

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 13.04.2018	Previous Quarter Ending (Unaudited) 14.01.2018	Corresponding Previous Year Quarter Ending (Unaudited) 13.04.2017
1	Total Capital and Liabilities	76,143,973	80,939,845	79,584,178
1.1	Paid-up Capital	8,011,431	8,011,431	3,749,901
1.2	Reserves and Surplus	5,362,232	4,866,031	4,838,557
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	61,015,045	66,072,253	69,567,471
a	Domestic Currency	47,339,498	42,173,848	42,158,017
b	Foreign Currency	13,675,548	23,898,404	27,409,454
1.6	Income Tax Liability (Net)	60,922	138,650	6,576
1.7	Other Liabilities	1,694,342	1,851,480	1,421,673
	Total Assets	76,143,973	80,939,845	79,584,178
2.1	Cash & Bank Balance	5,449,305	6,734,368	8,856,008
2.2	Money at Call and Short Notice	9,543,880	20,470,284	16,356,464
2.3	Investments	13,611,907	10,241,123	16,210,243
2.4	Loans and Advances	46,406,909	42,359,917	37,355,946
a.	Real Estate Loan	2,637,131	2,322,384	2,471,822
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 15 Million)	559,927	460,085	920,213
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	2,077,204	1,862,299	1,551,610
b.	Personal Home Loan of Rs. 15 Million or Less	7,317,108	7,077,382	5,566,422
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,745,963	2,016,631	1,974,898
e.	Overdraft/ TR loan/WC Loan	22,332,722	19,167,030	17,301,565
f.	Others	12,373,985	11,776,490	10,041,238
2.5	Fixed Assets	96,566	95,701	87,684
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,035,406	1,038,451	717,833
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding
3.1	Interest Income	3,312,077	2,146,176	2,063,519
3.2	Interest Expense	1,075,257	681,673	507,983
A	Net Interest Income	2,236,820	1,464,503	1,555,535
3.3	Fees, Commission and Discount	496,152	328,657	361,321
3.4	Other Operating Income	83,542	55,782	52,485
3.5	Foreign Exchange Gain / Loss (Net)	514,877	331,562	479,544
B	Total Operating Income	3,331,392	2,180,504	2,448,886
3.6	Staff Expense	461,262	302,232	388,086
3.7	Other Operating Expenses	417,707	264,854	336,438
C	Operating Profit Before Provision	2,452,423	1,613,418	1,724,363
3.8	Provision for Possible Losses	138,890	59,938	110,372
D	Operating Profit	2,313,533	1,553,480	1,613,991
3.9	Non Operating Income / Expense (Net)	10,528	10,528	6,395
3.10	Write Back of Provision for Possible Losses	45,806	26,944	46,342
E	Profit from Regular Activities	2,369,867	1,590,953	1,666,727
3.11	Extraordinary Income/ Expenses (Net)	2,421	1,591	5,718
F	Profit Before Bonus and Taxes	2,372,288	1,592,544	1,672,444
3.12	Provision for Staff Bonus	215,663	144,777	152,040
3.13	Provision for Tax	646,988	434,330	456,121
G	Net Profit / Loss	1,509,638	1,013,437	1,064,283
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	22.68%	22.96%	16.89%
4.2	Non Performing Loan (NPL) to Total Loan	0.21%	0.17%	0.23%
4.3	Total Loan Loss Provision to Total NPL	573.19%	685.09%	531.55%
4.4	Cost of Funds (As Per NRB Directive)	3.80%	2.42%	2.64%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	76.44%	78.97%	75.77%
4.6	Base Rate	7.20%	5.80%	5.97%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	9.03%	9.02%	7.73%
4.8	Net Interest Spread (As Per NRB Directive)	5.23%	6.60%	5.09%
	Major Indicators			
1.	Earnings Per Share (Annualised)	25.12	25.30	37.84
2.	Market Value Per Share	855	1,038	2,350
3.	Price Earning Ratio (Annualised)	34.03	41.03	62.10
4.	Liquidity (CRR)	16.88%	14.10%	26.00%
5.	Return on Equity (Annualised)	16.97%	17.08%	18.86%
6.	Return on Total Assets (Annualised)	2.64%	2.50%	1.78%
7.	Net Worth Per Share	166.93	160.74	229.03

Note: Loans and Advances includes Bills Purchased amount. Figures are shown in Net Value. Figures have been regrouped wherever necessary. Above figures may change with the audited figures if modified by the External Auditors or the Regulators.