

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	8,593,520	8,121,877
1.1	Paid Up Capital	778,378	778,378
1.2	Reserve and Surplus	283,902	244,714
1.3	Debenture and Bond		
1.4	Borrowings		
1.5	Deposits (a + b)	7,393,542	6,979,444
	a. Domestic Currency	7,393,542	6,979,444
	b. Foreign Currency		
1.6	Income Tax Liability		
1.7	Other Liabilities	137,698	119,341
2	Total Assets (2.1 to 2.7)	8,593,520	8,121,877
2.1	Cash and Bank Balance	536,982	515,090
2.2	Money at call and Short Notice	1,596,754	1,262,920
2.3	Investments	289,829	306,438
2.4	Loans and Advances (a+b+c+d+e)	5,952,003	5,840,617
	a. Real Estate Loan	830,683	744,509
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	81,005	81,861
	2. Business Complex and Residential Apartment Construction Loan	103,195	103,812
	3. Income generating Commercial Complex Loan	67,549	67,724
	4. Other Real Estate Loan (Including Land purchase & Plotting)	578,934	491,112
	b. Personal Home Loan of Rs.1 Crore or Less	731,083	681,020
	c. Margin Type Loan	19,003	18,182
	d. Term Loan	691,494	673,085
	e. Overdraft Loan /TR Loan/WC Loan	2,161,833	2,270,779
	f. Others	1,517,907	1,453,042
2.5	Fixed Assets	127,088	128,367
2.6	Non Banking Assets		
2.7	Other Assets	90,863	68,446
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter
3.1	Interest Income	620,716	406,260
3.2	Interest Expense	367,077	248,164
	A. Net Interest Income (3.1 - 3.2)	253,639	158,096
3.3	Fees, Commission and Discount	3,353	2,123
3.4	Other Operating Income	32,249	20,711
3.5	Foreign Exchange Gain/Loss (Net)	1	1
	B. Total Operating Income (A+3.3+3.4+3.5)	289,242	180,931
3.6	Staff Expenses	49,927	34,177
3.7	Other Operating Expenses	62,909	42,393
	C. Operating Profit before Provision (B-3.6-3.7)	176,405	104,361
3.8	Provision for Possible Losses	46,498	26,355
	D. Operating Profit (C-3.8)	129,908	78,006
3.9	Non Operating Income/Expenses (Net)	35,406	31,077
3.10	Write Back of Provision for Possible Loss	14,897	9,926
	E. Profit from Regular Activities(D+3.9+3.10)	180,211	119,009
3.11	Extra ordinary Income/Expenses (Net)	42	42
	F. Profit before Bonus & Taxes(E+3.11)	180,169	118,967
3.12	Provision for Staff Bonus	16,162	10,815
3.13	Provision for Tax	49,536	32,868
	G. Net Profit/(Loss) (F-3.12-3.13)	114,471	75,284
4	Ratios	At the End of This Quarter	At the End of Previous Quarter
4.1	Capital Fund to RWA	14.65%	14.82%
4.2	Non Performing Loan (NPL) To Total Loan	2.94%	2.81%
4.3	Total Loan Loss Provision to Total NPL	86.24%	82.98%
4.4	Cost of Funds	7.38%	7.61%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	72.56%	74.73%
4.6	Base Rate	10.85%	11.14%
4.7	Average Interest Spread	6.28%	5.98%
5	Additional Information		
5.1	Net worth Per Share (Rs.)	136.47	131.44
5.2	Total Assets Per Share(Rs.)	1,104.03	1,067.10
5.3	Earning Per Share (Annualized)	19.61	19.34
5.4	Price Earning Ratio (Annualized)	16.57	14.70
5.5	Return on Equity (Annualized)	15.75%	15.53%
5.6	Net Liquid Assets/Deposits	31.21%	28.50%

Note : 1 , Previous quarte'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.

Rs. In '000

Corresponding Previous Year Qtr. Ending
6,807,974
707,616
231,968
5,755,832
5,755,832
-
112,558
6,807,974
468,841
572,977
436,618
5,093,751
582,269
85,926
105,691
65,213
325,439
627,178
15,770
491,543
2,002,596
1,374,395
120,845
114,942
Up to Corresponding Previous Year Quarter
572,891
359,168
213,723
1,928
37,191
1
252,843
43,698
55,002
154,143
48,454
105,689
1,209
19,514
126,412
-
126,412
11,492
34,235
80,685
At the End of Corresponding Previous Year Quarter
16.60%
2.68%
93.44%
8.85%
78.09%
-
-
132.78
961.96
15.20
10.07
11.45%
23.75%

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This Quarter Ending	This Quarter Ending
5,413,875	4,756,552
704,287	704,287
184,955	154,814
-	-
-	350,000
4,428,559	3,464,647
4,428,559	3,464,647
-	-
-	-
96,074	82,804
5,413,875	4,756,552
340,993	257,056
881,826	645,744
255,486	425,658
3,778,306	3,267,083
458,591	332,887
264,368	119,114
107,085	81,348
56,925	-
30,213	132,425
532,905	500,730
9,823	7,425
433,955	335,486
986,408	781,065
1,356,624	1,309,490
118,251	102,589
-	-
39,013	58,422
Upto This Quarter	Up to Corresponding Previous Year Quarter
488,869	413,677
311,403	254,988
177,466	158,689
1,192	619
25,724	19,071
2	-
204,384	178,379
33,369	24,042
43,253	36,332
127,762	118,005
47,352	28,424
80,410	89,581
738	565
23,881	10,645
105,029	100,791
105,029	100,791
9,548	9,163
28,207	27,318
67,274	64,310
21.99%	24.58%
1.99%	1.95%
150%	150%
11.26%	10.56%
73.23%	77.84%

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Rs. In '000

Corresponding Previous Year Qtr. Ending
5026670
704287
164,872
0
-
4051605
4051605
0
6
105900
#####
281,545
933513
257881
3401368
364266
176865
100769
0
86632
547999
9206
399174
778547
1302176
121703
0
30660
Up to Corresponding Previous Year Quarter
322260
201918
120342
774
14010
1
135127
23200
26784
85143
19773
65370
199
7801
73370
73370
6670
19509
47191
At the End of Corresponding Previous Year Quarter
23.69%
1.97%
151.00%
11.53%
71.24%

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