

S.N.	Particulars	This Quarter Ending 17.10.2011	Previous Quarter Ending 16.07.2011	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	24,522,385	24,405,872	22,386,597
1.1	Paid Up Capital	1,618,264	1,618,264	1,561,048
1.2	Reserve and Surplus	597,320	571,080	500,335
1.3	Debenture and Bond	227,770	227,770	227,770
1.4	Borrowings	45,000	45,000	784,550
1.5	Deposits (a+b)	21,429,496	21,575,654	18,907,602
	a. Domestic Currency	20,533,061	20,629,128	17,922,051
	b. Foreign Currency	896,435	946,526	985,551
1.6	Income Tax Liability	29,141	15,660	38,984
1.7	Other Liabilities	575,393	352,444	366,308
2	Total Assets (2.1 to 2.7)	24,522,385	24,405,872	22,386,597
2.1	Cash and Bank Balance	2,824,133	1,905,685	1,197,402
2.2	Money at Call and Short Notice	384,870	882,781	757,750
2.3	Investments	2,460,180	2,537,909	2,857,107
2.4	Loans and Advances (a+b+c+d+e+f)*	18,096,619	18,384,033	16,688,826
	a. Real Estate Loan	4,253,914	3,781,171	3,339,281
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.80	44,184	81,207	-
	2. Business Complex & Residential Apartment Construction Loan	1,688,538	1,675,006	-
	3. Income generating Commercial Complex Loan	799,564	405,116	-
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,721,629	1,619,842	-
	b. Personal Home Loan of Rs.80 Lacs or Less	688,744	731,897	748,209
	c. Margin Type Loan	489,060	454,138	537,642
	d. Term Loan	3,227,090	3,509,158	3,425,601
	e. Overdraft Loan/ TR Loan/ WC Loan	7,659,767	7,874,347	7,179,337
	f. Others	1,778,043	2,033,322	1,458,756
2.5	Fixed Assets	400,162	368,174	393,921
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	356,421	327,290	491,591
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income	680,382	2,690,294	632,562
3.2	Interest Expenses	538,207	1,925,243	449,713
	A. Net Interest Income (3.1 -3.2)	142,175	765,051	182,850
3.3	Fees, Commission and Discount	21,567	68,049	13,791
3.4	Other Operating Income	16,247	62,252	15,709
3.5	Foreign Exchange Gain/Loss (Net)	25,697	38,690	1,418
	B. Total Operating Income (A+3.3+3.4+3.5)	205,685	934,041	213,769
3.6	Staff Expenses	37,206	155,803	29,893
3.7	Other Operating Expenses	63,944	265,477	52,251
	C. Operating Profit Before Provision (B-3.6-3.7)	104,534	512,761	131,624
3.8	Provision for Possible Losses	63,299	42,628	12,554
	D. Operating Profit (C-3.8)	41,235	470,133	119,069
3.9	Non- Operating Income/Expenses (Net)	-	1,433	-
3.10	Write Back of Provision for Possible Loss	-	20,871	-
	E. Profit from Regular Activities (D+3.9+3.10)	41,235	492,437	119,069
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	41,235	492,437	119,069
3.12	Provision for Staff Bonus	3,749	44,767	10,824
3.13	Provision for Taxes	11,246	136,255	32,473
	G. Net Profit/Loss (F- 3.12-3.13)	26,241	311,415	75,771
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	At the end of corresponding Previous Year
4.1	Capital Fund to RWA	10.66%	11.75%	12.18%
4.2	Non- Performing Loan (NPL) to Total Loan	1.80%	0.62%	1.00%
4.3	Total Loan Loss Provision to Total NPL	108.42%	221.18%	150.63%
4.4	Cost of Fund	9.99%	9.06%	8.77%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	81.02%	81.82%	84.88%
	Additional Information			
a	Average Yield	12.50%	12.97%	12.68%
b	Average Cost of Deposit-LCY	10.12%	9.47%	9.83%
c	Net Interest Spread	2.38%	3.50%	2.85%
d	Return on Equity	6.49%	13.47%	14.60%
e	Return on Assets	0.43%	1.24%	1.30%

* Loan & Advances figures are net of Loan Loss Provision.

Figures has been regrouped wherever necessary

Unaudited financial figure may vary if directed by external auditors and supervisory authority

As allowed, accrued interest income as on Ashwin end and collected within karkik end 2068 has been accounted as income of this quarter.