

Unaudited Financial Results (Quarterly)

As at : Fourth Quarter (End of Ashadh 2069) of the Fiscal Year 2068/2069

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	6,213,870	5,413,875	4,740,736
1.1	Paid Up Capital	707,616	704,287	704,287
1.2	Reserve and Surplus	233,710	184,955	110,104
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	200,000
1.5	Deposits (a + b)	5,166,761	4,428,559	3,538,136
	a. Domestic Currency	5,166,761	4,428,559	3,538,136
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	429	-	2,017
1.7	Other Liabilities	105,354	96,074	186,192
2	Total Assets (2.1 to 2.7)	6,213,870	5,413,875	4,740,736
2.1	Cash and Bank Balance	413,805	340,993	271,355
2.2	Money at call and Short Notice	1,029,866	881,826	575,834
2.3	Investments	451,753	255,486	440,424
2.4	Loans and Advances (a+b+c+d+e)	4,159,479	3,778,306	3,293,711
	a. Real Estate Loan	492,812	458,591	386,480
	1.Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	237,809	264,368	145,311
	2.Business Complex and Residential Apartment Constructi	106,575	107,085	93,745
	3.Income generating Commercial Complex Loan	61,875	56,925	-
	4.Other Real Estate Loan (Including Land purchase & Plott	86,553	30,213	147,424
	b. Personal Home Loan of Rs.1 Crore or Less	509,819	532,905	487,618
	c. Margin Type Loan	10,207	9,823	7,242
	d.Term Loan	428,705	433,955	342,790
	e. Overdraft Loan /TR Loan/WC Loan	1,440,616	986,408	778,492
	f. Others	1,277,320	1,356,624	1,291,089
2.5	Fixed Assets	113,998	118,251	124,894
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	44,969	39,013	34,518
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	692,686	488,869	592,323
3.2	Interest Expense	438,173	311,403	358,569
	A. Net Interest Income (3.1 - 3.2)	254,513	177,466	233,754
3.3	Fees, Commission and Discount	1,921	1,192	981
3.4	Other Operating Income	39,650	25,724	26,183
3.5	Foreign Exchange Gain/Loss (Net)	2	2	-
	B. Total Operating Income (A+3.3+3.4+3.5)	296,086	204,384	260,918
3.6	Staff Expenses	45,632	33,369	33,953
3.7	Other Operating Expenses	68,475	43,253	55,001
	C. Operating Profit before Provision (B-3.6-3.7)	181,979	127,762	171,964
3.8	Provision for Possible Losses	32,652	47,352	24,839
	D. Operating Profit (C-3.8)	149,327	80,410	147,125
3.9	Non Operating Income/Expenses (Net)	6,280	738	1,315
3.10	Write Back of Provision for Possible Loss	23,266	23,881	15,064
	E. Profit from Regular Activities(D+3.9+3.10)	178,873	105,029	163,504
3.11	Extra ordinary Income/Expenses (Net)			
	F. Profit before Bonus & Taxes(E+3.11)	178,873	105,029	163,504
3.12	Provision for Staff Bonus	16,261	9,548	14,864
3.13	Provision for Tax	47,821	28,207	44,525
	G. Net Profit/(Loss) (F-3.12-3.13)	114,791	67,274	104,115
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	21.39%	21.99%	25.50%
4.2	Non Performing Loan (NPL) To Total Loan	2.20%	1.99%	1.65%
4.3	Total Loan Loss Provision to Total NPL	109%	150%	158%
4.4	Cost of Funds	10.86%	11.26%	10.73%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	69.79%	73.23%	76.25%

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

