

Unaudited Financial Results (Quarterly)

As at the end of First Quarter (17/10/2014) of the Fiscal Year 2071/72 (FY 2014-2015)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 17.10.2014	Previous Quarter Ending (Audited) 16.07.2014	Corresponding Previous Year Quarter Ending (Unaudited) 17.10.2013
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>60,388,245</b>	<b>53,675,879</b>	<b>47,035,827</b>
1.1	Paid-up Capital	2,245,839	2,245,839	2,039,290
1.2	Reserves and Surplus	3,192,023	2,842,252	2,912,489
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>52,161,123</b>	<b>46,298,532</b>	<b>40,017,179</b>
a	Domestic Currency	34,713,738	31,295,555	28,694,698
b	Foreign Currency	17,447,384	15,002,977	11,322,481
1.6	Income Tax Liability (Net)	105,805	-	111,492
1.7	Other Liabilities	2,683,455	2,289,256	1,955,376
<b>2</b>	<b>Total assets</b>	<b>60,388,245</b>	<b>53,675,879</b>	<b>47,035,827</b>
2.1	Cash & Bank Balance	8,643,502	9,188,304	10,727,672
2.2	Money at Call and Short Notice	10,722,889	7,960,305	2,772,012
2.3	Investments	10,729,561	9,391,379	10,046,587
<b>2.4</b>	<b>Loans and Advances</b>	<b>29,553,614</b>	<b>26,328,361</b>	<b>22,802,007</b>
a	Real Estate Loan	1,440,493	1,407,046	1,444,043
1	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	332,037	237,085	171,884
2	Business complex and residential apartments construction loan	-	-	-
3	Income generating Commercial Complex Loan	-	-	-
4	Other Real Estate Loan (including land purchase and plotting)	1,108,456	1,169,961	1,272,159
b	Personal Home Loan of Rs. 10 million or less	4,660,319	4,557,020	4,199,269
c	Margin Type Loan	-	-	-
d	Term Loan	2,782,632	2,563,866	2,882,731
e	Overdraft/ TR loan/WC loan	11,982,983	9,297,525	8,711,789
f	Others	8,687,188	8,502,905	5,564,175
2.5	Fixed Assets	68,564	68,726	76,974
2.6	Non Banking Assets	-	-	-
2.7	Other assets	670,115	738,804	610,575
<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	661,344	2,583,958	673,632
3.2	Interest Expense	163,292	576,299	147,626
<b>A</b>	<b>Net Interest Income</b>	<b>498,051</b>	<b>2,007,659</b>	<b>526,006</b>
3.3	Fees, Commission and Discount	100,685	383,611	87,686
3.4	Other Operating Income	12,383	44,157	11,835
3.5	Foreign Exchange gain / Loss (Net)	114,982	477,996	121,936
<b>B</b>	<b>Total Operating Income</b>	<b>726,101</b>	<b>2,913,423</b>	<b>747,463</b>
3.6	Staff Expense	110,603	482,083	101,754
3.7	Other Operating Expenses	90,044	368,030	83,547
<b>C</b>	<b>Operating Profit Before Provision</b>	<b>525,454</b>	<b>2,063,310</b>	<b>562,161</b>
3.8	Provision for Possible Losses	38,855	84,401	65,844
<b>D</b>	<b>Operating Profit</b>	<b>486,600</b>	<b>1,978,909</b>	<b>496,317</b>
3.9	Non Operating Income / Expense ( Net)	941	51,874	3
3.10	Write back of Provision for Possible Losses	57,899	63,531	31,482
<b>E</b>	<b>Profit from Regular Activities</b>	<b>545,440</b>	<b>2,094,314</b>	<b>527,802</b>
3.11	Extraordinary Income/ Expenses ( Net)	4,201	(1,524)	(2,622)
<b>F</b>	<b>Profit Before Bonus and Taxes</b>	<b>549,641</b>	<b>2,092,790</b>	<b>525,180</b>
3.12	Provision for Staff Bonus	49,967	190,254	47,744
3.13	Provision for Tax	149,902	565,947	143,231
<b>G</b>	<b>Net Profit / Loss</b>	<b>349,772</b>	<b>1,336,589</b>	<b>334,205</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	12.11%	12.27%	13.13%
4.2	Non Performing Loan ( NPL) to Total Loan	0.25%	0.48%	0.83%
4.3	Total Loan Loss Provision to Total NPL	447.18%	276.23%	181.18%
4.4	Cost of Funds (as per NRB Circular)	2.10%	1.90%	1.93%
4.5	Credit to Deposit Ratio (as per NRB Directive)	73.86%	72.55%	67.82%
4.6	Base Rate	5.28%	5.18%	5.51%
4.7	Average Yield on Loans & Advances & Investment (as per NRB C	8.07%	8.99%	9.53%
4.8	Net Interest Spread (as per NRB Circular)	5.97%	7.09%	7.59%
	<b>Major Indicators</b>			
1	Earnings Per Share (annualised)	62.30	65.47	65.55
2	Market Value Per Share	2.095	2.799	1.780
3	Price Earning Ratio (annualised)	33.63	42.75	27.15
4	Liquidity (CRR)	22.37%	21.18%	28.27%
5	Return on Equity (annualised)	25.73%	26.27%	27.00%
6	Return on Total Assets (annualised)	2.32%	2.49%	2.84%
7	Net Worth Per Share	242.13	249.00	242.82

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.