

Unaudited Financial Results (Quarterly)

As at the end of Fourth Quarter (16/07/2014) of the Fiscal Year 2070/71 (FY 2013-2014)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 16.07.2014	Previous Quarter Ending (Unaudited) 13.04.2014	Corresponding Previous Year Quarter Ending (Audited) 15.07.2013
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>53,722,596</b>	<b>49,874,832</b>	<b>45,940,632</b>
1.1	Paid-up Capital	2,041,672	2,041,672	2,039,290
1.2	Reserves and Surplus	3,934,596	3,562,775	2,578,284
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	46,298,532	42,950,160	39,466,453
a	Domestic Currency	31,295,555	31,076,485	28,083,757
b	Foreign Currency	15,002,977	11,873,676	11,382,697
1.6	Income Tax Liability (Net)	-	(51,988)	-
1.7	Other Liabilities	1,447,796	1,372,213	1,856,605
<b>2</b>	<b>Total assets</b>	<b>53,722,596</b>	<b>49,874,832</b>	<b>45,940,632</b>
2.1	Cash & Bank Balance	9,188,304	9,378,277	6,404,999
2.2	Money at Call and Short Notice	7,960,305	5,175,040	3,009,064
2.3	Investments	9,391,379	7,592,476	12,753,518
2.4	<b>Loans and Advances</b>	<b>26,328,361</b>	<b>27,016,222</b>	<b>23,138,370</b>
a	<b>Real Estate Loan</b>	<b>1,407,046</b>	<b>1,399,064</b>	<b>1,483,812</b>
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	237,085	182,629	147,376
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,169,961	1,216,435	1,336,437
b.	Personal Home Loan of Rs. 10 million or less	4,557,020	4,404,674	3,979,406
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,563,866	2,522,850	2,451,181
e.	Overdraft/ TR loan/WC loan	9,297,525	12,627,552	9,599,404
f.	Others	8,502,905	6,062,082	5,624,567
2.5	Fixed Assets	68,726	68,232	81,518
2.6	Non Banking Assets	-	-	-
2.7	Other assets	785,521	644,586	553,163
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	2,583,958	1,900,096	2,535,359
3.2	Interest Expense	576,299	418,013	611,382
<b>A</b>	<b>Net Interest Income</b>	<b>2,007,659</b>	<b>1,482,083</b>	<b>1,923,977</b>
3.3	Fees, Commission and Discount	383,611	276,427	294,968
3.4	Other Operating Income	44,157	31,733	42,727
3.5	Foreign Exchange gain / Loss (Net)	542,234	361,152	515,050
<b>B</b>	<b>Total Operating Income</b>	<b>2,977,661</b>	<b>2,151,396</b>	<b>2,776,721</b>
3.6	Staff Expense	482,083	326,227	421,631
3.7	Other Operating Expenses	368,030	276,048	382,484
<b>C</b>	<b>Operating Profit Before Provision</b>	<b>2,127,548</b>	<b>1,549,121</b>	<b>1,972,607</b>
3.8	Provision for Possible Losses	84,395	118,919	110,125
<b>D</b>	<b>Operating Profit</b>	<b>2,043,153</b>	<b>1,430,201</b>	<b>1,862,481</b>
3.9	Non Operating Income / Expense ( Net)	51,874	50,294	1,170
3.10	Write back of Provision for Possible Losses	63,531	83,981	50,135
<b>E</b>	<b>Profit from Regular Activities</b>	<b>2,158,558</b>	<b>1,564,477</b>	<b>1,913,786</b>
3.11	Extraordinary Income/ Expenses ( Net)	(1,524)	(3,984)	2,410
<b>F</b>	<b>Profit Before Bonus and Taxes</b>	<b>2,157,034</b>	<b>1,560,492</b>	<b>1,916,196</b>
3.12	Provision for Staff Bonus	196,094	141,863	174,200
3.13	Provision for Tax	583,468	419,176	524,056
<b>G</b>	<b>Net Profit / Loss</b>	<b>1,377,472</b>	<b>999,453</b>	<b>1,217,941</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	14.30%	14.08%	12.54%
4.2	Non Performing Loan ( NPL) to Total Loan	0.48%	0.52%	0.77%
4.3	Total Loan Loss Provision to Total NPL	276.24%	258.47%	174.61%
4.4	Cost of Funds (LCY)	1.90%	1.81%	1.94%
4.5	Credit to Deposit Ratio (as per NRB Directive)	70.74%	74.10%	67.80%
4.6	Base Rate	5.18%	5.24%	6.34%
4.7	Average Yield	8.99%	8.98%	-
4.8	Net Interest Spread	7.09%	7.17%	-
<b>Major Indicators</b>				
1.	Earnings Per Share (annualised)	67.47	65.27	65.70
2.	Market Value Per Share	2,799	1,818	1,820
3.	Price Earning Ratio (annualised)	41.49	27.85	27.70
4.	Liquidity (CRR)	21.18%	26.97%	16.43%
5.	Return on Equity (annualised)	23.05%	23.78%	26.38%
6.	Return on Total Assets (annualised)	2.56%	2.67%	2.65%
7.	Net Worth Per Share	292.71	274.50	249.07

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.