



Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Aashad end 2074 of the Fiscal Year 2073/74 (Mid July of 2017)

Rs. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>112,705,481</b>	<b>106,152,556</b>	<b>105,900,158</b>
1.1	Paid Up Capital	8,042,662	7,459,559	6,465,002
1.2	Reserve and Surplus	3,510,758	2,764,765	248,913
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	12,495	428,225	-
1.5	Deposits (a+b)	93,944,014	83,954,700	89,410,019
	a. Domestic Currency	93,633,398	83,644,324	89,169,014
	b. Foreign Currency	310,616	310,376	241,004
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	7,195,552	11,545,307	9,776,225
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>112,705,481</b>	<b>106,152,556</b>	<b>105,900,158</b>
2.1	Cash and Bank Balance	17,951,012	10,754,769	15,614,382
2.2	Money at Call and short Notice	1,200,000	-	4,900,000
2.3	Investments	12,163,503	9,728,672	12,843,442
2.4	Loans and Advances	74,372,887	74,209,486	63,527,264
	a. Real Estate Loan	3,313,586	3,398,550	3,442,659
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	247,106	253,442	268,506
	2. Business Complex & Residential Apartment Construction Loan	318,657	326,828	415,774
	3. Income Generating Commercial Complex Loan	155,579	159,568	182,157
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,592,244	2,658,712	2,576,222
	b. Personal Home Loan of Rs. 10 Million & Less	5,581,809	5,779,086	5,101,614
	c. Margin Type Loan	1,708,480	1,649,017	1,645,731
	d. Term Loan	19,212,118	19,216,813	14,551,775
	e. Overdraft / TR Loan / WC Loan	32,381,749	32,385,059	26,506,296
	f. Others	12,175,145	11,780,960	12,279,189
2.5	Fixed Assets (Net)	437,177	422,147	437,138
2.6	Non Banking Assets	120,190	130,700	143,432
2.7	Other Assets	6,460,712	10,906,783	8,434,500
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Month Ending</b>	<b>Previous Month Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	7,562,262	5,263,772	6,263,549
3.2	Interest Expense	1,728,360	1,190,346	1,658,478
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>5,833,902</b>	<b>4,073,426</b>	<b>4,605,072</b>
3.3	Fees, Commission and Discount	376,106	259,935	283,143
3.4	Other Operating Income	414,637	306,047	406,517
3.5	Foreign Exchange Gain/Loss (Net)	121,512	78,949	34,592
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>6,746,156</b>	<b>4,718,358</b>	<b>5,329,324</b>
3.6	Staff Expenses	2,356,203	1,680,211	2,224,553
3.7	Other Operating Expenses	659,808	485,904	648,553
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>3,730,145</b>	<b>2,552,243</b>	<b>2,456,217</b>
3.8	Provision for Possible Losses	520,265	351,612	509,002
	<b>D. Operating Profit (C.-3.8)</b>	<b>3,209,880</b>	<b>2,200,631</b>	<b>1,947,215</b>
3.9	Non Operating Income/Expenses (Net)	1,248,913	1,243,568	1,739,563
3.10	Write Back of Provision for Possible Loss	251,357	304,729	711,203
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>4,710,150</b>	<b>3,748,928</b>	<b>4,397,981</b>
3.11	Extraordinary Income/Expenses (Net)	237,403	120,260	112,499
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>4,947,553</b>	<b>3,869,188</b>	<b>4,510,480</b>
3.12	Provision for Staff Bonus	362,900	283,017	369,760
3.13	Provision for Tax	1,365,093	1,070,318	1,257,741
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>3,219,560</b>	<b>2,515,852</b>	<b>2,882,978</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of this quarter</b>	<b>Previous Quarter Ending</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	15.61%	13.52%	10.20%
4.2	Non Performing Loan(NPL) To Total Loan	3.17%	2.85%	3.11%
4.3	Total Loan Loss Provision to Total NPL	109.00%	110.48%	115.12%
4.4	Cost of Funds	1.97%	1.91%	1.98%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives)	70.79%	79.16%	66.16%
4.6	Base Rate	6.29%	5.93%	6.13%
<b>Additional Information</b>				
1	Average Yield	8.96%	8.54%	7.95%
2	Net Interest Spread ( As per NRB Directives)	4.98%	4.96%	4.96%
3	Return on Equity	35.25%	46.52%	56.53%
4	Return on Assets	2.86%	3.16%	2.79%

Note:

1. Figures regrouped wherever necessary.

2. Above figures may vary with the audited figures if modified by the external auditor and regulators.