

**Unaudited Financial Results (Quarterly)**

As at Second Quarter (End of Poush 2074) of the Fiscal Year 2074/2075

Rs. In '000

S.N.	Particulars	This Quarter Ending Poush 2074	Previous Quarter Ending Ashwin 2074	Corresponding Previous Year Quarter Ending Poush 2073
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>23,364,993</b>	<b>22,692,004</b>	<b>18,876,228</b>
1.1	Paid Up Capital	2,520,636	2,291,487	1,975,420
1.2	Reserve and Surplus	801,611	1,084,491	732,949
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	300,000	-	-
1.5	Deposits (a + b)	19,113,418	18,629,410	15,913,973
	a. Domestic Currency	19,113,412	18,629,404	15,913,967
	b. Foreign Currency	6	6	6
1.6	Income Tax Liability	-	34,260	9,790
1.7	Other Liabilities	629,328	652,356	244,096
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>23,364,993</b>	<b>22,692,004</b>	<b>18,876,228</b>
2.1	Cash and Bank Balance	1,470,492	1,445,808	1,303,283
2.2	Money at call and Short Notice	3,234,284	4,139,177	2,234,762
2.3	Investments	805,289	782,499	696,657
2.4	Loans and Advances (a+b+c+d+e)	17,519,214	15,989,566	14,324,657
	a. Real Estate Loan	2,006,256	1,738,139	1,833,258
	1. Residential Real Estate Loan (Except Personal Home Loan upto 15 Million)	124,435	126,343	233,095
	2. Business Complex and Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	286,336	213,304	149,230
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,595,485	1,398,492	1,450,933
	b. Personal Home Loan of 15 Million or Less	2,339,432	2,335,914	2,088,071
	c. Margin Type Loan	1,274,866	1,208,295	414,924
	d. Term Loan	2,203,832	1,930,568	1,636,476
	e. Overdraft Loan /TR Loan/WC Loan	3,757,317	3,094,041	3,216,189
	f. Others	5,937,512	5,682,607	5,135,738
2.5	Fixed Assets	132,230	122,290	133,609
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	203,483	212,665	183,261
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter Ending Poush 2074</b>	<b>Upto Previous Quarter Ending Ashwin 2074</b>	<b>Upto Corresponding Previous Year Quarter Ending Poush 2073</b>
3.1	Interest Income	1,184,221	552,428	838,395
3.2	Interest Expense	787,456	397,899	375,486
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>396,765</b>	<b>154,529</b>	<b>462,909</b>
3.3	Fees, Commission and Discount	3,791	1,672	3,806
3.4	Other Operating Income	69,491	27,469	51,849
3.5	Foreign Exchange Gain/Loss (Net)	18	40	24
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>470,064</b>	<b>183,711</b>	<b>518,588</b>
3.6	Staff Expenses	95,919	50,229	81,976
3.7	Other Operating Expenses	64,644	29,493	60,595
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>309,502</b>	<b>103,988</b>	<b>376,017</b>
3.8	Provision for Possible Losses	27,266	17,513	33,870
	<b>D. Operating Profit (C-3.8)</b>	<b>282,236</b>	<b>86,475</b>	<b>342,147</b>
3.9	Non Operating Income/Expenses (Net)	86,313	51,109	54,901
3.10	Write Back of Provision for Possible Loss	46,437	15,245	21,880
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>414,986</b>	<b>152,829</b>	<b>418,929</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>414,986</b>	<b>152,829</b>	<b>418,929</b>
3.12	Provision for Staff Bonus	37,726	13,894	38,084
3.13	Provision for Tax	111,190	41,693	116,981
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>266,070</b>	<b>97,242</b>	<b>263,863</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending Poush 2074</b>	<b>Previous Quarter Ending Ashwin 2074</b>	<b>Corresponding Previous Year Quarter Ending Poush 2073</b>
4.1	Capital Fund to RWA	17.12%	18.33%	16.64%
4.2	Non Performing Loan (NPL) To Total Loan	0.56%	0.91%	0.70%
4.3	Total Loan Loss Provision to Total NPL	233.07%	168.62%	243.23%
4.4	Cost of Funds	8.55%	8.77%	4.97%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.14%	72.72%	78.31%
4.6	Base Rate	11.66%	11.95%	7.86%
4.7	Average Interest Spread	4.80%	4.72%	5.79%
<b>5</b>	<b>Additional Information</b>			
5.1	Net worth Per Share (Rs.)	131.80	147.33	137.10
5.2	Total Assets Per Share(Rs.)	926.95	990.27	955.56
5.3	Earning Per Share (Annualized)	21.11	16.97	26.71
5.4	Price Earning Ratio (Annualized)	10.90	17.08	12.73
5.5	Return on Equity (Annualized)	17.41%	11.86%	21.59%
5.6	Net Liquid Assets/Deposits	25.83%	32.66%	23.63%

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 are included in other liabilities.