

Unaudited Financial Results (Quarterly)
As at the end of First Quarter (16/10/2012) of the Fiscal Year 2069/70 (FY 2012-2013)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited)	Previous Quarter Ending (Audited)	Corresponding Previous Year Quarter Ending (Unaudited)
1	Total Capital and Liabilities	41,376,201	41,929,593	46,893,142
1.1	Paid-up Capital	1,851,693	1,851,693	1,610,168
1.2	Reserves and Surplus	2,602,299	2,270,476	2,399,461
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	34,993,694	35,965,631	40,705,487
a	Domestic Currency	25,439,019	26,322,310	28,715,650
b	Foreign Currency	9,554,675	9,643,321	11,989,837
1.6	Income Tax Liability (Net)	116,775	-	121,859
1.7	Other Liabilities	1,811,741	1,841,793	2,056,167
2	Total assets	41,376,201	41,929,593	46,893,142
2.1	Cash & Bank Balance	4,636,658	6,366,233	5,558,117
2.2	Money at Call and Short Notice	2,766,919	2,126,035	3,685,784
2.3	Investments	13,919,274	12,938,216	17,842,608
2.4	Loans and Advances	19,290,925	19,828,509	18,637,829
a.	Real Estate Loan	1,606,488	1,658,141	2,184,855
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	85,201	97,718	82,219
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,521,287	1,560,423	2,102,636
b.	Personal Home Loan of Rs. 10 million or less	2,978,775	2,820,153	2,390,097
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,505,660	1,272,896	695,443
e.	Overdraft/ TR loan/WC loan	7,953,673	7,896,071	7,487,792
f.	Others	5,246,329	6,181,247	5,879,642
2.5	Fixed Assets	93,827	89,633	103,394
2.6	Non Banking Assets	-	-	-
2.7	Other assets	668,607	580,967	1,066,411
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	621,649	2,870,971	781,345
3.2	Interest Expense	166,627	1,007,199	298,114
A	Net Interest Income	455,022	1,863,772	483,232
3.3	Fees, Commission and Discount	63,570	267,766	64,657
3.4	Other Operating Income	12,277	38,395	10,057
3.5	Foreign Exchange gain / Loss (Net)	166,000	469,557	128,879
B	Total Operating Income	696,869	2,638,450	686,815
3.6	Staff Expense	103,661	386,823	89,452
3.7	Other Operating Expenses	85,347	349,225	69,309
C	Operating Profit Before Provision	507,861	1,902,402	528,055
3.8	Provision for Possible Losses	9,503	208,251	59,823
D	Operating Profit	498,359	1,694,151	468,231
3.9	Non Operating Income / Expense (Net)	55	568	-
3.10	Write back of Provision for Possible Losses	16,148	190,918	58,949
E	Profit from Regular Activities	514,562	1,885,636	527,181
3.11	Extraordinary Income/ Expenses (Net)	6,874	(42,577)	(5,699)
F	Profit Before Bonus and Taxes	521,436	1,843,059	521,481
3.12	Provision for Staff Bonus	47,403	167,551	47,407
3.13	Provision for Tax	142,210	506,540	142,222
G	Net Profit / Loss	331,823	1,168,968	331,852
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	14.97%	13.93%	13.20%
4.2	Non Performing Loan (NPL) to Total Loan	0.82%	0.78%	0.75%
4.3	Total Loan Loss Provision to Total NPL	155.38%	163.47%	168.34%
4.4	Cost of Funds (LOV)	2.59%	3.44%	3.51%
4.5	Credit to Deposit Ratio (as per NRB Directive)	62.94%	59.53%	53.83%
4.6	Average Yield	6.62%	7.36%	7.81%
4.7	Net Interest Spread	4.02%	3.92%	4.30%
Major Indicators				
1.	Earnings Per Share (annualised)	71.68	72.60	82.44
2.	Market Value Per Share	1,755	1,799	1,470
3.	Price Earning Ratio (annualised)	24.48	24.78	17.83
4.	Liquidity (CRR)	14.34%	22.40%	9.10%
5.	Return on Equity (annualised)	29.80%	28.36%	33.11%
6.	Return on Total Assets (annualised)	3.21%	2.79%	2.83%
7.	Net Worth Per Share	240.54	222.62	249.02

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.