

Unaudited Financial Results (Quarterly)

As at the end of Second Quarter (13/01/2013) of the Fiscal Year 2069/70 (FY 2012-2013)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 13.01.2013	Previous Quarter Ending (Unaudited) 16.10.2012	Corresponding Previous Year Quarter Ending (Unaudited) 14.01.2012
1	Total Capital and Liabilities	42,733,587	41,376,201	43,262,938
1.1	Paid-up Capital	1,853,900	1,851,693	1,610,168
1.2	Reserves and Surplus	2,829,365	2,602,299	2,622,780
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	37,050,042	34,993,694	37,709,273
a	Domestic Currency	25,456,154	25,439,019	28,586,253
b	Foreign Currency	11,593,887	9,554,675	9,123,020
1.6	Income Tax Liability (Net)	(1,099)	116,775	217,358
1.7	Other Liabilities	1,001,380	1,811,741	1,103,358
2	Total assets	42,733,587	41,376,201	43,262,938
2.1	Cash & Bank Balance	2,773,439	4,636,658	3,649,750
2.2	Money at Call and Short Notice	4,472,035	2,766,910	3,628,914
2.3	Investments	15,101,171	13,919,274	16,042,102
2.4	Loans and Advances	19,823,662	19,290,925	19,123,476
a. Real Estate Loan		1,554,966	1,606,488	1,793,161
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	99,088	85,201	117,374
2.	Business complex and residential apartments construction loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including land purchase and plotting)	1,455,878	1,521,287	1,675,787
b. Personal Home Loan of Rs. 10 million or less		3,305,930	2,978,775	2,849,750
c. Margin Type Loan		-	-	-
d. Term Loan		1,952,683	1,505,660	1,112,356
e. Overdraft/ TR loan/WC loan		8,349,457	7,953,673	7,405,859
f. Others		4,660,626	5,246,329	5,962,350
2.5	Fixed Assets	82,553	93,827	102,449
2.6	Non Banking Assets	-	-	-
2.7	Other assets	480,727	668,607	716,246
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,191,713	621,649	1,485,206
3.2	Interest Expense	316,068	166,627	565,143
A	Net Interest Income	875,645	455,022	920,063
3.3	Fees, Commission and Discount	126,736	63,570	133,489
3.4	Other Operating Income	22,255	12,277	18,876
3.5	Foreign Exchange gain / Loss (Net)	249,254	166,000	210,511
B	Total Operating Income	1,273,890	696,869	1,282,939
3.6	Staff Expense	208,077	103,661	179,718
3.7	Other Operating Expenses	196,706	85,347	180,813
C	Operating Profit Before Provision	869,107	507,861	922,408
3.8	Provision for Possible Losses	30,533	9,503	116,053
D	Operating Profit	838,573	498,359	806,356
3.9	Non Operating Income / Expense (Net)	55	55	15
3.10	Write back of Provision for Possible Losses	35,367	16,148	87,365
E	Profit from Regular Activities	873,995	514,562	893,736
3.11	Extraordinary Income/ Expenses (Net)	4,259	6,874	(21,324)
F	Profit Before Bonus and Taxes	878,254	521,436	872,412
3.12	Provision for Staff Bonus	79,841	47,403	79,310
3.13	Provision for Tax	239,524	142,210	237,930
G	Net Profit / Loss	558,889	331,823	555,171
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	14.30%	14.97%	13.81%
4.2	Non Performing Loan (NPL) to Total Loan	0.75%	0.82%	1.06%
4.3	Total Loan Loss Provision to Total NPL	167.32%	155.38%	130.00%
4.4	Cost of Funds (LCY)	2.47%	2.59%	3.58%
4.5	Credit to Deposit Ratio (as per NRB Directive)	66.23%	62.94%	55.52%
4.6	Base Rate	6.80%	-	-
4.7	Average Yield	6.30%	6.62%	7.47%
4.8	Net Interest Spread	3.83%	4.02%	3.89%
Major Indicators				
1.	Earnings Per Share (annualised)	60.29	71.68	68.96
2.	Market Value Per Share	2.065	1.755	1.410
3.	Price Earning Ratio (annualised)	34.25	24.48	20.45
4.	Liquidity (CRR)	6.14%	14.34%	11.77%
5.	Return on Equity (annualised)	23.87%	29.80%	26.23%
6.	Return on Total Assets (annualised)	2.62%	3.21%	2.57%
7.	Net Worth Per Share	252.62	240.54	262.89

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.