

## Unaudited Financial Results (Quarterly) As at 2nd Quarter end on 30th Poush, 2071 (FY 2071/72)

Rs. in 000

Rs				
S.N.	Particulars	This Quarter	Previous Quarter	Corresponding Previous Year
		Ending	Ending	Quarter Ending
	Total Capital and Liabilities (1.1 to 1.7)	39,944,776	38,498,427	23,197,252
	Paid up Capital	3,208,885	3,208,885	2,000,000
	Reserves and Surplus	178,886	(419,775)	(326,635)
	Debentures and Bonds	10.440	- 200 406	- 22.607
	Borrowings	19,440	328,406	23,697
	Deposits (a+b) a. Domestic Currency	33,160,326	31,676,480	<b>19,403,763</b> 19,322,975
	b. Foreign Currency	32,079,333 1,080,993	31,480,396 196,085	80,788
	Income Tax Liabilities	96,468	190,000	00,700
		3,280,771	3,704,431	2,096,427
	Total Assets (2.1 to 2.7)	39,944,775	38.498.427	23,197,252
	Cash and Bank Balance	4,761,990	5,844,604	3,301,781
	Money at Call and Short Notice	1,007,508	750,000	200,000
	Investments	2,861,892	3,406,189	1,716,783
	Loans and Advances (a+b+c+d+e+f)	27,202,700	23,978,538	15,875,133
	a. Real Estate Loan	2,224,561	2,600,803	1,789,262
	Residential Real Estate Loan above Rs 10 million	410,137	427,959	397,771
	Business Complex & Residential Apartment Construction Loan	722,212	831,604	308,225
	Income generating Commercial Complex Loan	142,316	143,163	110,015
	Other Real Estate Loan (Including Land Purchase & Plotting)	949,896	1,198,077	973,250
	b. Personal Home Loan upto Rs 10 million or Less	3,187,770	2,528,785	1,863,274
	c. Margin Type Loan	972,268	772,072	92,239
	d. Term Loan	4,200,657	4,211,863	3,286,240
	e. Overdraft Loan/TR Loan/WC Loan	12,572,372	10,230,864	7,036,997
	f. Other Loan	4,045,073	3,634,152	1,807,121
	Fixed Assets	1,578,827	1,604,429	1,309,926
	Non Banking Assets	91,640	45,740	45,740
		2,440,217	2,868,926	747,889
		This Quarter	Previous Quarter	Corresponding Previous Year
3	Profit and Loss Account	Ending	Ending	Quarter Ending
		_	•	_
	Interest Income	1,359,425	609,496	991,038
	Interest Expense	(668,044)	(362,373)	(635,612
	t Interest Income (3.1-3.2)	691,381	247,122	355,426
	Fees, Commission and Discount	34,102	22,074	39,047
	Other Operating Income	94,386	36,401	35,075
	Foreign Exchange Gain/Loss (Net)	38,245	24,129	15,736
	tal Operating Income (A+ 3.3+3.4+3.5)	858,114	329,726	445,285
	Staff Expenses	(267,835)	(122,220)	(122,632
	Other Operating Expenses	(238,234)	(118,742)	(155,748
	erating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses	<b>352,045</b> (504,742)	<b>88,764</b> (411,894)	<b>166,905</b> (566,941
	erating Profit (C 3.8)			
		(152,697)	(323,130)	<b>(400,036</b> 63,551
	Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	33,184 819,815	9,463	
	L WILLE DROK OF PROVISION FOR POSSIDIE LOSS		400 000	407 000
_ n			196,836	
	ofit from Regular Activities (D.+3.9+3.10)	700,302	(116,832)	
3.11	fit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net)	<b>700,302</b> 45	(116,832) -	(198,800
3.11 F <b>. Prc</b>	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)	700,302 45 700,348	(116,832) - (116,832)	(198,800
3.11 F <b>. Pro</b> 3.12	ofit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  ofit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus	700,302 45 700,348 63,668	(116,832) -	(198,800
3.11 <b>F. Pro</b> 3.12 3.13	offit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  offit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax	700,302 45 700,348 63,668 96,468	(116,832) - (116,832) - -	(198,800 (198,800
3.11 <b>F. Pro</b> 3.12 3.13	ofit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  ofit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus	700,302 45 700,348 63,668 96,468 540,211	(116,832) - (116,832) - - (116,832)	137,685 (198,800 (198,800 (198,800
3.11 F. Pro 3.12 3.13 G. Ne	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios	700,302 45 700,348 63,668 96,468	(116,832) - (116,832) - -	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending
3.11 F. Pro 3.12 3.13 G. Ne 4	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA	700,302 45 700,348 63,668 96,468 540,211 This Quarter	(116,832) - (116,832) - (116,832) Previous Quarter	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending
3.11 3.12 3.13 3. Ne 4 4.1 4.2	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.10% 17.54%
3.11 5. Pro 3.12 3.13 3. Ne 4 4.1 4.2	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending	(116,832) - (116,832) - (116,832) Previous Quarter Ending 10.27%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.109 17.549
3.11 5. Pro 3.12 3.13 3. Ne 4 4.1 4.2 4.3 4.4	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL  Cost of Funds as of date	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25% 3.98%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.10% 17.54% 67.80% 6.38%
3.11 3.12 3.13 3. Ne 4 4.1 4.2 4.3 4.4	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65% 85.85%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.10% 17.54% 67.80% 6.38%
3.11 5. Pro 3.12 3.13 3. Ne 4 4.1 4.2 4.3 4.4 4.5	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL  Cost of Funds as of date	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25% 3.98%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65% 85.85% 4.23%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.10% 17.54% 67.80% 6.38% 75.64%
3.11 3.12 3.13 3. Ne 4 4.1 4.2 4.3 4.4 4.5 4.6	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL  Cost of Funds as of date  Credit to Deposit Ratio (Calculated as per NRB Directive)  Base Rate	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25% 3.98% 76.97%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65% 85.85% 4.23% 70.24%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.10% 17.54% 67.80% 6.38% 75.64% 10.56%
3.11 F. Pro 3.12 3.13 G. Ne 4 4.1 4.2 4.3 4.4 4.5 4.6	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL  Cost of Funds as of date  Credit to Deposit Ratio (Calculated as per NRB Directive)	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25% 3.98% 76.97% 7.79%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65% 85.85% 4.23% 70.24% 8.22%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.10% 17.54% 67.80% 6.38% 75.64% 10.56%
3.11 F. Prc 3.12 3.13 G. Ne 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL  Cost of Funds as of date  Credit to Deposit Ratio (Calculated as per NRB Directive)  Base Rate  Average Interest Spread (Calculated as per NRB Circular)	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25% 3.98% 76.97% 7.79%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65% 85.85% 4.23% 70.24% 8.22%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.10% 17.54% 67.80% 6.38% 75.64% 10.56% 6.66%
3.11 3.12 3.13 3.18 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL  Cost of Funds as of date  Credit to Deposit Ratio (Calculated as per NRB Directive)  Base Rate  Average Interest Spread (Calculated as per NRB Circular)  Additional Information	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25% 3.98% 76.97% 7.79% 6.05%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65% 85.85% 4.23% 70.24% 8.22% 6.65%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.109 17.549 67.809 6.389 75.649 10.569 6.669
3.11 F. Prc 3.12 3.13 3.13 G. Ne 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL  Cost of Funds as of date  Credit to Deposit Ratio (Calculated as per NRB Directive)  Base Rate  Average Interest Spread (Calculated as per NRB Circular)  Additional Information  Average Yield	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25% 3.98% 76.97% 7.79% 6.05%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65% 85.85% 4.23% 70.24% 8.22% 6.65%	(198,800 (198,800 (198,800 Corresponding Previous Year Quarter Ending 10.109 17.549 67.809 6.389 75.649 10.569 6.669
3.11 F. Proc 3.12 3.13 G. Ne 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	fit from Regular Activities (D.+3.9+3.10)  Extraordinary Income/Expenses (Net)  fit before Bonus and Taxes (E.+3.11)  Provision for Staff Bonus  Provision for Tax  t Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA  Non Performing Loan (NPL) To Total Loan  Total Loan Loss Provision to Total NPL  Cost of Funds as of date  Credit to Deposit Ratio (Calculated as per NRB Directive)  Base Rate  Average Interest Spread (Calculated as per NRB Circular)  Additional Information  Average Yield  Average cost	700,302 45 700,348 63,668 96,468 540,211 This Quarter Ending 11.14 10.86% 91.25% 3.98% 76.97% 7.79% 6.05% 9.74% 4.28%	(116,832) - (116,832) - (116,832)  Previous Quarter Ending 10.27% 15.65% 85.85% 4.23% 70.24% 8.22% 6.65% 8.74% 4.60%	(198,800 (198,800 (198,800 Corresponding Previous Year