

Unaudited Financial Results (Quarterly)

As at 2nd Quarter end on 30 Poush Fiscal Year 2074/75 (2017/18)

Rs. In '000'

S.N.	Particulars	This Quarter Ending		Previous Quarter Ending		Corresponding Previous Year Quarter Ending
		Group	PBL	Group	PBL	
1	Total Capital and Liabilities (1.1 to 1.8)	101,159,887	100,903,580	96,955,836	96,800,781	82,393,853
1.1	Paid up Capital	6,533,414	6,533,414	5,881,402	5,881,402	5,881,402
1.2	Reserves and Surplus	3,112,685	3,107,104	2,837,160	2,766,473	1,412,287
1.3	Debentures and Bonds	-	-	-	-	-
1.4	Borrowings	1,042,875	1,042,875	1,223,501	1,223,501	51,860
1.5	Deposits (a+b)	85,993,221	86,128,037	82,757,070	82,843,426	70,216,567
a.	Domestic Currency	84,542,013	84,676,829	81,158,408	81,244,764	68,599,095
b.	Foreign Currency	1,451,207	1,451,207	1,598,662	1,598,662	1,617,472
1.6	Income Tax Liabilities	151	-	556	-	-
1.7	Other Liabilities	4,369,279	4,092,150	4,153,933	4,085,979	4,831,738
1.8	Non Controlling Interest	108,262	-	102,214	-	-
2	Total Assets (2.1 to 2.7)	101,159,887	100,903,580	96,955,836	96,800,781	82,393,853
2.1	Cash and Bank Balance	11,653,801	11,487,987	8,840,355	8,825,005	9,004,965
2.2	Money at Call and Short Notice	201,800	201,800	300,000	300,000	3,509,100
2.3	Investments	9,544,434	9,476,490	12,914,951	12,833,188	7,575,574
2.4	Loans and Advances (a+b+c+d+e+f)	71,637,856	71,637,856	66,767,951	66,767,951	56,529,040
a.	Real Estate Loan	5,566,227	5,566,227	5,332,656	5,332,656	5,205,261
1.	Residential Real Estate Loan above Rs 10 million	748,536	748,536	732,489	732,489	789,755
2.	Business Complex & Residential Apartment Construction Loan	896,009	896,009	966,353	966,353	1,059,512
3.	Income generating Commercial Complex Loan	181,609	181,609	136,999	136,999	205,699
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	3,740,072	3,740,072	3,496,814	3,496,814	3,150,295
b.	Personal Home Loan upto Rs 10 million or Less	9,533,116	9,533,116	9,065,494	9,065,494	8,211,299
c.	Margin Type Loan	2,221,387	2,221,387	2,343,321	2,343,321	2,099,354
d.	Term Loan	18,107,019	18,107,019	16,724,042	16,724,042	11,136,733
e.	Overdraft Loan/TR Loan/WC Loan	23,206,004	23,206,004	21,287,568	21,287,568	20,789,401
f.	Other Loan	13,004,103	13,004,103	12,014,870	12,014,870	9,086,991
2.5	Fixed Assets	2,138,521	2,130,536	2,150,761	2,143,131	2,096,700
2.6	Non Banking Assets	429,995	429,995	481,891	481,891	578,065
2.7	Other Assets	5,553,480	5,538,916	5,499,927	5,449,616	3,100,408
3	Profit and Loss Account	This Quarter Ending		Previous Quarter Ending		Corresponding Previous Year Quarter Ending
		Group	PBL	Group	PBL	
3.1	Interest Income	3,813,852	3,814,616	1,856,244	1,854,098	2,435,018
3.2	Interest Expense	(2,604,509)	(2,606,619)	(1,341,974)	(1,340,644)	(992,312)
A.	Net Interest Income (3.1-3.2)	1,209,343	1,207,997	514,270	513,454	1,442,706
3.3	Fees, Commission and Discount	122,626	121,056	76,892	75,728	86,991
3.4	Other Operating Income	234,570	232,283	107,547	106,049	200,064
3.5	Foreign Exchange Gain/Loss (Net)	111,436	111,436	71,350	71,350	90,465
B.	Total Operating Income (A+ 3.3+3.4+3.5)	1,677,975	1,672,772	770,060	766,582	1,820,226
3.6	Staff Expenses	(479,556)	(477,028)	(264,069)	(262,766)	(366,051)
3.7	Other Operating Expenses	(357,466)	(355,124)	(156,396)	(155,469)	(334,391)
C.	Operating Profit Before Provision (B. - 3.6-3.7)	840,952	840,620	349,594	348,346	1,119,783
3.8	Provision for Possible Losses	(245,090)	(245,090)	(111,156)	(111,156)	(185,307)
D.	Operating Profit (C. - 3.8)	595,862	595,530	238,438	237,190	934,476
3.9	Non Operating Income/Expenses (Net)	12,871	12,863	8,541	8,541	35,291
3.1	Write Back of Provision for Possible Loss	512,491	512,491	130,638	130,638	1,130,345
E.	Profit from Regular Activities (D.+3.9+3.10)	1,121,223	1,120,883	377,617	376,369	2,100,112
3.11	Extraordinary Income/Expenses (Net)	(171,935)	(171,935)	-	-	(266,910)
F.	Profit before Bonus and Taxes (E.+3.11)	949,288	948,948	377,617	376,369	1,833,203
3.12	Provision for Staff Bonus	86,299	86,268	34,329	34,215	166,655
3.13	Provision for Tax	227,804	227,727	91,699	91,415	554,220
G.	Net Profit/Loss (F. -3.12-3.13)	635,185	634,953	251,590	250,739	1,112,328
3.14	Share of Non controlling interest in the P/L of Subsidiary	223	-	818	-	-
H.	Net Profit/Loss (G-3.14)	634,962	634,953	250,772	250,739	1,112,328
4	Ratios	This Quarter Ending		Previous Quarter Ending		Corresponding Previous Year Quarter Ending
		Group	PBL	Group	PBL	
4.1	Capital Fund to RWA	11.24%	11.24%	11.02%	11.02%	11.10%
4.2	Non Performing Loan (NPL) To Total Loan	4.12%	4.12%	4.23%	4.23%	4.88%
4.3	Total Loan Loss Provision to Total NPL	79.63%	79.63%	89.06%	89.06%	105.11%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	75.24%	75.24%	75.05%	75.05%	75.10%
4.6	Base Rate	9.71%	9.71%	9.80%	9.80%	6.35%
4.7	Average Interest Spread (Calculated as per NRB Circular)	4.10%	4.10%	3.83%	3.83%	4.87%
Additional Information						
1	Average Yield	10.15%	10.15%	10.23%	10.23%	7.21%
2	Average cost	6.38%	6.38%	6.55%	6.55%	3.10%
3	Return on Equity	13.17%	13.17%	11.54%	11.60%	30.50%
4	Return on Assets	1.26%	1.26%	1.04%	1.04%	2.70%

Notes;

- Unaudited Financial Figures are subject to change from supervisory authority and statutory audit.
- Provision for loan loss and NBA has been reported under other liabilities. So, loans and advances and NBA are reported in gross figure.
- All inter company transaction and outstanding balance among group companies have been eliminated in the above statement related to group.
- Paid-up Capital includes Rs. 652,012 thousand of call in advance.