

Head Office: Babarmahal, Kathmandu, Nepal Tel: 977-1-4788500, Fax: 977-1-4780588 E-mail:info@prabhubank.com

Unaudited Financial Results (Quarterly)

As at 2nd Quarter end on 30 Poush Fiscal Year 2074/75 (2017/18)

Rs. In '000'

| Total Capital and Liabilities (1.1 to 1.8) | As at 2nd Quarter end on 30 Poush Fiscal Year 20/4//5 (201//18) Rs. In | | | | | | | |
|--|---|--|---------------------|---------------------------------------|-------------------------|-------------|---------------------------------|--|
| | SN | Particulars | This Quarter Ending | | Previous Quarter Ending | | Corresponding | |
| 1 Podu pCapital and Lishibitis (11 to 1.8) | Da. 1. | | Group | PBL | Group | PBL | Previous Year Quarter Ending | |
| 1.1 Paid up Capital | 1 | Total Capital and Liabilities (1.1 to 1.8) | | | | | 82,393,853 | |
| 1.2 Reserves and Surplus 3,112,685 3,107,104 2,837,106 2,766,473 1,41 3. Dehentic currency 84,842,013 84,676,829 81,138,408 81,244,704 68,59 4. Bornweings 1,042,875 1,042,875 1,223,501 1,235,001 1,61 5. Deposit (a+t) 85,992,221 86,128,037 48,138,408 81,244,704 88,59 6. In come Tix Liabilities 1,51 1,088,662 1,596,662 1,59 | | | | | | | 5,881,402 | |
| 1.3 Debenures and Bonds | | | 1 1 | l I | | | 1,412,287 | |
| 1.5 Deposits (a+b) 8,599,221 86,128,037 82,757,070 82,841,346 70,21 8, Demosite Currency 1,451,207 1,598,662 1,598,662 1,610 | 1.3 | Debentures and Bonds | - | | - | | | |
| B. Domestic Currency 8,154,207 1,451,207 1,451,207 1,451,207 1,459,660 1,596,602 1,596 | 1.4 | Borrowings | 1,042,875 | 1,042,875 | 1,223,501 | 1,223,501 | 51,860 | |
| b. Forcigin Currency 1,451,207 1,598,662 1,598,662 1,509,662 1,500,661 1,50 | 1.5 | Deposits (a+b) | 85,993,221 | 86,128,037 | 82,757,070 | 82,843,426 | 70,216,567 | |
| 1.6 Income Tax Liabilities | | - | 84,542,013 | 84,676,829 | 81,158,408 | 81,244,764 | 68,599,095 | |
| 1.7 Other Liabilities | | = : | | 1,451,207 | | 1,598,662 | 1,617,472 | |
| 1.8 Non Controlling Interest 108,2c2 1 101,214 1 2.0 11,1598.77 101,0903.580 96,585.345 66,6800,781 82.39 2.1 Cash and Bank Balance 11,1653.801 11,487,987 8,840,355 8,825,005 9,00 0,000 30,000 0,000 3,0 | | | | | | - | | |
| 2. Total Assets (2.1 to 2.7) | | | 1 1 | 4,092,150 | / / | 4,085,979 | 4,831,738 | |
| 1,653,801 1,487,987 8,484,0355 8,825,005 9,00 | | Č | | 100 002 500 | | 0 (000 701 | 02 202 052 | |
| 22 Money at Call and Short Notice | | | | | | | 82,393,853 9,004,965 | |
| 1. 1. 1. 1. 1. 1. 1. 1. | | | 1 1 | l I | | | 3,509,100 | |
| 2.4 Loans and Advances (a+br+c+d+e+f) | | | l ' | 1 1 | | ĺ | 7,575,574 | |
| Real Estate Loan above Rs 10 million S.566.227 S.566.227 S.326.65 S.332.656 S.20 R. Residential Real Estate Loan above Rs 10 million Residential Real Estate Loan above Rs 10 million Residential Real Estate Loan (Inclinding Land Purbase Releting) Residential Real Estate Land Releting Land Releting Land Residential Real Estate Land Releting L | | | 1 1 1 | ' ' | | l ' ' | 56,529,040 | |
| Residential Read Estate Loan above Rs 10 million 748,536 748,536 732,489 732,489 732,489 3 | | | | | | | 5,205,261 | |
| Resines Complex & Residential Apartment Construction Loan 890,009 996,353 966,353 10.3 | | | | | | 1 1 | 789,755 | |
| 3.1 Interest Expense 3,813,852 3,814,616 136,949 136,999 136,9 | | 2. Business Complex & Residential Apartment Construction Loan | 896,009 | 896,009 | | 966,353 | 1,059,512 | |
| b. Personal Home Loan upto Rs 10 million or Less 9,533,116 9,053,416 2,243,321 2,345,321 2,306,004 21,287,568 21,287,568 2,287,578 2,287,49,510 2,247,510 2,243,131 2,299,595 481,891 481,891 577,572 3,249,510 2,247,510 2, | | 3. Income generating Commercial Complex Loan | 181,609 | 181,609 | 136,999 | 136,999 | 205,699 | |
| c. Margin Type Loan 2,221,387 2,241,387 2,343,321 2,343,321 2,09 d. Term Loan 18,107,019 18,107,019 16,724,042 16,724,042 11,13 e. Overfarfit Loan/TR Loan/WC Loan 23,206,004 23,206,004 21,187,568 20,78 f. Other Loan 13,004,103 13,004,103 12,014,870 12,014,870 9,08 2.5 Fixed Assets 429,995 429,995 481,891 481,891 5,79 2.7 Other Assets 7,185,248 5,553,480 5,538,916 5,499,927 5,449,616 3.1 Interest Income 3,813,852 3,814,616 1,856,244 1,854,098 2,435 2.2 Interest Expense (2,604,509) (2,606,619) (1,341,974) (1,340,644) (902,444) 3.2 Interest Expense (2,604,509) (2,606,619) (1,341,974) (1,340,644) (902,444) 4. Vet Interest Income 234,570 232,283 10,547 (1,340,644) (902,444) 5. Vet Interest Income 234,570 232,283 10,547 (1,340,644) (902,444) 5. Vet Interest Income 234,570 232,283 10,547 (1,340,644) (902,444) 5. Vet Interest Income 234,570 232,283 10,547 (1,340,644) (902,444) 5. Vet Interest Income 234,570 232,283 10,547 (1,340,644) (902,444) 5. Vet Interest Income 234,570 232,283 10,547 (1,340,644) (902,444) 5. Vet Interest Income 234,570 232,283 10,547 (1,340,644) (902,444) 5. Vet Interest Income 234,570 232,283 10,547 (1,340,644) (902,444) 5. Vet Interest Income (A+3,3+3,4+3,5) (A77,95) (A77,90,95) (A78,95) (A78,95) 5. Vet Interest Income (A+3,3+3,4+3,5) (A77,95) (A77,028) (264,069) (262,766) (363,37) 5. Vet Interest Income (A+3,3+3,4+3,5) (A77,95) (A77,028) (264,069) (262,766) (363,37) 6. Vet Polerating Income (A+3,3+3,4+3,5) (A77,95) (A77,028) (264,069) (262,766) (363,37) 7. Vet Interest Income (A+3,3+3,4+3,5) (A77,95) (A77,028) (264,069) (262,766) (363,37) 8. Vet Interest Income (A+3,3+3,4+3,5) (A77,95) (A77,028) (264,069) (262,766) (363,38) (37,96) (37,96) (37,96) (37,96) (37,96) | | 4. Other Real Estate Loan (Including Land Purchase & Plotting) | 3,740,072 | 3,740,072 | 3,496,814 | 3,496,814 | 3,150,295 | |
| d. Term Loan 18,107,019 18,107,019 16,724,042 16,724,042 11,13 | | b. Personal Home Loan upto Rs 10 million or Less | 9,533,116 | 9,533,116 | 9,065,494 | 9,065,494 | 8,211,299 | |
| c. Overdraft Loam/TR Loam/WC Loan | | c. Margin Type Loan | 2,221,387 | 2,221,387 | | 2,343,321 | 2,099,354 | |
| Coher Loan | | | 1 1 | 1 1 1 | | l ' ' | 11,136,733 | |
| 2.5 Fixed Assets | | | 1 1 | | | | 20,789,401 | |
| 2.6 Non Banking Assets | | | 1 1 | | | l ' ' | 9,086,991 | |
| 2.7 Other Assets | | | | | | | 2,096,700 | |
| This Quarter Ending Previous Quarter Ending Previous PBL Group PBL Group PBL Group PBL Quarter Quarter Ass. As | | = | l ' | · · · · · · · · · · · · · · · · · · · | · · | l ' | 578,065 | |
| 3. Profit and Loss Account | 2.7 | Other Assets | , , | | | | 3,100,408 Corresponding | |
| Strop | 3 | Profit and Loss Account | | _ | | | Previous Year | |
| 3.2 Interest Expense | | 1 1010 4114 2000 1 1000 411 | Group | PBL | Group | PBL | Quarter Ending | |
| A. Net Interest Income (3.1-3.2) | | | | 1 1 1 | | 1 1 | 2,435,018 | |
| 3.3 Fees, Commission and Discount 122,626 121,056 76,892 75,728 86 3.4 Other Operating Income 234,570 232,283 107,547 106,049 200 3.5 Foreign Exchange Gain/Loss (Net) 111,436 111,436 71,350 71,350 90 B. Total Operating Income (A+ 3.3+3.4+3.5) 1,677,975 1,672,772 770,060 766,582 1,820 3.5 Staff Expenses (479,556) (477,028) (264,069) (262,766) (366, 37. (355,124) (156,396) (155,469) (336, 37. (355,124) (156,396) (155,469) (336, 349,594 348,346 1,118 3.8 Provision for Possible Losses (245,090) (245,090) (111,156) (111,156) (185, 369) | | = | | | | , , , , , , | (992,312) | |
| 3.4 Other Operating Income 234,570 232,283 107,547 106,049 200 | | | | | , | | 1,442,706 | |
| 3.5 Foreign Exchange Gain/Loss (Net) | | · · · · · · · · · · · · · · · · · · · | 1 ′ | | | Í | 86,991 | |
| B. Total Operating Income (A+ 3.3+3.4+3.5) 1,677,975 1,672,772 770,060 766,582 1,820 3.6 Staff Expenses (479,556) (477,028) (264,069) (262,766) (366, 370) 3.7 Other Operating Expenses (357,466) (355,124) (156,396) (155,469) (334, 348, 346) 3.8 Provision for Possible Losses (245,090) (245,090) (111,156) (111,156) (185, 369) 3.8 Provision for Possible Losses (245,090) (245,090) (111,156) (111,156) (185, 369) 3.9 Non Operating Income/Expenses (Net) (12,871 12,863 8,541 8,541 33, 31 3.1 Write Back of Provision for Possible Loss 512,491 130,638 130,638 130,638 131,133 3.1 Write Back of Provision for Possible Loss 512,491 130,638 377,617 376,369 2,100 3.1 Extraordinary Income/Expenses (Net) (171,935) (171,935) - | | 1 0 | l ′ | l ' l | | | 200,064 90,465 | |
| 3.6 Staff Expenses | | | | | | | 1,820,226 | |
| 3.7 Other Operating Expenses | | 1 0 1 | | | , | | (366,051) | |
| C. Operating Profit Before Provision (B 3.6-3.7) 840,952 840,620 349,594 348,346 1,119 3.8 Provision for Possible Losses (245,090) (245,090) (111,156) (111,156) (118,156) (185, 119 1.56) (1 | | _ | | | | | (334,391) | |
| 3.8 Provision for Possible Losses | | 1 0 1 | ` ′ ′ | | | ` ' ' | 1,119,783 | |
| 3.9 Non Operating Income/Expenses (Net) 12,871 12,863 8,541 8,541 35 3.1 Write Back of Provision for Possible Loss 512,491 512,491 130,638 130,638 1,130 1,130 1,121,223 1,120,883 377,617 376,369 2,100 1,121,223 1,120,883 377,617 376,369 2,100 1,121,223 1,120,883 377,617 376,369 2,100 1,121,223 1,120,883 377,617 376,369 2,100 1,121,223 1,120,883 377,617 376,369 2,100 1,120 1,1 | | | | | * | | (185,307) | |
| 3.1 Write Back of Provision for Possible Loss 512,491 512,491 130,638 130,638 1,136 E. | D. | Operating Profit (C 3.8) | 595,862 | 595,530 | 238,438 | 237,190 | 934,476 | |
| E. Profit from Regular Activities (D.+3.9+3.10) | 3.9 | Non Operating Income/Expenses (Net) | 12,871 | 12,863 | 8,541 | 8,541 | 35,291 | |
| S.11 Extraordinary Income/Expenses (Net) | 3.1 | | 512,491 | 512,491 | 130,638 | 130,638 | 1,130,345 | |
| Profit before Bonus and Taxes (E.+3.11) 949,288 948,948 377,617 376,369 1,833 | | * ' | | | 377,617 | 376,369 | 2,100,112 | |
| 3.12 Provision for Staff Bonus 86,299 86,268 34,329 34,215 166 | | | ` ′ ′ | | - | - | (266,910) | |
| 3.13 Provision for Tax 227,804 227,727 91,699 91,415 554 | | ` , | / | | , | | 1,833,203 | |
| C. Net Profit/Loss (F3.12-3.13) 635,185 634,953 251,590 250,739 1,112 Share of Non controlling interest in the P/L of Subsidiary 223 818 H. Net Profit/Loss (G-3.14) 634,962 634,953 250,772 250,739 1,112 Ratios This Quarter Ending Previous Quarter Ending Previous Quarter Ending Previous Quarter Ending Previous Quarter Corresponding Loan (NPL) To Total Loan 4.12% 11.24% 11.02% 11.02% 11.02% 4.3 Total Loan Loss Provision to Total NPL 79.63% 79.63% 89.06% 89.06% 89.06% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 4.6 Base Rate 9.71% 9.71% 9.80% 9.80% 6.4.7 Average Interest Spread (Calculated as per NRB Circular) 4.10% 4.10% 3.83% 3.83% 4.10% 3.83% 3.83% 4.10% 3.83% 3.83% 4.10% 3.83% 3.83% 4.10% 3.83% 3.83% 4.10% 3.83% 3.83% 3.83% 4.10% 3.83% 3.83% 3.83% 4.10% 3.83% | | | l ′ | · . | | | 166,655 | |
| Share of Non controlling interest in the P/L of Subsidiary 10.102% 11.02% 11.02% 11.02% 11.02% 11.02% 11.02% 10 | | | | | | | 554,220 | |
| H. Net Profit/Loss (G-3.14) 634,962 634,953 250,772 250,739 1,112 | | | | 034,953 | | 250,739 | 1,112,328 | |
| This Quarter Ending | | | | 634 052 | | 250 730 | 1,112,328 | |
| Ratios Group PBL Group PBL Quarter | | | | | | | Corresponding | |
| Capital Fund to RWA | 4 | Ratios | This Quart | er Ending | 1 revious Qu | arter Enumg | Previous Year | |
| 4.2 Non Performing Loan (NPL) To Total Loan 4.12% 4.12% 4.23% 4.23% 4. 4.3 Total Loan Loss Provision to Total NPL 79.63% 79.63% 89.06% 89.06% 89.06% 105. 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 75.24% 75.24% 75.05% 75.05% 75. 75. 4.6 Base Rate 9.71% 9.71% 9.80% 9.80% 6. 4.7 Average Interest Spread (Calculated as per NRB Circular) 4.10% 4.10% 3.83% 3.83% 4. Additional Information 1 Average Yield 10.15% 10.15% 10.23% 7. 2 Average cost 6.38% 6.38% 6.55% 6.55% 3. 3 Return on Equity 13.17% 13.17% 11.54% 11.60% 30. 4 Return on Assets 1.26% 1.26% 1.04% 1.04% 2. | | | Group | PBL | Group | PBL | Quarter Ending | |
| 4.2 Non Performing Loan (NPL) To Total Loan 4.12% 4.12% 4.23% 4.23% 4. 4.3 Total Loan Loss Provision to Total NPL 79.63% 79.63% 89.06% 89.06% 89.06% 105. 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 75.24% 75.24% 75.05% 75.05% 75. 75. 4.6 Base Rate 9.71% 9.71% 9.80% 9.80% 6. 4.7 Average Interest Spread (Calculated as per NRB Circular) 4.10% 4.10% 3.83% 3.83% 4. Additional Information 1 Average Yield 10.15% 10.15% 10.23% 7. 2 Average cost 6.38% 6.38% 6.55% 6.55% 3. 3 Return on Equity 13.17% 13.17% 11.54% 11.60% 30. 4 Return on Assets 1.26% 1.26% 1.04% 1.04% 2. | 4.1 | Capital Fund to RWA | 11.24% | 11.24% | 11.02% | 11.02% | 11.10% | |
| 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 75.24% 75.24% 75.05%< | 4.2 | Non Performing Loan (NPL) To Total Loan | | 4.12% | 4.23% | 4.23% | 4.88% | |
| 4.6 Base Rate 9.71% 9.71% 9.80% 9.80% 6.4 4.7 Average Interest Spread (Calculated as per NRB Circular) 4.10% 4.10% 3.83% 3.83% 4.4 Additional Information 1 Average Yield 10.15% 10.15% 10.23% 10.23% 7. 2 Average cost 6.38% 6.38% 6.55% 6.55% 3. 3 Return on Equity 13.17% 13.17% 11.54% 11.60% 30. 4 Return on Assets 1.26% 1.26% 1.04% 1.04% 2. | | | | | | | 105.11% | |
| 4.7 Average Interest Spread (Calculated as per NRB Circular) 4.10% 4.10% 3.83% 3.83% 4. Additional Information 1 Average Yield 10.15% 10.15% 10.23% 10.23% 7. 2 Average cost 6.38% 6.38% 6.55% 6.55% 3. 3 Return on Equity 13.17% 13.17% 11.54% 11.60% 30. 4 Return on Assets 1.26% 1.26% 1.04% 1.04% 2. | | | | | | | 75.10% | |
| Additional Information 1 Average Yield 10.15% 10.15% 10.23% 10.23% 7. 2 Average cost 6.38% 6.38% 6.55% 6.55% 3. 3 Return on Equity 13.17% 13.17% 11.54% 11.60% 30. 4 Return on Assets 1.26% 1.26% 1.04% 1.04% 2. | | | | | | | 6.35% | |
| 1 Average Yield 10.15% 10.15% 10.23% 10.23% 7. 2 Average cost 6.38% 6.38% 6.55% 6.55% 3. 3 Return on Equity 13.17% 13.17% 11.54% 11.60% 30. 4 Return on Assets 1.26% 1.26% 1.04% 1.04% 2. | 4.7 | | 4.10% | 4.10% | 3.83% | 3.83% | 4.87% | |
| 2 Average cost 6.38% 6.38% 6.55% 6.55% 3. 3 Return on Equity 13.17% 13.17% 11.54% 11.60% 30. 4 Return on Assets 1.26% 1.26% 1.04% 1.04% 2. | 1 | | 10.150/ | 10.150/ | 10.220/ | 10.000/ | 7.210/ | |
| 3 Return on Equity 13.17% 13.17% 11.54% 11.60% 30. 4 Return on Assets 1.26% 1.26% 1.04% 1.04% 2. | | _ | | | | | 7.21% 3.10% | |
| 4 Return on Assets 1.26% 1.26% 1.04% 2. | | | | | | | 3.10% 30.50% | |
| | | · · | | | | | 2.70% | |
| Notes: | | | 1.20/0 | 1.20/0 | 1.07/0 | 1.07/0 | 2.7070 | |

Notes

- 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.
- All inter company transaction and outstanding balance amoung group companies have been eliminated in the above statement related to group.
- Paid-up Capital includes Rs. 652,012 thousand of call in advance.