

Unaudited Financial Results (Quarterly)
As at :Fourth quarter (End of Ashad 2072) of the Fiscal Year 2071/72

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)	1686258.64	1466527.71	1349894.66
1.1	Paid-up Capital	132000.00	132000.00	110000.00
1.2	Reserves and Surplus	57602.58	42244.58	39025.82
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	1435261.51	1235835.33	1141682.84
	a. Domestic Currency	1435261.51	1235835.33	1141682.84
	b. Foreign Currency			
1.6	Income Tax Liabilities	4384.19	14.42	2026.60
1.7	Other Liabilities	57010.36	56433.39	57159.39
2	Total Assets (2.1 to 2.7)	1686258.64	1466527.71	1349894.66
2.1	Cash & Bank Balance	115216.93	94545.64	37116.97
2.2	Money at call and short Notice	293768.36	187284.64	359879.48
2.3	Investments	35464.99	35461.99	11174.63
2.4	Loans & Advances (a+b+c+d+e+f)	1209926.10	1115066.69	912524.54
	a. Real Estate Loan	40533.80	28882.46	25753.36
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	40533.80	28882.46	25753.36
	b. Personal Home Loan of Rs. 10 million or less	153032.30	143727.29	135033.59
	c. Margin Type Loan	8129.82	10776.53	15162.88
	d. Term Loan	24521.28	15798.55	15083.30
	e. Overdraft Loan / TR Loan / WC Loan	611795.44	564551.35	459681.64
	f. Others	371913.46	351330.51	261809.78
	2.5 Fixed Assets	14012.08	14066.37	15017.01
2.6	Non Banking Assets			
2.7	Other Assets	17870.17	20102.38	14182.02
3	Profit and Loss Account			
3.1	Interest income	158337.77	108574.17	125173.42
3.2	Interest Expense	78824.19	56041.53	64416.92
A	Net Interest Income (3.1-3.2)	79513.58	52532.64	60756.50
3.3	Fees Commission and Discount	17957.56	9734.61	1828.97
3.4	Other Operating Income	11003.35	10785.88	9934.73
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	108474.48	73053.13	72520.20
3.6	Staff Expenses	19089.90	12664.66	14603.43
3.7	Other Operating Expenses	19236.97	13551.32	15816.83
C	Operating profit Before Provision (B-3.6-3.7)	70147.61	46837.15	42099.94
3.8	Provision for Possible Loss	4135.31	3695.39	11233.38
D	Operating profit (C-3.8)	66012.31	43141.76	30866.56
3.9	Non Operating Income/Expenses (Net)	600.36	535.66	15785.40
3.10	Write Back of Provision for Possible Loss	1429.87	231.12	2542.44
E	Profit From Regular Activities (D+3.9+3.10)	68042.54	43908.53	49194.39
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	68042.54	43908.53	49194.39
3.12	Provision For Staff Bonus	6185.69	3991.68	4472.21
3.13	Provision For Tax	18557.06	11975.05	13416.65
G	Net Profit/Loss (F-3.12 -3.13)	43299.80	27941.79	31305.52
4	Ratios			
4.1	Capital Fund to RWA	13.45%	13.74%	13.52%
4.2	Non Performing Loan (NPL) to Total Loan	1.62%	2.24%	1.70%
4.3	Total Loan Loss Provision to total NPL	126.59%	102.21%	123.57%
4.4	Cost of Funds	7.21%	6.47%	6.58%
4.5	CD Ratio (Calculated as per NRB Directives)	74.46%	79.08%	71.19%
4.6	Base Rate (for class "A" banks)	10.94%		
	Additional Information (Optional)			
	Average Yield (Local Currency)	0.14	0.14	0.14
	Net Interest Spread (Local Currency)	7.85	7.85	7.32
	Return on Equity	28.51	18.40	25.39
	Return on Assets	2.57	1.91	2.32

Note: If the statutory and supervising authority notify to change the unaudited financial statements, the final figure may

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