



**Unaudited Financial Results (Quarterly)**

As At : Fourth Quarter (End of Ashadh 2068) of the Fiscal Year 2067/2068

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr.ending (Audited)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>4,741,824</b>	<b>4,783,870</b>	<b>4,089,189</b>
1.1	Paid Up Capital	704,287	704,287	704,287
1.2	Reserve and Surplus	195,066	154,814	90,503
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	200,000	350,000	217,300
1.5	Deposits ( a + b)	3,538,136	3,464,647	2,940,251
	a. Domestic Currency	3,538,136	3,464,647	2,940,251
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	2,578	27,318	1,842
1.7	Other Liabilities	101,757	82,804	135,006
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,741,824</b>	<b>4,783,870</b>	<b>4,089,189</b>
2.1	Cash and Bank Balance	271,356	257,056	264,332
2.2	Money at call and Short Notice	575,833	645,744	650,180
2.3	Investments	440,424	425,658	308,161
2.4	Loans and Advances (a+b+c+d+e)	3,294,754	3,267,083	2,751,137
	a. Real Estate Loan	386,480	332,887	224,649
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)	145,311	119,114	52,153
	2.Business Complex and Residential Apartment Construction Loan	93,745	81,348	-
	3.Income generating Commercial Complex Loan	-	-	-
	4.Other Real Estate Loan (Including Land purchase & Plotting)	147,424	132,425	172,496
	b. Personal Home Loan of Rs.80 Lacs or Less	488,661	500,730	589,745
	c. Margin Type Loan	7,242	7,425	-
	d.Term Loan	342,790	335,486	258,279
	e. Overdraft Loan /TR Loan/WC Loan	778,492	781,065	479,094
	f. Others	1,291,089	1,309,490	1,199,370
2.5	Fixed Assets	124,894	102,589	87,232
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	34,563	85,740	28,147
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	592,323	413,677	404,258
3.2	Interest Expense	358,569	254,988	218,637
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>233,754</b>	<b>158,689</b>	<b>185,621</b>
3.3	Fees, Commission and Discount	954	619	449
3.4	Other Operating Income	26,183	19,071	20,734
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>260,891</b>	<b>178,379</b>	<b>206,804</b>
3.6	Staff Expenses	33,953	24,042	21,341
3.7	Other Operating Expenses	55,001	36,332	33,759
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>171,937</b>	<b>118,005</b>	<b>151,704</b>
3.8	Provision for Possible Losses	23,751	28,424	29,694
	<b>D. Operating Profit (C-3.8)</b>	<b>148,186</b>	<b>89,581</b>	<b>122,010</b>
3.9	Non Operating Income/Expenses (Net)	1,315	565	1,241
3.10	Write Back of Provision for Possible Loss	15,063	10,645	11,886
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>164,564</b>	<b>100,791</b>	<b>135,137</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>164,564</b>	<b>100,791</b>	<b>135,137</b>
3.12	Provision for Staff Bonus	14,960	9,163	12,285
3.13	Provision for Tax	45,041	27,318	37,033
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>104,563</b>	<b>64,310</b>	<b>85,819</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</b>
4.1	Capital Fund to RWA	25.50%	24.58%	26.61%
4.2	Non Performing Loan (NPL) To Total Loan	1.65%	1.95%	1.87%
4.3	Total Loan Loss Provision to Total NPL	158%	150%	152%
4.4	Cost of Funds	10.73%	10.56%	8.92%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.25%	77.84%	75.82%

Note : If the statutory and supervising authority notify to change the Un-Audited Financial Statements, the figure may change accordingly.