

Unaudited Financial Results (Quarterly)
As at : First Quarter (End of Ashwin 2073) of the Fiscal Year 2073/2074

Rs. In '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Audited)	Corresponding Previous Year Qtr. Ending
1	Total Capital and Liabilities (1.1 to 1.7)	18,226,906	17,751,777	11,247,272
1.1	Paid Up Capital	1,580,336	1,580,336	1,110,201
1.2	Reserve and Surplus	994,368	864,170	326,161
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a + b)	15,333,456	15,070,692	9,662,790
	a. Domestic Currency	15,333,450	15,070,686	9,652,776
	b. Foreign Currency	6	6	10,014
1.6	Income Tax Liability	55,799	3,465	19,123
1.7	Other Liabilities	262,947	233,114	128,997
2	Total Assets (2.1 to 2.7)	18,226,906	17,751,777	11,247,272
2.1	Cash and Bank Balance	1,547,083	1,243,419	852,657
2.2	Money at call and Short Notice	1,781,522	2,600,779	1,869,323
2.3	Investments (Net)	700,377	459,219	445,102
2.4	Loans and Advances (Net) a+b+c+d+e	13,723,895	13,260,904	7,895,910
	a. Real Estate Loan	1,856,126	1,607,938	1,003,604
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	255,705	226,798	124,133
	2.Business Complex and Residential Apartment Construction Loan	-	-	-
	3.Income generating Commercial Complex Loan	149,439	149,193	149,845
	4.Other Real Estate Loan (including Land purchase & Plotting)	1,450,982	1,231,947	729,626
	b. Personal Home Loan of Rs.1 Crore or Less	2,001,248	1,823,808	1,112,119
	c. Margin Type Loan	414,812	349,447	34,438
	d.Term Loan	1,649,197	1,876,834	1,349,318
	e. Overdraft Loan /TR Loan/WC Loan	3,048,490	3,104,278	2,101,372
	f. Others	4,754,022	4,498,599	2,295,059
2.5	Fixed Assets	128,094	130,915	117,008
2.6	Non Banking Assets (Net)			
2.7	Other Assets	345,935	56,541	67,272
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year
3.1	Interest Income	393,661	1,114,330	229,335
3.2	Interest Expense	181,474	513,751	131,259
	A. Net Interest Income (3.1 - 3.2)	212,187	600,579	98,076
3.3	Fees, Commission and Discount	1,602	6,681	822
3.4	Other Operating Income	25,859	79,637	12,983
3.5	Foreign Exchange Gain/Loss (Net)	31	851	169
	B. Total Operating Income (A+3.3+3.4+3.5)	239,679	687,748	112,050
3.6	Staff Expenses	43,405	106,335	25,010
3.7	Other Operating Expenses	31,120	108,044	24,832
	C. Operating Profit before Provision (B-3.6-3.7)	165,154	473,369	62,208
3.8	Provision for Possible Losses	31,953	49,393	22,179
	D. Operating Profit (C-3.8)	133,201	423,976	40,029
3.9	Non Operating Income/Expenses (Net)	54,185	71,725	35,578
3.10	Write Back of Provision for Possible Loss	17,211	29,060	4,319
	E. Profit from Regular Activities(D+3.9+3.10)	204,597	524,761	79,926
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	204,597	524,761	79,926
3.12	Provision for Staff Bonus	18,600	47,706	7,266
3.13	Provision for Tax	55,799	144,179	20,729
	G. Net Profit/(Loss) (F-3.12-3.13)	130,198	332,876	51,931
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	16.28%	16.08%	15.39%
4.2	Non Performing Loan (NPL) To Total Loan	0.98%	0.79%	1.90%
4.3	Total Loan Loss Provision to Total NPL	191.08%	230.78%	128.02%
4.4	Cost of Funds	4.78%	5.15%	5.52%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.15%	78.55%	73.05%
4.6	Base Rate	7.73%	8.16%	8.72%
4.7	Average Interest Spread	5.83%	6.18%	5.91%
5	Additional Information			
5.1	Net worth Per Share (Rs.)	162.93	154.69	129.38
5.2	Total Assets Per Share(Rs.)	1153.38	1123.32	1013.08
5.3	Earning Per Share (Annualized)	32.96	21.06	18.71
5.4	Price Earning Ratio (Annualized)	19.24	15.67	17.90
5.5	Return on Equity (Annualized)	21.30%	20.49%	15.00%
5.6	Net Liquid Assets/Deposits	23.62%	26.83%	30.53%

Note : 1. Previous quarter's figures have been changed after statutory Audit. Separate Financial Statement have been prepared of the merger entities i.e. Metro Development Bank Ltd. and Nepal Express Finance Ltd. till previous date of merger of that fiscal year. So figure in profit and loss account is seen different after the statutory audit. As amount in retained earning with other reserves of the merger entities have been transferred to reserve and funds of this institution, therefore the effect on shareholder's funds as well as return on equity does not show significant difference.

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