

### Unaudited Financial Results

As at 2nd Quarter End (14/01/2016) of the Fiscal Year 2072/73 (2015/2016)

Rs.in '000

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>52,528,504</b>	<b>51,757,678</b>	<b>45,257,097</b>
1.1	Paid Up Capital	3,303,840	3,141,684	2,776,250
1.2	Reserve and Surplus	1,441,269	1,241,059	999,920
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	500,000	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>44,542,813</b>	<b>44,701,025</b>	<b>39,611,867</b>
	a. Domestic Currency	42,865,933	43,031,700	37,979,744
	b. Foreign Currency	1,676,880	1,669,325	1,632,123
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	2,740,581	2,673,910	1,869,061
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>52,528,504</b>	<b>51,757,678</b>	<b>45,257,097</b>
2.1	Cash & Bank Balance	6,242,546	7,119,391	5,299,919
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	5,649,326	4,523,504	3,098,215
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>37,389,421</b>	<b>36,967,816</b>	<b>33,649,350</b>
	a. Real Estate Loan	2,259,870	2,348,815	2,481,469
	1. Residential Real Estate Loan (Except personal home loan upto 10 Millions)	361,700	318,180	431,018
	2. Business Complex & Residential Apartment Construction Loan	50,000	49,176	449,875
	3. Income Generating Commercial Complex Loan	690,080	688,324	489,381
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,158,090	1,293,135	1,111,195
	b. Personal home loan of Rs. 10 million less	4,736,150	4,608,190	3,142,774
	c. Margin Type Loan	125,587	126,166	199,426
	d. Term Loan	4,746,990	4,811,057	4,617,503
	e. Overdraft Loan/TR Loan/ WC Loan	9,782,770	9,643,181	12,116,971
	f. Others	15,738,053	15,430,406	11,091,207
2.5	Fixed Assets	672,783	649,631	617,826
2.6	Non-Banking Assets	-	-	-
2.7	Other Assets	2,574,428	2,497,336	2,591,787
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Corresponding Previous Year Quarter</b>
3.1	Interest Income	1,665,914	824,707	1,497,444
3.2	Interest Expense	844,766	444,802	828,060
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	<b>821,148</b>	<b>379,904</b>	<b>669,384</b>
3.3	Fee Commission and Discount	80,846	44,392	90,818
3.4	Other Operating Income	47,599	14,876	43,294
3.5	Foreign Exchange Gain/Loss (Net)	56,613	33,306	41,154
<b>B.</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,006,207</b>	<b>472,479</b>	<b>844,649</b>
3.6	Staff Expenses	196,896	107,632	153,937
3.7	Other Operating Expense	184,610	82,572	187,800
<b>C.</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>624,701</b>	<b>282,275</b>	<b>502,912</b>
3.8	Provision for Possible Losses	21,460	21,919	107,118
<b>D.</b>	<b>Operating Profit (C-3.8)</b>	<b>603,241</b>	<b>260,356</b>	<b>395,794</b>
3.9	Non-Operating Income / Expenses (Net)	9,296	1,502	91,354
3.10	Write Back of Provision for Possible Loss	12,494	10,194	50,450
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>625,030</b>	<b>272,053</b>	<b>537,597</b>
3.11	Extraordinary Income/Expenses (Net)	5,705	-	3,108
<b>F.</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>630,735</b>	<b>272,053</b>	<b>540,705</b>
3.12	Provision For Staff Bonus	57,340	24,732	49,155
3.13	Provision For Tax	172,019	74,196	147,465
<b>G.</b>	<b>Net Profit/ Loss (F-3.12-3.13)</b>	<b>401,377</b>	<b>173,124</b>	<b>344,085</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	12.59%	12.57%	10.43%
4.2	Non-Performing Loan (NPL) To Total Loan	0.43%	0.47%	1.73%
4.3	Total Loan Loss Provision to Total NPL	324.98%	300.89%	103.01%
4.4	Cost of Funds	4.16%	4.42%	4.59%
4.5	Credit/Deposit Ratio (As per NRB Directives)	77.12%	75.92%	78.66%
4.6	Base Rate (As per NRB Directives)	6.59%	7.04%	7.55%
4.7	Average Interest Spread (As per NRB Directives)	4.55%	4.53%	4.54%
	<b>Major Indicators</b>			
1	Earnings per share	24.30	24.94	24.79
2	Market Value Per Share	540.00	540.00	559.00
3	Price Earnings Ratio	22.22	21.65	22.55
4	Average Yield	7.14%	6.85%	7.33%
5	Liquidity (CRR)	7.13%	9.08%	7.77%
6	Return on Total Assets	1.53%	1.34%	1.52%
7	Net Worth Per Share	143.62	139.50	136.02

**Note:**

\* Previous period figures have been regrouped/rearranged wherever necessary.

\* These figures may vary with the audited figures at the instance of external auditors and regulators.

\*Loans & Advances are presented on gross basis. Loss Provisions are included in Other Liabilities.