

Unaudited Financial Results (Quarterly)
As at the end of Third Quarter (13/04/2015) of the Fiscal Year 2071/72 (FY 2014-2015)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 13.04.2015	Previous Quarter Ending (Unaudited) 14.01.2015	Corresponding Previous Year Quarter Ending (Unaudited) 13.04.2014
1	Total Capital and Liabilities	58,821,685	57,937,780	49,874,832
1.1	Paid-up Capital	2,248,161	2,248,161	2,041,672
1.2	Reserves and Surplus	3,799,834	3,486,938	3,562,775
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	51,397,991	50,663,702	42,950,160
a	Domestic Currency	33,282,466	32,092,824	31,076,485
b	Foreign Currency	18,115,525	18,570,878	11,873,676
1.6	Income Tax Liability (Net)	(26,325)	26,752	(51,988)
1.7	Other Liabilities	1,402,023	1,512,228	1,372,213
2	Total Assets	58,821,685	57,937,780	49,874,832
2.1	Cash & Bank Balance	3,625,404	7,184,152	9,378,277
2.2	Money at Call and Short Notice	11,252,226	11,198,449	5,175,040
2.3	Investments	12,498,947	9,394,051	7,592,476
2.4	Loans and Advances	30,798,309	29,457,374	27,016,222
a.	Real Estate Loan	1,507,482	1,483,140	1,399,064
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	443,598	398,028	182,629
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,063,885	1,085,113	1,216,435
b.	Personal Home Loan of Rs. 10 Million or Less	5,052,155	4,843,690	4,404,674
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,613,483	2,425,844	2,522,850
e.	Overdraft/ TR loan/WC Loan	12,745,367	11,804,206	12,627,552
f.	Others	8,879,821	8,900,492	6,062,082
2.5	Fixed Assets	83,276	67,352	68,232
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	563,523	636,402	644,586
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,889,900	1,261,728	1,900,096
3.2	Interest Expense	487,207	326,896	418,013
A	Net Interest Income	1,402,693	934,832	1,482,083
3.3	Fees, Commission and Discount	271,514	189,027	276,427
3.4	Other Operating Income	32,431	22,607	31,733
3.5	Foreign Exchange Gain / Loss (Net)	379,786	226,840	361,152
B	Total Operating Income	2,086,424	1,373,306	2,151,396
3.6	Staff Expense	347,824	231,238	326,227
3.7	Other Operating Expenses	293,616	198,266	276,048
C	Operating Profit Before Provision	1,444,984	943,802	1,549,121
3.8	Provision for Possible Losses	116,937	63,605	118,919
D	Operating Profit	1,328,047	880,197	1,430,201
3.9	Non Operating Income / Expense (Net)	63,771	63,759	50,294
3.10	Write Back of Provision for Possible Losses	110,575	70,821	83,981
E	Profit from Regular Activities	1,502,393	1,014,777	1,564,477
3.11	Extraordinary Income/ Expenses (Net)	2,380	(1,699)	(3,984)
F	Profit Before Bonus and Taxes	1,504,773	1,013,078	1,560,492
3.12	Provision for Staff Bonus	136,798	92,098	141,863
3.13	Provision for Tax	410,393	276,294	419,176
G	Net Profit / Loss	957,583	644,686	999,453
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	13.01%	13.08%	14.08%
4.2	Non Performing Loan (NPL) to Total Loan	0.18%	0.44%	0.52%
4.3	Total Loan Loss Provision to Total NPL	631.97%	264.43%	258.47%
4.4	Cost of Funds (As Per NRB Directive)	1.89%	1.92%	1.81%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	78.70%	77.90%	74.10%
4.6	Base Rate	6.41%	5.72%	5.24%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	7.24%	7.68%	8.98%
4.8	Net Interest Spread (As Per NRB Directive)	5.35%	5.76%	7.17%
Major Indicators				
1.	Earnings Per Share (Annualised)	56.79	57.35	65.27
2.	Market Value Per Share	1,959	1,920	1,818
3.	Price Earning Ratio (Annualised)	34.49	33.48	27.85
4.	Liquidity (CRR)	6.97%	15.08%	26.97%
5.	Return on Equity (Annualised)	21.11%	22.48%	23.78%
6.	Return on Total Assets (Annualised)	2.17%	2.23%	2.67%
7.	Net Worth Per Share	269.02	255.10	274.50

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.