

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

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>6,807,974</b>	<b>6,721,033</b>	<b>5,413,875</b>
1.1	Paid Up Capital	707,616	707,616	704,287
1.2	Reserve and Surplus	231,968	186,188	184,955
1.3	Debenture and Bond			-
1.4	Borrowings			-
1.5	Deposits ( ( a + b)	5,755,832	5,687,659	4,428,559
	a. Domestic Currency	5,755,832	5,687,659	4,428,559
	b. Foreign Currency			-
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	112,558	139,570	96,074
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>6,807,974</b>	<b>6,721,033</b>	<b>5,413,875</b>
2.1	Cash and Bank Balance	468,841	469,291	340,993
2.2	Money at call and Short Notice	572,977	974,626	881,826
2.3	Investments	436,618	468,611	255,486
2.4	Loans and Advances (a+b+c+d+e)	5,093,751	4,631,465	3,778,306
	a. Real Estate Loan	582,269	572,745	458,591
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	85,926	74,982	264,368
	2. Business Complex and Residential Apartment Construction Loan	105,691	106,142	107,085
	3. Income generating Commercial Complex Loan	65,213	64,350	56,925
	4. Other Real Estate Loan (Including Land purchase & Plotting)	325,439	327,271	30,213
	b. Personal Home Loan of Rs.1 Crore or Less	627,178	537,813	532,905
	c. Margin Type Loan	15,770	10,207	9,823
	d. Term Loan	491,543	403,620	433,955
	e. Overdraft Loan /TR Loan/WC Loan	2,002,596	1,782,527	986,408
	f. Others	1,374,395	1,324,553	1,356,624
2.5	Fixed Assets	120,845	118,241	118,251
2.6	Non Banking Assets			-
2.7	Other Assets	114,942	58,799	39,013
<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	572,891	361,089	488,869
3.2	Interest Expense	359,168	245,828	311,403
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>213,723</b>	<b>115,261</b>	<b>177,466</b>
3.3	Fees, Commission and Discount	1,928	1,268	1,192
3.4	Other Operating Income	37,188	22,971	25,724
3.5	Foreign Exchange Gain/Loss (Net)	4	1	2
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>252,843</b>	<b>139,501</b>	<b>204,384</b>
3.6	Staff Expenses	43,698	30,040	33,369
3.7	Other Operating Expenses	55,002	35,810	43,253
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>154,143</b>	<b>73,651</b>	<b>127,762</b>
3.8	Provision for Possible Losses	48,454	29,964	47,352
	<b>D. Operating Profit (C-3.8)</b>	<b>105,689</b>	<b>43,687</b>	<b>80,410</b>
3.9	Non Operating Income/Expenses (Net)	1,209	842	738
3.10	Write Back of Provision for Possible Loss	19,514	9,940	23,881
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>126,412</b>	<b>54,469</b>	<b>105,029</b>
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>126,412</b>	<b>54,469</b>	<b>105,029</b>
3.12	Provision for Staff Bonus	11,492	4,952	9,548
3.13	Provision for Tax	34,235	14,612	28,207
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>80,685</b>	<b>34,905</b>	<b>67,274</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	16.60%	17.70%	21.99%
4.2	Non Performing Loan (NPL) To Total Loan	2.68%	3.10%	1.99%
4.3	Total Loan Loss Provision to Total NPL	93.44%	82.56%	150%
4.4	Cost of Funds	8.85%	9.26%	11.26%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	78.09%	72.22%	73.23%

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