

Unaudited Financial Results
As at 3rd Quarter 30/12/2071 (13/04/2015) of the Fiscal Year 2071/72

(Rs. in '000)

S.No.	Particulars	This Quarter 30.12.2071 (13.04.2015)	Previous Quarter 30.09.2071 (14.01.2015)	Corresponding Previous year 30.12.2070 (13.04.2014)
1	Total Capital and Liabilities (1.1 to 1.7)	86,533,073	85,164,098	72,175,693
1.1	Paid Up Capital *	2,137,388	2,137,388	1,921,239
1.2	Reserve and Surplus	4,513,643	4,090,986	3,987,554
1.3	Debenture and Bond	468,845	468,845	468,845
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	71,056,827	70,019,793	62,764,383
a.	Domestic Currency	63,319,957	61,605,618	57,099,987
b.	Foreign Currency	7,736,871	8,414,175	5,664,397
1.6	Income Tax Liability	(57,813)	31,222	(9,000)
1.7	Other Liabilities	8,414,183	8,415,865	3,042,672
2	Total Assets (2.1 to 2.7)	86,533,073	85,164,098	72,175,693
2.1	Cash & Bank Balance	15,767,938	14,537,733	7,968,553
2.2	Money at Call & Short Notice	-	-	-
2.3	Investments	11,793,997	13,574,083	11,305,960
2.4	Loans and Advances (Gross) (a+b+c+d+e+f)	56,494,785	54,701,753	50,643,091
a.	Real Estate Loan	2,268,481	2,746,443	2,299,487
1.	Residential Housing Loan (Except Personal Housing Loan)	1,353,405	1,359,904	870,260
2.	Business Complex & Residential Apartment Construction	689,245	1,149,197	1,259,031
3.	Income Generating Commercial Complex Loan	192,327	198,479	164,001
4.	Other Real Estate Loan (Including Land purchase & Plott)	33,504	38,863	6,195
b.	Personal Housing Loan upto Rs. 1 Cr.	8,305,934	7,808,126	6,656,081
c.	Margin Type Loan	538,232	510,257	311,954
d.	Term Loan	10,581,359	10,398,107	8,548,019
e.	Overdraft Loan /TR Loan /Working Capital Loan	26,529,583	25,427,785	25,624,781
f.	Others	8,271,196	7,811,035	7,202,769
2.5	Fixed Assets	690,341	667,409	669,982
2.6	Non Banking Assets (Net of provision)	-	-	-
2.7	Other Assets	1,786,011	1,683,119	1,588,107
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year Quarter
3.1	Interest Income	3,590,519	2,380,591	3,733,187
3.2	Interest Expense	1,502,487	998,483	1,711,543
	A. Net Interest Income (3.1-3.2)	2,088,032	1,382,108	2,021,644
3.3	Fees Commissions and Discounts	225,816	146,835	180,539
3.4	Other Operating Income	282,060	163,917	217,715
3.5	Foreign Exchange Gain/Loss (Net)	49,349	32,684	49,731
	B. Total Operating Income (A+3.3+3.4+3.5)	2,645,256	1,725,544	2,469,629
3.6	Staff Expenses	356,035	242,809	355,257
3.7	Other Operating Expenses	360,248	257,420	346,339
	C. Operating Profit before provision(B-3.6-3.7)	1,928,972	1,225,315	1,768,033
3.8	Provision for possible losses	84,529	43,015	80,660
	D. Operating Profit (C-3.8)	1,844,443	1,182,301	1,687,373
3.9	Non Operating Income/Expenses (Net)	6,224	4,191	5,403
3.10	Write back of provision for possible loss	25,435	25,435	5,876
	E. Profit from Regular Activities (D+3.9+3.10)	1,876,103	1,211,927	1,698,653
3.11	Extra Ordinary Income/Expenses (Net)	-	-	(20)
	F. Profit before Bonus and Taxes(E+3.11)	1,876,103	1,211,927	1,698,633
3.12	Provision for Staff Bonus	170,555	110,175	154,421
3.13	Provision for Income Tax	511,664	330,525	463,264
	G. Net Profit/Loss (F-3.12-3.13)	1,193,883	771,226	1,080,948
4	Ratios			
4.1	Capital Fund to RWA	12.04%	11.54%	11.92%
4.2	Non Performing Loan (NPL) to Total Loan	0.63%	0.65%	0.62%
4.3	Total Loan Loss Provision to NPL	100.00%	100.00%	100.00%
4.4	Average Yield	8.14%	7.73%	9.29%
4.5	Cost of Deposit	3.30%	3.16%	3.64%
4.6	Average Interest Spread	4.84%	4.57%	5.65%
4.7	Base Rate	6.09%	6.01%	6.39%
4.8	Credit to Deposit Ratio (Calculated as per NRB Directives)	79.17%	78.92%	78.84%
	Other Information			
1	Earning Per Share(Net Profit/Total No. of Ordinary Shares)	78.91	76.46	80.02
2	Market Share Price (in Rs.)	2133	1982	2205
3	Price Earning Ratio	27.03	25.92	27.56
4	Net Liquid Asset/Deposit (As per NRB Directives in %)	37.86	34.70	24.92
5	Return on Total Net Assets (Annualized in %)	2.02	1.97	2.08
6	Return on Equity(Annualized in %)	29.83	28.90	30.61
7	Net Worth Per share (in Rs.)	323.74	302.79	321.38

* 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.