

Dharmapath, Kathmandu
Unaudited Financial Results (Quarterly)

As at Poush end 2074 of the Fiscal Year 2074/75 (Mid January of 2018)

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)	113,023,503	121,082,821	106,284,193
1.1	Paid Up Capital	8,042,662	8,042,662	6,499,478
1.2	Reserve and Surplus	5,047,550	4,759,372	2,263,504
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	30,772	16,162	300,031
1.5	Deposits (a+b)	91,898,690	92,720,739	84,833,964
	a. Domestic Currency	91,548,314	92,378,051	84,554,157
	b. Foreign Currency	350,376	342,688	279,806
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	8,003,828	15,543,886	12,387,216
2	Total Assets (2.1 to 2.7)	113,023,503	121,082,821	106,284,193
2.1	Cash and Bank Balance	11,339,603	11,700,339	7,306,265
2.2	Money at Call and short Notice	3,300,000	3,800,000	-
2.3	Investments	12,594,586	17,979,491	13,680,842
2.4	Loans and Advances	78,710,279	73,695,712	70,815,546
	a. Real Estate Loan	3,810,998	3,832,092	3,485,692
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	162,837	163,738	259,940
	2. Business Complex & Residential Apartment Construction Loan	580,722	583,936	335,208
	3. Income Generating Commercial Complex Loan	566,298	569,433	163,660
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,501,141	2,514,985	2,726,884
	b. Personal Home Loan of Rs. 10 Million & Less	5,577,978	4,975,158	5,634,764
	c. Margin Type Loan	1,947,163	1,684,792	1,677,249
	d. Term Loan	18,760,871	18,619,733	18,749,980
	e. Overdraft / TR Loan / WC Loan	34,172,135	30,259,942	30,137,332
	f. Others	14,441,134	14,323,996	11,130,529
2.5	Fixed Assets (Net)	510,054	445,372	433,441
2.6	Non Banking Assets	119,519	119,519	132,456
2.7	Other Assets	6,449,462	13,342,387	13,915,643
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	4,248,797	2,036,715	3,309,407
3.2	Interest Expense	1,308,468	642,689	763,093
	A. Net Interest Income (3.1-3.2)	2,940,329	1,394,025	2,546,314
3.3	Fees, Commission and Discount	353,510	206,163	183,541
3.4	Other Operating Income	192,708	94,168	216,315
3.5	Foreign Exchange Gain/Loss (Net)	75,281	48,084	49,499
	B. Total Operating Income (A.+3.3+3.4+3.5)	3,561,829	1,742,441	2,995,669
3.6	Staff Expenses	1,220,199	612,360	1,125,391
3.7	Other Operating Expenses	330,937	171,906	297,415
	C. Operating Profit Before Provision (B.-3.6-3.7)	2,010,693	958,174	1,572,863
3.8	Provision for Possible Losses	231,538	229,951	189,034
	D. Operating Profit (C.-3.8)	1,779,156	728,223	1,383,829
3.9	Non Operating Income/Expenses (Net)	494,928	473,014	1,193,213
3.10	Write Back of Provision for Possible Loss	238,327	292,916	271,355
	E. Profit from Regular Activities (D.+3.9+3.10)	2,512,411	1,494,153	2,848,397
3.11	Extraordinary Income/Expenses (Net)	13,014	4,453	69,409
	F. Profit before Bonus and Taxes (E.+3.11)	2,525,424	1,498,605	2,917,806
3.12	Provision for Staff Bonus	185,035	111,008	216,131
3.13	Provision for Tax	701,930	416,279	806,598
	G. Net Profit/Loss (F.-3.12-3.13)	1,638,459	971,318	1,895,076
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	16.41%	16.59%	12.21%
4.2	Non Performing Loan(NPL) To Total Loan	3.23%	3.42%	2.85%
4.3	Total Loan Loss Provision to Total NPL	102.81%	99.27%	109.02%
4.4	Cost of Funds	2.94%	2.77%	1.96%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives)	75.30%	69.84%	75.89%
4.6	Base Rate	6.93%	6.90%	6.32%
Additional Information				
1	Average Yield	9.34%	8.91%	7.99%
2	Net Interest Spread (As per NRB Directives)	4.98%	4.97%	4.97%
3	Return on Equity	26.70%	31.90%	55.39%
4	Return on Assets	2.90%	3.21%	3.57%

Note:

1. Figures regrouped wherever necessary.

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