



Unaudited Financial Reports (Quarterly)

As at Second Quarter (30/09/2067) of the Fiscal Year 2067/68.

(Rs in '000)

S. N.	Particulars	This Quarter End as on 30/09/2067	Up to Previous Quarter End as on 31/06/2067	Corresponding Previous Year Quarter End
1	Total Capital and Liabilities (1.1 to 1.7)	1,372,715	1,355,071	-
1.1	Paid Up Capital	400,000	400,000	-
1.2	Reserve and Surplus	28,699	19,370	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	80,000	90,000	-
1.5	Deposits (a.+b.)	841,131	829,522	-
	a. Domestic Currency	828,763	824,711	-
	b. Foreign Currency	12,368	4,811	-
1.6	Income Tax Liability	8,894	8,302	-
1.7	Other Liabilities	13,991	7,878	-
2	Total Assets (2.1 to 2.7)	1,372,715	1,355,071	-
2.1	Cash and Bank Balance	46,952	56,679	-
2.2	Money at Call and Short Notice	428,383	679,101	-
2.3	Investments	154,012	129,856	-
2.4	Loans and Advances(a+b+c+d+e)	704,816	451,957	-
	a. Real Estate Loan	143,577	74,070	-
	1. Residential Real Estate Loan	96,148	43,002	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex	-	-	-
	4. Other Real Estate Loan (including Land Purchase & Plotting)	47,429	31,068	-
	b. Margin Type Loan	4,472	1,257	-
	c. Term Loan	34,580	12,897	-
	d. Overdraft /TR /WC Loan	423,587	291,315	-
	e. Other Loan	98,600	72,417	-
2.5	Fixed Assets	21,684	23,740	-
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	16,870	13,738	-
3	Profit and Loss Account	Up to This Quarter End as on 30/09/2067	Up to Previous Quarter End as on 31/06/2067	Up to Corresponding Previous Year Quarter End
3.1	Interest Income	62,828	27,956	-
3.2	Interest Expense	30,427	13,876	-
	A. Net Interest Income (3.1 - 3.2)	32,402	14,079	-
3.3	Fees, Commission and Discount	2,178	1,054	-
3.4	Other Operating Income	9,194	5,323	-
3.5	Foreign Exchange Gain/Loss (Net)	901	413	-
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	44,675	20,869	-
3.6	Staff Expenses	5,513	2,846	-
3.7	Other Operating Expenses	7,175	3,384	-
	C. Operating Profit Before Provision (B. -3.6-3.7)	31,987	14,639	-
3.8	Provision for Possible Losses	5,538	2,934	-
	D. Operating Profit (C. -3.8)	26,449	11,705	-
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)	26,449	11,705	-
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	26,449	11,705	-
3.12	Provision for Staff Bonus	2,404	1,064	-
3.13	Provision for Tax	7,213	3,192	-
	G. Net Profit/Loss (F. - 3.12-3.13)	16,831	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	32.56%	53.59%	-
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 Funds	10.68%	11.38%	-
4.5	CD Ratio (Calculated as per NRB Directives)	55.50%	36.19%	-

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