

Unaudited Financial Results (Quarterly)
As at : Second Quarter (End of Poush 2069) of the Fiscal Year 2069/2070

Rs. In '000

S. No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Qtr. Ending
1	Total Capital and Liabilities (1.1 to 1.7)	6,721,033	6,453,713	5,026,670
1.1	Paid Up Capital	707,616	707,616	704,287
1.2	Reserve and Surplus	186,188	159,506	164,872
1.3	Debenture and Bond			-
1.4	Borrowings			-
1.5	Deposits (a + b)	5,687,659	5,370,748	4,051,605
	a. Domestic Currency	5,687,659	5,370,748	4,051,605
	b. Foreign Currency			-
1.6	Income Tax Liability	-	3,525	6
1.7	Other Liabilities	139,570	212,317	105,900
2	Total Assets (2.1 to 2.7)	6,721,033	6,453,713	5,026,670
2.1	Cash and Bank Balance	469,291	458,458	281,545
2.2	Money at call and Short Notice	974,626	967,714	933,513
2.3	Investments	468,611	445,156	257,881
2.4	Loans and Advances (a+b+c+d+e)	4,631,465	4,425,794	3,401,368
	a. Real Estate Loan	572,745	480,089	364,266
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.1 Crore)	74,982	51,611	176,865
	2. Business Complex and Residential Apartment Construction Loan	106,142	106,576	100,769
	3. Income generating Commercial Complex Loan	64,350	64,350	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	327,271	257,552	86,632
	b. Personal Home Loan of Rs.1 Crore or Less	537,813	558,282	547,999
	c. Margin Type Loan	10,207	9,859	9,206
	d. Term Loan	403,620	485,288	399,174
	e. Overdraft Loan /TR Loan/WC Loan	1,782,527	1,542,523	778,547
	f. Others	1,324,553	1,349,754	1,302,176
2.5	Fixed Assets	118,241	113,385	121,703
2.6	Non Banking Assets			-
2.7	Other Assets	58,799	43,205	30,660
3	Profit and Loss Account	Upto This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	361,089	170,321	322,260
3.2	Interest Expense	245,828	127,058	201,918
	A. Net Interest Income (3.1 - 3.2)	115,261	43,263	120,342
3.3	Fees, Commission and Discount	1,268	698	774
3.4	Other Operating Income	22,971	10,575	14,010
3.5	Foreign Exchange Gain/Loss (Net)	1	1	1
	B. Total Operating Income (A+3.3+3.4+3.5)	139,501	54,537	135,127
3.6	Staff Expenses	30,040	12,459	23,200
3.7	Other Operating Expenses	35,810	17,404	26,784
	C. Operating Profit before Provision (B-3.6-3.7)	73,651	24,673	85,143
3.8	Provision for Possible Losses	29,964	21,638	19,773
	D. Operating Profit (C-3.8)	43,687	3,035	65,370
3.9	Non Operating Income/Expenses (Net)	842	-	199
3.10	Write Back of Provision for Possible Loss	9,940	9,889	7,801
	E. Profit from Regular Activities(D+3.9+3.10)	54,469	12,924	73,370
3.11	Extra ordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus & Taxes(E+3.11)	54,469	12,924	73,370
3.12	Provision for Staff Bonus	4,952	1,175	6,670
3.13	Provision for Tax	14,612	3,525	19,509
	G. Net Profit/(Loss) (F-3.12-3.13)	34,905	8,224	47,191
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	17.70%	18.02%	23.69%
4.2	Non Performing Loan (NPL) To Total Loan	3.10%	2.97%	1.97%
4.3	Total Loan Loss Provision to Total NPL	82.56%	84.23%	151%
4.4	Cost of Funds	9.26%	9.63%	11.53%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	72.22%	71.10%	71.24%

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