

**Unaudited Financial Results ( Provisional)**  
As at 2nd Quarter 30/09/2067 ( 14/01/2011) of the Fiscal Year 2067/68

(Rs. in '000)

S.No.	Particulars	This Quarter 30.09.2067 (14.01.2011)	Previous Quarter 31.06.2067 (17.10.2010)	Corresponding Previous year 30.09.2066 (14.01.2010)
<b>1</b>	<b>Total Capital and Liabilities ( 1.1 to 1.7)</b>	<b>42,209,189</b>	<b>42,242,959</b>	<b>39,218,335</b>
1.1	Paid Up Capital *	1,279,607	1,279,607	1,030,467
1.2	Reserve and Surplus	1,909,350	1,686,878	1,556,878
1.3	Debenture and Bond	300,000	300,000	300,000
1.4	Borrowings	-	404,600	-
<b>1.5</b>	<b>Deposits ( a+b)</b>	<b>37,139,528</b>	<b>37,101,355</b>	<b>34,802,841</b>
	a. Domestic Currency	36,322,188	36,279,260	33,884,785
	b. Foreign Currency	817,340	822,095	918,056
1.6	Income Tax Liability	22,634	87,709	34,327
1.7	Other Liabilities	1,558,070	1,382,810	1,493,822
<b>2</b>	<b>Total Assets ( 2.1 to 2.7)</b>	<b>42,209,189</b>	<b>42,242,959</b>	<b>39,218,335</b>
2.1	Cash & Bank Balance	2,711,925	3,751,249	4,744,314
2.2	Money at Call & Short Notice	2,050,000	1,300,000	280,000
2.3	Investments	5,035,116	7,486,960	4,252,780
<b>2.4</b>	<b>Loans and Advances (Gross) (a+b+c+d+e)</b>	<b>31,344,191</b>	<b>28,375,987</b>	<b>28,684,027</b>
	a. Real Estate Loan	5,194,665	5,174,329	4,983,812
	1. Residential Real Estate Loan	4,140,764	4,111,340	4,110,393
	2. Business Complex & Residential Apartment Construction Loan	285,065	288,523	258,480
	3. Income Generating Commercial Complex Loan	176,315	178,123	194,630
	4. Other Real Estate Loan (Including Land purchase & Plotting)	592,521	596,343	420,309
	b. Margin Type Loan	79,162	19,180	5,279
	c. Term Loan	5,124,088	5,018,328	5,209,174
	d. Overdraft Loan /TR Loan /Working Capital Loan	14,268,741	11,994,705	12,321,157
	e. Others	6,677,535	6,169,445	6,164,605
2.5	Fixed Assets	503,227	491,290	511,734
2.6	Non Banking Assets ( Net of provision)	-	-	-
2.7	Other Assets	564,730	837,473	745,480
		-	-	-
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous year Quarter</b>
3.1	Interest Income	1,995,960	986,192	1,373,783
3.2	Interest Expense	1,198,180	607,149	688,713
	<b>A. Net Interest Income ( 3.1-3.2)</b>	<b>797,780</b>	<b>379,043</b>	<b>685,070</b>
3.3	Fees, Commission and Discounts	120,077	58,795	114,069
3.4	Other Operating Income	49,312	21,988	76,563
3.5	Foreign Exchange Gain/Loss ( Net)	17,179	3,481	21,472
	<b>B. Total Operating Income ( A+3.3+3.4+3.5)</b>	<b>984,348</b>	<b>463,307</b>	<b>897,174</b>
3.6	Staff Expenses	107,027	59,193	107,722
3.7	Other Operating Expenses	174,123	63,824	162,898
	<b>C. Operating Profit before provision( B-3.6-3.7)</b>	<b>703,198</b>	<b>340,290</b>	<b>626,554</b>
3.8	Provision for possible losses	29,494	15,456	35,313
	<b>D. Operating Profit ( C-3.8)</b>	<b>673,704</b>	<b>324,834</b>	<b>591,241</b>
3.9	Non Operating Income/Expenses (Net)	1,248	519	8,748
3.10	Write back of provision for possible loss	677	677	10,122
	<b>E. Profit from Regular Activities ( D+3.9+3.10)</b>	<b>675,629</b>	<b>326,030</b>	<b>610,111</b>
3.11	Extra Ordinary Income/Expenses (Net)	(197)	(197)	(7,122)
	<b>F. Profit before Bonus and Taxes( E+3.11)</b>	<b>675,432</b>	<b>325,833</b>	<b>602,989</b>
3.12	Provision for Staff Bonus	61,403	29,621	54,817
3.13	Provision for Income Tax	184,209	88,864	164,452
	<b>G. Net Profit/Loss ( F-3.12-3.13)</b>	<b>429,820</b>	<b>207,348</b>	<b>383,720</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	10.96%	11.17%	10.50%
4.2	Non Performing Loan (NPL) to Total Loan	0.33%	0.40%	0.71%
4.3	Total Loan Loss Provision to NPL	100.00%	100.00%	100.00%
4.4	Average Yield	10.81%	10.85%	8.37%
4.5	Cost of Fund	6.67%	6.76%	4.16%
4.6	Net Interest Spread	4.14%	4.09%	4.21%
4.7	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.70%	72.71%	79.13%
	<b>Other Information</b>			
1	Earning Per Share(Annualized)	76.78	76.82	92.41
2	Market Value Per Share	1100	1075	1640
3	Price Earning Ratio	14.33	13.99	17.75
4	Liquidity (CRR)	10.25	9.43	8.35
5	Return on Total Net Assets (Annualized)	2.04	1.97	1.96
6	Return on Equity(Annualized)	33.07	32.41	38.30
7	Net Worth Per share	270.54	256.25	287.47

\* Paid Up Capital includes Convertible Preference Shares of Rs. 16 crore.

The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.