

Unaudited Financial Results (Quarterly)

As at 1st Quarter (31/06/2067) of the Fiscal Year 2067/68.

Rs. In '000

S. N.	Particulars	This Quarter End as on 31/06/2067	Up to Previous Quarter End as on 32/03/2067	Corresponding Previous Year Quarter End
1.	Total Capital and Liabilities (1.1 to 1.7)	1,355,071	1,230,861	
1.1	Paid Up Capital	400,000	400,000	
1.2	Reserve and Surplus	19,370	11,922	
1.3	Debenture and Bond			
1.4	Borrowings	90,000		
1.5	Deposits (a.+b.)	829,522	808,607	
	a. Domestic Currency	824,711	806,537	
	b. Foreign Currency	4,811	2,070	
1.6	Income Tax Liability	8,302	5,109	
1.7	Other Liabilities	7,878	5,223	
2	Total Assets (2.1 to 2.7)	1,355,071	1,230,861	
2.1	Cash and Bank Balance	56,679	22,982	
2.2	Money at Call and Short Notice	679,101	917,730	
2.3	Investments	129,856	100,000	
2.4	Loans and Advances(a+b+c+d+e)	451,957	163,078	
	a.Real Estate Loan	74,070	34,692	
	1. Residential Real Estate Loan	43,002	34,692	
	2. Business Complex & Residential Apartment Construction Loan	0	0	
	3. Income generating Commercial Complex	0	0	
	4. Other Real Estate Loan (including Land Purchase & Plotting)	31,068	0	
	b.Margin Type Loan	1,257		
	c.Term Loan	12,897	6,122	
	d.Overdraft /TR /WC Loan	291,315	92,650	
	e.Other Loan	72,417	29,614	
2.5	Fixed Assets	23,740	21,920	
2.6	Non Banking Assets		0	
2.7	Other Assets	13,738	5,151	
3.	Profit and Loss Account	Up to This Quarter End as on 31/06/2067	Up to Previous Quarter End as on 32/03/2067	Up to Corresponding Previous Year Quarter End
3.1	Interest Income	27,956	29,326	
3.2	Interest Expense	13,876	10,808	
	A. Net Interest Income (3.1 - 3.2)	14,079	18,518	
3.3	Fees, Commission and Discount	1,054	822	
3.4	Other Operating Income	5,323	3,006	
3.5	Foreign Exchange Gain/Loss (Net)	413	347	
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	20,869	22,693	
3.6	Staff Expenses	2,846	3,940	
3.7	Other Operating Expenses	3,384	5,298	
	C. Operating Profit Before Provision (B. -3.6-3.7)	14,639	13,455	
3.8	Provision for Possible Losses	2,934	1,631	
	D. Operating Profit (C. -3.8)	11,705	11,824	
3.9	Non Operating Income / Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activities (D+3.9+3.10)	11,705	11,824	
3.11	Extraordinary Income/Expenses (Net)			
	F. Profit before Bonus and Taxes (E. + 3.11)	11,705	11,824	
3.12	Provision for Staff Bonus	1,064	1,075	
3.13	Provision for Tax	3,192	3,225	
	G. Net Profit/Loss (F. - 3.12-3.13)	7,449	7,525	
4.	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	53.59%	86.43%	
4.2	Non Performing Loan(NPL) To Total Loan	0%	0%	
4.3	Total Loan Loss Provision to Total NPL	0%	0%	
4.4	Cost of Fund	11.38%	10.83%	
4.5	CD Ratio (Calculated as per NRB Directives)	34.10%	13.33%	

Note: Final figures are subject to change in accordance with any remarks or notification from the statutory audit and/or regulator.