

S.N.	Particulars	This Quarter Ending 14.1.2012	Previous Quarter Ending 17.10.2011	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	26,077,989	24,522,385	24,742,444
1.1	Paid Up Capital	1,618,264	1,618,264	1,561,048
1.2	Reserve and Surplus	463,331	597,320	432,864
1.3	Debtenture and Bond	227,770	227,770	227,770
1.4	Borrowings	70,000	45,000	1,714,550
1.5	Deposits (a+b)	23,210,625	21,429,496	20,374,807
	a. Domestic Currency	22,121,983	20,533,061	19,256,202
	b. Foreign Currency	1,088,642	896,435	1,118,605
1.6	Income Tax Liability	-	29,141	3,793
1.7	Other Liabilities	487,999	575,393	427,612
2	Total Assets (2.1 to 2.7)	26,077,989	24,522,385	24,742,444
2.1	Cash and Bank Balance	3,159,636	2,824,133	1,827,472
2.2	Money at Call and Short Notice	597,040	384,870	1,699,667
2.3	Investments	2,270,714	2,460,180	2,918,824
2.4	Loans and Advances (a+b+c+d+e+f)*	19,117,508	18,096,619	17,596,273
	a. Real Estate Loan	4,238,364	4,209,730	3,462,893
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs)			
	2. Business Complex & Residential Apartment Construction Loan	1,738,857	1,688,538	1,766,426
	3. Income generating Commercial Complex Loan	805,904	799,564	234,694
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,693,603	1,721,629	1,461,773
	b. Personal Home Loan of Rs.100 Lacs or Less	808,645	732,929	772,567
	c. Margin Type Loan	418,055	489,060	515,580
	d. Term Loan	3,287,582	3,227,090	3,491,987
	e. Overdraft Loan/ TR Loan/ WC Loan	8,404,411	7,659,767	7,663,994
	f. Others	1,960,451	1,778,042	1,689,251
2.5	Fixed Assets	391,652	400,162	393,101
2.6	Non- Banking Assets			-
2.7	Other Assets	541,439	356,421	307,107
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income	1,379,169	680,382	1,261,990
3.2	Interest Expenses	1,036,712	538,207	902,482
	A. Net Interest Income (3.1 -3.2)	342,457	142,175	359,508
3.3	Fees, Commission and Discount	40,985	21,567	26,035
3.4	Other Operating Income	44,199	16,247	33,844
3.5	Foreign Exchange Gain/Loss (Net)	47,923	25,697	10,145
	B. Total Operating Income (A+3.3+3.4+3.5)	475,564	205,685	429,531
3.6	Staff Expenses	77,481	37,206	67,117
3.7	Other Operating Expenses	140,372	63,944	113,771
	C. Operating Profit Before Provision (B-3.6-3.7)	257,711	104,534	248,643
3.8	Provision for Possible Losses	111,270	63,299	29,023
	D. Operating Profit (C-3.8)	146,442	41,235	219,620
3.9	Non- Operating Income/Expenses (Net)			-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	146,442	41,235	219,620
3.11	Extraordinary Income/Expenses (Net)			-
	F. Profit Before Bonus and Taxes (E+3.11)	146,442	41,235	219,620
3.12	Provision for Staff Bonus	13,313	3,749	19,965
3.13	Provision for Taxes	39,939	11,246	59,896
	G. Net Profit/Loss (F- 3.12-3.13)	93,190	26,241	139,758
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	10.39%	10.66%	11.30%
4.2	Non- Performing Loan (NPL) to Total Loan	1.79%	1.80%	0.95%
4.3	Total Loan Loss Provision to Total NPL	103.60%	108.42%	160.08%
4.4	Cost of Fund	9.48%	9.99%	8.78%
4.5	Credit to Depoist Ratio (Calculated as per NRB Directive)	79.37	81.02%	84.17%
	Additional Information			
a	Average Yield	12.81%	12.50%	12.31%
b	Average Cost of Deposit-LCY	9.82%	10.12%	
c	Net Interest Spread	3.33%	2.51%	3.53%
d	Return on Equity	8.95%	6.49%	13.02%
e	Return on Assets	0.71%	0.43%	1.18%

* 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