



Unaudited Financial Results (Quarterly)

As At : Second Quarter (End of Poush 2068) of the Fiscal Year 2068/2069

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Qtr.ending
1	Total Capital and Liabilities (1.1 to 1.7)	5,026,670	4,557,535	4,324,235
1.1	Paid Up Capital	704,287	704,287	704,287
1.2	Reserve and Surplus	164,872	124,834	131,113
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	200,000
1.5	Deposits (a + b)	4,051,605	3,534,536	3,196,875
	a. Domestic Currency	4,051,605	3,534,536	3,196,875
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	6	5,355	17,414
1.7	Other Liabilities	105,900	188,523	74,546
2	Total Assets (2.1 to 2.7)	5,026,670	4,557,535	4,324,235
2.1	Cash and Bank Balance	281,545	263,031	277,960
2.2	Money at call and Short Notice	933,513	567,887	398,742
2.3	Investments	257,881	297,762	455,658
2.4	Loans and Advances (a+b+c+d+e)	3,401,368	3,259,761	3,022,743
	a. Real Estate Loan	364,266	333,875	337,417
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	176,865	143,408	-
	2.Business Complex and Residential Apartment Construction Loan	100,769	103,002	81,348
	3.Income generating Commercial Complex Loan	-	-	-
	4.Other Real Estate Loan (Including Land purchase & Plotting)	86,632	87,465	256,069
	b. Personal Home Loan of Rs.10 million or Less	547,999	510,239	541,059
	c. Margin Type Loan	9,206	8,383	-
	d.Term Loan	399,174	375,616	281,001
	e. Overdraft Loan /TR Loan/WC Loan	778,547	733,182	564,324
	f. Others	1,302,176	1,298,466	1,298,942
2.5	Fixed Assets	121,703	127,795	101,279
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	30,660	41,299	67,853
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	322,260	146,618	269,439
3.2	Interest Expense	201,918	100,057	164,665
	A. Net Interest Income (3.1 - 3.2)	120,342	46,561	104,774
3.3	Fees, Commission and Discount	774	299	334
3.4	Other Operating Income	14,010	5,846	10,485
3.5	Foreign Exchange Gain/Loss (Net)	1	1	-
	B. Total Operating Income (A+3.3+3.4+3.5)	135,127	52,707	115,593
3.6	Staff Expenses	23,200	10,903	15,844
3.7	Other Operating Expenses	26,784	12,773	23,181
	C. Operating Profit before Provision (B-3.6-3.7)	85,143	29,031	76,568
3.8	Provision for Possible Losses	19,773	14,791	22,535
	D. Operating Profit (C-3.8)	65,370	14,240	54,033
3.9	Non Operating Income/Expenses (Net)	199	54	(137)
3.10	Write Back of Provision for Possible Loss	7,801	7,800	9,957
	E. Profit from Regular Activities(D+3.9+3.10)	73,370	22,094	63,853
3.1	Extra ordinary Income/Expenses (Net)			
	F. Profit before Bonus & Taxes(E+3.11)	73,370	22,094	63,853
3.1	Provision for Staff Bonus	6,670	2,009	5,805
3.1	Provision for Tax	19,509	5,355	17,414
	G. Net Profit/(Loss) (F-3.12-3.13)	47,191	14,730	40,634
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	23.69%	23.83%	25.65%
4.2	Non Performing Loan (NPL) To Total Loan	1.97%	1.95%	2.02%
4.3	Total Loan Loss Provision to Total NPL	151%	152%	149%
4.4	Cost of Funds	11.53%	11.21%	10.26%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	71.24%	76.98%	78.07%

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