



Unaudited Financial Results (Quarterly)

As at Third Quarter (31/12/2069) of the Fiscal Year 2069/70

(Rs in '000)

S. N.	Particulars	This Quarter End as on 31/12/2069	Upto Previous Quarter End as on 29/09/2069	Corresponding Previous Year Quarter End 30/12/2068
1	Total Capital and Liabilities (1.1 to 1.7)	3,670,308	3,484,154	2,091,073
1.1	Paid Up Capital	640,000	640,000	400,000
1.2	Reserve and Surplus	106,060	106,642	76,557
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	126,742	47,348	44,484
1.5	Deposits (a.+b.)	2,733,413	2,664,933	1,537,291
	a. Domestic Currency	2,722,981	2,653,801	1,527,866
	b. Foreign Currency	10,432	11,132	9,425
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	64,093	25,230	32,741
2	Total Assets (2.1 to 2.7)	3,670,308	3,484,154	2,091,073
2.1	Cash and Bank Balance	309,168	228,068	172,005
2.2	Money at Call and Short Notice	529,051	493,845	205,278
2.3	Investments	80,000	80,000	80,000
2.4	Loans and Advances(a+b+c+d+e+f) Net	2,644,779	2,549,762	1,516,123
	a. Real Estate Loan	92,775	124,772	99,018
	1. Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	25,562	25,864	26,615
	2. Business Complex & Residential Apartment Construction Loan	4,283	15,414	
	3. Income generating Commercial Complex	-	-	14,919
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	62,930	83,494	57,485
	b. Personal Home Loan of Rs 10 Million or Less	252,155	225,781	144,848
	c. Margin Type Loan	1,049	1,786	7,510
	d. Term Loan	144,831	113,482	45,533
	e. Overdraft /TR /WC Loan	1,553,324	1,519,842	954,909
	f. Other Loan	600,645	564,099	264,305
2.5	Fixed Assets	66,012	60,482	53,022
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	41,298	71,997	64,645
3	Profit and Loss Account	This Quarter End as on 31/12/2069	Upto Previous Quarter End as on 29/09/2069	Corresponding Previous Year Quarter End 30/12/2068
3.1	Interest Income	285,748	179,818	169,548
3.2	Interest Expense	140,003	91,408	98,871
	A. Net Interest Income (3.1 - 3.2)	145,745	88,410	70,677
3.3	Fees, Commission and Discount	7,690	5,066	5,235
3.4	Other Operating Income	19,679	14,366	10,676
3.5	Foreign Exchange Gain/Loss (Net)	10,999	8,213	7,073
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	184,113	116,055	93,661
3.6	Staff Expenses	24,597	14,852	17,544
3.7	Other Operating Expenses	42,261	27,893	30,871
	C. Operating Profit Before Provision (B. -3.6-3.7)	117,255	73,310	45,246
3.8	Provision for Possible Losses	64,086	54,278	7,728
	D. Operating Profit (C. -3.8)	53,169	19,032	37,518

3.9	Non Operating Income / Expenses (Net)	63	23	-
3.10	Write Back of Provision for Possible Loss	39,177	8,899	1,601
E. Profit from Regular Activities (D+3.9+3.10)		92,409	27,954	39,119
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F. Profit before Bonus and Taxes (E. + 3.11)		92,409	27,954	39,119
3.12	Provision for Staff Bonus	8,401	2,541	3,556
3.13	Provision for Tax	25,202	7,624	10,669
G. Net Profit/Loss (F. - 3.12-3.13)		58,806	17,789	24,894
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	22.69%	25.59%	27.75%
4.2	Non Performing Loan (NPL) To Total Loan	2.29%	0.84%	0.47%
4.3	Total Loan Loss Provision to Total NPL	78.26%	311.50%	262.63%
4.4	Cost of Fund	7.81%	7.46%	9.19%
4.5	CD Ratio (Calculated as per NRB Directives)	77.64%	77.01%	76.58%

- 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.