

S.N.	Particulars	This Quarter Ending 16.07.2011	Previous Quarter Ending 13.04.2011	Corresponding Previous Year Quarter Ending Audited
1	Total Capital and Liabilities (1.1 to 1.7)	24,410,615	25,027,186	22,802,429
1.1	Paid Up Capital	1,571,130	1,561,048	1,310,436
1.2	Reserve and Surplus	611,440	532,621	293,106
1.3	Debenture and Bond	227,770	227,770	227,770
1.4	Borrowings	45,000	1,505,000	345,000
1.5	Deposits (a+b)	21,575,654	20,471,779	20,197,029
	a. Domestic Currency	20,629,128	19,528,753	19,094,172
	b. Foreign Currency	946,526	943,026	1,102,857
1.6	Income Tax Liability	26,590	24,522	7,439
1.7	Other Liabilities	353,031	704,447	421,649
2	Total Assets (2.1 to 2.7)	24,410,615	25,027,186	22,802,429
2.1	Cash and Bank Balance	1,905,685	1,689,788	2,406,610
2.2	Money at Call and Short Notice	1,025,181	1,860,875	699,042
2.3	Investments	2,395,509	2,655,476	2,452,476
2.4	Loans and Advances (a+b+c+d+e+f)*	18,392,702	17,980,301	16,653,852
	a. Real Estate Loan	3,781,171	3,751,111	4,011,864
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs or Less)	81,207	195,851	-
	2. Business Complex & Residential Apartment Construction Loan	1,675,006	1,546,310	-
	3. Income generating Commercial Complex Loan	405,116	350,905	-
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,619,842	1,658,046	-
	b. Personal Home Loan of Rs.80 Lacs or Less	740,566	645,946	-
	c. Margin Type Loan	454,138	506,593	598,913
	d. Term Loan	3,509,158	3,667,564	3,389,735
	e. Overdraft Loan/ TR Loan/ WC Loan	7,874,347	7,797,232	7,121,791
	f. Others	2,033,322	1,611,855	1,531,548
2.5	Fixed Assets	406,651	404,302	360,426
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	284,885	436,444	230,024
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income**	2,690,294	1,954,402	2,018,292
3.2	Interest Expenses	1,925,801	1,385,617	1,406,490
	A. Net Interest Income (3.1 -3.2)	764,494	568,784	611,802
3.3	Fees, Commission and Discount	68,049	41,348	42,758
3.4	Other Operating Income	62,012	47,031	50,694
3.5	Foreign Exchange Gain/Loss (Net)	38,690	19,221	12,168
	B. Total Operating Income (A+3.3+3.4+3.5)	933,244	676,382	717,423
3.6	Staff Expenses	156,394	103,874	103,680
3.7	Other Operating Expenses	266,068	180,669	175,735
	C. Operating Profit Before Provision (B-3.6-3.7)	510,782	391,841	438,007
3.8	Provision for Possible Losses	13,087	16,894	65,322
	D. Operating Profit (C-3.8)	497,694	374,948	372,685
3.9	Non- Operating Income/Expenses (Net)	1,433	1,433	10,859
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	499,127	376,381	383,544
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	499,127	376,381	383,544
3.12	Provision for Staff Bonus	45,375	34,216	34,868
3.13	Provision for Taxes	149,111	102,649	107,828
	G. Net Profit/Loss (F- 3.12-3.13)	304,641	239,516	240,848
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	11.75%	11.45%	10.04%
4.2	Non- Performing Loan (NPL) to Total Loan	0.62%	0.78%	0.53%
4.3	Total Loan Loss Provision to Total NPL	221.18%	182.38%	270.57%
4.4	Cost of Funds	9.06%	8.80%	7.49%
4.5	Credit to Depositor Ratio (Calculated as per NRB Directive)	81.82%	84.44%	81.72%
	Additional Information			
a	Average Yield	12.97%	12.52%	10.90%
b	Average Cost of Deposit-LCY	9.47%	9.30%	8.28%
c	Net Interest Spread	3.50%	3.22%	2.62%
d	Return on Equity	13.47%	14.43%	14.42%
e	Return on Assets	1.24%	1.32%	1.10%

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

** Interest income due as of Asadh end 2068 and collected within 24 Shrawan 2068 has been recognized as interest income.

Figures has been regrouped wherever necessary

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