

Unaudited Financial Results (Quarterly)
As at the end of Third Quarter (13/04/2014) of the Fiscal Year 2070/71 (FY 2013-2014)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 13.04.2014	Previous Quarter Ending (Unaudited) 14.01.2014	Corresponding Previous Year Quarter Ending (Unaudited) 13.04.2013
1	Total Capital and Liabilities	49,874,832	46,596,496	44,333,919
1.1	Paid-up Capital	2,041,672	2,041,672	1,853,900
1.2	Reserves and Surplus	3,562,775	3,211,595	3,118,573
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	100,000
1.5	Deposits (a+b)	42,950,160	40,026,409	38,255,115
a	Domestic Currency	31,076,485	30,115,135	26,261,760
b	Foreign Currency	11,873,676	9,911,274	11,993,355
1.6	Income Tax Liability (Net)	(51,988)	(10,515)	(32,376)
1.7	Other Liabilities	1,372,213	1,327,335	1,038,706
2	Total assets	49,874,832	46,596,496	44,333,919
2.1	Cash & Bank Balance	9,378,277	3,537,687	2,726,362
2.2	Money at Call and Short Notice	5,175,040	3,809,256	6,352,290
2.3	Investments	7,592,476	13,376,128	13,143,098
2.4	Loans and Advances	27,016,222	25,116,490	21,573,643
a.	Real Estate Loan	1,399,064	1,407,562	1,369,223
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	182,629	191,554	173,354
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,216,435	1,216,007	1,195,869
b.	Personal Home Loan of Rs. 10 million or less	4,404,674	4,287,350	3,816,492
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,522,850	2,798,534	2,462,077
e.	Overdraft/ TR loan/WC loan	12,627,552	10,492,116	9,478,630
f.	Others	6,062,082	6,130,928	4,447,222
2.5	Fixed Assets	68,232	71,493	79,386
2.6	Non Banking Assets	-	-	-
2.7	Other assets	644,586	685,442	459,140
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,900,096	1,266,903	1,844,309
3.2	Interest Expense	418,013	284,389	464,102
A	Net Interest Income	1,482,083	982,514	1,380,207
3.3	Fees, Commission and Discount	276,427	181,574	194,537
3.4	Other Operating Income	31,733	21,549	30,918
3.5	Foreign Exchange gain / Loss (Net)	361,152	248,997	360,935
B	Total Operating Income	2,151,396	1,434,634	1,966,596
3.6	Staff Expense	326,227	207,793	315,579
3.7	Other Operating Expenses	276,048	184,602	274,807
C	Operating Profit Before Provision	1,549,121	1,042,239	1,376,210
3.8	Provision for Possible Losses	118,919	97,949	81,089
D	Operating Profit	1,430,201	944,290	1,295,121
3.9	Non Operating Income / Expense (Net)	50,294	7,982	135
3.10	Write back of Provision for Possible Losses	83,981	49,601	39,691
E	Profit from Regular Activities	1,564,477	1,001,873	1,334,946
3.11	Extraordinary Income/ Expenses (Net)	(3,984)	(6,670)	(2,222)
F	Profit Before Bonus and Taxes	1,560,492	995,202	1,332,724
3.12	Provision for Staff Bonus	141,863	90,473	121,157
3.13	Provision for Tax	419,176	271,419	363,470
G	Net Profit / Loss	999,453	633,311	848,097
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	14.08%	13.50%	14.34%
4.2	Non Performing Loan (NPL) to Total Loan	0.52%	0.63%	0.88%
4.3	Total Loan Loss Provision to Total NPL	258.47%	225.92%	154.32%
4.4	Cost of Funds (as per NRB Circular)	1.78%	1.73%	2.10%
4.5	Credit to Deposit Ratio (as per NRB Directive)	74.10%	70.72%	69.50%
4.6	Base Rate	5.24%	5.15%	5.96%
4.7	Average Yield on Loans & Advances (as per NRB Circular)	9.16%	10.12%	10.99%
4.8	Net Interest Spread (as per NRB Circular)	7.38%	8.39%	8.89%
	Major Indicators			
1.	Earnings Per Share (annualised)	65.27	62.04	61.00
2.	Market Value Per Share	1,818	1,951	1,877
3.	Price Earning Ratio (annualised)	27.85	31.45	30.77
4.	Liquidity (CRR)	26.97%	12.76%	10.33%
5.	Return on Equity (annualised)	23.78%	24.11%	22.74%
6.	Return on Total Assets (annualised)	2.67%	2.72%	2.55%
7.	Net Worth Per Share	274.50	257.30	268.22

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.