



Unaudited Financial Results (Quarterly)

As at the end of Fourth Quarter (16/07/2015) of the Fiscal Year 2071/72 (FY 2014-2015)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 16.07.2015	Previous Quarter Ending (Unaudited) 13.04.2015	Corresponding Previous Year Quarter Ending (Audited) 16.07.2014
1	Total Capital and Liabilities	65,254,673	58,821,685	53,675,879
1.1	Paid-up Capital	2,248,161	2,248,161	2,245,839
1.2	Reserves and Surplus	4,137,079	3,799,834	2,842,252
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	57,286,482	51,397,991	46,298,532
a	Domestic Currency	38,814,201	33,282,466	31,295,555
b	Foreign Currency	18,472,281	18,115,525	15,002,977
1.6	Income Tax Liability (Net)	-	(26,325)	-
1.7	Other Liabilities	1,582,950	1,402,023	2,289,256
2	Total assets	65,254,673	58,821,685	53,675,879
2.1	Cash & Bank Balance	11,572,442	3,625,404	9,188,304
2.2	Money at Call and Short Notice	11,973,546	11,252,226	7,960,305
2.3	Investments	12,971,232	12,498,947	9,391,379
2.4	Loans and Advances	28,007,758	30,798,309	26,328,361
a.	Real Estate Loan	1,455,682	1,507,482	1,407,046
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	408,172	443,598	237,085
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,047,509	1,063,885	1,169,961
b.	Personal Home Loan of Rs. 10 million or less	4,989,718	5,052,155	4,557,020
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,169,257	2,613,483	2,563,866
e.	Overdraft/ TR loan/WC loan	10,511,099	12,745,367	9,297,525
f.	Others	8,882,003	8,879,821	8,502,905
2.5	Fixed Assets	83,853	83,276	68,726
2.6	Non Banking Assets	-	-	-
2.7	Other assets	645,842	563,523	738,804
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,574,590	1,889,900	2,583,958
3.2	Interest Expense	661,075	487,207	576,299
A	Net Interest Income	1,913,515	1,402,693	2,007,659
3.3	Fees, Commission and Discount	363,686	271,514	383,611
3.4	Other Operating Income	40,601	32,431	44,157
3.5	Foreign Exchange gain / Loss (Net)	613,936	379,786	477,996
B	Total Operating Income	2,931,739	2,086,424	2,913,423
3.6	Staff Expense	505,669	347,824	482,083
3.7	Other Operating Expenses	406,113	293,616	368,030
C	Operating Profit Before Provision	2,019,957	1,444,984	2,063,310
3.8	Provision for Possible Losses	175,186	116,937	84,401
D	Operating Profit	1,844,771	1,328,047	1,978,909
3.9	Non Operating Income / Expense (Net)	63,861	63,771	51,874
3.10	Write back of Provision for Possible Losses	149,688	110,575	63,531
E	Profit from Regular Activities	2,058,320	1,502,393	2,094,314
3.11	Extraordinary Income/ Expenses (Net)	1,461	2,380	(1,524)
F	Profit Before Bonus and Taxes	2,059,780	1,504,773	2,092,790
3.12	Provision for Staff Bonus	187,253	136,798	190,254
3.13	Provision for Tax	577,700	410,393	565,947
G	Net Profit / Loss	1,294,828	957,583	1,336,589
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	13.86%	13.01%	12.27%
4.2	Non Performing Loan (NPL) to Total Loan	0.28%	0.18%	0.48%
4.3	Total Loan Loss Provision to Total NPL	421.66%	631.97%	276.23%
4.4	Cost of Funds (LCY)	1.74%	1.89%	1.90%
4.5	Credit to Deposit Ratio (as per NRB Directive)	62.34%	78.70%	72.55%
4.6	Base Rate	4.92%	6.41%	5.18%
4.7	Average Yield	7.01%	7.24%	8.99%
4.8	Net Interest Spread	5.27%	5.35%	7.09%
	Major Indicators			
1.	Earnings Per Share (annualised)	57.59	56.79	65.47
2.	Market Value Per Share	1,943	1,959	2,799
3.	Price Earning Ratio (annualised)	33.74	34.49	42.75
4.	Liquidity (CRR)	24.03%	6.97%	21.18%
5.	Return on Equity (annualised)	20.28%	21.11%	26.27%
6.	Return on Total Assets (annualised)	1.98%	2.17%	2.49%
7.	Net Worth Per Share	284.02	269.02	249.00

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.