



Unaudited Financial Results (Quarterly)
Up to the month end Poush 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)	6,905,588	5,017,759	4,571,407
1.1	Paid-up Capital	1,004,500	1,004,500	490,000
1.2	Reserves and Surplus	218,857	162,972	52,126
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	4,715,168	3,092,750	3,648,055
1.5	Deposits (a+b)	794,945	631,230	279,393
	a. Domestic Currency	794,945	631,230	279,393
	b. Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	220
1.7	Other Liabilities	172,118	126,307	101,614
2	Total Assets (2.1 to 2.7)	6,905,588	5,017,759	4,571,407
2.1	Cash & Bank Balance	58,699	146,629	779,614
2.2	Money at call and short Notice	657,359	-	-
2.3	Investments	698,304	392,306	590,000
2.4	Loans & Advances (a+b+c+d+e+f)	5,348,084	4,401,172	3,133,494
2.5	Fixed Assets	28,994	28,747	27,312
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	114,148	48,906	40,987
3	Profit and Loss Account			
3.1	Interest income	423,968	215,842	186,525
3.2	Interest Expense	203,479	103,499	56,239
A	Net Interest Income (3.1-3.2)	220,489	112,343	130,286
3.3	Fees Commission and Discount	35,564	6,269	52,390
3.4	Other Operating Income	-	-	-
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	256,053	118,612	182,676
3.6	Staff Expenses	33,395	17,675	17,258
3.7	Other Operating Expenses	36,574	11,494	47,106
C	Operating profit Before Provision (B-3.6-3.7)	186,084	89,442	118,313
3.8	Provision for Possible Loss	23,433	1,516	30,599
D	Operating profit (C-3.8)	162,651	87,926	87,714
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	12,216	-	2,973
E	Profit From Regular Activities (D+3.9+3.10)	174,866	87,926	90,687
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	174,866	87,926	90,687
3.12	Provision For Staff Bonus	15,897	8,793	8,244
3.13	Provision For Tax	47,691	23,740	24,733
G	Net Profit/Loss (F-3.12 -3.13)	111,278	55,393	57,710
4	Ratios			
4.1	Capital Fund to RWA	20.04%	23.80%	14.67%
4.2	Non Performing Loan (NPL) to Total Loan	0.52%	-	-
4.3	Total Loan Loss Provision to total NPL	18.30%	-	-
4.4	Cost of Funds	9.17%	10.94%	4.27%
4.5	CD Ratio (Calculated as per NRB Directives)	672.76%	786.39%	1121.35%
	Additional Information (Optional)			
	Average Yield (Local Currency)	18%	19.06%	18%
	Net Interest Spread (Local Currency)	8.83%	8.12%	13.73%
	Return on Equity	18.19%	39.78%	21.29%
	Return on Assets	3.22%	8.93%	2.52%

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.