

Unaudited Financial Results (Quarterly)
As at the end of First Quarter (17/10/2017) of the Fiscal Year 2074/75 (FY 2017-2018)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 17.10.2017	Previous Quarter Ending (Unaudited) 15.07.2017	Corresponding Previous Year Quarter Ending (Unaudited) 16.10.2016
1	Total Capital and Liabilities	85,882,900	77,445,283	67,176,645
1.1	Paid-up Capital	4,005,715	4,005,715	2,812,426
1.2	Reserves and Surplus	8,551,668	8,158,636	5,110,514
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	71,421,579	63,872,885	57,412,822
a	Domestic Currency	49,416,716	43,160,854	37,728,538
b	Foreign Currency	22,004,863	20,712,031	19,684,284
1.6	Income Tax Liability (Net)	186,188	(34,937)	92,365
1.7	Other Liabilities	1,717,750	1,442,784	1,748,518
1	Total Assets	85,882,900	77,445,283	67,176,645
2.1	Cash & Bank Balance	14,259,858	8,928,302	3,885,640
2.2	Money at Call and Short Notice	13,815,542	12,623,564	7,169,590
2.3	Investments	16,999,612	15,761,367	23,054,390
2.4	Loans and Advances	39,851,258	39,203,690	32,391,272
a.	Real Estate Loan	2,256,362	2,705,625	1,902,877
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	403,033	934,464	636,588
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,853,328	1,771,160	1,236,960
b.	Personal Home Loan of Rs. 10 Million or Less	6,938,458	6,058,461	4,954,715
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,422,913	2,604,301	1,923,344
e.	Overdraft/ TR loan/WC Loan	17,087,539	17,032,160	14,630,331
f.	Others	11,145,986	10,803,144	8,980,005
2.5	Fixed Assets	95,422	102,918	78,236
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	861,207	825,442	597,517
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,081,677	3,058,891	630,224
3.2	Interest Expense	379,037	863,460	130,180
A	Net Interest Income	702,640	2,195,431	500,043
3.3	Fees, Commission and Discount	133,967	450,757	98,617
3.4	Other Operating Income	22,821	90,491	13,791
3.5	Foreign Exchange Gain / Loss (Net)	172,353	610,569	155,994
B	Total Operating Income	1,031,782	3,347,248	768,445
3.6	Staff Expense	156,352	547,964	118,397
3.7	Other Operating Expenses	111,788	514,010	88,204
C	Operating Profit Before Provision	763,643	2,285,274	561,844
3.8	Provision for Possible Losses	20,949	361,729	29,334
D	Operating Profit	742,694	1,923,546	532,510
3.9	Non Operating Income / Expense (Net)	12	8,113	33
3.10	Write Back of Provision for Possible Losses	10,585	229,978	14,318
E	Profit from Regular Activities	753,291	2,161,637	546,860
3.11	Extraordinary Income/ Expenses (Net)	4,971	8,055	2,235
F	Profit Before Bonus and Taxes	758,263	2,169,692	549,095
3.12	Provision for Staff Bonus	68,933	197,245	49,918
3.13	Provision for Tax	206,799	590,495	149,753
G	Net Profit / Loss	482,531	1,381,953	349,424
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	22.98%	22.04%	16.53%
4.2	Non Performing Loan (NPL) to Total Loan	0.18%	0.19%	0.31%
4.3	Total Loan Loss Provision to Total NPL	657.76%	685.80%	403.27%
4.4	Cost of Funds (As Per NRB Directive)	3.03%	3.06%	1.35%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	64.90%	72.34%	72.04%
4.6	Base Rate	6.47%	6.47%	4.50%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	8.76%	8.07%	5.86%
4.8	Net Interest Spread (As Per NRB Directive)	5.73%	5.01%	4.51%
Major Indicators				
1.	Earnings Per Share (Annualised)	48.18	34.50	49.70
2.	Market Value Per Share	2,185	2,295	3,700
3.	Price Earning Ratio (Annualised)	45.35	66.52	74.45
4.	Liquidity (CRR)	15.78%	19.71%	7.42%
5.	Return on Equity (Annualised)	15.37%	11.36%	17.64%
6.	Return on Total Assets (Annualised)	2.25%	1.78%	2.08%
7.	Net Worth Per Share	313.49	303.68	281.71

Note: Loans and Advances includes Bills Purchased amount. Figures are shown in Net Value. Figures have been regrouped wherever necessary. Above figures may change with the audited figures if modified by the External Auditors or the Regulators.