

Unaudited Financial Results (Quarterly)
As at the end of Third Quarter (12/04/2013) of the Fiscal Year 2069/70 (FY 2012-2013)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 12.04.2013	Previous Quarter Ending (Unaudited) 13.01.2013	Corresponding Previous Year Quarter Ending (Unaudited) 12.04.2012
1	Total Capital and Liabilities	44,333,919	42,733,587	41,779,700
1.1	Paid-up Capital	1,853,900	1,853,900	1,610,168
1.2	Reserves and Surplus	3,118,573	2,829,365	2,917,657
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	100,000	-	-
1.5	Deposits (a+b)	38,255,115	37,050,042	36,143,205
a	Domestic Currency	26,261,760	25,456,154	27,249,097
b	Foreign Currency	11,993,355	11,593,887	8,894,108
1.6	Income Tax Liability (Net)	(32,376)	(1,099)	(6,552)
1.7	Other Liabilities	1,038,706	1,001,380	1,115,222
2	Total assets	44,333,919	42,733,587	41,779,700
2.1	Cash & Bank Balance	2,726,362	2,773,439	3,653,308
2.2	Money at Call and Short Notice	6,352,290	4,472,035	2,824,281
2.3	Investments	13,143,098	15,101,171	15,446,921
2.4	Loans and Advances	21,573,643	19,823,662	18,986,671
a. Real Estate Loan		1,369,223	1,554,966	1,755,875
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	173,354	99,088	120,046
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,195,869	1,455,878	1,635,829
b. Personal Home Loan of Rs. 10 million or less		3,816,492	3,305,930	2,843,732
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,462,077	1,952,683	1,038,836
e.	Overdraft/ TR loan/WC loan	9,363,620	8,349,457	6,983,558
f.	Others	4,562,232	4,660,626	6,364,669
2.5	Fixed Assets	79,386	82,553	101,715
2.6	Non Banking Assets	-	-	-
2.7	Other assets	459,140	480,727	766,805
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,844,309	1,191,713	2,152,635
3.2	Interest Expense	464,102	316,068	804,950
A	Net Interest Income	1,380,207	875,645	1,347,686
3.3	Fees, Commission and Discount	194,537	126,736	188,696
3.4	Other Operating Income	24,473	22,255	28,684
3.5	Foreign Exchange gain / Loss (Net)	360,935	249,254	344,711
B	Total Operating Income	1,960,151	1,273,890	1,909,777
3.6	Staff Expense	315,579	208,077	276,728
3.7	Other Operating Expenses	274,727	196,706	254,951
C	Operating Profit Before Provision	1,369,844	869,107	1,378,098
3.8	Provision for Possible Losses	81,089	30,533	144,406
D	Operating Profit	1,288,755	838,573	1,233,692
3.9	Non Operating Income / Expense (Net)	55	55	15
3.10	Write back of Provision for Possible Losses	39,691	35,367	128,937
E	Profit from Regular Activities	1,328,501	873,995	1,362,645
3.11	Extraordinary Income/ Expenses (Net)	4,224	4,259	(26,854)
F	Profit Before Bonus and Taxes	1,332,724	878,254	1,335,790
3.12	Provision for Staff Bonus	121,157	79,841	121,435
3.13	Provision for Tax	363,470	239,524	364,306
G	Net Profit / Loss	848,097	558,889	850,048
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	14.34%	14.30%	14.51%
4.2	Non Performing Loan (NPL) to Total Loan	0.88%	0.75%	1.00%
4.3	Total Loan Loss Provision to Total NPL	154.32%	167.32%	131.52%
4.4	Cost of Funds (LCY)	2.40%	2.47%	3.58%
4.5	Credit to Deposit Ratio (as per NRB Directive)	69.50%	66.23%	55.19%
4.6	Base Rate	6.57%	6.80%	-
4.7	Average Yield	6.28%	6.30%	7.30%
4.8	Net Interest Spread	3.88%	3.83%	3.73%
	Major Indicators			
1.	Earnings Per Share (annualised)	61.00	60.29	70.39
2.	Market Value Per Share	1,877	2,065	1,450
3.	Price Earning Ratio (annualised)	30.77	34.25	20.60
4.	Liquidity (CRR)	10.33%	6.14%	9.50%
5.	Return on Equity (annualised)	22.74%	23.87%	25.03%
6.	Return on Total Assets (annualised)	2.55%	2.62%	2.71%
7.	Net Worth Per Share	268.22	252.62	281.20

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.