

**Unaudited Financial Results (Quarterly)**
**As at : Fourth Quarter (End of Ashadh 2073) of the Fiscal Year 2072/2073**

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>17,752,596</b>	<b>12,306,009</b>	<b>10,515,602</b>
1.1	Paid Up Capital	1,580,336	1,110,201	1,110,201
1.2	Reserve and Surplus	867,464	487,027	274,230
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits ( (a + b)	15,070,693	10,564,048	8,996,596
	a. Domestic Currency	15,070,687	10,564,042	8,991,464
	b. Foreign Currency	6	6	5,132
1.6	Income Tax Liability	1,431	-	6,427
1.7	Other Liabilities	232,672	144,733	128,148
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>17,752,596</b>	<b>12,306,009</b>	<b>10,515,602</b>
2.1	Cash and Bank Balance	1,243,419	951,200	730,900
2.2	Money at call and Short Notice	2,600,779	1,286,355	1,368,478
2.3	Investments (Net)	459,220	540,863	481,033
2.4	Loans and Advances (Net) a+b+c+d+e	13,265,191	9,335,663	7,756,966
	a. Real Estate Loan	1,612,225	1,307,241	985,732
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	226,798	203,942	114,207
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	149,193	156,601	130,520
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,236,234	946,698	741,005
	b. Personal Home Loan of Rs.1 Crore or Less	1,823,808	1,263,794	1,099,932
	c. Margin Type Loan	349,447	237,086	31,146
	d. Term Loan	1,876,834	1,442,459	1,316,572
	e. Overdraft Loan /TR Loan/WC Loan	3,104,278	2,351,366	2,166,427
	f. Others	4,498,599	2,733,717	2,157,157
2.5	Fixed Assets	130,950	115,639	118,990
2.6	Non Banking Assets (Net)			
2.7	Other Assets	53,037	76,289	59,235
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	1,433,559	736,600	921,022
3.2	Interest Expense	694,059	361,809	474,264
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>739,500</b>	<b>374,791</b>	<b>446,758</b>
3.3	Fees, Commission and Discount	10,261	3,939	6,861
3.4	Other Operating Income	104,715	53,489	58,660
3.5	Foreign Exchange Gain/Loss (Net)	851	568	187
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>855,327</b>	<b>432,787</b>	<b>512,466</b>
3.6	Staff Expenses	135,821	71,803	92,269
3.7	Other Operating Expenses	141,599	71,835	94,867
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>577,907</b>	<b>289,149</b>	<b>325,330</b>
3.8	Provision for Possible Losses	54,753	44,419	36,092
	<b>D. Operating Profit (C-3.8)</b>	<b>523,154</b>	<b>244,730</b>	<b>289,238</b>
3.9	Non Operating Income/Expenses (Net)	136,920	70,201	84,923
3.10	Write Back of Provision for Possible Loss	30,490	20,950	30,667
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>690,564</b>	<b>335,881</b>	<b>404,828</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>690,564</b>	<b>335,881</b>	<b>404,828</b>
3.12	Provision for Staff Bonus	62,779	30,535	36,802
3.13	Provision for Tax	188,289	92,548	113,687
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>439,496</b>	<b>212,798</b>	<b>254,339</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	16.07%	14.96%	15.32%
4.2	Non Performing Loan (NPL) To Total Loan	0.82%	1.52%	1.96%
4.3	Total Loan Loss Provision to Total NPL	217.71%	144.63%	115.35%
4.4	Cost of Funds	5.15%	5.03%	5.83%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.06%	78.55%	76.55%
4.6	Base Rate	8.16%	8.12%	9.15%
4.7	Average Interest Spread	6.18%	6.12%	6.19%
<b>5</b>	<b>Additional Information</b>			
5.1	Net worth Per Share (Rs.)	154.89	143.87	154.74
5.2	Total Assets Per Share(Rs.)	1123.37	1108.45	1175.11
5.3	Earning Per Share (Annualized)	27.81	25.56	28.41
5.4	Price Earning Ratio (Annualized)	11.87	12.91	12.50
5.5	Return on Equity (Annualized)	21.88%	20.49%	22.61%
5.6	Net Liquid Assets/Deposits	26.85%	24.20%	25.86%

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.