

Condensed Statement of Financial Position

(As on Quarter ended on 31 Asar 2076
as per Nepal Financial Reporting System)

(Rs. in '000)

Assets	This Quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	794,408	511,896
Due from Nepal Rastra Bank	36,973	44,419
Placement with Bank & Financial Institutions	-	-
Derivative financial instruments	-	-
Other trading assets	-	-
Loan and advances to B/FIs	-	-
Loans and advances to customers	1,007,210	496,042
Investment securities	89,838	17,576
Current tax assets	-	-
Investment in subsidiaries	-	-
Investment in associates	-	-
Investment property	-	-
Property and equipment	19,029	12,171
Goodwill and Intangible assets	1,640	219
Deferred tax assets	5,212	5,060
Other assets	28,448	2,621
Total Assets	1,982,758	1,090,005
Liabilities	This Quarter Ending	Immediate Previous Year Ending
Due to Bank and Financial Institutions	-	-
Due to Nepal Rastra Bank	-	-
Derivative financial instruments	-	-
Deposits from customers	1,111,009	784,638
Borrowing	-	-
Current Tax Liabilities	5,932	1,147
Provisions	-	-
Deferred tax liabilities	-	-
Other liabilities	15,617	8,539
Debt securities issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	1,132,559	794,325
Equity	This Quarter Ending	Immediate Previous Year Ending
Share capital	797,275	277,507
Share premium	7,125	6,797
Retained earnings	21,312	(1,866)
Reserves	24,487	13,242
Total equity attributable to equity holders	850,199	295,680
Non-controlling interest		
Total equity	850,199	295,680
Total liabilities and equity	1,982,758	1,090,005

Notes to Interim Financial Statements:

- The above figures are subject to review by regulator and statutory auditor, accordingly, final figures may be different.
- Previous period YTD figures have been regrouped and restated as per Nepal Financial Reporting Standard and the applicable carve outs have been used for arriving at the presented figures.
- Interim financial statements have been published in website.

Reconciliation of Profit as per NFRS with 9.4

Profit as per 9.4	32,030.69
Accrued interest income recognised as Income as per NFRS	5,469.67
Additional depreciation	(1,390.71)
Additional staff bonus	(459.99)
Share issue cost deducted to share capital	980.89
Additional Tax	(1,634.32)
Profit as per NFRS	34,996.24

Condensed Statement of Profit or Loss

(For the Quarter ended on 31 Asar, 2076)

(Rs. in 000)

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter (YTD)	This Quarter	Upto This Quarter (YTD)
Interest income	50,598.08	144,703.70	27,431.72	85,328.01
Interest expense	21,331.30	74,159.74	16,379.38	55,485.38
Net interest income	29,266.79	70,543.96	11,052.34	29,842.63
Fee and commission income	3,127.46	10,264.76	1,206.47	3,312.18
Fee and commission expense	-	-	-	-
Net fee and commission income	3,127.46	10,264.76	1,206.47	3,312.18
Net interest, fee and commission income	32,394.25	80,808.72	12,258.81	33,154.81
Net trading income	-	-	-	-
Other operating income	-	201.17	(201.90)	238.41
Total operating income	32,394.25	81,009.89	12,056.91	33,393.22
Impairment charge/(reversal) for loans and other losses	5,949.65	(6,885.58)	(19,319.42)	(1,475.89)
Net operating income	26,444.60	87,895.47	31,376.33	34,869.11
Operating expense	15,007.36	42,153.94	8,532.36	21,736.40
Personnel expenses	7,344.24	21,220.89	4,639.36	10,541.01
Other operating expenses	5,273.40	15,920.56	2,708.58	9,156.20
Depreciation & Amortisation	2,389.73	5,012.49	1,184.42	2,039.19
Operating Profit	11,437.23	45,741.53	22,843.96	13,132.70
Non operating income	-	4,616.46	-	-
Non operating expense	-	-	31.47	31.47
Profit before income tax	11,437.23	50,357.99	22,843.96	13,101.24
Income tax expense	-	-	-	-
Current Tax	5,631.70	15,361.76	6,134.90	6,134.90
Deferred Tax	-	-	(1,562.05)	(1,562.05)
Profit for the period	5,805.53	34,996.23	18,271.11	8,528.38
Condensed Statement of Comprehensive Income				
Profit for the period	5,805.53	34,996.23	18,271.11	8,528.38
Other Comprehensive Income	(353.89)	(353.89)	(390.67)	(390.67)
Total Comprehensive Income	5,451.64	34,642.34	17,880.44	8,137.72
Basic earning per Share	0.73	4.374	2.57	1.20
Diluted earning per share				
Profit attributable to:				
Equity holders of the Finance	5,805.53	34,996.23	18,271.11	8,528.38
Non-controlling interest	-	-	-	-
Total	5,805.53	34,996.23	18,271.11	8,528.38