

**Unaudited Financial Results (Quarterly)**

As at Third Quarter (30/12/2067) of the Fiscal Year 2067/68

(Rs in '000)

S. N.	Particulars	This Quarter End as on 30/12/2067	Previous Quarter End as on 30/09/2067	Corresponding Previous Year Quarter End 31/12/2066
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>1,596,953</b>	<b>1,372,715</b>	<b>1,139,795</b>
1.1	Paid Up Capital	400,000	400,000	400,000
1.2	Reserve and Surplus	34,575	28,699	8,303
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	110,000	80,000	-
1.5	Deposits (a.+b.)	<b>1,031,253</b>	<b>841,131</b>	<b>730,714</b>
a.	Domestic Currency	1,021,804	828,763	730,257
b.	Foreign Currency	9,449	12,368	457
1.6	Income Tax Liability	-	8,894	-
1.7	Other Liabilities	21,124	13,991	778
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,596,953</b>	<b>1,372,715</b>	<b>1,139,795</b>
2.1	Cash and Bank Balance	38,946	46,952	5,876
2.2	Money at Call and Short Notice	468,138	428,383	706,777
2.3	Investments	93,793	154,012	365,000
2.4	Loans and Advances(a+b+c+d+e+f)	<b>946,822</b>	<b>704,816</b>	<b>44,600</b>
a.	Real Estate Loan	<b>136,661</b>	<b>143,577</b>	-
1.	Residential Real Estate Loan (Except Personal Home loan upto Rs 60 lacs)	57,108	96,148	8,500
2.	Business Complex & Residential Apartment Construction Loan	-	-	-
3.	Income generating Commercial Complex	16,178	-	-
4.	Other Real Estate Loan ( Including Land Purchase & Plotting)	63,375	47,429	-
b.	Personal Home Loan of Rs 60 lacs or Less	67,417	-	-
c.	Margin Type Loan	7,817	4,472	-
d.	Term Loan	42,323	34,580	-
e.	Overdraft /TR /WC Loan	555,360	423,587	35,300
f.	Other Loan	137,244	98,600	800
2.5	Fixed Assets	21,118	21,684	10,013
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	28,136	16,870	7,529
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter End as on 30/12/2067</b>	<b>Up to Previous Quarter End as on 30/09/2067</b>	<b>Up to Corresponding Previous Year Quarter End 31/12/2066</b>
3.1	Interest Income	104,160	62,828	6,951
3.2	Interest Expense	54,306	30,427	1,757
<b>A.</b>	<b>Net Interest Income (3.1 - 3.2)</b>	<b>49,854</b>	<b>32,402</b>	<b>5,194</b>
3.3	Fees, Commission and Discount	3,750	2,178	67
3.4	Other Operating Income	13,618	9,194	903
3.5	Foreign Exchange Gain/Loss (Net)	1,359	901	3
<b>B.</b>	<b>Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>68,581</b>	<b>44,675</b>	<b>6,167</b>
3.6	Staff Expenses	8,905	5,513	1,850
3.7	Other Operating Expenses	11,782	7,175	1,850
<b>C.</b>	<b>Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>47,894</b>	<b>31,987</b>	<b>2,467</b>
3.8	Provision for Possible Losses	12,211	5,538	446
<b>D.</b>	<b>Operating Profit (C. -3.8)</b>	<b>35,683</b>	<b>26,449</b>	<b>2,021</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>35,683</b>	<b>26,449</b>	<b>2,021</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F.</b>	<b>Profit before Bonus and Taxes (E. + 3.11)</b>	<b>35,683</b>	<b>26,449</b>	<b>2,021</b>
3.12	Provision for Staff Bonus	3,244	2,404	-
3.13	Provision for Tax	9,732	7,213	-
<b>G.</b>	<b>Net Profit/Loss (F. - 3.12-3.13)</b>	<b>22,707</b>	<b>16,831</b>	<b>2,021</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	37.47%	43.56%	72.32%
4.2	Non Performing Loan(NPL) To Total Loan	1.82%	0%	0.00%
4.3	Total Loan Loss Provision to Total NPL	79%	0%	0.00%
4.4	Cost of Fund	10.70%	10.68%	9.94%
4.5	CD Ratio ( Calculated as per NRB Directives)	65.96%	56.62%	10.91%

**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.  
 3. Income Tax liability has been netted on advance tax paid.