

Statement of Financial Position
Rs in '000

Particulars	This Quarter Ending 32 Ashadh 2075 (16 July 2018)		Previous Quarter Ending 30 Chaitra 2074 (13 April 2018)		Corresponding Previous Year Quarter Ending 31 Ashadh 2074 (15 July 2017)	
	Bank	Group	Bank	Group	Bank	Group
Assets						
Cash and Cash Equivalent	3,571,818	3,626,736	2,267,741	2,684,205	2,161,730	2,219,401
Due from NRB and Placements with BFls	6,190,067	6,202,300	6,597,661	6,609,694	9,240,416	9,249,949
Loans and advances	61,972,032	63,473,524	58,805,155	60,113,348	52,873,374	53,892,329
Investment Securities	7,411,591	7,618,205	7,154,364	7,330,600	5,219,223	5,333,771
Investment in subsidiaries and Associates	287,000	-	248,500	-	248,500	-
Property and Equipment	1,241,890	1,289,404	1,192,127	1,238,702	1,156,151	1,196,248
Goodwill and Intangible assets	35,069	36,557	38,095	39,625	42,053	43,763
Other Assets	1,274,255	1,314,820	1,555,235	1,597,883	1,106,373	1,164,103
Total Assets	81,983,722	83,561,547	77,858,878	79,614,057	72,047,820	73,099,565
Capital and Liabilities						
Paid up Capital	8,221,667	8,391,067	8,221,667	8,391,067	7,472,412	7,626,412
Reserve and Surplus	3,569,218	3,623,562	3,438,136	3,464,074	3,311,159	3,336,055
Deposits	67,735,866	68,590,048	63,581,585	64,284,531	59,320,404	59,211,534
Borrowings	666,917	924,608	916,917	1,123,515	257,875	341,803
Bond and Debentures	400,000	400,000	400,000	400,000	400,000	400,000
Other Liabilities and Provisions	1,390,054	1,487,907	1,300,573	1,816,446	1,285,971	2,054,602
Non Controlling Interests	-	144,355	-	134,426	-	129,159
Total Capital and Liabilities	81,983,722	83,561,547	77,858,878	79,614,057	72,047,820	73,099,565

Statement of Profit or Loss

Particulars	Up to this Quarter		Up to Previous Quarter		Up to Corresponding Previous Year Quarter	
	Bank	Group	Bank	Group	Bank	Group
Interest Income	7,075,594	7,428,439	5,050,211	5,314,433	4,727,692	5,029,332
Interest Expenses	(4,731,489)	(4,817,660)	(3,400,488)	(3,461,495)	(3,028,184)	(3,075,734)
Net Interest Income	2,344,106	2,610,779	1,649,723	1,852,939	1,699,508	1,953,598
Fees & commission Income	586,018	692,778	384,556	462,102	437,560	505,721
Fees & commission Expenses	(43,633)	(43,633)	(30,037)	(30,037)	(40,892)	(40,892)
Net Fee and Commission Income	542,385	649,145	354,519	432,065	396,667	464,828
Other operating income	451,815	473,759	357,980	375,224	334,116	365,108
Total Operating Income	3,338,306	3,733,683	2,362,222	2,660,228	2,430,291	2,783,534
Impairment (Charge)/ reversal for loans and other losses	(231,808)	(241,204)	(70,327)	(74,542)	(56,661)	(58,451)
Net Operating Income	3,106,497	3,492,478	2,291,895	2,585,686	2,373,630	2,725,083
Personnel Expenses	(779,758)	(922,267)	(541,461)	(639,806)	(591,597)	(706,769)
Other Operating Expenses	(573,134)	(620,225)	(387,727)	(419,900)	(453,954)	(492,969)
Operating profit	1,753,605	1,949,986	1,362,707	1,525,980	1,328,079	1,525,345
Non Operating Income/(Expenses)	8,682	13,219	331	2,541	113,826	119,845
Profit before Income Tax	1,762,286	1,963,205	1,363,037	1,528,520	1,441,905	1,645,190
Income Tax Expense	(528,686)	(576,749)	(408,911)	(445,667)	(422,219)	(475,268)
Share of Non Controlling Interest	-	(36,689)	-	(31,226)	-	(37,937)
Profit / (loss) for the period	1,233,601	1,349,767	954,126	1,051,627	1,019,686	1,131,985
Other comprehensive income	(664,631)	(664,285)	(509,809)	(509,511)	16,147	16,694
Total comprehensive income	568,969	685,482	444,317	542,116	1,035,833	1,148,679
Distributable Profit*						
Net profit or (loss) as per statement of profit or loss	1,233,601	1,349,767	954,126	1,051,627	1,019,686	1,131,985
Add/Less: Regulatory adjustment as per NRB Directive	(67,257)	(90,999)	(151,305)	(177,733)	(13,062)	(50,573)
Free profit/(loss) after regulatory adjustments*	1,166,344	1,258,767	802,821	873,894	1,006,624	1,081,411
Ratios						
Capital fund to RWA	12.54%	12.60%	12.97%	13.02%	13.58%	13.66%
Non performing loan (NPL) to total loan (As per NRB Directive)	1.29%	1.28%	1.16%	1.16%	0.93%	0.91%
Total loan loss provision to Total NPL (As per NRB Directive)	136.06%	136.99%	149.70%	149.02%	173.52%	175.31%
Cost of funds	7.95%	7.98%	7.73%	7.75%	7.40%	7.41%
Credit to Deposit Ratio (As per NRB Directive)	77.07%	79.35%	77.79%	80.20%	71.76%	73.99%
Base Rate	11.48%	11.83%	11.35%	11.47%	10.33%	10.77%
Basic Earning Per Share	15.00	16.09	15.47	16.71	13.65	14.84
Diluted Earning Per Share	15.00	16.09	15.47	16.71	12.40	13.49

Unaudited Financial Results as per NRB Directive 4
Rs in '000

S.N.	Particulars	This Quarter Ending 32 Ashadh 2075 (16 July 2018)		Previous Quarter Ending 30 Chaitra 2074 (13 April 2018)		Corresponding Previous Year Quarter Ending 31 Ashadh 2074 (15 July 2017)	
		Bank	Group	Bank	Group	Bank	Group
1	Total Capital and Liabilities (1.1 to 1.8)	81,401,606	82,942,265	76,989,802	78,751,589	70,919,249	71,955,296
1.1	Paid Up Capital	8,221,667	8,221,667	8,221,667	8,221,667	8,219,653	8,219,653
1.2	Reserve & Surplus	2,526,270	2,723,887	2,169,151	2,344,555	1,370,831	1,509,925
1.3	Non Controlling Interest	-	133,315	-	126,040	-	129,145
1.4	Debtenture & Bond	400,000	400,000	400,000	400,000	400,000	400,000
1.5	Borrowings	666,917	924,254	1,230,117	1,436,611	257,875	341,134
1.6	Deposits	67,735,866	68,557,847	63,268,385	63,940,978	59,320,404	59,190,946
	a) Domestic Currency	63,919,573	64,741,555	59,932,170	60,604,762	56,760,852	56,631,394
	b) Foreign Currency	3,816,292	3,816,292	3,336,215	3,336,215	2,559,552	2,559,552
1.7	Income Tax Liability	-	-	-	-	-	1,144
1.8	Other Liabilities	1,850,887	1,981,295	1,700,482	2,281,738	1,350,485	2,163,350
2	Total Assets (2.1 to 2.7)	81,401,606	82,942,265	76,989,802	78,751,589	70,919,249	71,955,296
2.1	Cash & Bank Balance	6,139,824	6,206,974	5,004,330	5,382,775	6,136,210	6,203,311
2.2	Money at call and Short Notice	841,536	841,536	367,030	417,882	117,690	117,690
2.3	Investments	9,982,935	9,897,559	10,329,001	10,251,814	9,439,808	9,302,625
2.4	Loan & Advances	61,996,941	63,419,461	58,699,279	59,935,177	52,733,336	53,688,975
	a. Real Estate Loan	1,716,653	1,716,653	1,805,111	1,805,111	2,165,410	2,165,410
	(i) Residential Real Estate	389,653	389,653	409,459	409,459	585,246	585,246
	(ii) Business Complex & Residential Apart. Construction Loan	362,059	362,059	369,114	369,114	382,964	382,964
	(iii) Income generating Commercial Complexes Loan	522,370	522,370	571,760	571,760	607,220	607,220
	(iv) Other Real Estate Loan	442,570	442,570	454,778	454,778	589,979	589,979
	b. Personal Home Loan of Rs 150 lacs or less	3,065,807	3,065,807	2,973,333	2,973,333	2,503,984	2,503,984
	c. Margin Type Loan	1,308,064	1,308,064	1,447,316	1,447,316	1,797,931	1,797,931
	d. Term Loan	14,222,146	14,222,146	12,872,312	12,872,312	10,530,262	10,530,262
	e. Overdraft Loan/ TR Loan/ WC Loan	23,048,000	23,048,000	21,431,148	21,431,148	16,888,231	16,888,231
	f. Others	18,636,271	20,058,792	18,170,059	19,405,957	18,847,518	19,803,157
2.5	Fixed Assets	1,241,890	1,290,893	1,192,127	1,242,266	1,156,151	1,196,457
2.6	Non Banking Assets (net)	-	-	-	-	-	-
2.7	Other Assets	1,198,481	1,285,842	1,398,036	1,522,476	1,336,053	1,446,239
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	7,012,748	7,358,220	4,950,044	5,203,316	4,682,811	4,986,243
3.2	Interest Expenses	4,731,489	4,817,660	3,400,488	3,461,495	3,028,184	3,057,116
	A. Net Interest Income (3.1-3.2)	2,281,259	2,540,560	1,549,556	1,741,821	1,654,627	1,929,128
3.3	Fees, Commission & Discount	303,573	356,484	210,542	248,991	270,939	339,100
3.4	Other Operating Income	296,561	352,544	178,606	218,771	227,163	227,679
3.5	Foreign Exchange Gain & Loss	296,207	296,207	206,910	206,910	194,087	194,087
	B. Total Operating Income (A+3.3+3.4+3.5)	3,177,600	3,545,796	2,145,614	2,416,493	2,346,815	2,689,994
3.6	Staff Expenses	578,859	704,634	384,899	470,498	412,554	508,684
3.7	Other Operating Expenses	596,380	643,469	416,429	448,602	485,647	523,273
	C. Operating Profit before Provisions (B -3.6-3.7)	2,002,361	2,197,692	1,344,286	1,497,393	1,448,614	1,658,037
3.8	Provision for Possible Losses	321,458	338,403	234,872	249,393	99,733	109,526
	D. Operating Profit (C - 3.8)	1,680,903	1,859,290	1,109,414	1,248,000	1,348,881	1,548,511
3.9	Non Operating Income/Expenses (Net)	164,289	169,602	154,827	157,037	160,768	141,012
3.10	Writeback of Provision for Possible Losses	43,807	43,807	43,807	43,807	49,084	49,084
	E. Profit from Regular Activities (D+3.9+3.10)	1,889,000	2,072,700	1,308,048	1,448,845	1,558,733	1,738,607
3.11	Extraordinary Income/Expenses (Net)	(56,174)	(56,174)	(46,767)	(46,767)	6,769	6,769
	F. Profit before Bonus and Taxes (E+3.11)	1,832,826	2,016,526	1,261,281	1,402,078	1,565,503	1,745,377
3.12	Provision for Staff Bonus	166,621	183,320	114,662	127,462	142,318	160,922
3.13	Provision for Taxes	499,862	547,924	343,986	380,742	416,560	470,922
3.14	Share of Non Controlling Interest in Profit of Subsidiary	-	26,514	-	19,980	-	32,121
	G. Net Profit/ Loss (F-3.12-3.13-3.14)	1,166,344	1,258,767	802,633	873,894	1,006,624	1,081,411
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	12.54%	12.60%	12.97%	13.02%	13.58%	13.66%
4.2	Non Performing Loan (NPL) to Total Loan	1.29%	1.28%	1.16%	1.16%	0.93%	