarter (End of Poush 2071) of the Fiscal Year 2071/2072**

Rs. In '000

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>9,647,001</b>	<b>9,241,400</b>	<b>8,121,877</b>
1.1	Paid Up Capital	895,323	778,378	778,378
1.2	Reserve and Surplus	345,794	475,088	244,714
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits ( a + b)	8,272,479	7,818,050	6,979,444
	a. Domestic Currency	8,267,137	7,812,718	6,979,444
	b. Foreign Currency	5,343	5,332	
1.6	Income Tax Liability		12,104	
1.7	Other Liabilities	133,404	157,780	119,341
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>9,647,001</b>	<b>9,241,400</b>	<b>8,121,877</b>
2.1	Cash and Bank Balance	680,587	642,301	515,090
2.2	Money at call and Short Notice	1,588,440	1,449,304	1,262,920
2.3	Investments (Net)	423,547	403,820	306,438
2.4	Loans and Advances (Net) a+b+c+d+e	6,802,520	6,518,538	5,840,617
	a. Real Estate Loan	741,257	742,682	744,509
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	62,222	63,304	81,861
	2. Business Complex and Residential Apartment Construction Loan	-	-	103,812
	3. Income generating Commercial Complex Loan	69,289	69,755	67,724
	4. Other Real Estate Loan (Including Land purchase & Plotting)	609,746	609,623	491,112
	b. Personal Home Loan of Rs.1 Crore or Less	934,852	846,205	681,020
	c. Margin Type Loan	38,580	27,205	18,182
	d. Term Loan	886,837	845,156	673,085
	e. Overdraft Loan /TR Loan/WC Loan	2,298,324	2,281,257	2,270,779
	f. Others	1,902,670	1,776,033	1,453,042
2.5	Fixed Assets	95,761	97,697	128,367
2.6	Non Banking Assets (Net)	-	-	
2.7	Other Assets	56,147	129,740	68,446
<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 Qtr</b>
3.1	Interest Income	440,531	213,931	406,260
3.2	Interest Expense	234,066	120,590	248,164
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>206,465</b>	<b>93,341</b>	<b>158,096</b>
3.3	Fees, Commission and Discount	3,226	1,521	2,123
3.4	Other Operating Income	28,498	13,973	20,711
3.5	Foreign Exchange Gain/Loss (Net)	2	-	1
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>238,191</b>	<b>108,835</b>	<b>180,931</b>
3.6	Staff Expenses	44,564	23,020	34,177
3.7	Other Operating Expenses	43,738	20,724	42,393
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>149,889</b>	<b>65,091</b>	<b>104,361</b>
3.8	Provision for Possible Losses	39,707	27,877	26,355
	<b>D. Operating Profit (C-3.8)</b>	<b>110,182</b>	<b>37,214</b>	<b>78,006</b>
3.9	Non Operating Income/Expenses (Net)	43,400	23,165	31,077
3.10	Write Back of Provision for Possible Loss	19,249	9,022	9,926
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>172,832</b>	<b>69,401</b>	<b>119,009</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	42
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>172,832</b>	<b>69,401</b>	<b>118,967</b>
3.12	Provision for Staff Bonus	15,712	6,309	10,815
3.13	Provision for Tax	45,856	17,368	32,868
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>111,264</b>	<b>45,724</b>	<b>75,284</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 Qtr</b>
4.1	Capital Fund to RWA	15.11%	15.86%	14.82%
4.2	Non Performing Loan (NPL) To Total Loan	2.80%	3.70%	2.81%
4.3	Total Loan Loss Provision to Total NPL	98.84%	77.75%	82.98%
4.4	Cost of Funds	6.00%	6.20%	7.61%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.54%	74.07%	74.73%
4.6	Base Rate	9.31%	9.53%	10.17%
4.7	Average Interest Spread	6.35%	6.51%	5.98%
<b>5</b>	<b>Additional Information</b>			
5.1	Net worth Per Share (Rs.)	138.62	161.04	131.44
5.2	Total Assets Per Share(Rs.)	1077.49	1187.26	1067.10
5.3	Earning Per Share (Annualized)	24.85	23.50	19.34
5.4	Price Earning Ratio (Annualized)	14.04	18.90	14.70

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.