

Unaudited Financial Results (Quarterly)
As at the end of Second Quarter (13/01/2012) of the Fiscal Year 2068/69 (FY 2011-2012)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited)	Previous Quarter Ending (Unaudited)	Corresponding Previous Year Quarter Ending (Unaudited)
1	Total Capital and Liabilities	43,262,938	46,893,142	39,447,414
1.1	Paid-up Capital	1,610,168	1,610,168	1,610,168
1.2	Reserves and Surplus	2,622,780	2,399,461	2,289,345
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	400,000
1.5	Deposits (a+b)	37,709,273	40,705,487	34,094,535
a	Domestic Currency	28,586,253	28,715,650	24,273,969
b	Foreign Currency	9,123,020	11,989,837	9,820,565
1.6	Income Tax Liability (Net)	217,358	121,859	31,360
1.7	Other Liabilities	1,103,358	2,056,167	1,022,007
2	Total assets	43,262,938	46,893,142	39,447,414
2.1	Cash & Bank Balance	3,649,750	5,558,117	2,060,480
2.2	Money at Call and Short Notice	3,628,914	3,685,784	1,700,787
2.3	Investments	16,042,102	17,842,608	17,035,847
2.4	Loans and Advances	19,123,476	18,637,829	17,926,410
a	Real Estate Loan	1,793,161	2,184,855	1,947,289
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	117,374	82,219	132,177
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,675,787	2,102,636	1,815,112
b.	Personal Home Loan of Rs. 10 million or less	2,849,750	2,390,097	2,724,033
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,112,356	695,443	476,418
e.	Overdraft/ TR loan/WC loan	7,405,859	7,487,792	6,665,199
f.	Others	5,962,350	5,879,642	6,113,471
2.5	Fixed Assets	102,449	103,394	131,566
2.6	Non Banking Assets	-	-	-
2.7	Other assets	716,246	1,065,411	592,323
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,485,206	781,345	1,273,529
3.2	Interest Expense	565,143	298,114	455,683
A	Net Interest Income	920,063	483,232	817,846
3.3	Fees, Commission and Discount	89,365	43,236	122,318
3.4	Other Operating Income	18,876	10,057	18,474
3.5	Foreign Exchange gain / Loss (Net)	254,635	150,290	219,903
B	Total Operating Income	1,282,939	686,815	1,178,541
3.6	Staff Expense	179,718	89,452	165,126
3.7	Other Operating Expenses	180,813	69,309	164,358
C	Operating Profit Before Provision	922,408	528,055	849,057
3.8	Provision for Possible Losses	116,053	59,823	58,115
D	Operating Profit	806,356	468,231	790,942
3.9	Non Operating Income / Expense (Net)	15	-	6,445
3.10	Write back of Provision for Possible Losses	87,365	58,949	48,255
E	Profit from Regular Activities	893,736	527,181	845,642
3.11	Extraordinary Income/ Expenses (Net)	(21,324)	(5,699)	(16,098)
F	Profit Before Bonus and Taxes	872,412	521,481	829,544
3.12	Provision for Staff Bonus	79,310	47,407	75,413
3.13	Provision for Tax	237,930	142,222	226,239
G	Net Profit / Loss	555,171	331,852	527,891
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	13.81%	13.20%	16.24%
4.2	Non Performing Loan (NPL) to Total Loan	1.06%	0.75%	0.59%
4.3	Total Loan Loss Provision to Total NPL	130.00%	168.34%	217.71%
4.4	Cost of Funds (LCY)	3.58%	3.51%	3.53%
4.5	Credit to Deposit Ratio (as per NRB Directive)	55.52%	53.83%	60.97%
4.6	Average Yield	7.47%	7.81%	6.93%
4.7	Net Interest Spread	3.89%	4.30%	3.40%
	Major Indicators			
1.	Earnings Per Share (annualised)	68.96	82.44	65.57
2.	Market Value Per Share	1,410	1,470	2,025
3.	Price Earning Ratio (annualised)	20.45	17.83	30.88
4.	Liquidity (CRR)	11.77%	9.10%	5.63%
5.	Return on Equity (annualised)	26.23%	33.11%	27.07%
6.	Return on Total Assets (annualised)	2.57%	2.83%	2.68%
7.	Net Worth Per Share	262.89	249.02	242.18

Note: Loans and Advances includes Bills Purchased amount. Figures are shown in Gross Value. Figures have been regrouped wherever necessary. Above figures may change with the audited figures if modified by the External Auditors or the Regulators. Ratio mentioned in 4.4,4.6 & 4.7 are calculated as per NBA guidelines.