

**Unaudited Financial Results (Quarterly)**

As at Fourth Quarter (End of Ashad 2075) of the Fiscal Year 2074/2075

Rs. In '000

S.N.	Particulars	This Quarter Ending Ashad 2075	Previous Quarter Ending Chaitra 2074	Corresponding Previous Year Quarter Ending Ashad 2074
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>27,106,134</b>	<b>25,097,779</b>	<b>21,002,381</b>
1.1	Paid Up Capital	2,520,636	2,520,636	2,520,636
1.2	Reserve and Surplus	1,092,848	930,699	540,408
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	700,000	-
1.5	Deposits ( a + b)	22,862,105	20,361,118	17,177,628
	a. Domestic Currency	22,862,099	20,361,112	17,177,622
	b. Foreign Currency	6	6	6
1.6	Income Tax Liability	8,864	-	1,415
1.7	Other Liabilities	621,681	585,326	762,294
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>27,106,134</b>	<b>25,097,779</b>	<b>21,002,381</b>
2.1	Cash and Bank Balance	1,643,629	1,490,907	1,516,716
2.2	Money at call and Short Notice	4,107,613	4,101,385	3,609,782
2.3	Investments	882,162	802,886	577,457
2.4	Loans and Advances (a+b+c+d+e)	20,126,956	18,397,150	15,041,840
	a. Real Estate Loan	2,487,629	2,367,213	1,509,547
	1. Residential Real Estate Loan (Except Personal Home Loan upto 15 Million)	139,067	140,661	260,692
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	305,120	283,910	187,032
	4. Other Real Estate Loan (Including Land purchase & Plotting)	2,043,442	1,942,642	1,061,822
	b. Personal Home Loan of 15 Million or Less	2,450,753	2,351,353	2,146,021
	c. Margin Type Loan	1,028,002	1,159,867	673,341
	d. Term Loan	2,606,292	2,365,745	1,908,637
	e. Overdraft Loan /TR Loan/WC Loan	4,713,468	4,000,923	3,131,953
	f. Others	6,840,812	6,152,049	5,672,341
2.5	Fixed Assets	178,011	151,716	129,218
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	167,764	153,734	127,367
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter Ending Ashad 2075</b>	<b>Upto Previous Quarter Ending Chaitra 2074</b>	<b>Upto Corresponding Previous Year Quarter Ending Ashad 2074</b>
3.1	Interest Income	2,691,591	1,857,147	1,881,414
3.2	Interest Expense	1,728,930	1,215,810	1,003,711
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>962,661</b>	<b>641,337</b>	<b>877,703</b>
3.3	Fees, Commission and Discount	10,849	6,666	12,396
3.4	Other Operating Income	141,651	98,627	88,804
3.5	Foreign Exchange Gain/Loss (Net)	474	178	58
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>1,115,635</b>	<b>746,808</b>	<b>978,960</b>
3.6	Staff Expenses	200,036	146,730	174,560
3.7	Other Operating Expenses	150,327	100,355	133,574
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>765,272</b>	<b>499,723</b>	<b>670,825</b>
3.8	Provision for Possible Losses	56,511	39,402	33,826
	<b>D. Operating Profit (C-3.8)</b>	<b>708,761</b>	<b>460,322</b>	<b>636,999</b>
3.9	Non Operating Income/Expenses (Net)	99,427	93,577	130,652
3.10	Write Back of Provision for Possible Loss	63,611	59,655	28,760
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>871,800</b>	<b>613,554</b>	<b>796,411</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>871,800</b>	<b>613,554</b>	<b>796,411</b>
3.12	Provision for Staff Bonus	79,255	55,778	72,401
3.13	Provision for Tax	239,325	166,846	221,504
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>553,221</b>	<b>390,930</b>	<b>502,506</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending Ashad 2075</b>	<b>Previous Quarter Ending Chaitra 2074</b>	<b>Corresponding Previous Year Quarter Ending Ashad 2074</b>
4.1	Capital Fund to RWA	16.98%	17.37%	18.79%
4.2	Non Performing Loan (NPL) To Total Loan	0.32%	0.46%	0.88%
4.3	Total Loan Loss Provision to Total NPL	351.32%	258.93%	182.20%
4.4	Cost of Funds	8.95%	9.40%	8.40%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	76.08%	77.33%	73.57%
4.6	Base Rate	12.08%	12.46%	11.56%
4.7	Average Interest Spread	4.82%	4.82%	4.54%

Note: 1. If the statutory and supervising authority notify to change the Un- Audited Financial statements, the figure may change accordingly.

2. Previous Period figures have been regrouped/rearranged wherever necessary.

3. Loan &amp; Advances and Investments are presented on gross basis. Loss Provision as on published date are included in other liabilities.