

Unaudited Financial Results
As at 2nd Quarter 30/09/2071 (14/01/2015) of the Fiscal Year 2071/72

(Rs. in '000)

S.No.	Particulars	This Quarter 30.09.2071 (14.01.2015)	Previous Quarter 31.06.2071 (17.10.2014)	Corresponding Previous year 30.09.2070 (14.01.2014)
1	Total Capital and Liabilities (1.1 to 1.7)	85,164,098	75,930,784	68,498,053
1.1	Paid Up Capital *	2,137,388	2,137,388	1,921,239
1.2	Reserve and Surplus	4,090,986	3,710,897	3,585,724
1.3	Debenture and Bond	468,845	468,845	468,845
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	70,019,793	66,164,773	59,922,282
a.	Domestic Currency	61,605,618	59,655,551	54,279,939
b.	Foreign Currency	8,414,175	6,509,222	5,642,343
1.6	Income Tax Liability	31,222	148,502	18,942
1.7	Other Liabilities	8,415,865	3,300,380	2,581,020
2	Total Assets (2.1 to 2.7)	85,164,098	75,930,784	68,498,053
2.1	Cash & Bank Balance	14,537,733	9,638,809	7,544,821
2.2	Money at Call & Short Notice	-	550,000	-
2.3	Investments	13,574,083	8,679,146	10,805,176
2.4	Loans and Advances (Gross) (a+b+c+d+e+f)	54,701,753	53,553,179	47,965,162
a.	Real Estate Loan	2,746,443	2,636,579	1,796,770
1.	Residential Housing Loan (Except Personal Housing Loan upto Rs. 1 Cr.)	1,359,904	1,306,857	792,704
2.	Business Complex & Residential Apartment Construction Loan	1,149,197	1,092,684	823,448
3.	Income Generating Commercial Complex Loan	198,479	201,909	168,302
4.	Other Real Estate Loan (Including Land purchase & Plotting)	38,863	35,129	12,316
b.	Personal Housing Loan upto Rs. 1 Cr.	7,808,126	7,385,223	6,122,442
c.	Margin Type Loan	510,257	520,515	89,066
d.	Term Loan	10,398,107	9,666,505	7,994,887
e.	Overdraft Loan /TR Loan /Working Capital Loan	25,427,785	25,374,824	24,786,155
f.	Others	7,811,035	7,969,533	7,175,842
2.5	Fixed Assets	667,409	632,627	658,012
2.6	Non Banking Assets (Net of provision)	-	-	-
2.7	Other Assets	1,683,119	2,877,024	1,524,882
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year Quarter
3.1	Interest Income	2,380,591	1,205,662	2,491,054
3.2	Interest Expense	998,483	493,487	1,189,522
	A. Net Interest Income (3.1-3.2)	1,382,108	712,176	1,301,532
3.3	Fees Commissions and Discounts	167,603	89,377	134,294
3.4	Other Operating Income	143,149	58,838	100,499
3.5	Foreign Exchange Gain/Loss (Net)	32,684	22,255	36,380
	B. Total Operating Income (A+3.3+3.4+3.5)	1,725,544	882,646	1,572,705
3.6	Staff Expenses	242,809	134,553	229,818
3.7	Other Operating Expenses	257,420	102,133	240,153
	C. Operating Profit before provision (B-3.6-3.7)	1,225,315	645,960	1,102,734
3.8	Provision for possible losses	43,015	34,042	39,702
	D. Operating Profit (C-3.8)	1,182,301	611,918	1,063,032
3.9	Non Operating Income/Expenses (Net)	4,191	2,727	4,155
3.10	Write back of provision for possible loss	25,435	-	20
	E. Profit from Regular Activities (D+3.9+3.10)	1,211,927	614,645	1,067,207
3.11	Extra Ordinary Income/Expenses (Net)	-	-	(20)
	F. Profit before Bonus and Taxes(E+3.11)	1,211,927	614,645	1,067,187
3.12	Provision for Staff Bonus	110,175	55,877	97,017
3.13	Provision for Income Tax	330,525	167,630	291,051
	G. Net Profit/Loss (F-3.12-3.13)	771,226	391,137	679,119
4	Ratios			
4.1	Capital Fund to RWA	11.54%	11.08%	11.71%
4.2	Non Performing Loan (NPL) to Total Loan	0.65%	0.63%	0.60%
4.3	Total Loan Loss Provision to NPL	100.00%	100.00%	100.00%
4.4	Average Yield	7.73%	8.75%	9.63%
4.5	Cost of Deposit	3.16%	3.08%	3.93%
4.6	Average Interest Spread	4.57%	5.67%	5.70%
4.7	Base Rate	6.01%	6.07%	6.77%
4.8	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.92%	79.45%	78.38%
	Other Information			
1	Earning Per Share(Net Profit/Total No. of Ordinary Shares)	76.46	77.55	75.41
2	Market Share Price (in Rs.)	1982	1911	2210
3	Price Earning Ratio	25.92	24.64	29.31
4	Net Liquid Asset/Deposit (As per NRB Directives in %)	34.70	25.37	24.83
5	Return on Total Net Assets (Annualized in %)	1.97	2.12	2.01
6	Return on Equity(Annualized in %)	28.90	29.31	28.85
7	Net Worth Per share (in Rs.)	302.79	283.95	299.07

* Paid Up Capital includes Convertible Preference Shares of Rs. 12 crore.

The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.