

**Unaudited Financial Results**  
As at 1st Quarter 31/06/2070 ( 17/10/2013) of the Fiscal Year 2070/71

( Rs. in '000)

S.No.	Particulars	This Quarter 31.06.2070 (17.10.2013)	Previous Quarter 31.03.2070 (15.07.2013) Audited	Corresponding Previous year 30.06.2069 (16.10.2012)
<b>1</b>	<b>Total Capital and Liabilities ( 1.1 to 1.7)</b>	<b>67,011,138</b>	<b>66,545,726</b>	<b>57,179,198</b>
1.1	Paid Up Capital *	1,921,239	1,921,239	1,761,126
1.2	Reserve and Surplus	3,257,700	2,906,606	2,743,823
1.3	Debenture and Bond	468,845	468,845	-
1.4	Borrowings	-	402,360	-
<b>1.5</b>	<b>Deposits ( a+b)</b>	<b>58,693,277</b>	<b>57,720,465</b>	<b>50,050,860</b>
a.	Domestic Currency	54,232,407	54,228,551	48,147,626
b.	Foreign Currency	4,460,869	3,491,914	1,903,234
1.6	Income Tax Liability	174,236	23,933	139,579
1.7	Other Liabilities	2,495,841	3,102,280	2,483,810
<b>2</b>	<b>Total Assets ( 2.1 to 2.7)</b>	<b>67,011,138</b>	<b>66,545,726</b>	<b>57,179,198</b>
2.1	Cash & Bank Balance	8,329,974	11,215,794	9,328,139
2.2	Money at Call & Short Notice	-	-	-
2.3	Investments	11,488,345	9,263,858	7,990,240
<b>2.4</b>	<b>Loans and Advances (Gross) (a+b+c+d+e+f)</b>	<b>45,116,426</b>	<b>44,197,763</b>	<b>37,809,620</b>
a.	Real Estate Loan	2,157,999	2,194,192	2,264,385
1.	Residential Housing Loan (Except Personal Housing Loan upto R	768,670	775,205	605,483
2.	Business Complex & Residential Apartment Construction Loan	838,013	862,507	839,169
3.	Income Generating Commercial Complex Loan	171,985	183,025	211,435
4.	Other Real Estate Loan (Including Land purchase & Plotting)	379,332	373,455	608,298
b.	Personal Housing Loan upto Rs. 1 Cr.	5,666,380	5,325,989	4,486,506
c.	Margin Type Loan	82,325	43,453	3,376
d.	Term Loan	7,350,502	7,307,935	5,027,689
e.	Overdraft Loan /TR Loan /Working Capital Loan	22,863,780	22,055,638	19,203,423
f.	Others	6,995,439	7,270,556	6,824,241
2.5	Fixed Assets	649,612	631,183	560,873
2.6	Non Banking Assets ( Net of provision)	-	-	-
2.7	Other Assets	1,426,781	1,237,128	1,490,326
<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	1,268,241	4,936,924	1,161,473
3.2	Interest Expense	614,545	2,179,182	587,724
	<b>A. Net Interest Income ( 3.1-3.2)</b>	<b>653,696</b>	<b>2,757,742</b>	<b>573,749</b>
3.3	Fees Commissions and Discounts	67,599	266,821	74,266
3.4	Other Operating Income	49,773	249,385	54,529
3.5	Foreign Exchange Gain/Loss ( Net)	7,075	98,905	14,642
	<b>B. Total Operating Income ( A+3.3+3.4+3.5)</b>	<b>778,144</b>	<b>3,372,853</b>	<b>717,186</b>
3.6	Staff Expenses	128,513	461,809	93,687
3.7	Other Operating Expenses	92,079	509,488	85,490
	<b>C. Operating Profit before provision( B-3.6-3.7)</b>	<b>557,552</b>	<b>2,401,556</b>	<b>538,009</b>
3.8	Provision for possible losses	7,296	98,807	24,494
	<b>D. Operating Profit ( C-3.8)</b>	<b>550,255</b>	<b>2,302,749</b>	<b>513,515</b>
3.9	Non Operating Income/Expenses (Net)	1,464	8,337	1,359
3.10	Write back of provision for possible loss	-	88	46
	<b>E. Profit from Regular Activities ( D+3.9+3.10)</b>	<b>551,720</b>	<b>2,311,174</b>	<b>514,920</b>
3.11	Extra Ordinary Income/Expenses (Net)	-	(88)	(46)
	<b>F. Profit before Bonus and Taxes( E+3.11)</b>	<b>551,720</b>	<b>2,311,085</b>	<b>514,874</b>
3.12	Provision for Staff Bonus	50,156	210,099	46,807
3.13	Provision for Income Tax	150,469	629,869	140,420
	<b>G. Net Profit/Loss ( F-3.12-3.13)</b>	<b>351,094</b>	<b>1,471,117</b>	<b>327,647</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	11.79%	11.59%	11.13%
4.2	Non Performing Loan (NPL) to Total Loan	0.60%	0.62%	0.71%
4.3	Total Loan Loss Provision to NPL	100.00%	100.00%	100.00%
4.4	Average Yield	9.34%	10.21%	10.47%
4.5	Cost of Fund	4.46%	4.53%	4.94%
4.6	Net Interest Spread	4.88%	5.68%	5.53%
4.7	Base Rate	7.06%	7.16%	NA
4.8	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.00%	71.84%	70.88%
	<b>Other Information</b>			
1	Earning Per Share(Net Profit/Total No. of Ordinary Shares)	77.97	91.88	81.85
2	Market Share Price (in Rs.)	1590	1591	1144
3	Price Earning Ratio	20.39	17.32	13.98
4	Net Liquid Asset/Deposit (As per NRB Directives in %)	29.30	30.84	32.01
5	Return on Total Net Assets (Annualized in %)	2.10	2.39	2.31
6	Return on Equity(Annualized in %)	29.83	36.62	32.62
7	Net Worth Per share (in Rs.)	280.86	274.12	271.37

\* Paid Up Capital includes Convertible Preference Shares of Rs. 12 crore.

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