



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

Rs. in 000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>39,944,776</b>	<b>38,498,427</b>	<b>23,197,252</b>
1.1	Paid up Capital	3,208,885	3,208,885	2,000,000
1.2	Reserves and Surplus	178,886	(419,775)	(326,635)
1.3	Debentures and Bonds		-	-
1.4	Borrowings	19,440	328,406	23,697
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>33,160,326</b>	<b>31,676,480</b>	<b>19,403,763</b>
a.	Domestic Currency	32,079,333	31,480,396	19,322,975
b.	Foreign Currency	1,080,993	196,085	80,788
1.6	Income Tax Liabilities	96,468	-	-
1.7	Other Liabilities	3,280,771	3,704,431	2,096,427
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>39,944,775</b>	<b>38,498,427</b>	<b>23,197,252</b>
2.1	Cash and Bank Balance	4,761,990	5,844,604	3,301,781
2.2	Money at Call and Short Notice	1,007,508	750,000	200,000
2.3	Investments	2,861,892	3,406,189	1,716,783
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>27,202,700</b>	<b>23,978,538</b>	<b>15,875,133</b>
a.	Real Estate Loan	2,224,561	2,600,803	1,789,262
1.	Residential Real Estate Loan above Rs 10 million	410,137	427,959	397,771
2.	Business Complex & Residential Apartment Construction Loan	722,212	831,604	308,225
3.	Income generating Commercial Complex Loan	142,316	143,163	110,015
4.	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
2.5	Fixed Assets	1,578,827	1,604,429	1,309,926
2.6	Non Banking Assets	91,640	45,740	45,740
2.7	Other Assets	2,440,217	2,868,926	747,889
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	1,359,425	609,496	991,038
3.2	Interest Expense	(668,044)	(362,373)	(635,612)
<b>A.</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>691,381</b>	<b>247,122</b>	<b>355,426</b>
3.3	Fees, Commission and Discount	34,102	22,074	39,047
3.4	Other Operating Income	94,386	36,401	35,075
3.5	Foreign Exchange Gain/Loss (Net)	38,245	24,129	15,736
<b>B.</b>	<b>Total Operating Income (A+ 3.3+3.4+3.5)</b>	<b>858,114</b>	<b>329,726</b>	<b>445,285</b>
3.6	Staff Expenses	(267,835)	(122,220)	(122,632)
3.7	Other Operating Expenses	(238,234)	(118,742)	(155,748)
<b>C.</b>	<b>Operating Profit Before Provision (B. - 3.6-3.7)</b>	<b>352,045</b>	<b>88,764</b>	<b>166,905</b>
3.8	Provision for Possible Losses	(504,742)	(411,894)	(566,941)
<b>D.</b>	<b>Operating Profit (C. - 3.8)</b>	<b>(152,697)</b>	<b>(323,130)</b>	<b>(400,036)</b>
3.9	Non Operating Income/Expenses (Net)	33,184	9,463	63,551
3.1	Write Back of Provision for Possible Loss	819,815	196,836	137,685
<b>E.</b>	<b>Profit from Regular Activities (D.+3.9+3.10)</b>	<b>700,302</b>	<b>(116,832)</b>	<b>(198,800)</b>
3.11	Extraordinary Income/Expenses (Net)	45	-	-
<b>F.</b>	<b>Profit before Bonus and Taxes (E.+3.11)</b>	<b>700,348</b>	<b>(116,832)</b>	<b>(198,800)</b>
3.12	Provision for Staff Bonus	63,668	-	-
3.13	Provision for Tax	96,468	-	-
<b>G.</b>	<b>Net Profit/Loss (F. -3.12-3.13)</b>	<b>540,211</b>	<b>(116,832)</b>	<b>(198,800)</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	11.14	10.27%	10.10%
4.2	Non Performing Loan (NPL) To Total Loan	10.86%	15.65%	17.54%
4.3	Total Loan Loss Provision to Total NPL	91.25%	85.85%	67.80%
4.4	Cost of Funds as of date	3.98%	4.23%	6.38%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	76.97%	70.24%	75.64%
4.6	Base Rate	7.79%	8.22%	10.56%
4.7	Average Interest Spread (Calculated as per NRB Circular)	6.05%	6.65%	6.66%
	Additional Information			
1	Average Yield	9.74%	8.74%	10.17%
2	Average cost	4.28%	4.60%	6.40%
3	Net Interest Spread	5.46%	4.14%	3.77%
4	Return on Equity	15.95%	-4.19%	-11.88%
5	Return on Assets	1.35%	-0.30%	-0.86%