

Unaudited Financial Results (Quarterly)
As at the end of First Quarter (17/10/2015) of the Fiscal Year 2072/73 (FY 2015-2016)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 17.10.2015	Previous Quarter Ending (Audited) 16.07.2015	Corresponding Previous Year Quarter Ending (Unaudited) 17.10.2014
1	Total Capital and Liabilities	66,967,219	65,269,315	60,388,245
1.1	Paid-up Capital	2,248,161	2,248,161	2,245,839
1.2	Reserves and Surplus	4,477,522	4,132,277	3,192,023
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	58,354,087	57,286,482	52,161,123
a	Domestic Currency	38,197,790	38,814,201	34,713,738
b	Foreign Currency	20,156,297	18,472,281	17,447,384
1.6	Income Tax Liability (Net)	129,103	-	105,805
1.7	Other Liabilities	1,758,346	1,602,395	2,683,455
2	Total Assets	66,967,219	65,269,315	60,388,245
2.1	Cash & Bank Balance	8,716,211	11,572,442	8,643,502
2.2	Money at Call and Short Notice	12,164,161	11,973,546	10,722,889
2.3	Investments	18,477,581	12,971,232	10,729,561
2.4	Loans and Advances	26,923,699	28,023,823	29,553,614
a.	Real Estate Loan	1,504,996	1,455,682	1,440,493
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	458,045	408,172	332,037
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,046,950	1,047,509	1,108,456
b.	Personal Home Loan of Rs. 10 Million or Less	4,911,972	4,989,718	4,660,319
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,918,046	2,169,257	2,782,632
e.	Overdraft/ TR loan/WC Loan	9,310,472	10,511,099	11,982,983
f.	Others	9,278,214	8,898,068	8,687,188
2.5	Fixed Assets	73,374	83,853	68,564
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	612,193	644,419	670,115
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	615,731	2,574,590	661,344
3.2	Interest Expense	163,700	661,075	163,292
A	Net Interest Income	452,031	1,913,515	498,051
3.3	Fees, Commission and Discount	82,615	362,964	100,685
3.4	Other Operating Income	10,525	38,010	12,383
3.5	Foreign Exchange Gain / Loss (Net)	171,506	613,936	114,982
B	Total Operating Income	716,677	2,928,425	726,101
3.6	Staff Expense	111,620	505,669	110,603
3.7	Other Operating Expenses	97,831	407,054	90,044
C	Operating Profit Before Provision	507,227	2,015,702	525,454
3.8	Provision for Possible Losses	22,811	188,682	38,855
D	Operating Profit	484,415	1,827,020	486,600
3.9	Non Operating Income / Expense (Net)	22,082	63,861	941
3.10	Write Back of Provision for Possible Losses	34,583	149,688	57,899
E	Profit from Regular Activities	541,080	2,040,569	545,440
3.11	Extraordinary Income/ Expenses (Net)	1,448	17,525	4,201
F	Profit Before Bonus and Taxes	542,528	2,058,094	549,641
3.12	Provision for Staff Bonus	49,321	187,099	49,967
3.13	Provision for Tax	147,962	580,970	149,902
G	Net Profit / Loss	345,245	1,290,025	349,772
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding
4.1	Capital Fund to RWA	15.91%	14.02%	12.11%
4.2	Non Performing Loan (NPL) to Total Loan	0.38%	0.34%	0.25%
4.3	Total Loan Loss Provision to Total NPL	325.71%	361.41%	447.18%
4.4	Cost of Funds (As Per NRB Directive)	1.54%	1.74%	2.10%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	59.74%	62.34%	73.86%
4.6	Base Rate	4.89%	4.92%	5.28%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	6.00%	7.01%	8.07%
4.8	Net Interest Spread (As Per NRB Directive)	4.46%	5.27%	5.97%
	Major Indicators			
1.	Earnings Per Share (Annualised)	61.43	57.38	62.30
2.	Market Value Per Share	2,700	1,943	2,095
3.	Price Earning Ratio (Annualised)	43.95	33.86	33.63
4.	Liquidity (CRR)	15.85%	24.03%	22.37%
5.	Return on Equity (Annualised)	20.53%	20.22%	25.73%
6.	Return on Total Assets (Annualised)	2.06%	1.98%	2.32%
7.	Net Worth Per Share	299.16	283.81	242.13

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.