

Unaudited Financial Results (Quarterly)
As at : Second Quarter (End of Poush 2072) of the Fiscal Year 2072/2073

Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending
1	Total Capital and Liabilities (1.1 to 1.7)	11,501,095	11,247,272	9,647,001
1.1	Paid Up Capital	1,110,201	1,110,201	895,323
1.2	Reserve and Surplus	410,883	326,161	345,794
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	9,852,683	9,662,790	8,272,480
	a. Domestic Currency	9,852,677	9,652,776	8,267,137
	b. Foreign Currency	6	10,014	5,343
1.6	Income Tax Liability	2,856	19,123	-
1.7	Other Liabilities	124,472	128,997	133,404
2	Total Assets (2.1 to 2.7)	11,501,095	11,247,272	9,647,001
2.1	Cash and Bank Balance	842,304	852,657	681,647
2.2	Money at call and Short Notice	964,000	1,869,323	1,587,379
2.3	Investments (Net)	516,320	445,102	423,546
2.4	Loans and Advances (Net) a+b+c+d+e	8,507,199	7,895,910	6,802,520
	a. Real Estate Loan	983,510	1,003,604	741,257
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	128,084	124,133	62,222
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	149,467	149,845	69,289
	4. Other Real Estate Loan (Including Land purchase & Plotting)	705,959	729,626	609,746
	b. Personal Home Loan of Rs.1 Crore or Less	1,170,394	1,112,119	934,852
	c. Margin Type Loan	158,092	34,438	38,580
	d. Term Loan	1,472,587	1,349,318	886,837
	e. Overdraft Loan /TR Loan/WC Loan	2,297,354	2,101,372	2,298,324
	f. Others	2,425,262	2,295,059	1,902,670
2.5	Fixed Assets	117,991	117,008	95,761
2.6	Non Banking Assets (Net)			
2.7	Other Assets	553,281	67,272	56,148
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	477,731	229,335	440,531
3.2	Interest Expense	248,231	131,259	234,066
	A. Net Interest Income (3.1 - 3.2)	229,500	98,076	206,465
3.3	Fees, Commission and Discount	2,686	822	3,226
3.4	Other Operating Income	30,532	12,983	28,498
3.5	Foreign Exchange Gain/Loss (Net)	361	169	2
	B. Total Operating Income (A+3.3+3.4+3.5)	263,079	112,050	238,191
3.6	Staff Expenses	48,764	25,010	44,564
3.7	Other Operating Expenses	46,152	24,833	43,738
	C. Operating Profit before Provision (B-3.6-3.7)	168,163	62,207	149,889
3.8	Provision for Possible Losses	39,332	22,178	39,707
	D. Operating Profit (C-3.8)	128,831	40,029	110,182
3.9	Non Operating Income/Expenses (Net)	62,552	35,578	43,400
3.10	Write Back of Provision for Possible Loss	21,354	4,319	19,250
	E. Profit from Regular Activities(D+3.9+3.10)	212,737	79,926	172,832
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	212,737	79,926	172,832
3.12	Provision for Staff Bonus	19,340	7,266	15,712
3.13	Provision for Tax	56,744	20,729	45,856
	G. Net Profit/(Loss) (F-3.12-3.13)	136,653	51,931	111,264
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	14.82%	15.39%	15.11%
4.2	Non Performing Loan (NPL) To Total Loan	1.59%	1.90%	2.80%
4.3	Total Loan Loss Provision to Total NPL	147.22%	128.02%	98.84%
4.4	Cost of Funds	5.25%	5.52%	6.00%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.66%	73.05%	73.54%
4.6	Base Rate	8.35%	8.72%	9.31%
4.7	Average Interest Spread	5.93%	5.91%	6.35%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	137.01	129.38	138.62
5.2	Total Assets Per Share(Rs.)	1035.95	1013.08	1077.49
5.3	Earning Per Share (Annualized)	24.62	18.71	24.85
5.4	Price Earning Ratio (Annualized)	13.61	17.90	14.04
5.5	Return on Equity (Annualized)	19.03%	15.00%	17.75%
5.6	Net Liquid Assets/Deposits	21.26%	30.53%	29.56%

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.