

Unaudited Financial Results (Quarterly)
As at the end of Third Quarter (12/04/2012) 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	41,779,700	43,262,938	41,162,459
1.1	Paid-up Capital	1,610,168	1,610,168	1,610,168
1.2	Reserves and Surplus	2,917,657	2,622,780	2,597,953
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	36,143,205	37,709,273	35,714,040
a	Domestic Currency	27,249,097	28,586,253	23,961,622
b	Foreign Currency	8,894,108	9,123,020	11,752,418
1.6	Income Tax Liability (Net)	(6,552)	217,358	13,218
1.7	Other Liabilities	1,115,222	1,103,358	1,227,081
2	Total assets	41,779,700	43,262,938	41,162,459
2.1	Cash & Bank Balance	3,653,308	3,649,750	2,071,499
2.2	Money at Call and Short Notice	2,824,281	3,628,914	3,062,163
2.3	Investments	15,446,921	16,042,102	16,665,772
2.4	Loans and Advances	18,986,671	19,123,476	18,343,367
a.	Real Estate Loan	1,755,875	1,793,161	1,872,947
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	120,046	117,374	132,619
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,635,829	1,675,787	1,740,328
b.	Personal Home Loan of Rs. 10 million or less	2,843,732	2,849,750	2,743,366
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,038,836	1,112,356	439,992
e.	Overdraft/ TR loan/WC loan	6,983,558	7,405,859	7,397,875
f.	Others	6,364,669	5,962,350	5,889,187
2.5	Fixed Assets	101,715	102,449	124,355
2.6	Non Banking Assets	-	-	-
2.7	Other assets	766,805	716,246	895,302
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,152,635	1,485,206	1,957,610
3.2	Interest Expense	804,950	565,143	713,421
A	Net Interest Income	1,347,686	920,063	1,244,189
3.3	Fees, Commission and Discount	144,571	89,365	177,769
3.4	Other Operating Income	28,684	18,876	27,266
3.5	Foreign Exchange gain / Loss (Net)	388,836	254,635	349,145
B	Total Operating Income	1,909,777	1,282,939	1,798,368
3.6	Staff Expense	276,728	179,718	247,744
3.7	Other Operating Expenses	254,951	180,813	213,672
C	Operating Profit Before Provision	1,378,098	922,408	1,336,952
3.8	Provision for Possible Losses	144,406	116,053	67,572
D	Operating Profit	1,233,692	806,356	1,269,381
3.9	Non Operating Income / Expense (Net)	15	15	6,445
3.10	Write back of Provision for Possible Losses	128,937	87,365	60,386
E	Profit from Regular Activities	1,362,645	893,736	1,336,212
3.11	Extraordinary Income/ Expenses (Net)	(26,854)	(21,324)	(21,712)
F	Profit Before Bonus and Taxes	1,335,790	872,412	1,314,500
3.12	Provision for Staff Bonus	121,435	79,310	119,500
3.13	Provision for Tax	364,306	237,930	358,500
G	Net Profit / Loss	850,048	555,171	836,500
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	14.51%	13.81%	16.36%
4.2	Non Performing Loan (NPL) to Total Loan	1.00%	1.06%	0.52%
4.3	Total Loan Loss Provision to Total NPL	131.52%	130.00%	238.45%
4.4	Cost of Funds (LCY)	3.53%	3.58%	3.75%
4.5	Credit to Deposit Ratio (as per NRB Directive)	55.19%	55.52%	62.21%
4.6	Average Yield	7.30%	7.47%	7.04%
4.7	Net Interest Spread	3.77%	3.89%	3.29%
	Major Indicators			
1.	Earnings Per Share (annualised)	70.39	68.96	69.27
2.	Market Value Per Share	1,450	1,410	1,730
3.	Price Earning Ratio (annualised)	20.60	20.45	24.98
4.	Liquidity (CRR)	9.50%	11.77%	5.63%
5.	Return on Equity (annualised)	25.03%	26.23%	26.50%
6.	Return on Total Assets (annualised)	2.71%	2.57%	2.71%
7.	Net Worth Per Share	281.20	262.89	261.35

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.