

Unaudited Financial Results (Quarterly)  
As at the end of Third Quarter (13/04/2017) of the Fiscal Year 2073/74 ( FY 2016-2017)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 13.04.2017	Previous Quarter Ending (Unaudited) 13.01.2017	Corresponding Previous Year Quarter Ending (Unaudited) 12.04.2016
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>79,584,178</b>	<b>73,028,523</b>	<b>66,841,265</b>
1.1	Paid-up Capital	3,749,901	3,749,901	2,248,161
1.2	Reserves and Surplus	4,838,557	4,514,420	4,607,173
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	1,500,000	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>69,567,471</b>	<b>61,986,181</b>	<b>58,124,051</b>
a	Domestic Currency	42,158,017	38,175,135	39,102,051
b	Foreign Currency	27,409,454	23,811,046	19,022,000
1.6	Income Tax Liability (Net)	6,576	57,634	(35,126)
1.7	Other Liabilities	1,421,673	1,220,386	1,897,005
<b>1</b>	<b>Total Assets</b>	<b>79,584,178</b>	<b>73,028,523</b>	<b>66,841,265</b>
2.1	Cash & Bank Balance	8,856,008	4,052,985	6,490,721
2.2	Money at Call and Short Notice	16,356,464	13,380,255	9,375,775
2.3	Investments	16,210,243	19,734,487	20,973,486
<b>2.4</b>	<b>Loans and Advances</b>	<b>37,355,946</b>	<b>35,106,968</b>	<b>29,334,926</b>
a.	Real Estate Loan	2,471,822	2,057,073	1,556,473
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	920,213	792,250	458,730
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,551,610	1,264,823	1,097,743
b.	Personal Home Loan of Rs. 10 Million or Less	5,566,422	5,133,712	4,628,032
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,974,898	2,024,638	1,853,034
e.	Overdraft/ TR loan/WC Loan	17,301,565	16,289,049	13,355,947
f.	Others	10,041,238	9,602,497	7,941,440
2.5	Fixed Assets	87,684	90,527	54,047
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	717,833	663,301	612,310
<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	2,063,519	1,308,494	1,750,789
3.2	Interest Expense	507,983	261,096	443,534
<b>A</b>	<b>Net Interest Income</b>	<b>1,555,535</b>	<b>1,047,398</b>	<b>1,307,255</b>
3.3	Fees, Commission and Discount	361,321	253,937	252,226
3.4	Other Operating Income	52,485	33,258	26,077
3.5	Foreign Exchange Gain / Loss (Net)	479,544	323,617	467,028
<b>B</b>	<b>Total Operating Income</b>	<b>2,448,886</b>	<b>1,658,210</b>	<b>2,052,586</b>
3.6	Staff Expense	388,086	255,501	354,615
3.7	Other Operating Expenses	336,438	207,434	291,723
<b>C</b>	<b>Operating Profit Before Provision</b>	<b>1,724,363</b>	<b>1,195,276</b>	<b>1,406,247</b>
3.8	Provision for Possible Losses	110,372	75,064	87,036
<b>D</b>	<b>Operating Profit</b>	<b>1,613,991</b>	<b>1,120,212</b>	<b>1,319,211</b>
3.9	Non Operating Income / Expense ( Net)	6,395	5,499	32,127
3.10	Write Back of Provision for Possible Losses	46,342	33,685	68,501
<b>E</b>	<b>Profit from Regular Activities</b>	<b>1,666,727</b>	<b>1,159,396</b>	<b>1,419,839</b>
3.11	Extraordinary Income/ Expenses ( Net)	5,718	3,691	5,101
<b>F</b>	<b>Profit Before Bonus and Taxes</b>	<b>1,672,444</b>	<b>1,163,086</b>	<b>1,424,940</b>
3.12	Provision for Staff Bonus	152,040	105,735	129,540
3.13	Provision for Tax	456,121	317,205	388,620
<b>G</b>	<b>Net Profit / Loss</b>	<b>1,064,283</b>	<b>740,146</b>	<b>906,780</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	16.89%	17.82%	14.91%
4.2	Non Performing Loan ( NPL) to Total Loan	0.23%	0.26%	0.29%
4.3	Total Loan Loss Provision to Total NPL	531.55%	469.77%	414.02%
4.4	Cost of Funds (As Per NRB Directive)	2.64%	1.31%	1.52%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	75.77%	77.86%	64.87%
4.6	Base Rate	5.97%	4.55%	4.63%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	7.73%	5.83%	6.27%
4.8	Net Interest Spread (As Per NRB Directive)	5.09%	4.52%	4.74%
<b>Major Indicators</b>				
1.	Earnings Per Share (Annualised)	37.84	39.48	53.78
2.	Market Value Per Share	2,350	1,998	3,198
3.	Price Earning Ratio (Annualised)	62.10	50.61	59.47
4.	Liquidity (CRR)	26.00%	10.00%	14.24%
5.	Return on Equity (Annualised)	16.52%	17.91%	17.64%
6.	Return on Total Assets (Annualised)	1.78%	2.03%	1.80%
7.	Net Worth Per Share	229.03	220.39	304.93

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.