

**Unaudited Financial Results (Quarterly)**

As at Third Quarter (End of Chaitra 2074) of the Fiscal Year 2074/2075

Rs. In '000

S.N.	Particulars	This Quarter Ending Chaitra 2074	Previous Quarter Ending Poush 2074	Corresponding Previous Year Quarter Ending Chaitra 2073
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>25,097,779</b>	<b>23,364,993</b>	<b>19,887,891</b>
1.1	Paid Up Capital	2,520,636	2,520,636	1,975,420
1.2	Reserve and Surplus	930,699	801,611	837,079
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	700,000	300,000	-
1.5	Deposits ( (a + b)	20,361,118	19,113,418	16,847,153
	a. Domestic Currency	20,361,112	19,113,412	16,847,147
	b. Foreign Currency	6	6	6
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	585,326	629,328	228,239
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>25,097,779</b>	<b>23,364,993</b>	<b>19,887,890</b>
2.1	Cash and Bank Balance	1,490,907	1,470,492	1,384,045
2.2	Money at call and Short Notice	4,101,385	3,234,284	2,915,146
2.3	Investments	802,886	805,289	580,036
2.4	Loans and Advances (a+b+c+d+e)	18,397,150	17,519,214	14,683,313
	a. Real Estate Loan	2,367,213	2,006,256	1,660,508
	1.Residential Real Estate Loan (Except Personal Home Loan upto 15 Million)	140,661	124,435	230,851
	2.Business Complex and Residential Apartment Construction Loan	-	-	-
	3.Income generating Commercial Complex Loan	283,910	286,336	151,896
	4.Other Real Estate Loan (Including Land purchase & Plotting)	1,942,642	1,595,485	1,277,761
	b. Personal Home Loan of 15 Million or Less	2,351,353	2,339,432	2,079,156
	c. Margin Type Loan	1,159,867	1,274,866	397,548
	d.Term Loan	2,365,745	2,203,832	1,806,674
	e. Overdraft Loan /TR Loan/WC Loan	4,000,923	3,757,317	3,119,506
	f. Others	6,152,049	5,937,512	5,619,921
2.5	Fixed Assets	151,716	132,230	128,999
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	153,734	203,483	196,352
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter Ending Poush 2074</b>	<b>Upto Previous Quarter Ending Poush 2074</b>	<b>Upto Corresponding Previous Year Quarter Ending Chaitra 2073</b>
3.1	Interest Income	1,857,147	1,184,221	1,343,367
3.2	Interest Expense	1,215,810	787,456	672,772
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>641,337</b>	<b>396,765</b>	<b>670,595</b>
3.3	Fees, Commission and Discount	6,666	3,791	5,980
3.4	Other Operating Income	98,627	69,491	70,922
3.5	Foreign Exchange Gain/Loss (Net)	178	18	49
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>746,808</b>	<b>470,064</b>	<b>747,546</b>
3.6	Staff Expenses	146,730	95,919	119,205
3.7	Other Operating Expenses	100,355	64,644	93,271
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>499,723</b>	<b>309,502</b>	<b>535,070</b>
3.8	Provision for Possible Losses	39,402	27,266	60,925
	<b>D. Operating Profit (C-3.8)</b>	<b>460,322</b>	<b>282,236</b>	<b>474,145</b>
3.9	Non Operating Income/Expenses (Net)	93,577	86,313	85,864
3.10	Write Back of Provision for Possible Loss	59,655	46,437	23,248
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>613,554</b>	<b>414,986</b>	<b>583,257</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>613,554</b>	<b>414,986</b>	<b>583,257</b>
3.12	Provision for Staff Bonus	55,778	37,726	53,023
3.13	Provision for Tax	166,846	111,190	162,239
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>390,930</b>	<b>266,070</b>	<b>367,995</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending Chaitra 2074</b>	<b>Previous Quarter Ending Poush 2074</b>	<b>Corresponding Previous Year Quarter Ending Chaitra 2073</b>
4.1	Capital Fund to RWA	17.37%	17.12%	17.93%
4.2	Non Performing Loan (NPL) To Total Loan	0.46%	0.56%	0.93%
4.3	Total Loan Loss Provision to Total NPL	258.93%	233.07%	198.61%
4.4	Cost of Funds	9.40%	8.55%	5.85%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	77.33%	78.14%	76.14%
4.6	Base Rate	12.46%	11.66%	8.77%
4.7	Average Interest Spread	4.82%	4.80%	5.49%
<b>5</b>	<b>Additional Information</b>			
5.1	Net worth Per Share (Rs.)	136.92	131.80	142.37
5.2	Total Assets Per Share(Rs.)	995.69	926.95	1006.77
5.3	Earning Per Share (Annualized)	20.68	21.11	24.84
5.4	Price Earning Ratio (Annualized)	11.07	10.90	16.18
5.5	Return on Equity (Annualized)	17.03%	17.41%	20.07%
5.6	Net Liquid Assets/Deposits	26.63%	25.83%	27.29%

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.