

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

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)	11,247,272	10,515,602	9,241,400
1.1	Paid Up Capital	1,110,201	1,110,201	778,378
1.2	Reserve and Surplus	326,161	274,230	475,088
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits ((a + b)	9,662,790	8,996,596	7,818,050
	a. Domestic Currency	9,652,776	8,991,464	7,812,718
	b. Foreign Currency	10,014	5,132	5,332
1.6	Income Tax Liability	19,123	6,427	12,104
1.7	Other Liabilities	128,997	128,148	157,780
2	Total Assets (2.1 to 2.7)	11,247,272	10,515,602	9,241,400
2.1	Cash and Bank Balance	852,657	730,900	642,301
2.2	Money at call and Short Notice	1,869,323	1,368,478	1,449,304
2.3	Investments (Net)	445,102	481,033	403,820
2.4	Loans and Advances (Net) a+b+c+d+e	7,895,910	7,756,966	6,518,538
	a. Real Estate Loan	1,003,604	985,732	742,682
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	124,133	114,207	63,304
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	149,845	130,520	69,755
	4. Other Real Estate Loan (Including Land purchase & Plotting)	729,626	741,005	609,623
	b. Personal Home Loan of Rs.1 Crore or Less	1,112,119	1,099,932	846,205
	c. Margin Type Loan	34,438	31,146	27,205
	d. Term Loan	1,349,318	1,316,572	845,156
	e. Overdraft Loan /TR Loan/WC Loan	2,101,372	2,166,427	2,281,257
	f. Others	2,295,059	2,157,157	1,776,033
2.5	Fixed Assets	117,008	118,990	97,697
2.6	Non Banking Assets (Net)			
2.7	Other Assets	67,272	59,235	129,740
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
		-		
3.1	Interest Income	229,335	921,022	213,931
3.2	Interest Expense	131,259	474,264	120,590
	A. Net Interest Income (3.1 - 3.2)	98,076	446,758	93,341
3.3	Fees, Commission and Discount	822	6,861	1,521
3.4	Other Operating Income	12,983	58,660	13,973
3.5	Foreign Exchange Gain/Loss (Net)	169	187	
	B. Total Operating Income (A+3.3+3.4+3.5)	112,050	512,466	108,835
3.6	Staff Expenses	25,010	92,269	23,020
3.7	Other Operating Expenses	24,833	94,867	20,724
	C. Operating Profit before Provision (B-3.6-3.7)	62,207	325,330	65,091
3.8	Provision for Possible Losses	22,178	36,092	27,877
	D. Operating Profit (C-3.8)	40,029	289,238	37,214
3.9	Non Operating Income/Expenses (Net)	35,578	84,923	23,165
3.10	Write Back of Provision for Possible Loss	4,319	30,667	9,022
	E. Profit from Regular Activities(D+3.9+3.10)	79,926	404,828	69,401
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	79,926	404,828	69,401
3.12	Provision for Staff Bonus	7,266	36,802	6,309
3.13	Provision for Tax	20,729	113,687	17,368
	G. Net Profit/(Loss) (F-3.12-3.13)	51,931	254,339	45,724
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	15.39%	15.32%	15.86%
4.2	Non Performing Loan (NPL) To Total Loan	1.90%	1.96%	3.70%
4.3	Total Loan Loss Provision to Total NPL	128.02%	115.35%	77.75%
4.4	Cost of Funds	5.52%	5.83%	6.20%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.05%	76.55%	74.07%
4.6	Base Rate	8.72%	9.15%	9.53%
4.7	Average Interest Spread	5.91%	6.19%	6.51%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	129.38	154.74	161.03
5.2	Total Assets Per Share(Rs.)	1013.08	1175.11	1187.23
5.3	Earning Per Share (Annualized)	18.71	28.41	23.50
5.4	Price Earning Ratio (Annualized)	17.90	12.50	18.90
5.5	Return on Equity (Annualized)	15.00%	22.61%	15.14%
5.6	Net Liquid Assets/Deposits	30.53%	25.86%	29.18%

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.