

Unaudited Financial Results (Quarterly)

As at the end of Fourth Quarter (15/07/2016) of the Fiscal Year 2072/73 (FY 2015-2016)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 15.07.2016	Previous Quarter Ending (Unaudited) 12.04.2016	Corresponding Previous Year Quarter Ending (Unaudited) 16.07.2015
1	Total Capital and Liabilities	65,239,806	67,202,529	65,269,315
1.1	Paid-up Capital	2,812,426	2,248,161	2,810,202
1.2	Reserves and Surplus	4,403,851	4,607,173	3,138,353
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	500,000	-	-
1.5	Deposits (a+b)	55,727,178	58,124,051	57,286,482
a	Domestic Currency	37,883,973	39,102,051	38,814,201
b	Foreign Currency	17,843,205	19,022,000	18,472,281
1.6	Income Tax Liability (Net)	-	(35,126)	-
1.7	Other Liabilities	1,796,351	2,258,269	2,034,278
2	Total Assets	65,239,806	67,202,529	65,269,315
2.1	Cash & Bank Balance	3,972,332	6,490,721	11,572,442
2.2	Money at Call and Short Notice	6,069,660	9,375,775	11,973,546
2.3	Investments	22,738,262	20,973,486	12,971,232
2.4	Loans and Advances	31,697,345	29,696,191	28,023,823
a.	Real Estate Loan	1,773,787	1,571,138	1,455,682
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	572,765	461,467	408,172
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,201,022	1,109,671	1,047,509
b.	Personal Home Loan of Rs. 10 Million or Less	4,835,523	4,696,905	4,989,718
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,987,523	1,796,517	2,169,257
e.	Overdraft/ TR loan/WC Loan	14,455,608	12,281,279	10,511,099
f.	Others	8,644,904	9,350,352	8,898,068
2.5	Fixed Assets	49,737	54,047	83,853
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	712,470	612,309	644,419
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	2,426,886	1,750,789	2,574,590
3.2	Interest Expense	569,090	443,534	661,075
A	Net Interest Income	1,857,796	1,307,255	1,913,515
3.3	Fees, Commission and Discount	349,845	252,226	362,964
3.4	Other Operating Income	55,365	26,077	38,010
3.5	Foreign Exchange Gain / Loss (Net)	621,638	467,028	613,936
B	Total Operating Income	2,884,644	2,052,586	2,928,425
3.6	Staff Expense	528,952	354,615	505,669
3.7	Other Operating Expenses	427,233	291,723	407,054
C	Operating Profit Before Provision	1,928,459	1,406,247	2,015,702
3.8	Provision for Possible Losses	255,598	87,036	188,682
D	Operating Profit	1,672,861	1,319,211	1,827,020
3.9	Non Operating Income / Expense (Net)	33,102	32,127	63,861
3.10	Write Back of Provision for Possible Losses	243,332	68,501	149,688
E	Profit from Regular Activities	1,949,295	1,419,839	2,040,569
3.11	Extraordinary Income/ Expenses (Net)	16,429	5,101	17,525
F	Profit Before Bonus and Taxes	1,965,724	1,424,940	2,058,094
3.12	Provision for Staff Bonus	178,702	129,540	187,099
3.13	Provision for Tax	521,524	388,620	580,970
G	Net Profit / Loss	1,265,498	906,780	1,290,025
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	15.82%	14.91%	13.10%
4.2	Non Performing Loan (NPL) to Total Loan	0.32%	0.29%	0.34%
4.3	Total Loan Loss Provision to Total NPL	387.35%	414.02%	361.41%
4.4	Cost of Funds (As Per NRB Directive)	1.24%	1.52%	1.74%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	70.34%	64.87%	62.34%
4.6	Base Rate	4.52%	4.63%	4.92%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	6.00%	6.27%	7.01%
4.8	Net Interest Spread (As Per NRB Directive)	4.76%	4.74%	5.27%
	Major Indicators			
1.	Earnings Per Share (Annualised)	45.00	53.78	57.38
2.	Market Value Per Share	3,600	3,198	1,943
3.	Price Earning Ratio (Annualised)	80.01	59.47	33.86
4.	Liquidity (CRR)	7.98%	14.24%	24.03%
5.	Return on Equity (Annualised)	17.54%	17.64%	21.69%
6.	Return on Total Assets (Annualised)	1.94%	1.80%	1.99%
7.	Net Worth Per Share	256.59	304.93	265.00

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.