

UNAUDITED FINANCIAL RESULTS (QUARTERLY)
As at 3rd Quarter (2073/12/31) of Fiscal Year 2073/74

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1141575.86	1030204.24	896972.81
1.1	Paid-up Capital	72500.00	72500.00	50000.00
1.2	Reserves and Surplus	91269.68	71087.78	63248.66
1.3	Debenture and Bond			
1.4	Borrowings	471083.30	416373.84	428567.40
1.5	Deposits (a+b)	425357.57	387197.58	305342.59
	a. Domestic Currency	425357.57	387197.58	305342.59
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	81365.31	83045.04	49814.16
2	Total Assets (2.1 to 2.7)	1141575.86	1030204.24	896972.81
2.1	Cash & Bank Balance	37778.64	45308.17	142656.45
2.2	Money at call and short Notice	6666.84	6166.84	5166.84
2.3	Investments	1000.00	1000.00	
2.4	Loans & Advances (a+b+c+d+e+f)	1049215.32	937963.66	723062.73
2.5	Fixed Assets	26472.48	26344.69	8657.54
2.6	Non Banking Assets			
2.7	Other Assets	20442.57	13420.88	17429.25
3	Profit and Loss Account			
3.1	Interest income	132766.76	84558.01	97535.85
3.2	Interest Expense	44295.74	27030.88	33782.94
A	Net Interest Income (3.1-3.2)	88471.02	57527.13	63752.91
3.3	Fees Commission and Discount			
3.4	Other Operating Income	20217.52	12649.04	13535.10
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	108688.55	70176.17	77288.02
3.6	Staff Expenses	32676.06	21337.43	23868.89
3.7	Other Operating Expenses	15060.50	8369.45	11518.35
C	Operating profit Before Provision (B-3.6-3.7)	60951.98	40469.29	41900.77
3.8	Provision for Possible Loss	1069.18	768.38	345.25
D	Operating profit (C-3.8)	59882.80	39700.91	41555.52
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	59882.80	39700.91	41555.52
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	59882.80	39700.91	41555.52
3.12	Provision For Staff Bonus	5443.89	3609.17	3777.77
3.13	Provision For Tax	16331.67	10827.52	11333.33
G	Net Profit/Loss (F-3.12 -3.13)	38107.24	25264.22	26444.42
4	Ratios			
4.1	Capital Fund to RWA	15.37%	15.02%	15.12%
4.2	Non Performing Loan (NPL) to Total Loan	0.36%	0.43%	0.25%
4.3	Total Loan Loss Provision to total NPL	101.34%	87.19%	124.41%
4.4	Cost of Funds	6.75%	6.80%	6.36%
4.5	CD Ratio (Calculated as per NRB Directives)	246.67%	242.24%	236.80%

Note: The above unaudited financial figures may change if directed by Statutory Auditor/Supervisory Authorities.