

Unaudited Financial Results (Quarterly)  
As at the end of Third Quarter (12/04/2016) of the Fiscal Year 2072/73 (FY 2015-2016)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 12.04.2016	Previous Quarter Ending (Unaudited) 14.01.2016	Corresponding Previous Year Quarter Ending (Unaudited) 13.04.2015
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>67,202,529</b>	<b>66,618,503</b>	<b>58,821,685</b>
1.1	Paid-up Capital	2,248,161	2,248,161	2,248,161
1.2	Reserves and Surplus	4,607,173	4,134,915	3,799,834
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>58,124,051</b>	<b>57,880,093</b>	<b>51,397,991</b>
a	Domestic Currency	39,102,051	36,699,207	33,282,466
b	Foreign Currency	19,022,000	21,180,886	18,115,525
1.6	Income Tax Liability (Net)	(35,126)	3,714	(26,325)
1.7	Other Liabilities	2,258,269	2,351,620	1,402,023
<b>2</b>	<b>Total Assets</b>	<b>67,202,529</b>	<b>66,618,503</b>	<b>58,821,685</b>
2.1	Cash & Bank Balance	6,490,721	8,490,414	3,625,404
2.2	Money at Call and Short Notice	9,375,775	14,256,016	11,252,226
2.3	Investments	20,973,486	17,084,626	12,498,947
<b>2.4</b>	<b>Loans and Advances</b>	<b>29,696,191</b>	<b>26,102,396</b>	<b>30,798,309</b>
a.	Real Estate Loan	1,571,138	1,496,049	1,507,482
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	461,467	453,109	443,598
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,109,671	1,042,940	1,063,885
b.	Personal Home Loan of Rs. 10 Million or Less	4,696,905	4,841,212	5,052,155
c.	Margin Type Loan	-	-	-
d.	Term Loan	1,796,516	2,020,731	2,613,483
e.	Overdraft/ TR loan/WC Loan	12,281,279	8,822,659	12,745,367
f.	Others	9,350,352	8,921,746	8,879,821
2.5	Fixed Assets	54,047	67,584	83,276
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	612,309	617,466	563,523
<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	1,750,789	1,169,373	1,889,900
3.2	Interest Expense	443,534	315,033	487,207
<b>A</b>	<b>Net Interest Income</b>	<b>1,307,255</b>	<b>854,339</b>	<b>1,402,693</b>
3.3	Fees, Commission and Discount	252,226	164,134	271,514
3.4	Other Operating Income	26,077	18,217	32,431
3.5	Foreign Exchange Gain / Loss (Net)	467,028	315,709	379,786
<b>B</b>	<b>Total Operating Income</b>	<b>2,052,586</b>	<b>1,352,399</b>	<b>2,086,424</b>
3.6	Staff Expense	354,615	227,959	347,824
3.7	Other Operating Expenses	291,723	204,781	293,616
<b>C</b>	<b>Operating Profit Before Provision</b>	<b>1,406,247</b>	<b>919,659</b>	<b>1,444,984</b>
3.8	Provision for Possible Losses	87,036	40,975	116,937
<b>D</b>	<b>Operating Profit</b>	<b>1,319,211</b>	<b>878,684</b>	<b>1,328,047</b>
3.9	Non Operating Income / Expense ( Net)	32,127	27,212	63,771
3.10	Write Back of Provision for Possible Losses	68,501	53,852	110,575
<b>E</b>	<b>Profit from Regular Activities</b>	<b>1,419,839</b>	<b>959,748</b>	<b>1,502,393</b>
3.11	Extraordinary Income/ Expenses ( Net)	5,101	1,978	2,380
<b>F</b>	<b>Profit Before Bonus and Taxes</b>	<b>1,424,940</b>	<b>961,726</b>	<b>1,504,773</b>
3.12	Provision for Staff Bonus	129,540	87,430	136,798
3.13	Provision for Tax	388,620	262,289	410,393
<b>G</b>	<b>Net Profit / Loss</b>	<b>906,780</b>	<b>612,007</b>	<b>957,583</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	14.91%	15.85%	13.01%
4.2	Non Performing Loan ( NPL) to Total Loan	0.29%	0.41%	0.18%
4.3	Total Loan Loss Provision to Total NPL	414.02%	308.28%	631.97%
4.4	Cost of Funds (As Per NRB Directive)	1.52%	1.46%	1.89%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	64.87%	60.91%	78.70%
4.6	Base Rate	4.63%	4.61%	6.41%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	6.27%	6.07%	7.24%
4.8	Net Interest Spread (As Per NRB Directive)	4.74%	4.61%	5.35%
<b>Major Indicators</b>				
1.	Earnings Per Share (Annualised)	53.78	54.45	56.79
2.	Market Value Per Share	3,198	2,675	1,959
3.	Price Earning Ratio (Annualised)	59.47	49.13	34.49
4.	Liquidity (CRR)	14.24%	19.03%	6.97%
5.	Return on Equity (Annualised)	17.64%	19.18%	21.11%
6.	Return on Total Assets (Annualised)	1.80%	1.84%	2.17%
7.	Net Worth Per Share	304.93	283.92	269.02

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.