

**Unaudited Financial Results (Quarterly)**
**As at First Quarter (31/06/2071) of the Fiscal Year 2071/72**

(Rs in '000)

S. N.	Particulars	This Quarter End as on 31/06/2071	Upto Previous Quarter End as on 32/03/2071	Corresponding Previous Year Quarter End 31/06/2070
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>6,140,668</b>	<b>5,556,685</b>	<b>4,497,008</b>
1.1	Paid Up Capital	640,000	640,000	640,000
1.2	Reserve and Surplus	187,740	167,239	149,102
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	130,000	210,000	240,000
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>4,930,036</b>	<b>4,503,660</b>	<b>3,434,548</b>
a.	Domestic Currency	4,703,670	4,451,793	3,387,282
b.	Foreign Currency	226,366	51,867	47,266
1.6	Income Tax Liability	10,509	-	3,030
1.7	Other Liabilities	242,383	35,786	30,328
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>6,140,668</b>	<b>5,556,685</b>	<b>4,497,008</b>
2.1	Cash and Bank Balance	395,075	472,785	440,867
2.2	Money at Call and Short Notice	1,226,813	1,215,155	843,318
2.3	Investments	71,493	72,239	104,437
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f) Net Figure</b>	<b>4,110,913</b>	<b>3,694,525</b>	<b>3,003,690</b>
a.	Real Estate Loan	86,302	84,730	83,907
1.	Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	9,782	10,019	24,972
2.	Business Complex & Residential Apartment Construction Loan	-	-	4,455
3.	Income generating Commercial Complex	-	-	-
4.	Other Real Estate Loan ( Including Land Purchase & Plotting)	76,520	74,711	54,480
b.	Personal Home Loan of Rs 10 Million or Less	682,297	582,292	353,940
c.	Margin Type Loan	13,553	9,523	3,973
d.	Term Loan	680,100	503,182	259,034
e.	Overdraft /TR /WC Loan	1,934,760	1,892,400	1,638,812
f.	Other Loan	713,901	622,398	664,024
2.5	Fixed Assets	61,406	59,399	61,430
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	274,968	42,582	43,267
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter End as on 31/06/2071</b>	<b>This Quarter End as on 32/03/2071</b>	<b>This Quarter End as on 31/06/2070</b>
3.1	Interest Income	119,886	487,494	97,971
3.2	Interest Expense	69,436	251,380	61,542
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	<b>50,450</b>	<b>236,114</b>	<b>36,429</b>
3.3	Fees, Commission and Discount	3,085	12,395	2,911
3.4	Other Operating Income	11,858	36,909	8,885
3.5	Foreign Exchange Gain/Loss (Net)	6,120	23,222	8,793
<b>B.</b>	<b>Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>71,513</b>	<b>308,640</b>	<b>57,018</b>
3.6	Staff Expenses	12,509	39,886	9,909
3.7	Other Operating Expenses	15,311	67,304	13,919
<b>C.</b>	<b>Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>43,693</b>	<b>201,450</b>	<b>33,190</b>
3.8	Provision for Possible Losses	17,404	51,027	22,084
<b>D.</b>	<b>Operating Profit (C. -3.8)</b>	<b>26,289</b>	<b>150,422</b>	<b>11,106</b>
3.9	Non Operating Income / Expenses (Net)	40	82	6
3.10	Write Back of Provision for Possible Loss	12,205	3,546	-
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>38,534</b>	<b>154,050</b>	<b>11,112</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F.</b>	<b>Profit before Bonus and Taxes (E. + 3.11)</b>	<b>38,534</b>	<b>154,050</b>	<b>11,112</b>
3.12	Provision for Staff Bonus	3,503	14,005	1,010
3.13	Provision for Tax	10,509	42,941	3,030
<b>G.</b>	<b>Net Profit/Loss (F. - 3.12-3.13)</b>	<b>24,522</b>	<b>97,104</b>	<b>7,072</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	15.41%	17.32%	20.78%
4.2	Non Performing Loan (NPL) To Total Loan	1.91%	2.54%	2.07%
4.3	Total Loan Loss Provision to Total NPL	140.94%	105.91%	120.07%
4.4	Cost of Fund	6.05%	6.33%	7.14%
4.5	CD Ratio ( Calculated as per NRB Directives)	76.38%	72.19%	73.75%
4.6	Base Rate	9.35%	9.19%	-
<b>5</b>	<b>Additional Information</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
5.1	Net Worth Per Share (Rs)	129.33	126.13	123.30
5.2	Total Assets Per Share (Rs)	959.48	868.23	702.66
5.3	Net Interest Spread	6.23%	6.77%	-
5.4	Price Earning Ratio (Annualized)	15.46	16.08	34.62
5.5	Earning Per Share (Annualized) (Rs)	15.33	15.17	4.42
5.6	Return on Equity (Annualized)	11.85%	12.03%	3.58%

**Note:** 1. The above figures are subject to change in accordance with any remarks or notification from the statutory audit and/or regulator.  
 2. The previous figures are regrouped/rearranged wherever necessary.