

Unaudited Financial Results (Quarterly)

As at the end of First Quarter (16/10/2016) of the Fiscal Year 2073/74 (FY 2016-2017)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 16.10.2016	Previous Quarter Ending (Audited) 15.07.2016	Corresponding Previous Year Quarter Ending (Unaudited) 17.10.2015
1	Total Capital and Liabilities	67,176,645	65,580,127	66,967,219
1.1	Paid-up Capital	2,812,426	2,812,426	2,248,161
1.2	Reserves and Surplus	5,110,514	4,761,090	4,477,522
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	500,000	-
1.5	Deposits (a+b)	57,412,822	55,727,178	58,354,087
a	Domestic Currency	37,728,538	37,883,973	38,197,790
b	Foreign Currency	19,684,284	17,843,205	20,156,297
1.6	Income Tax Liability (Net)	92,365	-	129,103
1.7	Other Liabilities	1,748,518	1,779,433	1,758,346
2	Total Assets	67,176,645	65,580,127	66,967,219
2.1	Cash & Bank Balance	3,885,640	3,972,332	8,716,211
2.2	Money at Call and Short Notice	7,169,590	6,069,660	12,164,161
2.3	Investments	23,054,390	23,094,622	18,477,581
2.4	Loans and Advances	32,391,272	31,697,345	26,923,699
a.	Real Estate Loan	1,902,877	1,773,787	1,504,996
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	643,019	572,765	458,045
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,259,858	1,201,022	1,046,950
b.	Personal Home Loan of Rs. 10 Million or Less	4,954,715	4,835,523	4,911,972
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,923,344	1,987,523	1,918,046
e.	Overdraft/ TR Loan/WC Loan	14,630,331	14,455,608	9,310,472
f.	Others	8,980,005	8,644,904	9,278,214
2.5	Fixed Assets	78,236	71,306	73,374
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	597,517	674,863	612,193
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	630,224	2,415,583	615,731
3.2	Interest Expense	130,180	565,705	163,700
A	Net Interest Income	500,043	1,849,878	452,031
3.3	Fees, Commission and Discount	98,617	357,520	82,615
3.4	Other Operating Income	13,791	48,096	10,525
3.5	Foreign Exchange Gain / Loss (Net)	155,994	629,555	171,506
B	Total Operating Income	768,445	2,885,049	716,677
3.6	Staff Expense	118,397	484,136	111,620
3.7	Other Operating Expenses	88,204	438,914	97,831
C	Operating Profit Before Provision	561,844	1,961,999	507,227
3.8	Provision for Possible Losses	29,334	260,751	22,811
D	Operating Profit	532,510	1,701,248	484,415
3.9	Non Operating Income / Expense (Net)	33	37,853	22,082
3.10	Write Back of Provision for Possible Losses	14,318	257,974	34,583
E	Profit from Regular Activities	546,860	1,997,075	541,080
3.11	Extraordinary Income/ Expenses (Net)	2,235	1,787	1,448
F	Profit Before Bonus and Taxes	549,095	1,998,862	542,528
3.12	Provision for Staff Bonus	49,918	181,715	49,321
3.13	Provision for Tax	149,753	524,653	147,962
G	Net Profit / Loss	349,424	1,292,495	345,245
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	16.53%	16.49%	15.91%
4.2	Non Performing Loan (NPL) to Total Loan	0.31%	0.32%	0.38%
4.3	Total Loan Loss Provision to Total NPL	403.27%	387.35%	325.71%
4.4	Cost of Funds (As Per NRB Directive)	1.35%	1.25%	1.54%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	72.04%	70.31%	59.74%
4.6	Base Rate	4.50%	4.47%	4.89%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	5.86%	5.89%	6.00%
4.8	Net Interest Spread (As Per NRB Directive)	4.51%	4.64%	4.46%
Major Indicators				
1.	Earnings Per Share (Annualised)	49.70	45.96	61.43
2.	Market Value Per Share	3.700	3.600	2.700
3.	Price Earning Ratio (Annualised)	74.45	78.33	43.95
4.	Liquidity (CRR)	7.42%	7.98%	15.85%
5.	Return on Equity (Annualised)	17.64%	17.07%	20.53%
6.	Return on Total Assets (Annualised)	2.08%	1.97%	2.06%
7.	Net Worth Per Share	281.71	269.29	299.16

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. Capital figures for 2016 are before declaration of dividend.