

S.N.	Particulars	This Quarter Ending 12.4.2012	Previous Quarter Ending 14.1.2012	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	26,709,689	26,077,989	25,027,186
1.1	Paid Up Capital	1,619,244	1,618,264	1,561,048
1.2	Reserve and Surplus	518,180	463,331	532,621
1.3	Debtenture and Bond	547,770	227,770	227,770
1.4	Borrowings	45,000	70,000	1,505,000
1.5	Deposits (a+b)	23,491,255	23,210,625	20,471,779
	a. Domestic Currency	22,409,829	22,121,983	19,528,753
	b. Foreign Currency	1,081,426	1,088,642	943,026
1.6	Income Tax Liability		-	24,522
1.7	Other Liabilities	488,240	487,999	704,447
2	Total Assets (2.1 to 2.7)	26,709,689	26,077,989	25,027,186
2.1	Cash and Bank Balance	1,881,972	3,159,636	1,689,788
2.2	Money at Call and Short Notice	393,940	597,040	1,860,875
2.3	Investments	3,768,589	2,270,714	2,655,476
2.4	Loans and Advances (a+b+c+d+e+f)*	19,774,361	19,117,508	17,980,301
	a. Real Estate Loan	4,088,141	4,238,364	3,751,111
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs)			
	2. Business Complex & Residential Apartment Construction Loan	1,715,725	1,738,857	1,546,310
	3. Income generating Commercial Complex Loan	802,441	805,904	350,905
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,569,975	1,693,603	1,658,046
	b. Personal Home Loan of Rs.100 Lacs or Less	864,005	808,645	195,851
	c. Margin Type Loan	382,317	418,055	506,593
	d. Term Loan	3,592,062	3,287,582	3,667,564
	e. Overdraft Loan/ TR Loan/ WC Loan	8,784,591	8,404,411	7,797,232
	f. Others	2,063,245	1,960,451	2,257,801
2.5	Fixed Assets	395,734	391,652	404,302
2.6	Non- Banking Assets			-
2.7	Other Assets	495,094	541,439	436,444
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income	2,065,226	1,379,169	1,954,402
3.2	Interest Expenses	1,533,711	1,036,712	1,385,617
	A. Net Interest Income (3.1 -3.2)	531,515	342,457	568,785
3.3	Fees, Commission and Discount	64,641	40,985	41,348
3.4	Other Operating Income	73,392	44,199	47,031
3.5	Foreign Exchange Gain/Loss (Net)	73,067	47,923	19,221
	B. Total Operating Income (A+3.3+3.4+3.5)	742,615	475,564	676,384
3.6	Staff Expenses	122,911	77,481	103,874
3.7	Other Operating Expenses	223,897	140,372	180,669
	C. Operating Profit Before Provision (B-3.6-3.7)	395,807	257,711	391,842
3.8	Provision for Possible Losses	163,394	111,270	16,894
	D. Operating Profit (C-3.8)	232,413	146,442	374,948
3.9	Non- Operating Income/Expenses (Net)	553		1,433
3.10	Write Back of Provision for Possible Loss		-	-
	E. Profit from Regular Activities (D+3.9+3.10)	232,966	146,442	376,381
3.11	Extraordinary Income/Expenses (Net)		-	-
	F. Profit Before Bonus and Taxes (E+3.11)	232,966	146,442	376,381
3.12	Provision for Staff Bonus	21,179	13,313	34,216
3.13	Provision for Taxes	63,536	39,939	102,649
	G. Net Profit/Loss (F- 3.12-3.13)	148,251	93,190	239,515
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	At the end of corresponding Previous Year Quarter
4.1	Capital Fund to RWA	11.16%	10.39%	11.45%
4.2	Non- Performing Loan (NPL) to Total Loan	1.97%	1.79%	0.78%
4.3	Total Loan Loss Provision to Total NPL	104.13%	103.60%	182.38%
4.4	Cost of Fund	9.10%	9.48%	8.80%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	79.12%	79.37%	84.44%
	Additional Information			
a	Average Yield	12.50%	12.81%	12.52%
b	Average Cost of Deposit-LCY	9.51%	9.82%	9.58%
c	Net Interest Spread	3.40%	3.33%	3.72%
d	Return on Equity	9.25%	8.95%	14.43%
e	Return on Assets	0.74%	0.71%	1.32%

* Loan & Advances figures are net of Loan Loss Provisioning & Ratio has been calculated accordingly

Figures has been regrouped wherever necessary

Debtenture issued and subscribed under private placement has shown under supplementary capital for capital adequacy purpose.

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