



Unaudited Financial Results (Quarterly)
Up to the month end Ashwin 2076
Fiscal Year 2076/77

(Rs. In '000)

| S.N. | Particulars | This Quarter Ending | Previous Quarter Ending | Corresponding Previous Year Quarter Ending |
|----------|------------------------------------------------------|---------------------|-------------------------|--------------------------------------------|
| 1 | Total Capital & Liabilities (1.1 to 1.7) | 5,017,759 | 4,938,485 | 2,530,008 |
| 1.1 | Paid-up Capital | 1,004,500 | 1,004,500 | 490,000 |
| 1.2 | Reserves and Surplus | 162,972 | 103,238 | 14,207 |
| 1.3 | Debenture and Bond | - | - | - |
| 1.4 | Borrowings | 3,092,750 | 3,201,251 | 1,827,325 |
| 1.5 | Deposits (a+b) | 631,230 | 571,753 | 144,928 |
| 1.6 | Income Tax Liabilities | - | - | - |
| 1.7 | Other Liabilities | 126,307 | 57,743 | 53,548 |
| 2 | Total Assets (2.1 to 2.7) | 5,017,759 | 4,938,485 | 2,530,008 |
| 2.1 | Cash & Bank Balance | 146,629 | 263,565 | 53,653 |
| 2.2 | Money at call and short Notice | - | - | - |
| 2.3 | Investments | 392,306 | 142,306 | 490,000 |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 4,401,172 | 4,496,217 | 1,947,889 |
| 2.5 | Fixed Assets | 28,747 | 30,530 | 19,296 |
| 2.6 | Non Banking Assets | - | - | - |
| 2.7 | Other Assets | 48,906 | 5,868 | 19,170 |
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest income | 215,842 | 561,170 | 59,660 |
| 3.2 | Interest Expense | 103,499 | 251,218 | 28,512 |
| A | Net Interest Income (3.1-3.2) | 112,343 | 309,953 | 31,148 |
| 3.3 | Fees Commission and Discount | 6,269 | 93,785 | 24,513 |
| 3.4 | Other Operating Income | - | - | - |
| 3.5 | Foreign Exchange Gain/Loss (Net) | - | - | - |
| B | Total Operating Income (A+3.3+3.4+3.5) | 118,612 | 403,737 | 55,661 |
| 3.6 | Staff Expenses | 17,675 | 50,934 | 8,225 |
| 3.7 | Other Operating Expenses | 11,494 | 157,528 | 5,140 |
| C | Operating profit Before Provision (B-3.6-3.7) | 89,442 | 195,275 | 42,296 |
| 3.8 | Provision for Possible Loss | 1,516 | 22,542 | 12,124 |
| D | Operating profit (C-3.8) | 87,926 | 172,733 | 30,172 |
| 3.9 | Non Operating Income/Expenses (Net) | - | - | - |
| 3.10 | Write Back of Provision for Possible Loss | - | - | - |
| E | Profit From Regular Activities (D+3.9+3.10) | 87,926 | 172,733 | 30,172 |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - |
| F | Profit Before Bonus and Taxes (E+3.11) | 87,926 | 172,733 | 30,172 |
| 3.12 | Provision For Staff Bonus | 8,793 | 17,273 | 2,827 |
| 3.13 | Provision For Tax | 23,740 | 46,638 | 8,482 |
| G | Net Profit/Loss (F-3.12 -3.13) | 55,393 | 108,822 | 18,863 |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 24.50% | 23.80% | 21.21% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 0.00% | 0.00% | 0.00% |
| 4.3 | Total Loan Loss Provision to total NPL | 0.00% | 0.00% | 0.00% |
| 4.4 | Cost of Funds | 10.21% | 10.94% | 8.96% |
| 4.5 | CD Ratio (Calculated as per NRB Directives) | 697.24% | 786.39% | 1344.04% |
| | Additional Information (Optional) | | | |
| | Average Yield (Local Currency) | 18.00% | 19.06% | 18.00% |
| | Net Interest Spread (Local Currency) | 7.79% | 8.12% | 9.04% |
| | Return on Equity | 9.49% | 19.65% | 7.48% |
| | Return on Assets | 2.21% | 4.41% | 1.49% |

Loans and investment are presented on gross basis; loss provisions are included on other liabilities.

Previous Period figures have been regrouped/rearranged wherever necessary.

Above figures are subject to change upon otherwise instructions of Statutory Auditors and/or Regulatory authorities.