

Unaudited Financial Results (Quarterly)

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

Rs. In '000

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities(1.1 to 1.7)	3,622,925	3,366,115	3,075,957
1.1	Paid up Capital	278,300	278,300	230,000
	Call in Advance			
1.2	Reserve and Surplus	123,121	95,046	93,096
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	3,142,487	2,892,543	2,664,768
	a. Domestic Currency	3,142,487	2,892,543	2,664,768
	b. Foreign Currency			
1.6	Income Tax Liability	1,936	22,850	27,355
1.7	Other Liabilities	77,082	77,376	60,738
2	Total Assets (2.1 to 2.7)	3,622,925	3,366,115	3,075,957
2.1	Cash and Bank Balance	1,012,796	886,949	895,641
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	1,100	6,100	6,100
2.4	Loans and Advances	2,561,534	2,388,912	2,098,363
	a. Real Estate Loan	193,103	184,627	132,858
	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 & Floating)	193,103	184,627	132,858
	b. Personal Home Loan of Rs. 10 Million or Less	551,824	484,699	418,890
	c. Margin Type Loan	2,248	2,240	700
	d. Term Loan	574,125	541,334	398,029
	e. Overdraft Loan/TR Loan/WC Loan	649,899	605,259	628,216
	f. Others	590,334	570,753	519,671
2.5	Fixed Assets	39,564	41,070	42,438
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	7,931	43,085	33,415
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	330,263	236,357	303,114
3.2	Interest Expense	167,976	124,279	173,184
	A. Net Interest Income (3.1- 3.2)	162,287	112,079	129,931
3.3	Fees, Commission and Discount	4,885	3,548	4,370
3.4	Other Operating Income	24,185	18,579	21,062
3.5	Foreign Exchange Gain / Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	191,358	134,206	155,362
3.6	Staff Expenses	26,733	18,321	23,981
3.7	Other Operating Expenses	30,111	19,057	28,022
	C. Operating Profit Before Provision (B.-3.6-3.7)	134,513	96,828	103,359
3.8	Provision For Possible Losses	9,918	12,976	3,477
	D. Operating Profit (C.-3.8)	124,596	83,852	99,883
3.9	Non Operating Income / Expenses (Net)	3,305	(69)	418
3.10	Write Back Of Provision For Possible Loss	-	-	-
	E. Profit From Regular Activities (D.+3.9+3.10)	127,901	83,784	100,301
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	127,901	83,784	100,301
3.12	Provision For Staff Bonus	11,627	7,617	9,118
3.13	Provision For Tax	34,882	22,850	27,355
	G. Net Profit / Loss (F. -3.12-3.13)	81,391	53,317	63,828
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	13.98%	13.90%	13.88%
4.2	Non Performing Loan (NPL) To Total Loan	0.29%	0.52%	0.17%
4.3	Total Loan Loss Provision to Total NPL	463.53%	300.88%	673.39%
4.4	Cost of Fund	5.74%	5.79%	7.27%
4.5	CD Ratio (As per NRB Directive)	72.31%	73.18%	70.27%
4.6	Interest Rate Spread (As per NRB Directive)	6.87%	7.03%	7.17%

Note: If the statutory and supervisory authority notify to change, the unaudited financial statement may be changed accordingly.