

Unaudited Financial Results (Quarterly)

As at end of Third Quarter(30/12/2074) of the Fiscal Year 2074/2075

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)	1157972.34	913993.53	254532.90
1.1	Paid-up Capital	92075.00	70000.00	70000.00
1.2	Reserves and Surplus	-11008.85	-13693.25	-8405.64
1.3	Debenture and Bond			
1.4	Borrowings	846112.15	692559.76	174360.44
1.5	Deposits	202923.61	139578.54	10570.08
1.6	Income Tax Liabilities			
1.7	Other Liabilities	27870.43	25548.48	8008.03
2	Total Assets (2.1 to 2.7)	1157972.34	913993.53	254532.90
2.1	Cash & Bank Balance	5240.28	4217.33	1675.35
2.2	Money at call and short Notice	20855.39	18682.64	37956.64
2.3	Investments			20000.00
2.4	Loans & Advances	1097158.14	853392.35	176163.45
2.5	Fixed Assets	18950.01	24804.25	14113.88
2.6	Non Banking Assets			
2.7	Other Assets	15768.52	12896.96	4623.58
3	Profit and Loss Account			
3.1	Interest income	94026.63	53931.33	2913.60
3.2	Interest Expense	57703.55	33013.63	115.08
A	Net Interest Income (3.1-3.2)	36323.08	20917.70	2798.53
3.3	Fees Commission and Discount	23703.07	13984.91	7703.38
3.4	Other Operating Income			
B	Total Operating Income (A+3.3+3.4+3.5)	60026.15	34902.61	10501.91
3.6	Staff Expenses	34028.59	21794.50	6882.87
3.7	Other Operating Expenses	16311.83	10455.57	9527.31
C	Operating profit Before Provision (B-3.6-3.7)	9685.73	2652.53	-5908.27
3.8	Provision for Possible Loss	10061.88	5389.75	1761.63
D	Operating profit (C-3.8)	-376.15	-2737.22	-7669.91
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	383.14	59.81	
E	Profit From Regular Activities (D+3.9+3.10)	6.99	-2677.41	-7669.91
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	6.99	-2677.41	-7669.91
3.12	Provision For Staff Bonus	0.64		
3.13	Provision For Tax	1.91		
G	Net Profit/Loss (F-3.12 -3.13)	4.45	-2677.41	-7669.91
4	Ratios			
4.1	Capital Fund to RWA	8.07%	7.27%	28.81%
4.2	Non Performing Loan (NPL) to Total Loan	0.73%	0.32%	
4.3	Total Loan Loss Provision to total NPL	169.59%	337.85%	
4.4	Cost of Funds	11.28%	10.72%	7.68%
4.5	CD Ratio (Calculated as per NRB Directives)	97.08%	96.05%	71.25%

Note : If the statutory audit and supervisory authority notify any remarks to change the un-audited financial statement could change accordingly.