



Unaudited Financial Results (Quarterly)
As at Second Quarter (30/09/2071) of the Fiscal Year 2071/72

(Rs in '000)

S. N.	Particulars	This Quarter End as on 30/09/2071	Upto Previous Quarter End as on 31/06/2071	Corresponding Previous Year Quarter End 30/09/2070
1	Total Capital and Liabilities (1.1 to 1.7)	6,550,412	6,140,668	4,814,908
1.1	Paid Up Capital	678,400	640,000	640,000
1.2	Reserve and Surplus	122,834	187,740	107,316
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	180,000	130,000	150,000
1.5	Deposits (a.+b.)	5,274,767	4,930,036	3,892,195
a.	Domestic Currency	5,055,180	4,703,670	3,848,702
b.	Foreign Currency	219,587	226,366	43,493
1.6	Income Tax Liability	-	10,509	-
1.7	Other Liabilities	294,410	242,383	25,397
2	Total Assets (2.1 to 2.7)	6,550,412	6,140,668	4,814,908
2.1	Cash and Bank Balance	493,288	395,075	317,787
2.2	Money at Call and Short Notice	1,182,466	1,226,813	1,031,099
2.3	Investments	82,922	71,493	102,927
2.4	Loans and Advances (a+b+c+d+e+f) Net Figure	4,461,563	4,110,913	3,265,323
a.	Real Estate Loan	93,805	86,302	94,610
	1. Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	9,537	9,782	24,668
	2. Business Complex & Residential Apartment Construction Loan	-	-	4,455
	3. Income generating Commercial Complex	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	84,268	76,520	65,487
	b. Personal Home Loan of Rs 10 Million or Less	740,723	682,297	406,499
c.	Margin Type Loan	12,421	13,553	8,783
d.	Term Loan	832,146	680,100	306,059
e.	Overdraft /TR /WC Loan	2,016,838	1,934,760	1,789,359
f.	Other Loan	765,630	713,901	660,013
2.5	Fixed Assets	61,016	61,406	58,625
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	269,157	274,968	39,147
3	Profit and Loss Account	Up to This Quarter End as on 30/09/2071	This Quarter End as on 31/06/2071	This Quarter End as on 30/09/2070
3.1	Interest Income	265,996	119,886	222,106
3.2	Interest Expense	140,966	69,436	122,299
	A. Net Interest Income (3.1 - 3.2)	125,030	50,450	99,807
3.3	Fees, Commission and Discount	6,105	3,085	5,509
3.4	Other Operating Income	23,768	11,858	16,602
3.5	Foreign Exchange Gain/Loss (Net)	12,470	6,120	12,949
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	167,373	71,513	134,867
3.6	Staff Expenses	24,842	12,509	18,957
3.7	Other Operating Expenses	32,996	15,311	28,582
	C. Operating Profit Before Provision (B. -3.6-3.7)	109,535	43,693	87,328
3.8	Provision for Possible Losses	49,673	17,404	29,344
	D. Operating Profit (C. -3.8)	59,862	26,289	57,984
3.9	Non Operating Income / Expenses (Net)	184	40	21
3.10	Write Back of Provision for Possible Loss	22,790	12,205	-
	E. Profit from Regular Activities (D+3.9+3.10)	82,836	38,534	58,005
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	82,836	38,534	58,005
3.12	Provision for Staff Bonus	7,530	3,503	5,273
3.13	Provision for Tax	22,592	10,509	15,819
	G. Net Profit/Loss (F. - 3.12-3.13)	52,714	24,522	36,912
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	13.99%	15.41%	18.38%
4.2	Non Performing Loan (NPL) To Total Loan	1.93%	1.91%	2.05%
4.3	Total Loan Loss Provision to Total NPL	119.28%	140.94%	122.17%
4.4	Cost of Fund	6.00%	6.05%	6.61%
4.5	CD Ratio (Calculated as per NRB Directives)	77.97%	76.38%	72.87%
4.6	Base Rate	8.68%	9.35%	10.10%
5	Additional Information	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
5.1	Net Worth Per Share (Rs)	118.11	129.33	116.77
5.2	Total Assets Per Share (Rs)	965.57	959.48	752.33
5.3	Net Interest Spread	6.06%	6.23%	7.23%
5.4	Price Earning Ratio (Annualized)	13.96	15.46	12.48
5.5	Earning Per Share (Annualized) (Rs)	15.54	15.33	11.54
5.6	Return on Equity (Annualized)	13.16%	11.85%	9.88%

Note:

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