

Unaudited Financial Results (Quarterly)
As at Third Quarter (30/12/2071) of the Fiscal Year 2071/72

(Rs in '000)

S. N.	Particulars	This Quarter End as on 30/12/2071	Upto Previous Quarter End as on 30/09/2071	Corresponding Previous Year Quarter End 30/12/2070
1	Total Capital and Liabilities (1.1 to 1.7)	6,939,327	6,550,412	4,998,145
1.1	Paid Up Capital	678,400	678,400	640,000
1.2	Reserve and Surplus	141,982	122,834	137,336
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	180,000	180,000	150,000
1.5	Deposits (a.+b.)	5,707,536	5,274,767	4,045,833
a.	Domestic Currency	5,473,151	5,055,180	3,980,823
b.	Foreign Currency	234,385	219,587	65,010
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	231,409	294,411	24,977
2	Total Assets (2.1 to 2.7)	6,939,327	6,550,412	4,998,146
2.1	Cash and Bank Balance	554,160	493,288	306,715
2.2	Money at Call and Short Notice	1,086,788	1,182,466	1,091,962
2.3	Investments	12,176	82,922	102,264
2.4	Loans and Advances (a.+b.+c.+d.+e.+f)- NET	4,903,732	4,461,563	3,394,248
a.	Real Estate Loan	78,071	93,804	81,998
1.	Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	9,277	9,537	24,320
2.	Business Complex & Residential Apartment Construction Loan	-	-	-
3.	Income generating Commercial Complex	-	-	-
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	68,794	84,268	57,678
b.	Personal Home Loan of Rs 10 Million or Less	844,756	740,723	465,674
c.	Margin Type Loan	12,518	12,421	7,863
d.	Term Loan	1,064,390	832,146	379,903
e.	Overdraft /TR /WC Loan	2,054,749	2,016,838	1,840,985
f.	Other Loan	849,247	765,630	617,825
2.5	Fixed Assets	67,455	61,016	57,611
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	315,016	269,157	45,346
3	Profit and Loss Account	Up to This Quarter End as on 30/12/2071	This Quarter End as on 30/09/2071	This Quarter End as on 30/12/2070
3.1	Interest Income	416,622	265,996	346,784
3.2	Interest Expense	217,832	140,966	182,362
A.	Net Interest Income (3.1 - 3.2)	198,790	125,029	164,422
3.3	Fees, Commission and Discount	9,213	6,105	8,727
3.4	Other Operating Income	35,926	23,768	25,373
3.5	Foreign Exchange Gain/Loss (Net)	18,112	12,470	17,178
B.	Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	262,041	167,373	215,700
3.6	Staff Expenses	38,447	24,842	29,516
3.7	Other Operating Expenses	55,321	32,996	47,369
C.	Operating Profit Before Provision (B. -3.6-3.7)	168,273	109,535	138,815
3.8	Provision for Possible Losses	60,661	49,673	33,660
D.	Operating Profit (C. -3.8)	107,612	59,862	105,155
3.9	Non Operating Income / Expenses (Net)	223	184	25
3.10	Write Back of Provision for Possible Loss	5,091	22,790	-
E.	Profit from Regular Activities (D+3.9+3.10)	112,926	82,836	105,181
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F.	Profit before Bonus and Taxes (E. + 3.11)	112,926	82,836	105,181
3.12	Provision for Staff Bonus	10,266	7,531	9,562
3.13	Provision for Tax	30,798	22,592	28,686
G.	Net Profit/Loss (F. - 3.12-3.13)	71,862	52,714	66,933
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	13.25%	13.99%	18.15%
4.2	Non Performing Loan (NPL) To Total Loan	2.82%	1.93%	2.27%
4.3	Total Loan Loss Provision to Total NPL	88.47%	119.28%	111.58%
4.4	Cost of Fund	6.23%	6.00%	6.63%
4.5	CD Ratio (Calculated as per NRB Directives)	79.92%	77.97%	73.19%
4.6	Base Rate	8.62%	8.68%	10.04%
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)	120.93	118.11	121.46
5.2	Total Assets Per Share (Rs)	1,022.90	965.57	780.96
5.3	Net Interest Spread	5.75%	6.06%	6.77%
5.4	Price Earning Ratio (Annualized)	16.14	13.96	10.97
5.5	Earning Per Share (Annualized) (Rs)	14.12	15.54	13.94
5.6	Return on Equity (Annualized)	11.68%	13.16%	11.48%

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.