

Unaudited Financial Results (Quarterly)

As at the end of Fourth Quarter (16/07/2011) of the Fiscal Year 2067/68 (FY 2010-2011)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited)	Previous Quarter Ending (Unaudited)	Corresponding Previous Year Quarter Ending (Audited)
1	Total Capital and Liabilities	44,045,727	41,162,459	40,432,948
1.1	Paid-up Capital	1,610,168	1,610,168	1,608,256
1.2	Reserves and Surplus	2,872,693	2,597,953	1,761,453
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	350,000	-	-
1.5	Deposits (a+b)	37,999,242	35,714,040	35,182,722
a	Domestic Currency	25,816,944	23,961,622	22,846,284
b	Foreign Currency	12,182,298	11,752,418	12,336,438
1.6	Income Tax Liability (Net)	-	13,218	-
1.7	Other Liabilities	1,213,624	1,227,081	1,880,517
2	Total assets	44,045,727	41,162,459	40,432,948
2.1	Cash & Bank Balance	2,975,795	2,071,499	1,929,307
2.2	Money at Call and Short Notice	4,280,888	3,062,163	1,669,460
2.3	Investments	17,258,682	16,665,772	19,847,511
2.4	Loans and Advances	18,662,478	18,343,367	16,176,563
a	Real Estate Loan	1,872,052	1,926,542	1,802,695
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 lacs)	172,504	186,214	233,685
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,699,548	1,740,328	1,569,010
b.	Personal Home Loan of Rs. 80 Lacs or Less	2,664,965	2,689,771	2,760,977
c.	Margin Type Loan	-	-	-
d.	Term Loan	777,494	439,992	582,211
e.	Overdraft/ TR loan/WC loan	8,132,615	7,397,875	5,213,438
f.	Others	5,215,351	5,889,187	5,817,262
2.5	Fixed Assets	106,071	124,355	118,540
2.6	Non Banking Assets	-	-	-
2.7	Other assets	761,812	895,302	691,547
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,718,699	1,957,610	2,042,110
3.2	Interest Expense	1,003,100	713,421	575,741
A	Net Interest Income	1,715,599	1,244,189	1,466,369
3.3	Fees, Commission and Discount	321,771	236,408	338,299
3.4	Other Operating Income	36,753	27,266	34,479
3.5	Foreign Exchange gain / Loss (Net)	387,134	290,506	458,564
B	Total Operating Income	2,461,257	1,798,368	2,297,711
3.6	Staff Expense	365,986	247,744	312,964
3.7	Other Operating Expenses	305,215	213,672	295,305
C	Operating Profit Before Provision	1,790,055	1,336,952	1,689,442
3.8	Provision for Possible Losses	82,739	67,572	76,974
D	Operating Profit	1,707,316	1,269,380	1,612,468
3.9	Non Operating Income / Expense (Net)	6,445	6,445	36,268
3.10	Write back of Provision for Possible Losses	67,159	60,386	58,293
E	Profit from Regular Activities	1,780,921	1,336,212	1,707,029
3.11	Extraordinary Income/ Expenses (Net)	(22,765)	(21,712)	(17,024)
F	Profit Before Bonus and Taxes	1,758,156	1,314,499	1,690,005
3.12	Provision for Staff Bonus	159,832	119,500	153,637
3.13	Provision for Tax	479,153	358,500	450,496
G	Net Profit / Loss	1,119,171	836,500	1,085,872
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	17.38%	16.36%	14.60%
4.2	Non Performing Loan (NPL) to Total Loan	0.62%	0.52%	0.61%
4.3	Total Loan Loss Provision to Total NPL	203.11%	238.45%	223.80%
4.4	Cost of Funds (LCY)	3.94%	3.75%	2.12%
4.5	Credit to Deposit Ratio (as per NRB Directive)	59.00%	62.21%	60.66%
4.6	Average Yield	7.22%	7.04%	5.56%
4.7	Net Interest Spread	3.27%	3.29%	3.44%
	Major Indicators			
1.	Earnings Per Share (annualised)	69.51	69.27	77.65
2.	Market Value Per Share	1,800	1,730	3,279
3.	Price Earning Ratio (annualised)	25.90	24.98	42.23
4.	Liquidity (CRR)	6.10%	5.63%	6.74%
5.	Return on Equity (annualised)	24.97%	26.50%	32.22%
6.	Return on Total Assets (annualised)	2.55%	2.71%	2.70%
7.	Net Worth Per Share	278.41	261.35	240.95

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.