

Unaudited Financial Results (Quarterly)
As at : Fourth Quarter (End of Ashadh 2072) of the Fiscal Year 2071/2072

Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	10,521,048	9,759,449	8,952,948
1.1	Paid Up Capital	895,323	895,323	895,323
1.2	Reserve and Surplus	489,968	395,608	234,531
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits ((a + b)	8,999,729	8,346,454	7,599,291
	a. Domestic Currency	8,994,152	8,341,111	7,599,291
	b. Foreign Currency	5,577	5,343	
1.6	Income Tax Liability	7,877	-	5,206
1.7	Other Liabilities	128,151	122,064	218,597
2	Total Assets (2.1 to 2.7)	10,521,048	9,759,449	8,952,948
2.1	Cash and Bank Balance	730,900	656,568	572,921
2.2	Money at call and Short Notice	1,368,478	1,209,173	1,473,501
2.3	Investments (Net)	481,053	429,148	323,816
2.4	Loans and Advances (Net) a+b+c+d+e	7,756,986	7,272,632	6,361,761
	a. Real Estate Loan	985,732	851,511	727,228
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	114,207	102,421	63,673
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	130,520	130,580	67,524
	4. Other Real Estate Loan (Including Land purchase & Plotting)	741,005	618,510	596,031
	b. Personal Home Loan of Rs.1 Crore or Less	1,099,932	1,081,290	771,977
	c. Margin Type Loan	31,146	31,815	26,585
	d. Term Loan	1,316,572	963,754	800,750
	e. Overdraft Loan /TR Loan/WC Loan	2,166,447	2,266,506	2,373,723
	f. Others	2,157,157	2,077,756	1,661,498
2.5	Fixed Assets	118,989	96,003	96,275
2.6	Non Banking Assets (Net)			
2.7	Other Assets	64,642	95,925	124,674
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	921,022	666,685	868,122
3.2	Interest Expense	474,264	347,510	492,795
	A. Net Interest Income (3.1 - 3.2)	446,758	319,175	375,327
3.3	Fees, Commission and Discount	6,861	4,543	6,182
3.4	Other Operating Income	58,660	44,439	48,492
3.5	Foreign Exchange Gain/Loss (Net)	187	10	1
	B. Total Operating Income (A+3.3+3.4+3.5)	512,466	368,167	430,002
3.6	Staff Expenses	92,269	63,989	68,425
3.7	Other Operating Expenses	94,868	64,988	86,160
	C. Operating Profit before Provision (B-3.6-3.7)	325,329	239,190	275,417
3.8	Provision for Possible Losses	36,052	57,637	73,235
	D. Operating Profit (C-3.8)	289,277	181,553	202,182
3.9	Non Operating Income/Expenses (Net)	84,923	50,663	184,397
3.10	Write Back of Provision for Possible Loss	30,667	20,449	21,984
	E. Profit from Regular Activities(D+3.9+3.10)	404,867	252,665	408,563
3.11	Extra ordinary Income/Expenses (Net)	-	-	42
	F. Profit before Bonus & Taxes(E+3.11)	404,867	252,665	408,521
3.12	Provision for Staff Bonus	36,806	22,970	37,138
3.13	Provision for Tax	112,624	68,618	111,689
	G. Net Profit/(Loss) (F-3.12-3.13)	255,437	161,077	259,694
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	15.29%	15.01%	15.30%
4.2	Non Performing Loan (NPL) To Total Loan	1.96%	2.88%	2.60%
4.3	Total Loan Loss Provision to Total NPL	115.35%	97.46%	102.10%
4.4	Cost of Funds	5.83%	5.88%	7.20%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.55%	77.77%	74.20%
4.6	Base Rate	9.15%	9.18%	10.45%
4.7	Average Interest Spread	6.19%	6.25%	6.61%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	154.74	144.19	155.16
5.2	Total Assets Per Share(Rs.)	#DIV/0!	1090.05	1150.21
5.3	Earning Per Share (Annualized)	28.53	24.00	33.39
5.4	Price Earning Ratio (Annualized)	12.44	16.00	13.30
5.5	Return on Equity (Annualized)	22.61%	14.26%	27.42%
5.6	Net Liquid Assets/Deposits	25.86%	24.39%	29.43%

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.