

Our Key Performance Indicators of Past 5 Years

Financial Position

Balance Sheet Size (in Million)

FY 2078-79	121,083
FY 2077-78	101,127
FY 2076-77	66,348
FY 2075-76	51,991
FY 2074-75	34,766

Implies our resilience, consistency and growth with 5 Year CAGR of **43.95%**

Paid-up Capital (in Million)

FY 2078-79	5,657
FY 2077-78	4,812
FY 2076-77	4,325
FY 2075-76	3,065
FY 2074-75	2,592

5 Year CAGR of **23.39%** when Industry CAGR is **22.39%**

Deposits (in Million)

FY 2078-79	108,425
FY 2077-78	92,323
FY 2076-77	59,633
FY 2075-76	46,176
FY 2074-75	30,669

5 Year CAGR of **45.24%** when Industry CAGR is **16.69%**

Loans (in Million)

FY 2078-79	89,539
FY 2077-78	76,403
FY 2076-77	48,265
FY 2075-76	38,144
FY 2074-75	25,169

5 Year CAGR of **42.65%**, when Industry CAGR is **18.98%**

Financial Performance

Net Interest Income (in Million)

FY 2078-79	3,330
FY 2077-78	2,789
FY 2076-77	2,259
FY 2075-76	1,895
FY 2074-75	1,311

Robust Net Interest Income Growth of **19.41%** on YOY basis on account of healthy loans growth in previous year.

Net Profit (in Million)

FY 2078-79	1,342
FY 2077-78	1,156
FY 2076-77	707
FY 2075-76	856
FY 2074-75	624

Sustainable profit with **22.50%** average growth in 5 Year



Profitability Ratios

Earnings Per Share	(in Rupees)
FY 2078-79	23.72
FY 2077-78	24.03
FY 2076-77	16.56
FY 2075-76	27.94
FY 2074-75	20.45

Backed by the sustainable returns with 5 Years Average EPS of **NPR 22.54**

Returns on Equity	(in Percent)
FY 2078-79	16.61
FY 2077-78	16.94
FY 2076-77	12.16
FY 2075-76	19.24
FY 2074-75	15.87

5 Years Average ROE of **16.17%** implying sound returns on equity

Assets Quality

Non-Performing Assets	(in Percent)
FY 2078-79	0.21%
FY 2077-78	0.23%
FY 2076-77	0.26%
FY 2075-76	0.07%
FY 2074-75	0.004%

Best-in-Class Assets Quality

Capital Adequacy

Total Capital Fund/RWE	(in Percent)
FY 2078-79	11.80
FY 2077-78	11.19
FY 2076-77	13.23
FY 2075-76	13.44
FY 2074-75	14.20

Healthy CAR to support the business growth

Stock Performance

Market Price Per Share	(in Rupees)
FY 2078-79	439.90
FY 2077-78	657
FY 2076-77	312
FY 2075-76	370
FY 2074-75	378

Market Capitalization	(in Million)
FY 2078-79	24,885.94
FY 2077-78	31,611.89
FY 2076-77	13,493.97
FY 2075-76	11,339.61
FY 2074-75	9,796.87

Price Earning Ratio	(in Times)
FY 2078-79	18.55
FY 2077-78	27.34
FY 2076-77	18.84
FY 2075-76	13.24
FY 2074-75	18.48

