



Unaudited Financial Results

As at 2nd Quarter end (14/01/2014) of the Fiscal Year 2070/71 (2013/2014)

Rs. in '000'

S.No.	Particulars	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended
1	Total Capital and Liabilities (1.1 to 1.7)	35,359,425	32,918,840	26,236,007
1.1	Paid Up Capital	2,478,795	2,478,795	2,478,795
1.2	Reserve and Surplus	638,099	384,730	202,248
1.3	Debenture and Bond	-	-	-
1.4	Borrowing	2,502	33,435	96,361
1.5	Deposits (a + b)	31,114,276	28,897,516	22,552,185
a.	Domestic Currency	30,470,226	28,536,067	22,233,234
b.	Foreign Currency	644,050	361,449	318,951
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,125,754	1,124,365	906,418
2	Total Assets (2.1 to 2.7)	35,359,425	32,918,840	26,236,007
2.1	Cash & Bank Balance	5,401,613	5,110,688	3,623,932
2.2	Money at call and Short Notice	-	-	-
2.3	Investments	2,654,579	2,397,090	2,370,659
2.4	Loans and Advances (a + b + c + d + e)	25,270,092	23,492,657	18,613,245
a.	Real Estate Loan	2,447,570	2,411,300	2,824,047
1.	Residential Real Estate Loan (Except personal home loan upto 10 Millions)	211,382	215,100	232,392
2.	Business Complex & Residential Apartment Construction Loan	631,506	628,750	525,726
3.	Income Generating Commercial Complex Loan	622,432	506,640	468,321
4.	Other Real Estate Loan (including Land purchase & Plotting)	982,250	1,060,810	1,597,609
b.	Personal home loan of Rs. 10 Millions less	1,670,163	1,359,440	829,858
c.	Margin Type Loan	147,389	134,880	102,694
d.	Term Loan	3,958,894	3,741,070	2,725,379
e.	Overdraft Loan/TR Loan/ WC Loan	9,869,628	9,399,430	7,401,508
f.	Others	7,176,447	6,446,537	4,729,760
2.5	Fixed Assets	784,239	795,727	799,551
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,248,902	1,122,679	828,621
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Corresponding Previous Year Quarter
3.1	Interest Income	1,350,733	658,144	1,101,919
3.2	Interest Expense	860,794	447,657	728,756
A.	Net Interest Income (3.1 - 3.2)	489,940	210,487	373,163
3.3	Fee Commission and Discount	60,669	15,654	25,044
3.4	Other Operating Income	51,964	29,512	79,566
3.5	Foreign Exchange Gain/Loss (Net)	13,829	8,987	15,256
B.	Total Operating Income (A + 3.3 + 3.4 + 3.5)	616,403	264,641	493,030
3.6	Staff Expenses	131,841	75,064	113,443
3.7	Other Operating Expense	166,755	79,386	164,944
C.	Operating Profit Before Provision (B-3.6-3.7)	317,806	110,190	214,642
3.8	Provision for Possible Losses	64,770	79,882	176,911
D.	Operating Profit (C-3.8)	253,036	30,308	37,731
3.9	Non Operating Income / Expenses (Net)	7,786	-	10,782
3.10	Write Back of Provision for Possible Loss	44,352	60,953	3,292
E.	Profit from Regular Activities (D + 3.9 + 3.10)	305,174	91,262	51,804
3.11	Extraordinary Income/Expenses (Net)	15,457	14,657	-
F.	Profit Before Bonus and Taxes (E + 3.11)	320,631	105,919	51,804
3.12	Provision For Staff Bonus	29,148	9,629	4,709
3.13	Provision For Tax	87,445	28,887	14,128
G.	Net Profit/ Loss (F-3.12-3.13)	204,038	67,403	32,966
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	11.43%	12.13%	13.52%
4.2	Non Performing Loan (NPL) To Total Loan	2.67%	2.60%	3.07%
4.3	Total Loan Loss Provision to Total NPL	79.58%	80.54%	109.71%
4.4	Cost of Funds	6.28%	6.77%	6.96%
4.5	Credit/Deposit Ratio (As per NRB directives)	74.29%	74.87%	73.83%
4.6	Base Rate (As per NRB directives)	8.84%	9.77%	10.34%
4.7	Average Interest Spread (As per NRB directives)	5.66	-	-
Major Indicators				
1	Earning per share	16.46	10.88	1.33
2	Market Value Per Share	368.00	244.00	227.00
3	Price Earning Ratio	22.35	22.43	170.69
4	Average Yield	9.17%	9.98%	9.37%
5	Interest Spread	2.89%	3.21%	2.41%
6	Liquidity (CRR)	9.14%	8.44%	8.91%
7	Return on Total Assets	0.58%	0.20%	0.13%
8	Net Worth Per Share	125.74%	115.52%	108.16%

Note:

*Figures have been regrouped/rearranged wherever necessary.

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

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