



नेपाल राष्ट्र बैङ्कबाट "म" फर्मको इजाजत प्राप्त संस्था

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Unaudited Financial Result (Quarterly) As at the Quarter Ended Poush, 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)	423019.52	380107.67	337116.86
1.1	Paid-up Capital	120000.00	120000.00	120000.00
1.2	Reserves and Surplus	-17540.26	-16978.16	-45606.88
1.3	Debtenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	259104.97	219043.91	181129.70
a.	Domestic Currency	259104.97	219043.91	181129.70
b.	Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	61454.82	58041.92	81594.04
2.	Total Assets (2.1 to 2.7)	423019.52	380107.67	337116.86
2.1	Cash & Bank Balance	116666.14	95996.07	159066.84
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)	276246.11	256499.13	157210.32
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	18613.47	14901.54	9420.24
c.	Margin Type Loan	17042.80	14695.20	13013.74
d.	Term Loan	12550.37	12637.87	11173.85
e.	Overdraft Loan / TR Loan / WC Loan	29038.58	17551.66	31769.33
f.	Others	177336.80	175048.76	70169.07
2.5	Fixed Assets	2605.75	2605.75	4466.15
2.6	Non Banking Assets	3119.37	3119.37	4159.37
2.7	Other Assets	20758.91	18264.09	8501.63
3.	Profit and Loss Account			
3.1	Interest income	15268.77	6301.39	11030.47
3.2	Interest Expense	12413.11	6572.38	11406.00
A	Net Interest Income (3.1-3.2)	2855.65	-271.00	-375.53
3.3	Fees Commission and Discount	1778.98	980.67	102.53
3.4	Other Operating Income	768.10	186.74	194.67
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	5402.74	896.41	-78.33
3.6	Staff Expenses	2445.63	1193.39	2205.97
3.7	Other Operating Expenses	1986.52	1441.41	2020.57
C	Operating profit Before Provision (B-3.6-3.7)	970.59	-1738.39	-4304.87
3.8	Provision for Possible Loss	3592.58		56895.87
D	Operating profit (C-3.8)	-2621.99	-1738.39	-61200.74
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	2997.24	2997.24	
E	Profit From Regular Activities (D+3.9+3.10)	375.25	1258.85	-61200.74
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	375.25	1258.85	-61200.74
3.12	Provision For Staff Bonus	34.11	114.44	
3.13	Provision For Tax	102.34	343.32	
G	Net Profit/Loss (F-3.12 -3.13)	238.80	801.09	-61200.74
4.	Ratios			
4.1	Capital Fund to RWA	29.00%	31.61%	38.87%
4.2	Non Performing Loan (NPL) to Total Loan	19.07%	19.26%	46.88%
4.3	Total Loan Loss Provision to total NPL	105.38%	105.07%	101.03%
4.4	Cost of Funds	9.84%	11.06%	11.26%
4.5	CD Ratio (Calculated as per NRB Directives)	72.87%	75.65%	52.24%