

Unaudited Financial Results (Provisional)
As at 3rd Quarter 30/12/2067 (13/04/2011) of the Fiscal Year 2067/68

(Rs. in '000)

S.No.	Particulars	This Quarter 30.12.2067 (13.04.2011)	Previous Quarter 30.09.2067 (14.01.2011)	Corresponding Previous year 31.12.20660 (13.04.2010)
1	Total Capital and Liabilities (1.1 to 1.7)	43,205,466	42,209,189	38,974,189
1.1	Paid Up Capital *	1,279,607	1,279,607	1,030,467
1.2	Reserve and Surplus	2,177,952	1,909,350	1,805,027
1.3	Debenture and Bond	300,000	300,000	300,000
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	38,232,855	37,139,528	34,333,197
a.	Domestic Currency	37,531,946	36,322,188	33,555,703
b.	Foreign Currency	700,909	817,340	777,494
1.6	Income Tax Liability	17,749	22,634	20,615
1.7	Other Liabilities	1,197,304	1,558,070	1,484,883
2	Total Assets (2.1 to 2.7)	43,205,466	42,209,189	38,974,189
2.1	Cash & Bank Balance	3,789,249	2,711,925	4,900,756
2.2	Money at Call & Short Notice	1,120,000	2,050,000	450,000
2.3	Investments	5,644,313	5,035,116	3,710,824
2.4	Loans and Advances (Gross) (a+b+c+d+e+f)	31,221,627	31,344,191	28,703,719
a.	Real Estate Loan	2,098,794	2,023,478	1,868,918
1.	Residential Housing Loan (Except Personal Housing Loan upto Rs. 60 lacs)	977,565	969,577	994,424
2.	Business Complex & Residential Apartment Construction Loan	321,957	285,065	270,312
3.	Income Generating Commercial Complex Loan	174,585	176,315	191,581
4.	Other Real Estate Loan (Including Land purchase & Plotting)	624,687	592,521	412,601
b.	Personal Housing Loan upto Rs. 60 lacs	3,112,908	3,171,187	3,249,723
c.	Margin Type Loan	77,642	79,162	5,076
d.	Term Loan	5,035,403	5,124,088	5,332,769
e.	Overdraft Loan /TR Loan /Working Capital Loan	14,185,935	14,268,741	12,130,392
f.	Others	6,710,945	6,677,535	6,116,841
2.5	Fixed Assets	519,102	503,227	518,860
2.6	Non Banking Assets (Net of provision)	-	-	-
2.7	Other Assets	911,175	564,730	690,030
		-	-	-
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year Quarter
3.1	Interest Income	3,085,781	1,995,960	2,172,763
3.2	Interest Expense	1,814,114	1,198,180	1,078,991
	A. Net Interest Income (3.1-3.2)	1,271,667	797,780	1,093,772
3.3	Fees, Commission and Discounts	182,710	120,077	168,817
3.4	Other Operating Income	70,666	49,312	99,435
3.5	Foreign Exchange Gain/Loss (Net)	31,183	17,179	36,655
	B. Total Operating Income (A+3.3+3.4+3.5)	1,556,226	984,348	1,398,679
3.6	Staff Expenses	169,756	107,027	159,602
3.7	Other Operating Expenses	243,925	174,123	223,807
	C. Operating Profit before provision(B-3.6-3.7)	1,142,545	703,198	1,015,270
3.8	Provision for possible losses	48,600	29,494	53,787
	D. Operating Profit (C-3.8)	1,093,945	673,704	961,483
3.9	Non Operating Income/Expenses (Net)	3,095	1,248	9,749
3.10	Write back of provision for possible loss	677	677	28,827
	E. Profit from Regular Activities (D+3.9+3.10)	1,097,717	675,629	1,000,059
3.11	Extra Ordinary Income/Expenses (Net)	(197)	(197)	(7,122)
	F. Profit before Bonus and Taxes(E+3.11)	1,097,520	675,432	992,937
3.12	Provision for Staff Bonus	99,775	61,403	90,267
3.13	Provision for Income Tax	299,324	184,209	270,801
	G. Net Profit/Loss (F-3.12-3.13)	698,422	429,820	631,869
4	Ratios			
4.1	Capital Fund to RWA	11.95%	10.96%	11.46%
4.2	Non Performing Loan (NPL) to Total Loan	0.32%	0.33%	0.69%
4.3	Total Loan Loss Provision to NPL	100.00%	100.00%	100.00%
4.4	Average Yield	11.08%	10.81%	8.71%
4.5	Cost of Fund	6.71%	6.67%	4.35%
4.6	Net Interest Spread	4.37%	4.14%	4.36%
4.7	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.34%	79.70%	79.36%
	Other Information			
1	Earning Per Share(Annualized)	83.17	76.78	101.45
2	Market Value Per Share	1121	1100	1449
3	Price Earning Ratio	13.48	14.33	14.28
4	Liquidity (CRR)	11.61	10.25	10.36
5	Return on Total Net Assets (Annualized)	2.19	2.04	2.16
6	Return on Equity(Annualized)	35.83	33.07	35.09
7	Net Worth Per share	294.53	270.54	317.35

* 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.