



Unaudited Financial Results (Quarterly)
As at :Second quarter (End of Poush2074) of the Fiscal Year 2074/75

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)	3956932.34	3710845.73	2733310.33
1.1	Paid-up Capital	450450.00	448993.50	247500.00
1.2	Reserves and Surplus	130504.61	117394.34	63752.82
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	3264164.93	3046216.76	2341786.08
	a. Domestic Currency	3264164.93	3046216.76	2341786.08
	b. Foreign Currency			
1.6	Income Tax Liabilities		0.00	-1219.74
1.7	Other Liabilities	111812.79	98241.13	81491.17
2	Total Assets (2.1 to 2.7)	3956932.34	3710845.73	2733310.33
2.1	Cash & Bank Balance	131354.53	242699.85	174543.14
2.2	Money at call and short Notice	461245.84	594293.18	342038.21
2.3	Investments	28253.84	18964.62	19093.51
2.4	Loans & Advances (a+b+c+d+e+f)	2929178.69	2686176.75	2075176.36
0	a. Real Estate Loan	12508.17	10896.32	11763.76
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)	12508.17	10896.32	11763.76
0	b. Personal Home Loan of Rs. 10 million or less	201586.47	178494.83	157243.73
0	c. Margin Type Loan	13509.25	7136.97	8216.11
0	d. Term Loan	226467.02	191756.74	131992.60
0	e. Overdraft Loan / TR Loan / WC Loan	1058739.34	934024.35	739880.05
0	f. Others	1416368.44	1363867.55	1026080.11
2.5	Fixed Assets	107601.33	85451.42	70445.73
2.6	Non Banking Assets			
2.7	Other Assets	299298.11	83259.91	52013.39
3	Profit and Loss Account			
3.1	Interest income	195344.03	86472.48	132035.90
3.2	Interest Expense	113954.15	56107.43	55554.75
A	Net Interest Income (3.1-3.2)	81389.88	30365.05	76481.15
3.3	Fees Commission and Discount	6003.64	3503.06	15637.59
3.4	Other Operating Income	11881.80	5490.51	5156.37
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	99275.31	39358.62	97275.11
3.6	Staff Expenses	24154.41	12246.74	16226.44
3.7	Other Operating Expenses	22632.41	9587.57	27814.63
C	Operating profit Before Provision (B-3.6-3.7)	52488.49	17524.30	53234.04
3.8	Provision for Possible Loss	20847.28	3000.00	11344.06
D	Operating profit (C-3.8)	31641.21	14524.30	41889.99
3.9	Non Operating Income/Expenses (Net)	1307.09	604.47	3227.35
3.10	Write Back of Provision for Possible Loss	692.92	692.92	1640.52
E	Profit From Regular Activities (D+3.9+3.10)	33641.21	15821.69	46757.86
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	33641.21	15821.69	46757.86
3.12	Provision For Staff Bonus	3058.29	1438.34	4250.71
3.13	Provision For Tax	9174.88	4315.01	12752.14
G	Net Profit/Loss (F-3.12 -3.13)	21408.05	10068.35	29755.00
4	Ratios			
4.1	Capital Fund to RWA	17.42%	14.95%	13.19%

4.2	Non Performing Loan (NPL) to Total Loan	2.09%	0.72%	2.26%
4.3	Total Loan Loss Provision to total NPL	98.96%	222.67%	99.12%
4.4	Cost of Funds	7.81%	7.82%	5.48%
4.5	CD Ratio (Calculated as per NRB Directives)	76.22%	74.39%	78.26%
4.6	Base Rate (for class "A" banks)	12.02%	12.16%	9.48%

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

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