

नेपाल राष्ट्र बैङ्कबाट "म" वर्गको इजाजत प्राप्त संस्था



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Unaudited Financial Result (Quarterly) As at the Quarter Ended Ashwin, 2070

Figures 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)	380107.67	396704.95	352651.94
1.1	Paid-up Capital	120000.00	120000.00	120000.00
1.2	Reserves and Surplus	-16978.16	-17749.25	3965.61
1.3	Debtenture and Bond			
1.4	Borrowings		10000.00	
1.5	Deposits (a+b)	219043.91	223485.64	193892.24
	a. Domestic Currency	219043.91	223485.64	193892.24
	b. Foreign Currency			
1.6	Income Tax Liabilities		19.26	
1.7	Other Liabilities	58041.92	60949.29	34794.09
2	Total Assets (2.1 to 2.7)	380107.67	396704.95	352651.94
2.1	Cash & Bank Balance	95996.07	159157.93	161888.50
2.2	Money at call and short Notice			
2.3	Investments	3623.25	3623.25	3712.55
2.4	Loans & Advances (a+b+c+d+e+f)	256499.13	208291.96	168972.73
	a. Real Estate Loan	21664.09	21664.09	21664.09
	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)	21664.09	21664.09	21664.09
	b. Personal Home Loan of Rs. 10 million or less	14901.54	11127.05	9929.15
	c. Margin Type Loan	14695.20	14704.22	13024.21
	d. Term Loan	12637.87	11143.89	11175.02
	e. Overdraft Loan / TR Loan / WC Loan	17551.66	21319.91	32302.84
	f. Others	175048.76	128332.79	80877.42
2.5	Fixed Assets	2605.75	3629.75	4456.77
2.6	Non Banking Assets	3119.37	3119.37	4159.37
2.7	Other Assets	18264.09	18882.69	9462.02
3	Profit and Loss Account			
3.1	Interest income	6301.39	26001.41	3355.11
3.2	Interest Expense	6572.38	21394.39	5807.32
A	Net Interest Income (3.1-3.2)	-271.00	4607.02	-2452.21
3.3	Fees Commission and Discount	980.67	1653.04	11.03
3.4	Other Operating Income	186.74	44.18	1894.05
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	896.41	6304.23	-547.13
3.6	Staff Expenses	1193.39	4611.89	1233.47
3.7	Other Operating Expenses	1441.41	6313.71	1135.40
C	Operating profit Before Provision (B-3.6-3.7)	-1738.39	-4621.37	-2916.00
3.8	Provision for Possible Loss		41270.18	8751.89
D	Operating profit (C-3.8)	-1738.39	-45891.55	-11667.89
3.9	Non Operating Income/Expenses (Net)		1082.92	
3.10	Write Back of Provision for Possible Loss	2997.24	4993.18	
E	Profit From Regular Activities (D+3.9+3.10)	1258.85	-39815.45	-11667.89
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	1258.85	-39815.45	-11667.89
3.12	Provision For Staff Bonus	114.44		
3.13	Provision For Tax	343.32	-10990.81	
G	Net Profit/Loss (F-3.12 -3.13)	801.09	-28824.64	-11667.89
4	Ratios			
	Capital Fund to RWA	31.61%	39.38%	56.54%
	Non Performing Loan (NPL) to Total Loan	19.26%	25.41%	14.11%
	Total Loan Loss Provision to total NPL	105.07%	103.76%	109.56%
	Cost of Funds	11.06%	11.06%	11.11%
	CD Ratio (Calculated as per NRB Directives)	75.65%	60.64%	53.83%