

Unaudited Financial Results (Quarterly)

As at 1st Quarter end on 31 Ashwin Fiscal Year 2074/75 (2017/18)

Rs. In '000'

S.N.	Particulars	This Quarter Ending		Previous Quarter Ending		Corresponding Previous Year Quarter Ending
		Group	PBL	Group	PBL	
1	Total Capital and Liabilities (1.1 to 1.8)	96,955,836	96,800,781	93,922,630	93,858,363	77,180,862
1.1	Paid up Capital	5,881,402	5,881,402	5,881,402	5,881,402	5,881,402
1.2	Reserves and Surplus	2,837,160	2,766,473	2,064,590	2,051,535	554,723
1.3	Debentures and Bonds	-	-	-	-	-
1.4	Borrowings	1,223,501	1,223,501	252,387	252,387	20,529
1.5	Deposits (a+b)	82,757,069	82,843,426	81,291,139	81,349,540	65,296,259
	a. Domestic Currency	81,158,408	81,244,764	79,699,038	79,757,438	64,259,294
	b. Foreign Currency	1,598,662	1,598,662	1,592,102	1,592,102	1,036,965
1.6	Income Tax Liabilities	556	-	-	-	-
1.7	Other Liabilities	4,153,933	4,085,979	4,386,269	4,323,499	5,427,949
1.8	Non Controlling Interest	102,214	-	46,843	-	-
2	Total Assets (2.1 to 2.7)	96,955,836	96,800,781	93,922,630	93,858,363	77,180,862
2.1	Cash and Bank Balance	8,840,355	8,825,005	13,510,046	13,493,669	9,917,131
2.2	Money at Call and Short Notice	300,000	300,000	900,000	900,000	2,390,000
2.3	Investments	12,914,951	12,833,188	11,719,177	11,692,107	7,965,916
2.4	Loans and Advances (a+b+c+d+e+f)	66,767,951	66,767,951	61,979,529	61,979,529	51,745,689
	a. Real Estate Loan	5,332,656	5,332,656	5,003,898	5,003,898	5,245,090
	1. Residential Real Estate Loan above Rs 10 million	732,489	732,489	690,500	690,500	806,253
	2. Business Complex & Residential Apartment Construction Loan	966,353	966,353	1,030,999	1,030,999	949,451
	3. Income generating Commercial Complex Loan	136,999	136,999	137,043	137,043	221,571
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	3,496,814	3,496,814	3,145,357	3,145,357	3,267,815
	b. Personal Home Loan upto Rs 10 million or Less	9,065,494	9,065,494	8,899,207	8,899,207	7,077,269
	c. Margin Type Loan	2,343,321	2,343,321	2,361,264	2,361,264	2,109,426
	d. Term Loan	16,724,042	16,724,042	14,270,138	14,270,138	10,551,825
	e. Overdraft Loan/TR Loan/WC Loan	21,287,568	21,287,568	20,245,637	20,245,637	19,331,843
	f. Other Loan	12,014,870	12,014,870	11,199,384	11,199,384	7,430,236
2.5	Fixed Assets	2,150,761	2,143,131	2,163,027	2,153,654	2,118,323
2.6	Non Banking Assets	481,891	481,891	518,301	518,301	118,690
2.7	Other Assets	5,499,927	5,449,616	3,132,551	3,121,103	2,925,113
3	Profit and Loss Account	This Quarter Ending		Previous Quarter Ending		Corresponding Previous Year Quarter Ending
		Group	PBL	Group	PBL	
3.1	Interest Income	1,856,244	1,854,098	5,492,530	5,487,060	957,768
3.2	Interest Expense	(1,341,974)	(1,340,644)	(2,950,338)	(2,957,637)	(489,551)
A.	Net Interest Income (3.1-3.2)	514,270	513,454	2,542,192	2,529,423	468,217
3.3	Fees, Commission and Discount	76,892	75,728	191,928	182,987	48,731
3.4	Other Operating Income	107,547	106,049	455,596	436,596	94,394
3.5	Foreign Exchange Gain/Loss (Net)	71,350	71,350	190,461	190,461	49,506
B.	Total Operating Income (A+ 3.3+3.4+3.5)	770,060	766,582	3,380,176	3,339,467	660,848
3.6	Staff Expenses	(264,069)	(262,766)	(820,012)	(810,537)	(205,726)
3.7	Other Operating Expenses	(156,396)	(155,469)	(819,254)	(809,296)	(155,081)
C.	Operating Profit Before Provision (B. - 3.6-3.7)	349,594	348,346	1,740,910	1,719,635	300,041
3.8	Provision for Possible Losses	(111,156)	(111,156)	(349,899)	(349,899)	(100,368)
D.	Operating Profit (C. - 3.8)	238,438	237,190	1,391,011	1,369,736	199,673
3.9	Non Operating Income/Expenses (Net)	8,541	8,541	41,570	40,196	(2,178)
3.1	Write Back of Provision for Possible Loss	130,638	130,638	1,721,751	1,721,751	332,108
E.	Profit from Regular Activities (D.+3.9+3.10)	377,617	376,369	3,154,332	3,131,682	529,603
3.11	Extraordinary Income/Expenses (Net)	-	-	(349,352)	(349,352)	(26,107)
F.	Profit before Bonus and Taxes (E.+3.11)	377,617	376,369	2,804,979	2,782,330	503,496
3.12	Provision for Staff Bonus	34,329	34,215	254,998	252,939	45,772
3.13	Provision for Tax	91,699	91,415	784,558	777,814	175,260
G.	Net Profit/Loss (F. -3.12-3.13)	251,590	250,739	1,765,423	1,751,576	282,464
3.14	Share of Non controlling interest in the P/L of Subsidiary	818	-	6,033	-	-
H.	Net Profit/Loss (G-3.14)	250,772	250,739	1,759,390	1,751,576	282,464
4	Ratios	This Quarter Ending		Previous Quarter Ending		Corresponding Previous Year Quarter Ending
		Group	PBL	Group	PBL	
4.1	Capital Fund to RWA	11.02%	11.02%	11.05%	11.05%	10.51%
4.2	Non Performing Loan (NPL) To Total Loan	4.23%	4.23%	4.29%	4.29%	7.54%
4.3	Total Loan Loss Provision to Total NPL	89.06%	89.06%	94.14%	94.14%	101.47%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	75.05%	75.05%	71.10%	71.10%	74.02%
4.6	Base Rate	9.80%	9.80%	10.51%	10.51%	6.07%
4.7	Average Interest Spread (Calculated as per NRB Circular)	3.83%	3.83%	3.27%	3.27%	4.83%
Additional Information						
1	Average Yield	10.23%	10.23%	8.46%	8.46%	7.56%
2	Average cost	6.55%	6.55%	4.33%	4.33%	3.05%
3	Return on Equity	11.54%	11.60%	22.22%	22.08%	17.55%
4	Return on Assets	1.04%	1.04%	1.88%	1.87%	1.46%

- Unaudited Financial Figures are subject to change from supervisory authority and statutory audit.
- Provision for loan loss and NBA has been reported under other liabilities. So, loans and advances and NBA are reported in gross figure.
- Group comprises of Prabhu Bank Ltd. (The Bank) and Prabhu Capital Ltd. (Subsidiary)
- All inter company transaction and outstanding balance among group companies have been eliminated in the above statement related to group.
- CCD ratio has been calculated without considering the relaxation provided by NRB circular No. Bai.Bi.Ni./ Niti/ Paripatra/ KaKHaGa/ 15/73/074 dated 2073-11-09