



Unaudited Financial Results (Quarterly)  
As at Fourth Quarter Ending on 32/03/2075 (16/07/2018) of the Fiscal Year 2074/075

NRs in 000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year's Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>32,616,042</b>	<b>30,311,383</b>	<b>30,001,420</b>
1.1	Paid Up Capital	2,633,797	2,633,797	2,633,797
1.2	Reserve and Surplus	1,430,225	1,191,464	1,091,604
1.3	Debiture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	27,276,844	25,111,151	25,136,613
	a. Domestic Currency	27,274,766	25,108,770	25,133,287
	b. Foreign Currency	2,079	2,381	3,325
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,275,175	1,374,970	1,139,406
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>32,616,042</b>	<b>30,311,383</b>	<b>30,001,420</b>
2.1	Cash & Bank Balance	1,825,045	1,702,716	2,256,145
2.2	Money at Call and Short Notice	6,540,229	4,395,192	5,077,842
2.3	Investment	1,767,357	1,759,459	1,168,157
2.4	Loans and Advances (a+b+c+d+e)	21,659,523	21,647,122	20,722,437
	a. Real Estate Loan	1,936,349	1,909,477	1,876,906
	1. Residential Real Estate Loan ( Except Personal Home Loan upto Rs. 1.5 crore )	121,993	133,635	121,985
	2. Business Complex & Residential Apartment Construction Loan	107,143	111,607	185,098
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan ( Including Land purchase & Plotting)	1,707,213	1,664,235	1,569,822
	b. Personal Home Loan of Rs. 1.5 crore or less	1,600,643	1,468,254	1,269,980
	c. Margin Type Loan	994,042	931,696	626,477
	d. Term Loan	4,849,094	4,820,198	2,272,214
	e. Overdraft Loan/TR Loan/WC Loan	7,431,892	7,638,358	5,736,992
	f. Others	4,847,504	4,879,139	8,939,868
2.5	Fixed Assets	325,781	323,962	300,117
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	498,107	482,933	476,722
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year's Quarter</b>
3.1	Interest Income	3,196,450	2,259,727	1,647,663
3.2	Interest Expenses	2,121,084	1,540,814	867,772
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>1,075,366</b>	<b>718,913</b>	<b>779,891</b>
3.3	Fees, Commission and Discount	9,894	359	5,686
3.4	Other Operating Income	146,336	112,766	101,176
3.5	Foreign Exchange Gain/ Loss (Net)	24	126	109
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,231,621</b>	<b>832,163</b>	<b>886,862</b>
3.6	Staff Expenses	275,876	187,394	111,102
3.7	Other Operating Expenses	249,674	167,818	141,433
	<b>C. Operating Profit Before Provision (B.- 3.6-3.7)</b>	<b>706,071</b>	<b>476,952</b>	<b>634,328</b>
3.8	Provision for Possible Losses	605,330	305,937	505,581
	<b>D. Operating Profit (C-3.8)</b>	<b>100,741</b>	<b>171,015</b>	<b>128,747</b>
3.9	Non Operating Income/Expenses (Net)	60,216	18,190	45,076
3.10	Write Back of Provision for Possible Loss	705,695	382,310	596,101
	<b>E. Profit from Regular Activites (D+3.9+3.10)</b>	<b>866,652</b>	<b>571,514</b>	<b>769,924</b>
3.11	Extraordinary Income/Expenses (Net)	(28,149)	(42,097)	(40,240)
	<b>F. Profit before Bonus and Taxes ( E. + 3.11)</b>	<b>838,503</b>	<b>529,417</b>	<b>729,683</b>
3.12	Provision for Staff Bonus	76,228	48,129	66,335
3.13	Provision for Tax	201,139	144,387	219,102
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>561,136</b>	<b>336,902</b>	<b>444,246</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year's</b>
4.1	Capital Fund To RWA ( As per NRB Directive)	16.86	15.31	14.62
4.2	Non Performing Loan (NPL) to Total Loan	3.88	3.97	3.63
4.3	Total Loan Loss Provision to Total NPL	86.56	83.54	67.75
4.4	Cost of Funds	9.01	8.63	7.00
4.5	Credit to Deposit Ratio ( Calculated as per NRB Directives)	69.11	75.22	71.84
4.6	Base rate	12.34	12.11	11.38
4.7	Average Spread Rate	4.28	4.39	5.18
<b>Additional Information</b>				
4.8	Earning Per Share ( Annualized )	21.31	17.06	27.84
4.9	Return on Total Assets ( Annualized )	1.72	1.48	2.51
4.10	Networth per Share	154.30	145.24	132.45

Note: The figures are regrouped and rearranged whenever necessary.

The Unaudited Financial figures are subject to change from External auditors and Regulatory Authority.

Loan and Advances has been presented on Gross figure and Loan loss provision has been presented under other liabilities.

Provision for possible losses and write back of provision for possible loss has been presented in net figure.

Corresponding previous year figure includes the previous year audited figure.