

Unaudited Financial Results
As at 4th Quarter 31/03/2072 (16/07/2015) of the Fiscal Year 2071/72

(Rs. in '000)

S.No.	Particulars	This Quarter 16.07.2015	Previous Quarter 13.04.2015	Corresponding previous year 16.07.2014 (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	100,033,860	86,533,073	71,323,363
1.1	Paid Up Capital *	2,137,388	2,137,388	2,137,388
1.2	Reserve and Surplus	4,885,712	4,513,643	3,319,760
1.3	Debenture and Bond	1,068,845	468,845	468,845
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	83,093,790	71,056,827	62,108,136
	a. Domestic Currency	70,962,372	63,319,957	56,337,892
	b. Foreign Currency	12,131,418	7,736,871	5,770,244
1.6	Income Tax Liability	-	(57,813)	
1.7	Other Liabilities	8,848,125	8,414,183	3,289,235
2	Total Assets (2.1 to 2.7)	100,033,860	86,533,073	71,323,363
2.1	Cash & Bank Balance	25,116,482	15,767,938	13,172,782
2.2	Money at Call & Short Notice	-	-	-
2.3	Investments	15,102,674	11,793,997	6,504,186
2.4	Loans and Advances (Gross) (a+b+c+d+e+f)	55,363,519	56,494,785	48,450,305
	a. Real Estate Loan	2,366,513	2,268,481	2,600,588
	1. Residential Housing Loan (Except Personal Housing Loan upto Rs. 100	1,442,740	1,353,405	1,074,239
	2. Business Complex & Residential Apartment Construction Loan	702,702	689,245	1,310,131
	3. Income Generating Commercial Complex Loan	186,299	192,327	202,873
	4. Other Real Estate Loan (Including Land purchase & Plotting)	34,772	33,504	13,345
	b. Personal Housing Loan upto Rs. 100 lacs	8,404,441	8,305,934	7,007,942
	c. Margin Type Loan	582,156	538,232	510,323
	d. Term Loan	11,195,915	10,581,359	9,123,575
	e. Overdraft Loan /TR Loan /Working Capital Loan	24,241,120	26,529,583	21,485,259
	f. Others	8,573,374	8,271,196	7,722,618
2.5	Fixed Assets	630,397	690,341	626,994
2.6	Non Banking Assets (Net of provision)	-	-	-
2.7	Other Assets	3,820,787	1,786,011	2,569,096
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous year
3.1	Interest Income	4,996,428	3,590,519	5,177,552
3.2	Interest Expense	2,116,993	1,502,487	2,258,737
	A. Net Interest Income (3.1-3.2)	2,879,435	2,088,032	2,918,815
3.3	Fees, Commission and Discounts	303,619	225,816	254,882
3.4	Other Operating Income	389,007	282,060	309,475
3.5	Foreign Exchange Gain/Loss (Net)	87,273	49,349	67,028
	B. Total Operating Income (A+3.3+3.4+3.5)	3,659,335	2,645,256	3,550,200
3.6	Staff Expenses	687,510	356,035	511,864
3.7	Other Operating Expenses	555,221	360,248	544,296
	C. Operating Profit before provision(B-3.6-3.7)	2,416,603	1,928,972	2,494,039
3.8	Provision for possible losses	163,963	84,529	155,974
	D. Operating Profit (C-3.8)	2,252,641	1,844,443	2,338,066
3.9	Non Operating Income/Expenses (Net)	12,484	6,224	9,934
3.10	Write back of provision for possible loss	207,120	25,435	89,726

	E. Profit from Regular Activities (D+3.9+3.10)	2,472,245	1,876,103	2,437,725
3.11	Extra Ordinary Income/Expenses (Net)	-	-	(20)
	F. Profit before Bonus and Taxes(E+3.11)	2,472,245	1,876,103	2,437,705
3.12	Provision for Staff Bonus	224,750	170,555	221,610
3.13	Provision for Income Tax	673,143	511,664	666,397
	G. Net Profit/Loss (F-3.12-3.13)	1,574,352	1,193,883	1,549,699
4	Ratios			
4.1	Capital Fund to RWA	13.32%	12.04%	11.15%
4.2	Non performing Loan (NPL) to Total Loan	0.66%	0.63%	0.97%
4.3	Total Loan Loss Provision to NPL	100%	100%	100%
4.4	Average Yield	8.02%	8.14%	9.25%
4.5	Cost of Deposit	3.26%	3.30%	3.56%
4.6	Average Interest Spread	4.76%	4.84%	5.69%
4.7	Base Rate	6.14%	6.09%	6.40%
4.8	Credit to Deposit Ratio (Calculated as per NRB Directives)	69.47%	79.17%	75.06%
	Major Indicators			
1	Earning Per Share(Net Profit/Total No. of Ordinary Shares)	78.04	78.91	86.04
2	Market Share Price (in Rs.)	2120	2133	2631
3	Price Earning Ratio	27.17	27.03	30.58
4	Net Liquid Asset/Deposit (As per NRB Directives in %)	40.56	37.86	25.31
5	Return on Total Net Assets (in %)	1.84	2.02	2.25
6	Return on Equity (in %)	29.50	29.83	32.98
7	Net Worth Per share (in Rs.)	342.18	323.74	264.56

* 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.