



Unaudited Financial Results (Quarterly)

As at Fourth Quarter (32/03/2071) of the Fiscal Year 2070/71

(Rs in '000)

S. N.	Particulars	This Quarter End as on 32/03/2071	Upto Previous Quarter End as on 30/12/2070	Corresponding Previous Year Quarter End (Audited) 31/03/2070
1	Total Capital and Liabilities (1.1 to 1.7)	5,556,685	4,998,146	4,455,489
1.1	Paid Up Capital	640,000	640,000	640,000
1.2	Reserve and Surplus	167,239	137,336	71,631
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	210,000	150,000	325,000
1.5	Deposits (a.+b.)	4,503,660	4,045,833	3,318,531
	a. Domestic Currency	4,451,793	3,980,823	3,273,112
	b. Foreign Currency	51,867	65,010	45,419
1.6	Income Tax Liability	-	-	8,894
1.7	Other Liabilities	35,786	24,977	91,433
2	Total Assets (2.1 to 2.7)	5,556,685	4,998,146	4,455,489
2.1	Cash and Bank Balance	472,785	306,715	488,221
2.2	Money at Call and Short Notice	1,215,155	1,091,962	974,745
2.3	Investments	72,239	102,264	104,437
2.4	Loans and Advances (a+b+c+d+e+f)	3,694,525	3,394,248	2,789,872
	a. Real Estate Loan	84,730	81,998	86,884
	1. Residential Real Estate Loan (Except Personal Home loan upto Rs 10 Million)	10,019	24,320	25,266
	2. Business Complex & Residential Apartment Construction Loan	74,711	-	4,454
	3. Income generating Commercial Complex	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	-	57,678	57,164
	b. Personal Home Loan of Rs 10 Million or Less	582,292	465,674	298,396
	c. Margin Type Loan	9,523	7,863	2,841
	d. Term Loan	503,182	379,903	173,018
	e. Overdraft /TR /WC Loan	1,892,400	1,840,985	1,584,730
	f. Other Loan	622,398	617,825	644,003
2.5	Fixed Assets	59,399	57,611	63,183
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	42,582	45,346	35,031
3	Profit and Loss Account	Up to This Quarter End as on 32/03/2071	This Quarter End as on 30/12/2070	This Quarter End as on 31/03/2070
3.1	Interest Income	487,494	346,784	413,396
3.2	Interest Expense	251,380	182,362	195,348
	A. Net Interest Income (3.1 - 3.2)	236,114	164,422	218,048
3.3	Fees, Commission and Discount	12,395	8,727	11,204
3.4	Other Operating Income	36,909	25,373	26,143
3.5	Foreign Exchange Gain/Loss (Net)	23,222	17,178	16,950
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	308,640	215,700	272,345
3.6	Staff Expenses	39,886	29,516	34,415
3.7	Other Operating Expenses	67,304	47,369	61,599
	C. Operating Profit Before Provision (B. -3.6-3.7)	201,450	138,815	176,331
3.8	Provision for Possible Losses	51,027	33,660	39,625
	D. Operating Profit (C. -3.8)	150,423	105,155	136,706
3.9	Non Operating Income / Expenses (Net)	82	25	79
3.10	Write Back of Provision for Possible Loss	3,546	-	8,560
	E. Profit from Regular Activities (D+3.9+3.10)	154,051	105,180	145,345
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E. + 3.11)	154,051	105,180	145,345
3.12	Provision for Staff Bonus	14,005	9,562	13,213
3.13	Provision for Tax	42,941	28,686	43,894
	G. Net Profit/Loss (F. - 3.12-3.13)	97,105	66,932	88,238
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	17.32%	18.15%	22.63%
4.2	Non Performing Loan (NPL) To Total Loan	2.54%	2.27%	1.79%
4.3	Total Loan Loss Provision to Total NPL	105.91%	111.58%	104.96%
4.4	Cost of Fund	6.33%	6.63%	7.62%
4.5	CD Ratio (Calculated as per NRB Directives)	72.19%	73.19%	70.17%

4.6	Base Rate	9.19%	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)	126.13	121.46	111.19
5.2	Total Assets Per Share (Rs)	868.23	780.96	696.17
5.3	Net Interest Spread	6.77%	6.87%	7.84%
5.4	Price Earning Ratio (Annualized)	16.08	10.97	6.24
5.5	Earning Per Share (Annualized) (Rs)	15.17	13.94	13.79
5.6	Return on Equity (Annualized)	12.03%	11.48%	11.28%

- 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.