



**UNAUDITED FINANCIAL RESULTS (QUARTERLY)**

As at 4<sup>th</sup> Quarter (2075/03/32) of Fiscal Year 2074/75

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1810272.85</b>	<b>1818688.71</b>	<b>1259983.21</b>
1.1	Paid-up Capital	170000.00	170000.00	72500.00
1.2	Reserves and Surplus	91371.95	79888.77	81482.66
1.3	Debenture and Bond			
1.4	Borrowings	788607.79	847129.36	540446.74
1.5	Deposits (a+b)	617325.94	584309.37	454518.33
	a. Domestic Currency	617325.94	584309.37	454518.33
	b. Foreign Currency			
1.6	Income Tax Liabilities	17155.48	12234.12	21469.62
1.7	Other Liabilities	125811.70	125127.11	89565.86
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1810272.85</b>	<b>1818688.71</b>	<b>1259983.21</b>
2.1	Cash & Bank Balance	192227.19	256008.34	107675.40
2.2	Money at call and short Notice	10549.54	10549.54	7300.04
2.3	Investments	1000.00	1000.00	1000.00
2.4	Loans & Advances (a+b+c+d+e+f)	1548633.77	1496428.40	1087910.80
2.5	Fixed Assets	31218.66	28012.97	26256.57
2.6	Non Banking Assets			
2.7	Other Assets	26643.69	26689.47	29840.40
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Upto Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest income	249867.44	177048.68	186853.02
3.2	Interest Expense	136361.36	95136.66	67127.74
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>113506.08</b>	<b>81912.03</b>	<b>119725.28</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	36224.13	27595.38	27098.20
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>149730.20</b>	<b>109507.40</b>	<b>146823.49</b>
3.6	Staff Expenses	56182.40	42193.71	44287.27
3.7	Other Operating Expenses	27577.62	20791.17	22742.46
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>65970.18</b>	<b>46522.52</b>	<b>79793.75</b>
3.8	Provision for Possible Loss	3066.75	1664.10	1071.80
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>62903.43</b>	<b>44858.42</b>	<b>78721.95</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>62903.43</b>	<b>44858.42</b>	<b>78721.95</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>62903.43</b>	<b>44858.42</b>	<b>78721.95</b>
3.12	Provision For Staff Bonus	5718.49	4078.04	7156.54
3.13	Provision For Tax	17155.48	12234.12	21469.62
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>40029.45</b>	<b>28546.27</b>	<b>50095.79</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	16.21%	15.80%	13.80%
4.2	Non Performing Loan (NPL) to Total Loan	0.68%	0.41%	0.34%
4.3	Total Loan Loss Provision to total NPL	63.36%	87.11%	100.14%
4.4	Cost of Funds	10.33%	10.34%	6.95%
4.5	CD Ratio (Calculated as per NRB Directives)	250.86%	256.10%	239.35%

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