

Unaudited Financial Results (Quarterly)

As at Fourth Quarter (32/03/2068) of the Fiscal Year 2067/68

(Rs in '000)

S. N.	Particulars	This Quarter End as on 32/03/2068	Upto Previous Quarter End as on 30/12/2067	Corresponding Previous Year Quarter End 32/03/2067
1	Total Capital and Liabilities (1.1 to 1.7)	1,834,499	1,596,953	1,230,861
1.1	Paid Up Capital	400,000	400,000	400,000
1.2	Reserve and Surplus	51,670	34,575	11,922
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	6,000	110,000	-
1.5	Deposits (a.+b.)	1,355,098	1,031,253	808,607
a.	Domestic Currency	1,198,190	1,021,804	806,537
b.	Foreign Currency	156,908	9,449	2,070
1.6	Income Tax Liability	1,058	-	5,109
1.7	Other Liabilities	20,673	21,124	5,223
2	Total Assets (2.1 to 2.7)	1,834,499	1,596,953	1,230,861
2.1	Cash and Bank Balance	73,145	38,946	22,982
2.2	Money at Call and Short Notice	545,354	468,138	917,730
2.3	Investments	63,889	93,793	100,000
2.4	Loans and Advances(a+b+c+d+e)	1,101,942	946,822	163,078
a.	Real Estate Loan	91,514	136,661	-
1.	Residential Real Estate Loan (Except Personal Home loan upto Rs 80 lacs)	28,252	57,108	34,692
2.	Business Complex & Residential Apartment Construction Loan	-	-	-
3.	Income generating Commercial Complex	16,178	16,178	-
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	47,084	63,375	-
b.	Personal Home Loan of Rs 80 lacs or Less	94,185	67,417	-
c.	Margin Type Loan	9,835	7,817	-
d.	Term Loan	38,059	42,323	6122
e.	Overdraft /TR /WC Loan	706,478	555,360	92,650
f.	Other Loan	161,872	137,244	29,614
2.5	Fixed Assets	31,814	21,118	21,920
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	18,355	28,136	5,151
3	Profit and Loss Account	Up to This Quarter End as on 32/03/2068	Upto Previous Quarter End as on 30/12/2067	Up to Corresponding Previous Year Quarter End 32/03/2067
3.1	Interest Income	162,225	104,160	29,326
3.2	Interest Expense	81,607	54,306	10,808
A.	Net Interest Income (3.1 - 3.2)	80,618	49,854	18,518
3.3	Fees, Commission and Discount	4,823	3,750	822
3.4	Other Operating Income	16,478	13,618	3,006
3.5	Foreign Exchange Gain/Loss (Net)	2,092	1,359	347
B.	Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	104,011	68,581	22,693
3.6	Staff Expenses	13,020	8,905	3,940
3.7	Other Operating Expenses	18,901	11,782	5,298
C.	Operating Profit Before Provision (B. -3.6-3.7)	72,090	47,894	13,455
3.8	Provision for Possible Losses	13,904	12,211	1,631
D.	Operating Profit (C. -3.8)	58,186	35,683	11,824
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	4,360	-	-
E.	Profit from Regular Activities (D+3.9+3.10)	62,546	35,683	11,824
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F.	Profit before Bonus and Taxes (E. + 3.11)	62,546	35,683	11,824
3.12	Provision for Staff Bonus	5,686	3,244	1,075
3.13	Provision for Tax	17,058	9,732	3,225
G.	Net Profit/Loss (F. - 3.12-3.13)	39,802	22,707	7,524
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	34.08%	37.47%	86.43%
4.2	Non Performing Loan (NPL) To Total Loan	0.00%	1.82%	0.00%
4.3	Total Loan Loss Provision to Total NPL	0.00%	79.08%	0.00%
4.4	Cost of Fund	9.88%	10.70%	10.83%
4.5	CD Ratio (Calculated as per NRB Directives)	67.69%	65.96%	13.36%

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.