

**Unaudited Financial Results (Quarterly)**  
**As at : Fourth Quarter (End of Ashad 2070) of the Fiscal Year 2069/2070**

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. (Audited)
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>7,499,786</b>	<b>6,807,974</b>	<b>6,216,613</b>
1.1	Paid Up Capital	707,616	707,616	707,616
1.2	Reserve and Surplus	301,209	231,968	151,282
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits ( (a + b)	6,262,436	5,755,832	5,166,761
	a. Domestic Currency	6,262,436	5,755,832	5,166,761
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	8,128	-	868
1.7	Other Liabilities	220,397	112,558	190,086
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>7,499,786</b>	<b>6,807,974</b>	<b>6,216,613</b>
2.1	Cash and Bank Balance	526,755	468,841	413,805
2.2	Money at call and Short Notice	1,102,924	572,977	1,029,867
2.3	Investments	297,477	436,618	453,855
2.4	Loans and Advances (a+b+c+d+e)	5,379,947	5,093,751	4,159,479
	a. Real Estate Loan	659,172	582,269	492,812
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	93,631	85,926	237,809
	2. Business Complex and Residential Apartment Construction Loan	104,584	105,691	106,575
	3. Income generating Commercial Complex Loan	66,877	65,213	61,875
	4. Other Real Estate Loan (Including Land purchase & Plotting)	394,080	325,439	86,553
	b. Personal Home Loan of Rs.1 Crore or Less	630,068	627,178	509,819
	c. Margin Type Loan	13,301	15,770	10,207
	d. Term Loan	550,854	491,543	428,705
	e. Overdraft Loan /TR Loan/WC Loan	2,071,058	2,002,596	1,440,616
	f. Others	1,455,494	1,374,395	1,277,320
2.5	Fixed Assets	121,327	120,844	113,998
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	71,356	114,943	45,609
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>
3.1	Interest Income	801,448	572,891	692,686
3.2	Interest Expense	478,619	359,168	438,173
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>322,829</b>	<b>213,723</b>	<b>254,513</b>
3.3	Fees, Commission and Discount	3,125	1,928	2,056
3.4	Other Operating Income	50,162	37,191	39,650
3.5	Foreign Exchange Gain/Loss (Net)	2	1	2
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>376,118</b>	<b>252,843</b>	<b>296,221</b>
3.6	Staff Expenses	61,844	43,698	45,632
3.7	Other Operating Expenses	78,903	55,002	68,389
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>235,371</b>	<b>154,143</b>	<b>182,200</b>
3.8	Provision for Possible Losses	75,384	48,454	32,652
	<b>D. Operating Profit (C-3.8)</b>	<b>159,987</b>	<b>105,689</b>	<b>149,548</b>
3.9	Non Operating Income/Expenses (Net)	32,173	1,209	5,820
3.10	Write Back of Provision for Possible Loss	46,755	19,514	25,829
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>238,915</b>	<b>126,412</b>	<b>181,197</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>238,915</b>	<b>126,412</b>	<b>181,197</b>
3.12	Provision for Staff Bonus	21,720	11,492	16,472
3.13	Provision for Tax	67,269	34,235	47,446
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>149,926</b>	<b>80,685</b>	<b>117,279</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	16.13%	16.60%	19.25%
4.2	Non Performing Loan (NPL) To Total Loan	2.29%	2.68%	2.20%
4.3	Total Loan Loss Provision to Total NPL	97.30%	93.44%	109%
4.4	Cost of Funds	8.59%	8.85%	10.86%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	75.68%	78.09%	70.72%

Note : 1 , Previous quarter's figures have been regrouped and rearranged wherever necessary.

2. Investment, Loan and Advances and Non Banking Assets are presented in net figures.

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