

**Unaudited Financial Results (Quarterly)**  
**As at : Third Quarter (End of Chaitra 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
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>12,306,008</b>	<b>11,501,095</b>	<b>9,759,449</b>
1.1	Paid Up Capital	1,110,201	1,110,201	895,323
1.2	Reserve and Surplus	487,027	410,883	395,608
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits ( a + b)	10,564,048	9,852,683	8,346,454
	a. Domestic Currency	10,564,042	9,852,677	8,341,111
	b. Foreign Currency	6	6	5,343
1.6	Income Tax Liability		2,856	-
1.7	Other Liabilities	144,733	124,472	122,064
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>12,306,008</b>	<b>11,501,095</b>	<b>9,759,449</b>
2.1	Cash and Bank Balance	951,200	842,304	656,568
2.2	Money at call and Short Notice	1,286,355	964,000	1,209,173
2.3	Investments (Net)	540,863	516,320	429,148
2.4	Loans and Advances (Net) a+b+c+d+e	9,335,663	8,507,199	7,272,632
	a. Real Estate Loan	1,307,241	983,510	851,511
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	203,942	128,084	102,421
	2.Business Complex and Residential Apartment Construction Loan	-	-	-
	3.Income generating Commercial Complex Loan	156,601	149,467	130,580
	4.Other Real Estate Loan (Including Land purchase & Plotting)	946,698	705,959	618,510
	b. Personal Home Loan of Rs.1 Crore or Less	1,263,794	1,170,394	1,081,290
	c. Margin Type Loan	237,086	158,092	31,815
	d.Term Loan	1,442,459	1,472,587	963,754
	e. Overdraft Loan /TR Loan/WC Loan	2,351,366	2,297,354	2,266,506
	f. Others	2,733,717	2,425,262	2,077,756
2.5	Fixed Assets	115,639	117,991	96,003
2.6	Non Banking Assets (Net)			
2.7	Other Assets	76,288	553,281	95,925
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Up to corresponding Previous Year Quarter</b>
3.1	Interest Income	736,600	477,731	666,685
3.2	Interest Expense	361,809	248,231	347,510
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>374,791</b>	<b>229,500</b>	<b>319,175</b>
3.3	Fees, Commission and Discount	3,939	2,686	7,656
3.4	Other Operating Income	53,489	30,532	41,326
3.5	Foreign Exchange Gain/Loss (Net)	568	361	10
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>432,787</b>	<b>263,079</b>	<b>368,167</b>
3.6	Staff Expenses	71,803	48,764	63,989
3.7	Other Operating Expenses	71,835	46,152	64,988
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>289,149</b>	<b>168,163</b>	<b>239,190</b>
3.8	Provision for Possible Losses	44,419	31,275	57,637
	<b>D. Operating Profit (C-3.8)</b>	<b>244,730</b>	<b>136,888</b>	<b>181,553</b>
3.9	Non Operating Income/Expenses (Net)	70,200	62,552	50,663
3.10	Write Back of Provision for Possible Loss	20,950	13,297	20,449
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>335,880</b>	<b>212,737</b>	<b>252,665</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>335,880</b>	<b>212,737</b>	<b>252,665</b>
3.12	Provision for Staff Bonus	30,535	19,340	22,970
3.13	Provision for Tax	92,548	56,744	68,618
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>212,797</b>	<b>136,653</b>	<b>161,077</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	14.96%	14.82%	15.01%
4.2	Non Performing Loan (NPL) To Total Loan	1.52%	1.59%	2.88%
4.3	Total Loan Loss Provision to Total NPL	144.63%	147.22%	97.46%
4.4	Cost of Funds	5.03%	5.25%	5.88%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.55%	76.66%	77.77%
4.6	Base Rate	8.12%	8.35%	9.18%
4.7	Average Interest Spread	6.12%	5.93%	6.25%
<b>5</b>	<b>Additional Information</b>			
5.1	Net worth Per Share (Rs.)	143.87	137.01	144.19
5.2	Total Assets Per Share(Rs.)	1108.45	1035.95	1090.05
5.3	Earning Per Share (Annualized)	25.56	24.62	24.00
5.4	Price Earning Ratio (Annualized)	12.91	13.40	16.00
5.5	Return on Equity (Annualized)	20.49%	19.74%	19.01%
5.6	Net Liquid Assets/Deposits	24.20%	21.26%	24.39%

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.