

Unaudited Financial Results (Provisional)
As at 1st Quarter 30/06/2068 (17/10/2011) of the Fiscal Year 2068/69

(Rs. in '000)

S.No.	Particulars	This Quarter 30.06.2068 (17.10.2011)	Previous Quarter 32.03.2068 (16.07.2011) Audited	Corresponding Previous year 31.06.2067 (17.10.2010)
1	Total Capital and Liabilities (1.1 to 1.7)	49,147,657	46,840,364	42,242,959
1.1	Paid Up Capital *	1,391,570	1,391,570	1,279,607
1.2	Reserve and Surplus	1,966,602	1,721,976	1,686,878
1.3	Debenture and Bond	300,000	300,000	300,000
1.4	Borrowings	-	482,000	404,600
1.5	Deposits (a+b)	43,955,869	41,127,914	37,101,355
a.	Domestic Currency	42,903,446	40,469,542	36,279,260
b.	Foreign Currency	1,052,423	658,373	822,095
1.6	Income Tax Liability	103,570	26,900	87,709
1.7	Other Liabilities	1,430,046	1,790,003	1,382,810
2	Total Assets (2.1 to 2.7)	49,147,657	46,840,364	42,242,959
2.1	Cash & Bank Balance	7,548,917	6,122,863	3,751,249
2.2	Money at Call & Short Notice	-	-	1,300,000
2.3	Investments	7,039,774	7,743,928	7,486,960
2.4	Loans and Advances (Gross) (a+b+c+d+e+f)	32,690,155	31,661,843	28,375,987
a.	Real Estate Loan	2,273,403	1,846,991	1,842,430
1.	Residential Housing Loan (Except Personal Housing Loan upto Rs. 80 lacs)	754,864	678,836	779,441
2.	Business Complex & Residential Apartment Construction Loan	684,558	358,745	288,523
3.	Income Generating Commercial Complex Loan	169,536	173,649	178,123
4.	Other Real Estate Loan (Including Land purchase & Plotting)	664,445	635,760	596,343
b.	Personal Housing Loan upto Rs. 80 lacs	3,365,801	3,318,411	3,331,899
c.	Margin Type Loan	77,698	77,660	19,180
d.	Term Loan	4,841,198	4,823,158	5,018,328
e.	Overdraft Loan /TR Loan /Working Capital Loan	15,486,843	14,930,079	11,994,705
f.	Others	6,645,212	6,665,544	6,169,445
2.5	Fixed Assets	503,612	460,259	491,290
2.6	Non Banking Assets (Net of provision)	-	-	-
2.7	Other Assets	1,365,199	851,471	837,473
		-	-	-
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year Quarter
3.1	Interest Income	1,183,406	4,331,026	986,192
3.2	Interest Expense	731,930	2,535,876	607,149
	A. Net Interest Income (3.1-3.2)	451,476	1,795,151	379,043
3.3	Fees, Commission and Discounts	45,855	203,468	58,795
3.4	Other Operating Income	33,898	148,062	21,988
3.5	Foreign Exchange Gain/Loss (Net)	34,296	46,259	3,481
	B. Total Operating Income (A+3.3+3.4+3.5)	565,525	2,192,940	463,307
3.6	Staff Expenses	88,282	293,131	59,193
3.7	Other Operating Expenses	74,687	383,112	63,824
	C. Operating Profit before provision(B-3.6-3.7)	402,556	1,516,697	340,290
3.8	Provision for possible losses	19,401	98,299	15,456
	D. Operating Profit (C-3.8)	383,155	1,418,398	324,834
3.9	Non Operating Income/Expenses (Net)	1,257	1,433	519
3.10	Write back of provision for possible loss	-	56,337	677
	E. Profit from Regular Activities (D+3.9+3.10)	384,412	1,476,169	326,030
3.11	Extra Ordinary Income/Expenses (Net)	-	(12,052)	(197)
	F. Profit before Bonus and Taxes(E+3.11)	384,412	1,464,117	325,833
3.12	Provision for Staff Bonus	34,947	133,102	29,621
3.13	Provision for Income Tax	104,840	399,712	88,864
	G. Net Profit/Loss (F-3.12-3.13)	244,626	931,304	207,348
4	Ratios			
4.1	Capital Fund to RWA	10.37%	10.43%	10.96%
4.2	Non Performing Loan (NPL) to Total Loan	0.37%	0.34%	0.40%
4.3	Total Loan Loss Provision to NPL	100.00%	100.00%	100.00%
4.4	Average Yield	12.26%	11.51%	10.99%
4.5	Cost of Fund	7.36%	6.91%	6.76%
4.6	Net Interest Spread	4.90%	4.60%	4.23%
4.7	Credit to Deposit Ratio (Calculated as per NRB Directives)	70.62%	72.80%	72.71%
	Other Information			
1	Earning Per Share(Annualized)	79.45	83.18	76.82
2	Market Value Per Share	945	1094	1075
3	Price Earning Ratio	11.89	13.15	13.99
4	Liquidity (CRR)	14.74	9.55	9.43
5	Return on Total Net Assets (Annualized)	2.04	2.10	1.97
6	Return on Equity(Annualized)	33.13	35.83	32.41
7	Net Worth Per share	259.68	239.83	256.25

* 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.

