

Unaudited Financial Result (Quarterly)

As at the Quarter Ended Poush, 2071

<i>Figures in '000</i>				
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.	Total Capital & Liabilities (1.1 to 1.7)	470779.26	430685.54	423019.52
1.1	Paid-up Capital	120000.00	120000.00	120000.00
1.2	Reserves and Surplus	-12389.91	-15807.28	-17540.26
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	329867.95	273532.19	259104.97
	a. Domestic Currency	329867.95	273532.19	259104.97
	b. Foreign Currency			
1.6	Income Tax Liabilities	4104.77	386.32	
1.7	Other Liabilities	29196.45	52574.32	61454.82
2.	Total Assets (2.1 to 2.7)	470779.26	430685.54	423019.52
2.1	Cash & Bank Balance	155688.14	139743.50	116666.14
2.2	Money at call and short Notice			
2.3	Investments	5057.15	4233.53	3623.25
2.4	Loans & Advances (a+b+c+d+e+f)	270841.48	260660.44	276246.11
	a. Real Estate Loan	0.00	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
	b. Personal Home Loan of Rs. 10 million or less	20058.32	22791.03	18613.47
	c. Margin Type Loan	19159.04	31450.09	17042.80
	d. Term Loan	1937.01	11826.72	12550.37
	e. Overdraft Loan / TR Loan / WC Loan	45227.52	39629.76	29038.58
	f. Others	184459.59	133298.74	177336.80
2.5	Fixed Assets	2616.07	2417.68	2605.75
2.6	Non Banking Assets	11455.51	3119.37	3119.37
2.7	Other Assets	25120.90	20511.03	20758.91
3.	Profit and Loss Account			
3.1	Interest income	29480.30	8898.73	15268.77
3.2	Interest Expense	12192.11	6436.19	12413.11
A.	Net Interest Income (3.1-3.2)	17288.19	2462.53	2855.65
3.3	Fees Commission and Discount	974.31	415.04	1778.98
3.4	Other Operating Income	129.47	46.57	768.10
3.5	Foreign Exchange Gain/Loss (Net)			
B.	Total Operating Income (A+3.3+3.4+3.5)	18391.97	2924.15	5402.74
3.6	Staff Expenses	3970.73	1902.99	2445.63
3.7	Other Operating Expenses	2082.24	969.94	1986.52
C.	Operating profit Before Provision (B-3.6-3.7)	12339.00	51.22	970.59
3.8	Provision for Possible Loss	9314.43		3592.58
D.	Operating profit (C-3.8)	3024.57	51.22	-2621.99
3.9	Non Operating Income/Expenses (Net)	-30162.22	72.00	
3.10	Write Back of Provision for Possible Loss	41492.03	596.85	2997.24
E.	Profit From Regular Activities (D+3.9+3.10)	14354.39	720.07	375.25
3.11	Extraordinary Income/Expenses (Net)	696.43	696.43	
F.	Profit Before Bonus and Taxes (E+3.11)	15050.82	1416.49	375.25
3.12	Provision For Staff Bonus	1368.26	128.77	34.11
3.13	Provision For Tax	4104.77	386.32	102.34
G.	Net Profit/Loss (F-3.12 -3.13)	9577.79	901.40	238.80
4.	Ratios			
4.1	Capital Fund to RWA	34.07%	34.73%	28.93%
4.2	Non Performing Loan (NPL) to Total Loan	1.71%	16.54%	19.07%
4.3	Total Loan Loss Provision to total NPL	144.61%	108.08%	105.38%
4.4	Cost of Funds	8.31%	9.08%	9.84%
4.5	CD Ratio (Calculated as per NRB Directives)	61.14%	69.29%	72.87%

Note: If the statutory audit and supervisory authority notify any remarks to change the unaudited financial statement could be changed accordingly.