

Unaudited Financial Results (Quarterly)

As at the end of Second Quarter (14/01/2015) of the Fiscal Year 2071/72 (FY 2014-2015)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 14.01.2015	Previous Quarter Ending (Unaudited) 17.10.2014	Corresponding Previous Year Quarter Ending (Unaudited) 14.01.2014
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>57,937,780</b>	<b>60,388,245</b>	<b>46,596,496</b>
1.1	Paid-up Capital	2,248,161	2,245,839	2,041,672
1.2	Reserves and Surplus	3,486,938	3,192,023	3,211,595
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>50,663,702</b>	<b>52,161,123</b>	<b>40,026,409</b>
a	Domestic Currency	32,092,824	34,713,738	30,115,135
b	Foreign Currency	18,570,878	17,447,384	9,911,274
1.6	Income Tax Liability (Net)	26,752	105,805	(10,515)
1.7	Other Liabilities	1,512,228	2,683,455	1,327,335
<b>2</b>	<b>Total Assets</b>	<b>57,937,780</b>	<b>60,388,245</b>	<b>46,596,496</b>
2.1	Cash & Bank Balance	7,184,152	8,643,502	3,537,687
2.2	Money at Call and Short Notice	11,198,449	10,722,889	3,809,256
2.3	Investments	9,394,051	10,729,561	13,376,128
<b>2.4</b>	<b>Loans and Advances</b>	<b>29,457,374</b>	<b>29,553,614</b>	<b>25,116,490</b>
a.	Real Estate Loan	1,483,140	1,440,493	1,407,562
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	398,028	332,037	191,554
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,085,113	1,108,456	1,216,007
b.	Personal Home Loan of Rs. 10 Million or Less	4,843,690	4,660,319	4,287,350
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,425,844	2,782,632	2,798,534
e.	Overdraft/ TR loan/WC Loan	11,804,206	11,982,983	10,517,116
f.	Others	8,900,492	8,687,188	6,105,928
2.5	Fixed Assets	67,352	68,564	71,493
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	636,402	670,115	685,442
<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	1,261,728	661,344	1,266,903
3.2	Interest Expense	326,896	163,292	284,389
<b>A</b>	<b>Net Interest Income</b>	<b>934,832</b>	<b>498,051</b>	<b>982,514</b>
3.3	Fees, Commission and Discount	189,027	100,685	181,574
3.4	Other Operating Income	22,607	12,383	21,549
3.5	Foreign Exchange Gain / Loss (Net)	226,840	114,982	248,997
<b>B</b>	<b>Total Operating Income</b>	<b>1,373,306</b>	<b>726,101</b>	<b>1,434,634</b>
3.6	Staff Expense	231,238	110,603	207,793
3.7	Other Operating Expenses	198,266	90,044	184,602
<b>C</b>	<b>Operating Profit Before Provision</b>	<b>943,802</b>	<b>525,454</b>	<b>1,042,239</b>
3.8	Provision for Possible Losses	63,605	38,855	97,949
<b>D</b>	<b>Operating Profit</b>	<b>880,197</b>	<b>486,600</b>	<b>944,290</b>
3.9	Non Operating Income / Expense ( Net)	63,759	941	7,982
3.10	Write Back of Provision for Possible Losses	70,821	57,899	49,601
<b>E</b>	<b>Profit from Regular Activities</b>	<b>1,014,777</b>	<b>545,440</b>	<b>1,001,873</b>
3.11	Extraordinary Income/ Expenses ( Net)	(1,699)	4,201	(6,670)
<b>F</b>	<b>Profit Before Bonus and Taxes</b>	<b>1,013,078</b>	<b>549,641</b>	<b>995,202</b>
3.12	Provision for Staff Bonus	92,098	49,967	90,473
3.13	Provision for Tax	276,294	149,902	271,419
<b>G</b>	<b>Net Profit / Loss</b>	<b>644,686</b>	<b>349,772</b>	<b>633,311</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	13.08%	12.11%	13.50%
4.2	Non Performing Loan ( NPL) to Total Loan	0.44%	0.25%	0.63%
4.3	Total Loan Loss Provision to Total NPL	264.43%	447.18%	225.92%
4.4	Cost of Funds (As Per NRB Directive)	1.92%	2.10%	1.75%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	77.90%	73.86%	70.72%
4.6	Base Rate	5.72%	5.28%	5.15%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	7.68%	8.07%	9.13%
4.8	Net Interest Spread (As Per NRB Directive)	5.76%	5.97%	7.38%
<b>Major Indicators</b>				
1.	Earnings Per Share (Annualised)	57.35	62.30	62.04
2.	Market Value Per Share	1,920	2,095	1,951
3.	Price Earning Ratio (Annualised)	33.48	33.63	31.45
4.	Liquidity (CRR)	15.08%	22.37%	12.76%
5.	Return on Equity (Annualised)	22.48%	25.73%	24.11%
6.	Return on Total Assets (Annualised)	2.23%	2.32%	2.72%
7.	Net Worth Per Share	255.10	242.13	257.30

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.