

Unaudited Financial Results (Quarterly)
As at the end of First Quarter (17/10/2013) of the Fiscal Year 2070/71 (FY 2013-2014)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 17.10.2013	Previous Quarter Ending (Audited) 15.07.2013	Corresponding Previous Year Quarter Ending (Unaudited) 16.10.2012
1	Total Capital and Liabilities	47,035,827	45,940,632	41,376,201
1.1	Paid-up Capital	2,039,290	2,039,290	1,851,693
1.2	Reserves and Surplus	2,912,489	2,578,284	2,602,299
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	40,017,179	39,466,453	34,993,694
a	Domestic Currency	28,694,698	28,083,757	25,439,019
b	Foreign Currency	11,322,481	11,382,697	9,554,675
1.6	Income Tax Liability (Net)	111,492	-	116,775
1.7	Other Liabilities	1,955,376	1,856,605	1,811,741
2	Total assets	47,035,827	45,940,632	41,376,201
2.1	Cash & Bank Balance	10,727,672	6,404,999	4,636,658
2.2	Money at Call and Short Notice	2,772,012	3,009,064	2,766,910
2.3	Investments	10,046,587	12,753,518	13,919,274
2.4	Loans and Advances	22,802,007	23,138,370	19,290,925
a.	Real Estate Loan	1,444,043	1,483,812	1,606,488
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	171,884	147,376	85,201
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,272,159	1,336,437	1,521,287
b.	Personal Home Loan of Rs. 10 million or less	4,199,269	3,979,406	2,978,775
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,904,290	2,451,181	1,505,660
e.	Overdraft/ TR loan/WC loan	8,711,789	10,233,322	7,953,673
f.	Others	5,542,616	4,990,650	5,246,329
2.5	Fixed Assets	76,974	81,518	93,827
2.6	Non Banking Assets	-	-	-
2.7	Other assets	610,575	553,163	668,607
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	673,632	2,535,359	621,649
3.2	Interest Expense	147,626	611,382	166,627
A	Net Interest Income	526,006	1,923,977	455,022
3.3	Fees, Commission and Discount	87,686	294,968	63,570
3.4	Other Operating Income	11,835	42,727	12,277
3.5	Foreign Exchange gain / Loss (Net)	121,936	515,050	166,000
B	Total Operating Income	747,463	2,776,721	696,869
3.6	Staff Expense	101,754	421,631	103,661
3.7	Other Operating Expenses	83,547	382,484	85,347
C	Operating Profit Before Provision	562,161	1,972,607	507,861
3.8	Provision for Possible Losses	65,844	110,125	9,503
D	Operating Profit	496,317	1,862,481	498,359
3.9	Non Operating Income / Expense (Net)	3	1,170	55
3.10	Write back of Provision for Possible Losses	31,482	50,135	16,148
E	Profit from Regular Activities	527,802	1,913,786	514,562
3.11	Extraordinary Income/ Expenses (Net)	(2,622)	2,410	6,874
F	Profit Before Bonus and Taxes	525,180	1,916,196	521,436
3.12	Provision for Staff Bonus	47,744	174,200	47,403
3.13	Provision for Tax	143,231	524,056	142,210
G	Net Profit / Loss	334,205	1,217,941	331,823
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	13.13%	12.54%	14.97%
4.2	Non Performing Loan (NPL) to Total Loan	0.83%	0.77%	0.82%
4.3	Total Loan Loss Provision to Total NPL	181.18%	174.61%	155.38%
4.4	Cost of Funds (LCY)	2.08%	2.35%	2.59%
4.5	Credit to Deposit Ratio (as per NRB Directive)	67.82%	67.80%	62.94%
4.6	Base Rate	6.10%	6.34%	-
4.7	Average Yield	6.87%	6.47%	6.62%
4.8	Net Interest Spread	4.79%	4.12%	4.02%
	Major Indicators			
1.	Earnings Per Share (annualised)	65.55	65.70	71.68
2.	Market Value Per Share	1,780	1,820	1,755
3.	Price Earning Ratio (annualised)	27.15	27.70	24.48
4.	Liquidity (CRR)	28.27%	16.43%	14.34%
5.	Return on Equity (annualised)	27.00%	26.38%	29.80%
6.	Return on Total Assets (annualised)	2.84%	2.65%	3.21%
7.	Net Worth Per Share	242.82	249.07	240.54

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.