

Unaudited Financial Results (Quarterly)

As at 3rd Quarter end on 31 Chaitra
Fiscal Year 2073/74 (2016/17)

Rs. In '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	83,877,971	82,393,853	65,552,401
1.1	Paid Up Capital	5,881,402	5,881,402	5,239,625
1.2	Reserves and Surplus	1,892,548	1,412,287	(177,743)
1.3	Debentures and Bonds	-	-	-
1.4	Borrowings	76,497	51,860	24,383
1.5	Deposits (a+b)	71,602,950	70,216,567	54,542,498
	a. Domestic Currency	70,067,708	68,599,095	53,055,958
	b. Foreign Currency	1,535,242	1,617,472	1,486,540
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	4,424,573	4,831,737	5,923,638
2	Total Assets (2.1 to 2.7)	83,877,971	82,393,853	65,552,401
2.1	Cash and Bank Balance	11,376,991	9,004,965	8,537,518
2.2	Money at Call and Short Notice	850,000	3,509,100	1,050,000
2.3	Investments	5,823,909	7,575,574	5,811,373
2.4	Loans and Advances (a+b+c+d+e+f)	59,594,614	56,529,040	44,357,408
	a. Real Estate Loan	5,357,038	5,205,261	3,988,327
	1. Residential Real Estate Loan above 10 Million	844,010	789,755	507,263
	2. Business Complex & Residential Apartment Construction Loan	1,053,864	1,059,512	1,053,267
	3. Income generating Commercial Complex Loan	145,992	205,699	239,953
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	3,313,172	3,150,295	2,187,844
	b. Personal Home Loan upto 10 Million or Less	8,709,702	8,211,299	5,199,706
	c. Margin Type Loan	2,191,282	2,099,354	1,892,088
	d. Term Loan	12,035,648	11,136,733	8,976,042
	e. Overdraft Loan/TR Loan/WC Loan	20,780,638	20,789,401	18,259,601
	f. Other Loan	10,520,306	9,086,991	6,041,644
2.5	Fixed Assets	2,144,437	2,096,700	2,168,599
2.6	Non Banking Assets	552,434	578,065	124,472
2.7	Other Assets	3,535,585	3,100,409	3,503,031
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	3,758,041	2,435,018	2,425,073
3.2	Interest Expense	(1,806,363)	(992,312)	(1,202,829)
A.	Net Interest Income (3.1-3.2)	1,951,678	1,442,706	1,222,244
3.3	Fees, Commission and Discount	128,546	86,991	72,752
3.4	Other Operating Income	315,531	200,064	181,065
3.5	Foreign Exchange Gain/Loss (Net)	138,350	90,465	106,780
B.	Total Operating Income (A+ 3.3+3.4+3.5)	2,534,104	1,820,226	1,582,841
3.6	Staff Expenses	(533,920)	(366,051)	(450,125)
3.7	Other Operating Expenses	(536,106)	(334,391)	(417,314)
C.	Operating Profit Before Provision (B. - 3.6-3.7)	1,464,078	1,119,783	715,402
3.8	Provision for Possible Losses	(291,470)	(185,307)	(189,034)
D.	Operating Profit (C. - 3.8)	1,172,608	934,476	526,368
3.9	Non Operating Income/Expenses (Net)	38,665	35,291	96,433
3.10	Write Back of Provision for Possible Loss	1,400,459	1,130,345	595,936
E.	Profit from Regular Activities (D.+3.9+3.10)	2,611,732	2,100,112	1,218,737
3.11	Extraordinary Income/Expenses (Net)	(305,783)	(266,910)	525
F.	Profit before Bonus and Taxes (E.+3.11)	2,305,949	1,833,203	1,219,262
3.12	Provision for Staff Bonus	209,632	166,655	110,842
3.13	Provision for Tax	650,457	554,220	350,590
	Current Year	206,500	161,135	210,298
	Prior Period	-	-	-
	Deffered Tax	443,956	393,085	140,292
G.	Net Profit/Loss (F. -3.12-3.13)	1,445,860	1,112,328	757,830
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	11.06%	11.10%	10.79%
4.2	Non Performing Loan (NPL) To Total Loan	4.32%	4.88%	10.04%
4.3	Total Loan Loss Provision to Total NPL	107.27%	105.11%	102.09%
4.4	Credit Deposit Ratio (Calculated as per NRB Directive)	71.81%	75.10%	76.39%
4.5	Base Rate	8.26%	6.35%	6.04%
4.6	Average Interest Spread (Calculated as per NRB Circular)	3.74%	4.87%	5.78%
Additional Information				
1	Average Yield	7.78%	7.21%	8.84%
2	Average cost	3.65%	3.10%	3.57%
3	Return on Equity	24.80%	30.50%	19.96%
4	Return on Assets	2.30%	2.70%	1.54%

Note :Unaudited financial figures are subject to change from Supervisory Authority and Statutory Audit