



**Unaudited Financial Results (Quarterly)**

As at Third Quarter (30/12/2068) of the Fiscal Year 2068/69

(Rs in '000)

S. N.	Particulars	This Quarter End as on 30/12/2068	Upto Previous Quarter End as on 30/09/2068	Corresponding Previous Year Quarter End 30/12/2067
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>2,091,073</b>	<b>1,938,526</b>	<b>1,596,953</b>
1.1	Paid Up Capital	400,000	400,000	400,000
1.2	Reserve and Surplus	76,557	68,289	34,575
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	44,484	5,295	110,000
1.5	Deposits (a.+b.)	<b>1,537,291</b>	<b>1,436,061</b>	<b>1,031,253</b>
	a. Domestic Currency	1,527,866	1,428,635	1,021,804
	b. Foreign Currency	9,425	7,426	9,449
1.6	Income Tax Liability	-	125	-
1.7	Other Liabilities	32,741	28,755	21,124
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2,091,073</b>	<b>1,938,526</b>	<b>1,596,953</b>
2.1	Cash and Bank Balance	172,005	206,980	38,946
2.2	Money at Call and Short Notice	205,278	228,548	468,138
2.3	Investments	80,000	60,000	93,793
2.4	Loans and Advances(a+b+c+d+e+f)	<b>1,516,124</b>	<b>1,357,209</b>	<b>946,822</b>
	a. Real Estate Loan	<b>99,019</b>	<b>104,299</b>	<b>136,661</b>
	1. Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	26,615	26,771	57,108
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex	14,919	16,178	16,178
	4. Other Real Estate Loan ( Including Land Purchase & Plotting)	57,485	61,350	63,375
	b. Personal Home Loan of Rs 10 Million or Less	<b>144,848</b>	<b>138,737</b>	<b>67,417</b>
	c. Margin Type Loan	7,510	7,434	7,817
	d. Term Loan	45,533	41,536	42,323
	e. Overdraft /TR /WC Loan	954,909	838,023	555,360
	f. Other Loan	264,305	227,180	137,244
2.5	Fixed Assets	53,022	42,962	21,118
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	64,645	42,826	28,136
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter End as on 30/12/2068</b>	<b>Upto Previous Quarter End as on 30/09/2068</b>	<b>Up to Corresponding Previous Year Quarter End 30/12/2067</b>
3.1	Interest Income	169,548	107,665	104,160
3.2	Interest Expense	98,871	63,827	54,306
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>70,677</b>	<b>43,838</b>	<b>49,854</b>
3.3	Fees, Commission and Discount	5,235	2,947	3,750
3.4	Other Operating Income	10,676	6,641	13,618
3.5	Foreign Exchange Gain/Loss (Net)	7,073	6,019	1,359
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>93,661</b>	<b>59,445</b>	<b>68,581</b>
3.6	Staff Expenses	17,544	10,990	8,905
3.7	Other Operating Expenses	30,871	18,202	11,782
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>45,246</b>	<b>30,253</b>	<b>47,894</b>
3.8	Provision for Possible Losses	7,728	5,510	12,211
	<b>D. Operating Profit (C. -3.8)</b>	<b>37,518</b>	<b>24,743</b>	<b>35,683</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	1,601	1,384	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>39,119</b>	<b>26,127</b>	<b>35,683</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>39,119</b>	<b>26,127</b>	<b>35,683</b>
3.12	Provision for Staff Bonus	3,556	2,375	3,244
3.13	Provision for Tax	10,669	7,125	9,732
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>24,894</b>	<b>16,626</b>	<b>22,707</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	27.75%	29.08%	37.47%
4.2	Non Performing Loan (NPL) To Total Loan	0.47%	0.44%	1.82%
4.3	Total Loan Loss Provision to Total NPL	262.63%	253.43%	79.08%
4.4	Cost of Fund	9.19%	9.18%	10.70%
4.5	CD Ratio ( Calculated as per NRB Directives)	76.58%	72.07%	65.96%

**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.