

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

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)	9,759,449	9,647,001	8,593,520
1.1	Paid Up Capital	895,323	895,323	778,378
1.2	Reserve and Surplus	395,608	345,794	283,902
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	8,346,454	8,272,480	7,393,542
	a. Domestic Currency	8,341,111	8,267,137	7,393,542
	b. Foreign Currency	5,343	5,343	
1.6	Income Tax Liability	-	-	
1.7	Other Liabilities	122,064	133,404	137,698
2	Total Assets (2.1 to 2.7)	9,759,449	9,647,001	8,593,520
2.1	Cash and Bank Balance	675,227	680,586	536,982
2.2	Money at call and Short Notice	1,190,513	1,588,440	1,596,754
2.3	Investments (Net)	429,148	423,546	289,829
2.4	Loans and Advances (Net) a+b+c+d+e	7,272,632	6,802,520	5,952,003
	a. Real Estate Loan	851,511	741,257	830,683
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	102,421	62,222	81,005
	2. Business Complex and Residential Apartment Construction Loan	-	-	103,195
	3. Income generating Commercial Complex Loan	130,580	69,289	67,549
	4. Other Real Estate Loan (Including Land purchase & Plotting)	618,510	609,746	578,934
	b. Personal Home Loan of Rs.1 Crore or Less	1,081,290	934,852	731,083
	c. Margin Type Loan	31,815	38,580	19,003
	d. Term Loan	963,754	886,837	691,494
	e. Overdraft Loan /TR Loan/WC Loan	2,266,506	2,298,324	2,161,833
	f. Others	2,077,756	1,902,670	1,517,907
2.5	Fixed Assets	96,003	95,761	127,088
2.6	Non Banking Assets (Net)			
2.7	Other Assets	95,926	56,148	90,863
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	666,685	440,531	620,716
3.2	Interest Expense	347,510	234,066	367,077
	A. Net Interest Income (3.1 - 3.2)	319,175	206,465	253,639
3.3	Fees, Commission and Discount	7,656	3,226	3,353
3.4	Other Operating Income	41,326	28,498	32,249
3.5	Foreign Exchange Gain/Loss (Net)	10	2	1
	B. Total Operating Income (A+3.3+3.4+3.5)	368,167	238,191	289,242
3.6	Staff Expenses	63,989	44,564	49,927
3.7	Other Operating Expenses	64,988	43,738	62,909
	C. Operating Profit before Provision (B-3.6-3.7)	239,190	149,889	176,405
3.8	Provision for Possible Losses	57,637	39,707	46,497
	D. Operating Profit (C-3.8)	181,553	110,182	129,908
3.9	Non Operating Income/Expenses (Net)	50,663	43,400	35,406
3.10	Write Back of Provision for Possible Loss	20,449	19,250	14,897
	E. Profit from Regular Activities(D+3.9+3.10)	252,665	172,832	180,211
3.11	Extra ordinary Income/Expenses (Net)	-	-	42
	F. Profit before Bonus & Taxes(E+3.11)	252,665	172,832	180,169
3.12	Provision for Staff Bonus	22,970	15,712	16,162
3.13	Provision for Tax	68,618	45,856	49,536
	G. Net Profit/(Loss) (F-3.12-3.13)	161,077	111,264	114,471
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	15.01%	15.11%	14.65%
4.2	Non Performing Loan (NPL) To Total Loan	2.88%	2.80%	2.94%
4.3	Total Loan Loss Provision to Total NPL	97.46%	98.84%	86.24%
4.4	Cost of Funds	5.88%	6.00%	7.38%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.77%	73.54%	72.56%
4.6	Base Rate	9.18%	9.31%	10.85%
4.7	Average Interest Spread	6.25%	6.35%	6.28%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	144.19	138.62	136.47

5.4	Price Earning Ratio (Annualized)	16.00	14.04	16.57
5.5	Return on Equity (Annualized)	16.64%	17.75%	15.75%
5.6	Net Liquid Assets/Deposits	24.39%	29.56%	31.21%

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.