

**Unaudited Financial Results (Quarterly)**

As At : First Quarter (End of Ashwin 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
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>4,557,535</b>	<b>4,740,736</b>	<b>4,269,458</b>
1.1	Paid Up Capital	704,287	704,287	704,287
1.2	Reserve and Surplus	124,834	110,104	107,452
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	200,000	317,300
1.5	Deposits ( ( a + b )	3,534,536	3,538,136	2,982,213
	a. Domestic Currency	3,534,536	3,538,136	2,982,213
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	5,355	2,017	7,264
1.7	Other Liabilities	188,523	186,192	150,942
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,557,535</b>	<b>4,740,736</b>	<b>4,269,458</b>
2.1	Cash and Bank Balance	263,031	271,355	232,683
2.2	Money at call and Short Notice	567,887	575,834	462,703
2.3	Investments	297,762	440,424	505,749
2.4	Loans and Advances (a+b+c+d+e)	3,259,761	3,293,711	2,917,832
	a. Real Estate Loan	333,875	386,480	313,510
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)	143,408	145,311	98,053
	2.Business Complex and Residential Apartment Construction Loan	103,002	93,745	78,253
	3.Income generating Commercial Complex Loan	-	-	-
	4.Other Real Estate Loan (Including Land purchase & Plotting)	87,465	147,424	137,204
	b. Personal Home Loan of Rs.80 Lacs or Less	510,239	487,618	551,881
	c. Margin Type Loan	8,383	7,242	-
	d.Term Loan	375,616	342,790	306,452
	e. Overdraft Loan /TR Loan/WC Loan	733,182	778,492	554,434
	f. Others	1,298,466	1,291,089	1,191,555
2.5	Fixed Assets	127,795	124,894	95,368
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	41,299	34,518	55,123
<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	146,618	592,323	126,370
3.2	Interest Expense	100,057	358,569	81,690
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>46,561</b>	<b>233,754</b>	<b>44,680</b>
3.3	Fees, Commission and Discount	299	981	118
3.4	Other Operating Income	5,846	26,183	6,147
3.5	Foreign Exchange Gain/Loss (Net)	1	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>52,707</b>	<b>260,918</b>	<b>50,945</b>
3.6	Staff Expenses	10,903	33,953	8,273
3.7	Other Operating Expenses	12,773	55,001	12,004
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>29,031</b>	<b>171,964</b>	<b>30,668</b>
3.8	Provision for Possible Losses	14,791	24,839	6,304
	<b>D. Operating Profit (C-3.8)</b>	<b>14,240</b>	<b>147,125</b>	<b>24,364</b>
3.9	Non Operating Income/Expenses (Net)	54	1,315	-
3.10	Write Back of Provision for Possible Loss	7,800	15,064	2,270
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>22,094</b>	<b>163,504</b>	<b>26,634</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>22,094</b>	<b>163,504</b>	<b>26,634</b>
3.12	Provision for Staff Bonus	2,009	14,864	2,421
3.13	Provision for Tax	5,355	44,525	7,264
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>14,730</b>	<b>104,115</b>	<b>16,949</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	23.83%	25.50%	25.72%
4.2	Non Performing Loan (NPL) To Total Loan	1.95%	1.65%	1.84%
4.3	Total Loan Loss Provision to Total NPL	152%	158%	153%
4.4	Cost of Funds	11.21%	10.73%	9.95%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.98%	76.25%	79.18%

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