

**Unaudited Financial Results (Quarterly)**

As at Fourth Quarter (31/03/2072) of the Fiscal Year 2071/72

(Rs in '000)

S. N.	Particulars	This Quarter End as on 31/03/2072	Upto Previous Quarter End as on 30/12/2071	Corresponding Previous Year Quarter End (Audited) 32/03/2071
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>7,579,805</b>	<b>6,939,327</b>	<b>5,551,753</b>
1.1	Paid Up Capital	678,400	678,400	678,400
1.2	Reserve and Surplus	213,809	141,982	70,120
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	250,000	180,000	210,000
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>6,192,663</b>	<b>5,707,536</b>	<b>4,503,660</b>
a.	Domestic Currency	5,967,933	5,473,151	4,451,793
b.	Foreign Currency	224,730	234,385	51,867
1.6	Income Tax Liability	702	-	-
1.7	Other Liabilities	244,231	231,409	89,573
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>7,579,805</b>	<b>6,939,327</b>	<b>5,551,753</b>
2.1	Cash and Bank Balance	691,423	554,160	472,785
2.2	Money at Call and Short Notice	1,400,728	1,086,788	1,215,155
2.3	Investments	32,176	12,176	72,239
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f) (Net)</b>	<b>5,119,781</b>	<b>4,903,732</b>	<b>3,687,783</b>
a.	Real Estate Loan	75,987	78,071	84,730
	1. Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	17,773	9,277	10,019
	2. Business Complex & Residential Apartment Construction Loan	-	-	74,711
	3. Income generating Commercial Complex	-	-	-
	4. Other Real Estate Loan ( Including Land Purchase & Plotting)	58,214	68,794	-
b.	Personal Home Loan of Rs 10 Million or Less	875,564	844,757	582,292
c.	Margin Type Loan	12,452	12,518	9,523
d.	Term Loan	1,121,128	1,064,390	503,182
e.	Overdraft /TR /WC Loan	2,088,971	2,054,749	1,885,658
f.	Other Loan	945,679	849,247	622,398
2.5	Fixed Assets (Net)	66,204	67,455	59,399
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	269,492	315,016	44,392
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter End as on 31/03/2072</b>	<b>Previous Quarter End as on 30/12/2071</b>	<b>Corresponding Previous Year Quarter End (Audited) as on 32/03/2071</b>
3.1	Interest Income	608,653	416,622	487,494
3.2	Interest Expense	307,716	217,832	251,380
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>300,937</b>	<b>198,790</b>	<b>236,114</b>
3.3	Fees, Commission and Discount	12,598	9,213	12,395
3.4	Other Operating Income	45,300	35,926	36,909
3.5	Foreign Exchange Gain/Loss (Net)	34,446	18,112	23,222
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>393,280</b>	<b>262,041</b>	<b>308,640</b>
3.6	Staff Expenses	58,491	38,447	39,886
3.7	Other Operating Expenses	79,676	55,321	67,304
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>255,112</b>	<b>168,273</b>	<b>201,450</b>
3.8	Provision for Possible Losses (Net)	29,411	55,570	54,223
	<b>D. Operating Profit (C. -3.8)</b>	<b>225,701</b>	<b>112,703</b>	<b>147,227</b>
3.9	Non Operating Income / Expenses (Net)	554	223	82
3.10	Write Back of Provision for Possible Loss	-	-	-
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>226,255</b>	<b>112,926</b>	<b>147,309</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>226,255</b>	<b>112,926</b>	<b>147,309</b>
3.12	Provision for Staff Bonus	20,569	10,266	13,392
3.13	Provision for Tax	61,999	30,798	41,131
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>143,688</b>	<b>71,862</b>	<b>92,786</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 (Audited)</b>
4.1	Capital Fund to RWA	13.66%	13.25%	16.11%
4.2	Non Performing Loan (NPL) To Total Loan	2.19%	2.82%	2.69%
4.3	Total Loan Loss Provision to Total NPL	111.52%	88.47%	105.91%
4.4	Cost of Fund	5.89%	6.23%	6.33%
4.5	CD Ratio ( Calculated as per NRB Directives)	76.50%	79.92%	72.19%
4.6	Base Rate	9.16%	8.62%	9.19%
<b>5</b>	<b>Additional Information</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 (Audited)</b>
5.1	Net Worth Per Share (Rs)	131.52	120.93	116.96
5.2	Total Assets Per Share (Rs)	1,117.31	1,022.90	867.46
5.3	Net Interest Spread	5.54%	5.75%	6.77%
5.4	Price Earning Ratio	10.48	16.14	16.83
5.5	Earning Per Share (Rs)	21.18	14.12	14.50
5.6	Return on Equity	16.10%	11.68%	12.40%

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.