



**Unaudited Financial Results (Quarterly)**

As At : Third Quarter (End of Chaitra 2068) of the Fiscal Year 2068/2069

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>5,413,875</b>	<b>5,026,670</b>	<b>4,756,552</b>
1.1	Paid Up Capital	704,287	704,287	704,287
1.2	Reserve and Surplus	184,955	164,872	154,814
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	350,000
1.5	Deposits ( a + b)	4,428,559	4,051,605	3,464,647
	a. Domestic Currency	4,428,559	4,051,605	3,464,647
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	6	-
1.7	Other Liabilities	96,074	105,900	82,804
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>5,413,875</b>	<b>5,026,670</b>	<b>4,756,552</b>
2.1	Cash and Bank Balance	340,993	281,545	257,056
2.2	Money at call and Short Notice	881,826	933,513	645,744
2.3	Investments	255,486	257,881	425,658
2.4	Loans and Advances (a+b+c+d+e)	3,778,306	3,401,368	3,267,083
	a. Real Estate Loan	458,591	364,266	332,887
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	264,368	176,865	119,114
	2. Business Complex and Residential Apartment Construction Loan	107,085	100,769	81,348
	3. Income generating Commercial Complex Loan	56,925	-	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	30,213	86,632	132,425
	b. Personal Home Loan of Rs.10 million or Less	532,905	547,999	500,730
	c. Margin Type Loan	9,823	9,206	7,425
	d. Term Loan	433,955	399,174	335,486
	e. Overdraft Loan /TR Loan/WC Loan	986,408	778,547	781,065
	f. Others	1,356,624	1,302,176	1,309,490
2.5	Fixed Assets	118,251	121,703	102,589
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	39,013	30,660	58,422
<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	488,869	322,260	413,677
3.2	Interest Expense	311,403	201,918	254,988
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>177,466</b>	<b>120,342</b>	<b>158,689</b>
3.3	Fees, Commission and Discount	1,192	774	619
3.4	Other Operating Income	25,724	14,010	19,071
3.5	Foreign Exchange Gain/Loss (Net)	2	1	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>204,384</b>	<b>135,127</b>	<b>178,379</b>
3.6	Staff Expenses	33,369	23,200	24,042
3.7	Other Operating Expenses	43,253	26,784	36,332
	<b>C. Operating Profit before Provision (B-3.6-3.7)</b>	<b>127,762</b>	<b>85,143</b>	<b>118,005</b>
3.8	Provision for Possible Losses	47,352	19,773	28,424
	<b>D. Operating Profit (C-3.8)</b>	<b>80,410</b>	<b>65,370</b>	<b>89,581</b>
3.9	Non Operating Income/Expenses (Net)	738	199	565
3.10	Write Back of Provision for Possible Loss	23,881	7,801	10,645
	<b>E. Profit from Regular Activities(D+3.9+3.10)</b>	<b>105,029</b>	<b>73,370</b>	<b>100,791</b>
3.1	Extra ordinary Income/Expenses (Net)	-	-	-
	<b>F. Profit before Bonus &amp; Taxes(E+3.11)</b>	<b>105,029</b>	<b>73,370</b>	<b>100,791</b>
3.1	Provision for Staff Bonus	9,548	6,670	9,163
3.1	Provision for Tax	28,207	19,509	27,318
	<b>G. Net Profit/(Loss) (F-3.12-3.13)</b>	<b>67,274</b>	<b>47,191</b>	<b>64,310</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	21.99%	23.69%	24.58%
4.2	Non Performing Loan (NPL) To Total Loan	1.99%	1.97%	1.95%
4.3	Total Loan Loss Provision to Total NPL	150%	151%	150%
4.4	Cost of Funds	11.26%	11.53%	10.56%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.23%	71.24%	77.84%

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

