

Unaudited Financial Results (Quarterly)
As at the end of Second Quarter (14/01/2018) of the Fiscal Year 2074/75 (FY 2017-2018)

Rs in '000

| S.N. | Particulars | This Quarter Ending (Unaudited) 14.01.2018 | Previous Quarter Ending (Unaudited) 17.10.2017 | Corresponding Previous Year Quarter Ending (Unaudited) 13.01.2017 |
|-------------------------|---|--|--|---|
| 1 | Total Capital and Liabilities | 80,939,845 | 85,882,900 | 73,028,523 |
| 1.1 | Paid-up Capital | 8,011,431 | 4,005,715 | 3,749,901 |
| 1.2 | Reserves and Surplus | 4,866,031 | 8,551,668 | 4,514,420 |
| 1.3 | Debtenture and Bond | - | - | - |
| 1.4 | Borrowings | - | - | 1,500,000 |
| 1.5 | Deposits (a+b) | 66,072,253 | 71,421,579 | 61,986,181 |
| a | Domestic Currency | 42,173,848 | 49,416,716 | 38,175,135 |
| b | Foreign Currency | 23,898,404 | 22,004,863 | 23,811,046 |
| 1.6 | Income Tax Liability (Net) | 138,650 | 186,188 | 57,634 |
| 1.7 | Other Liabilities | 1,851,480 | 1,717,750 | 1,220,386 |
| 1 | Total Assets | 80,939,845 | 85,882,900 | 73,028,523 |
| 2.1 | Cash & Bank Balance | 6,734,368 | 14,259,858 | 4,052,985 |
| 2.2 | Money at Call and Short Notice | 20,470,284 | 13,815,542 | 13,380,255 |
| 2.3 | Investments | 10,241,123 | 16,999,612 | 19,734,487 |
| 2.4 | Loans and Advances | 42,359,917 | 39,851,258 | 35,106,968 |
| a. | Real Estate Loan | 2,322,384 | 2,256,362 | 2,057,073 |
| 1. | Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million) | 460,085 | 403,033 | 792,250 |
| 2. | Business Complex and Residential Apartments Construction Loan | - | - | - |
| 3. | Income Generating Commercial Complex Loan | - | - | - |
| 4. | Other Real Estate Loan (Including Land Purchase and Plotting) | 1,862,299 | 1,853,328 | 1,264,823 |
| b. | Personal Home Loan of Rs. 10 Million or Less | 7,077,382 | 6,938,458 | 5,133,712 |
| c. | Margin Type Loan | - | - | - |
| d. | Term Loan | 2,016,631 | 2,422,913 | 2,024,638 |
| e. | Overdraft/ TR loan/WC Loan | 19,167,030 | 17,087,539 | 16,289,049 |
| f. | Others | 11,776,490 | 11,145,986 | 9,602,497 |
| 2.5 | Fixed Assets | 95,701 | 95,422 | 90,527 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 1,038,451 | 861,207 | 663,301 |
| 3 | Profit and Loss Account | Up to This Quarter | Up to Previous Quarter | Up to Corresponding Previous Year Quarter |
| 3.1 | Interest Income | 2,146,176 | 1,081,677 | 1,308,494 |
| 3.2 | Interest Expense | 681,673 | 379,037 | 261,096 |
| A | Net Interest Income | 1,464,503 | 702,640 | 1,047,398 |
| 3.3 | Fees, Commission and Discount | 328,657 | 133,967 | 253,937 |
| 3.4 | Other Operating Income | 55,782 | 22,821 | 33,258 |
| 3.5 | Foreign Exchange Gain / Loss (Net) | 331,562 | 172,353 | 323,617 |
| B | Total Operating Income | 2,180,504 | 1,031,782 | 1,658,210 |
| 3.6 | Staff Expense | 302,232 | 156,352 | 255,501 |
| 3.7 | Other Operating Expenses | 264,854 | 111,788 | 207,434 |
| C | Operating Profit Before Provision | 1,613,418 | 763,643 | 1,195,276 |
| 3.8 | Provision for Possible Losses | 59,938 | 20,949 | 75,064 |
| D | Operating Profit | 1,553,480 | 742,694 | 1,120,212 |
| 3.9 | Non Operating Income / Expense (Net) | 10,528 | 12 | 5,499 |
| 3.10 | Write Back of Provision for Possible Losses | 26,944 | 10,585 | 33,685 |
| E | Profit from Regular Activities | 1,590,953 | 753,291 | 1,159,396 |
| 3.11 | Extraordinary Income/ Expenses (Net) | 1,591 | 4,971 | 3,691 |
| F | Profit Before Bonus and Taxes | 1,592,544 | 758,263 | 1,163,086 |
| 3.12 | Provision for Staff Bonus | 144,777 | 68,933 | 105,735 |
| 3.13 | Provision for Tax | 434,330 | 206,799 | 317,205 |
| G | Net Profit / Loss | 1,013,437 | 482,531 | 740,146 |
| 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 | 22.96% | 22.98% | 17.82% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 0.17% | 0.18% | 0.26% |
| 4.3 | Total Loan Loss Provision to Total NPL | 685.09% | 657.76% | 469.77% |
| 4.4 | Cost of Funds (As Per NRB Directive) | 2.42% | 3.03% | 1.31% |
| 4.5 | Credit to Deposit Ratio (As Per NRB Directive) | 78.97% | 64.90% | 77.86% |
| 4.6 | Base Rate | 5.80% | 6.47% | 4.55% |
| 4.7 | Average Yield on Loans & Advances & Investment (As Per NRB Directive) | 9.32% | 8.76% | 5.83% |
| 4.8 | Net Interest Spread (As Per NRB Directive) | 6.90% | 5.73% | 4.52% |
| Major Indicators | | | | |
| 1. | Earnings Per Share (Annualised) | 25.30 | 48.18 | 39.48 |
| 2. | Market Value Per Share | 1,038 | 2,185 | 1,998 |
| 3. | Price Earning Ratio (Annualised) | 41.03 | 45.35 | 50.61 |
| 4. | Liquidity (CRR) | 14.10% | 15.78% | 10.00% |
| 5. | Return on Equity (Annualised) | 15.74% | 15.37% | 17.91% |
| 6. | Return on Total Assets (Annualised) | 2.50% | 2.25% | 2.03% |
| 7. | Net Worth Per Share | 160.74 | 313.49 | 220.39 |

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.