

KEY FINANCIAL INDICATORS

Particulars	Indicators	FY 2015/16	FY 2016/17	FY 2017/18	FY 2018/19	FY 2019/20
Loan & Advances	NPR(m)	31,303	39,264	46,696	55,634	56,936
Deposits	NPR(m)	55,727	63,873	67,388	76,237	99,267
Share Capital	NPR(m)	3,750	4,006	8,011	8,011	8,011
Reserves	NPR(m)	3,774	8,069	5,914	6,916	7,091
Income	NPR(m)	2,885	3,349	4,681	5,212	4,973
Expenses	NPR(m)	923	1,061	1,588	1,646	1,686
PAT	NPR(m)	1,292	1,422	2,190	2,435	1,987
Earning Per Share (EPS)	Ratio	45.96	35.49	27.33	30.39	24.81
Price Earning Ratio (PE)	Ratio	78.33	64.67	27.62	22.44	26.00
Net-worth Per Share	NPR	268	296	174	186	189
Dividend	Percent	35.09	105.26	17.50	22.50	11.84
Return on Equity (ROE)	Percent	17.18	11.98	18.66	19.49	15.15
Capital Adequacy Ratio (CAR)	Percent	16.38	21.08	22.99	19.69	18.51
CRR	Ratio	7.98	19.71	18.91	7.52	14.49
NPL Ratio	Percent	0.32	0.19	0.18	0.15	0.44
Base Rate	Percent	4.47	6.47	7.87	7.63	7.00
Interest Rate Spread	Percent	4.64	5.01	5.06	4.45	3.63

































