

Principal Figures & Ratios of Five Financial Years

NPR Million

| Particulars | 2072-73 | 2073-74 | 2074-75 | 2075-76 | 2076-77 | CAGR (%) |
|---------------------------------------|-----------|-----------|-----------|-----------|-----------|----------|
| Total Assets | 12,936.75 | 19,592.34 | 34,649.27 | 51,991.40 | 66,348.09 | 38.65% |
| Paid-up Capital | 1,123.50 | 1,977.80 | 3,064.76 | 3,064.76 | 4,324.99 | 30.92% |
| Total Deposits | 11,276.65 | 16,775.22 | 30,354.84 | 46,176.31 | 59,633.13 | 39.50% |
| Total Loans | 9,798.61 | 15,159.39 | 25,003.03 | 38,144.32 | 48,264.80 | 37.54% |
| Investment | 114.96 | 156.89 | 660.97 | 2,687.57 | 6,765.04 | 125.81% |
| Net Interest Income | 690.89 | 1,031.81 | 1,258.14 | 1,894.78 | 2,259.38 | - |
| Staff Expenses | 205.68 | 327.61 | 444.09 | 684.49 | 895.80 | - |
| Other Operating Expenses | 131.63 | 197.41 | 287.75 | 469.44 | 566.67 | - |
| Operating Profit | 528.61 | 728.00 | 895.36 | 1,218.06 | 1,008.84 | - |
| Net Profit | 361.37 | 486.93 | 575.54 | 856.17 | 707.41 | - |
| Net Worth Per Share | 160.34 | 148.43 | 139.89 | 145.18 | 134.53 | - |
| Capital Adequacy Ratio | 12.28% | 14.71% | 14.20% | 13.44% | 13.23% | - |
| Liquidity Ratio | 23.67% | 22.67% | 28.72% | 25.88% | 27.83% | - |
| Non-Performing Loan/ Total Credit | 0.09% | 0.02% | 0.00% | 0.07% | 0.26% | - |
| Base Rate | 8.57% | 11.68% | 12.51% | 11.36% | 9.98% | - |
| Cost of Fund | 4.95% | 7.66% | 9.03% | 8.69% | 7.52% | - |
| Interest Yield on Loans | 14.03% | 15.41% | 15.03% | 13.67% | 12.51% | - |
| Weighted Average Interest Rate Spread | 9.08% | 7.75% | 6.00% | 4.98% | 4.99% | - |
| Return on Total Assets | 2.79% | 2.49% | 1.80% | 1.65% | 1.07% | - |
| Return on Equity | 26.88% | 21.27% | 17.21% | 19.24% | 12.16% | - |
| Earnings Per Share | 43.1 | 32.09 | 20.45 | 27.94 | 16.56 | - |
| Market Value Per Share | 1307 | 971 | 378 | 370 | 312 | - |
| Price Earning Ratio | 30.32 | 30.26 | 18.48 | 13.24 | 18.84 | - |