



Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Chaitra end 2074 of the Fiscal Year 2074/75 (Mid April of 2018)

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>114,132,958</b>	<b>113,023,503</b>	<b>106,152,556</b>
1.1	Paid Up Capital	8,042,662	8,042,662	7,459,559
1.2	Reserve and Surplus	5,976,684	5,047,550	2,764,765
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	3,410,668	30,772	428,225
1.5	Deposits (a+b)	90,813,275	91,898,690	83,954,700
	a. Domestic Currency	90,402,287	91,548,314	83,644,324
	b. Foreign Currency	410,988	350,376	310,376
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	5,889,668	8,003,828	11,545,307
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>114,132,958</b>	<b>113,023,503</b>	<b>106,152,556</b>
2.1	Cash and Bank Balance	12,559,028	11,339,603	10,754,769
2.2	Money at Call and short Notice	200,000	3,300,000	-
2.3	Investments	11,306,648	12,594,586	9,728,672
2.4	Loans and Advances	79,705,932	78,710,279	74,209,486
	a. Real Estate Loan	3,600,037	3,810,998	3,398,550
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.15 Million)	192,845	162,837	253,442
	2. Business Complex & Residential Apartment Construction Loan	371,478	580,722	326,828
	3. Income Generating Commercial Complex Loan	474,165	566,298	159,568
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,561,549	2,501,141	2,658,712
	b. Personal Home Loan of Rs. 15 Million & Less	5,486,067	5,577,978	5,779,086
	c. Margin Type Loan	1,832,434	1,947,163	1,649,017
	d. Term Loan	18,675,817	18,760,871	19,216,813
	e. Overdraft / TR Loan / WC Loan	37,033,268	34,172,135	32,385,059
	f. Others	13,078,308	14,441,134	11,780,960
2.5	Fixed Assets (Net)	518,775	510,054	422,147
2.6	Non Banking Assets	87,679	119,519	130,700
2.7	Other Assets	9,754,898	6,449,462	10,906,783
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to this Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	6,606,328	4,248,797	5,263,772
3.2	Interest Expense	2,013,840	1,308,468	1,190,346
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>4,592,489</b>	<b>2,940,329</b>	<b>4,073,426</b>
3.3	Fees, Commission and Discount	652,737	353,510	259,935
3.4	Other Operating Income	292,003	192,708	306,047
3.5	Foreign Exchange Gain/Loss (Net)	124,437	75,281	78,949
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>5,661,665</b>	<b>3,561,829</b>	<b>4,718,358</b>
3.6	Staff Expenses	1,772,620	1,220,199	1,680,211
3.7	Other Operating Expenses	507,599	330,937	485,904
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>3,381,446</b>	<b>2,010,693</b>	<b>2,552,243</b>
3.8	Provision for Possible Losses	263,609	231,538	351,612
	<b>D. Operating Profit (C.-3.8)</b>	<b>3,117,837</b>	<b>1,779,156</b>	<b>2,200,631</b>
3.9	Non Operating Income/Expenses (Net)	507,899	494,928	1,243,568
3.10	Write Back of Provision for Possible Loss	318,915	238,327	304,729
	<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>	<b>3,944,651</b>	<b>2,512,411</b>	<b>3,748,928</b>
3.11	Extraordinary Income/Expenses (Net)	13,880	13,014	120,260
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>3,958,531</b>	<b>2,525,424</b>	<b>3,869,188</b>
3.12	Provision for Staff Bonus	290,614	185,035	283,017
3.13	Provision for Tax	1,100,189	701,930	1,070,318
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>2,567,728</b>	<b>1,638,459</b>	<b>2,515,852</b>
<b>4</b>	<b>Ratios</b>	<b>At the end of this Quarter</b>	<b>At the end of Previous Quarter</b>	<b>At the end of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	18.02%	16.41%	13.52%
4.2	Non Performing Loan(NPL) To Total Loan	2.91%	3.23%	2.85%
4.3	Total Loan Loss Provision to Total NPL	108.77%	102.81%	110.48%
4.4	Cost of Funds	2.97%	2.94%	1.91%
4.5	Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives)	76.48%	75.30%	79.16%
4.6	Base Rate	7.11%	6.93%	5.93%
<b>Additional Information</b>				
1	Average Yield	9.87%	9.34%	8.54%
2	Net Interest Spread ( As per NRB Directives)	4.99%	4.98%	4.96%
3	Return on Equity	26.88%	26.70%	46.52%
4	Return on Assets	3.00%	2.90%	3.16%

Note:

1. Figures regrouped wherever necessary.

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