

Unaudited Financial Results (Quarterly)

As at Forth Quarter (31/03/2069) of the Fiscal Year 2068/2069

Rs. In "000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter
1	Total Capital and Liabilities(1.1 to 1.7)	1,785,161	1,699,753	1,550,597
1.1	Paid up Capital	200,000	200,000	200,000
	Call in Advance	-	-	-
1.2	Reserve and Surplus	50,625	39,132	45,861
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	10,000
1.5	Deposits (a + b)	1,482,864	1,407,786	1,251,176
	a. Domestic Currency	1,482,864	1,407,786	1,251,176
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	15,088	10,162	12,136
1.7	Other Liabilities	36,583	42,673	31,424
2	Total Assets (2.1 to 2.7)	1,785,161	1,699,753	1,550,597
2.1	Cash and Bank Balance	536,938	481,839	444,350
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	31,000	61,000	31,000
2.4	Loans and Advances	1,158,466	1,094,016	1,020,146
	a. Real Estate Loan	23,421	25,886	27,860
	1. Residential Real Estate Loan (Except personal home Loan upto Rs. 10 Million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (including Land Purchase & Ploa	23,421	25,886	27,860
	b. Personal Home Loan of Rs. 10 Million or Less	216,640	192,480	163,256
	c. Margin Type Loan	1,392	1,392	1,452
	d. Term Loan	194,800	190,905	46,969
	e. Overdraft Loan/TR Loan/WC Loan	357,534	326,662	216,101
	f. Others	364,679	356,691	583,617
2.5	Fixed Assets	29,612	32,418	29,565
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	29,145	30,479	25,536
3	Profit and Loss Account	Up To This Quarter Ending	Up To Previous Quarter Ending	Up To Corresponding Year Quarter Ending
3.1	Interest Income	208,760	147,967	167,639
3.2	Interest Expense	131,055	94,646	104,209
	A. Net Interest Income (3.1- 3.2)	77,705	53,321	63,430
3.3	Commission and Discount	2,316	9,898	14,027
3.4	Other Operating Income	11,618	-	-
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	91,639	63,219	77,456
3.6	Staff Expenses	12,898	9,419	10,896
3.7	Other Operating Expenses	22,289	12,655	16,957
	C. Operating Profit Before Provision (B.-3.6-3.7)	56,452	41,145	49,603
3.8	Provision For Possible Losses	4,448	3,883	5,105
	D. Operating Profit (C.-3.8)	52,005	37,262	44,498
3.9	Non Operating Income / Expenses (Net)	(12)	-	-
3.10	Write Back Of Provision For Possible Loss	3,331	-	-
	E. Profit From Regular Activities (D.+3.9+3.10)	55,323	37,262	44,498
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	55,323	37,262	44,498
3.12	Provision For Staff Bonus	5,029	3,387	4,045
3.13	Provision For Tax	15,088	10,162	12,136
	G. Net Profit / Loss (F. -3.12-3.13)	35,206	23,712	28,317
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Year Quarter
4.1	Capital Fund to RWA	20.40%	20.27%	21.70%
4.2	Non Performing Loan (NPL) To Total Loan	0.07%	0.77%	0.13%
4.3	Total Loan Loss Provision to Total NPL	1670.55%	188.89%	938.58%
4.4	Cost of Fund	9.48%	9.93%	10.75%
4.5	CD Ratio as per NRB Directive	66.83%	66.43%	68.14%