

Unaudited Financial Results (Quarterly)

As at First Quarter (30/06/2068) of the Fiscal Year 2068/69

(Rs in '000)

S. N.	Particulars	This Quarter End as on 30/06/2068	Upto Previous Quarter End as on 32/03/2068	Corresponding Previous Year Quarter End 31/06/2067
1	Total Capital and Liabilities (1.1 to 1.7)	1,889,841	1,834,499	1,355,071
1.1	Paid Up Capital	400,000	400,000	400,000
1.2	Reserve and Surplus	56,984	51,670	19,370
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	6,000	6,000	90,000
1.5	Deposits (a.+b.)	1,388,908	1,355,098	829,522
	a. Domestic Currency	1,374,633	1,198,190	824,711
	b. Foreign Currency	14,275	156,908	4,811
1.6	Income Tax Liability	2,280	1,058	8,301
1.7	Other Liabilities	35,670	20,673	7,878
2	Total Assets (2.1 to 2.7)	1,889,841	1,834,499	1,355,071
2.1	Cash and Bank Balance	133,778	73,145	56,679
2.2	Money at Call and Short Notice	380,396	545,354	679,101
2.3	Investments	79,016	63,889	129,856
2.4	Loans and Advances(a+b+c+d+e+f)	1,209,323	1,101,942	451,957
	a. Real Estate Loan	117,864	113,954	74,070
	1. Residential Real Estate Loan (Except Personal Home loan upto Rs 80 lacs)	45,165	40,801	43,002
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex	16,178	16,178	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	56,522	56,975	31,068
	b. Personal Home Loan of Rs 80 lacs or Less	101,347	81,665	-
	c. Margin Type Loan	7,434	9,835	1,257
	d. Term Loan	39,271	38,059	12,898
	e. Overdraft /TR /WC Loan	755,900	696,557	291,315
	f. Other Loan	187,506	161,872	72,417
2.5	Fixed Assets	34,690	31,814	23,740
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	52,637	18,355	13,738
3	Profit and Loss Account	Up to This Quarter End as on 30/06/2068	Upto Previous Quarter End as on 32/03/2068	Up to Corresponding Previous Year Quarter End 31/06/2067
3.1	Interest Income	51,498	162,225	27,956
3.2	Interest Expense	30,900	81,607	13,877
	A. Net Interest Income (3.1 - 3.2)	20,598	80,618	14,079
3.3	Fees, Commission and Discount	1,388	4,823	1,054
3.4	Other Operating Income	2,582	16,478	5,323
3.5	Foreign Exchange Gain/Loss (Net)	2,188	2,092	413
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	26,757	104,011	20,869
3.6	Staff Expenses	5,845	13,020	2,846
3.7	Other Operating Expenses	8,016	18,901	3,384
	C. Operating Profit Before Provision (B. -3.6-3.7)	12,896	72,090	14,639
3.8	Provision for Possible Losses	4,535	13,904	2,934
	D. Operating Profit (C. -3.8)	8,361	58,186	11,705
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	4,360	-
	E. Profit from Regular Activities (D+3.9+3.10)	8,361	62,546	11,705
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	8,361	62,546	11,705
3.12	Provision for Staff Bonus	760	5,686	1,064
3.13	Provision for Tax	2,280	17,058	3,192
	G. Net Profit/Loss (F. - 3.12-3.13)	5,321	39,802	7,449
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	33.54%	36.39%	53.59%
4.2	Non Performing Loan (NPL) To Total Loan	1.16%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	91.03%	0.00%	0.00%
4.4	Cost of Fund	9.60%	9.88%	11.38%
4.5	CD Ratio (Calculated as per NRB Directives)	66.02%	67.69%	34.10%

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.