



Unaudited Financial Results Quarterly

As at 2nd Quarter (Poush 30, 2067) of the Fiscal Year 2067/68

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)	4,255,277	4,066,200	3,020,353
1.1	Paid Up Capital	935,070	935,070	374,028
1.2	Reservs & Surplus	95,796	71,041	45,340
1.3	Debenture & Bond			
1.4	Borrowings	460,000	470,000	215,000
1.5	Deposits (a+b)	2,644,856	2,443,073	2,194,050
	a. Domestic Currency	2,644,856	2,443,073	2,194,050
	b. Foreign Currency			
1.6	Income Tax Liability	8,969	8,563	903
1.7	Other Liabilities	110,586	138,453	191,032
2	Total Assets (2.1 to 2.7)	4,255,277	4,066,200	3,020,353
2.1	Cash & Bank Balance	660,322	576,257	297,527
2.2	Money at call & short notice			
2.3	Investments	275,023	315,027	265,506
2.4	Loan & Advances (a+b+c+d+e+f)	3,097,513	2,967,811	2,301,568
	a. Real Estate Loan	903,057	939,846	1,625,541
	1. Residential Real Estate loan	50,092	5,154	
	2. Business Complex and Residential Apartment Construction Loan	6,663	5,640	
	3. Income generating commercials Complex Loan	-	-	
	4. Other Real Estate Loan (Including land purchase and plotting)	846,302	929,052	
	b. Margin Type Loan	41,219	42,081	93,109
	c. Term Loan	1,198,716	1,164,641	483,578
	d. Overdraft Loan/TRLoan/WCLoan	-	-	
	e. Others	954,521	821,243	99,340
2.5	Fixed Assets	147,522	128,662	117,393
2.6	Non Banking Assets			
2.7	Other Assets	74,897	78,443	38,359
3	Profit & Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year
3.1	Interest Income	257,163	126,329	140,981
3.2	Interest Expenses	149,946	73,147	90,820
	A. Net Interest Income (3.1-3.2)	107,217	53,182	50,161
3.3	Fees, Commission and Discount	448	207	158
3.4	Other Operating Income	7,417	4,593	5,322
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	115,082	57,982	55,641
3.6	Staff Expenses	13,253	6,955	9,103
3.7	Other Operating Expenses	20,224	7,910	12,862
	C. Operating Profit Before Provision (B-3.6-3.7)	81,605	43,117	33,676
3.8	Provision for Possible Losses			6,533
	D. Operating Profit (C-3.8)	81,605	43,117	27,143
3.9	Non Operating Income / Expenses (Net)	792	378	1,005
3.10	Write Back of Provision for Possible Loss			
	E. Profit from Regular Activities (D+3.9+3.10)	82,397	43,495	28,148
3.11	Extraordinary Income/ Expenses (Net)			
	F. Profit Before Bonus & Taxes (E+3.11)	82,397	43,495	28,148
3.12	Provision for Staff Bonus	7,491	3,954	2,559
3.13	Provision for Tax	22,472	11,862	7,677
	G. Net Profit/Loss (F-3.12-3.13)	52,434	27,679	17,912
4	Ratio(%)	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	30.47%	31.27%	16.81%
4.2	Non Performing Loan (NPL) To Total Loan	2.11%	1.96%	2.44%
4.3	Total Loan Loss Provision to Total NPL	146.91%	164.99%	157.98%
4.4	Cost of Funds	11.11%	10.68%	8.61%
4.5	Credit to Deposit ratio(Calculated as per NRB Directives)	84.27%	86.04%	88.07%

Note: 1. Unaudited financial figures are subject to change from supervisory Authority and External Audit.
 2. Corresponding Previous Year's quarter ending figures are regrouped wherever necessary.

lwtlkq bt{tyf lgisfzlg lgodfjnL@^% sf|cg! lr ! \$ lgod @@ sf|pklgod -@ ; u ; Djlgvt
 cfj @ ^&^)* sf|bfj fljqdfl; s klj hlg

! lj Qlo lj j / of M
 S_ af; nft tyf gfkmgf; fg ; Dj GwLlj / of o ; } ; fy k\$ftzt ul / Psf]5 .
 v_ kv v lj Qlo cgkftx? M

klt z/ cfbfgL	M^!	dNb cfbfgLcgkft	M^=#
klt z/ g\$y{	M)-@S	klt z/ sh ; lklQsf dNb	M%)&
t/ntf cgkft	M-@&		

@ Joj:ykslo lj Znj of M
 s_ o; cjlwdf ; yfsf|dftbft t/ntf cgkftsf ; fy}lj Qlo sf/fj/ pT; fxbk ?kdf e)/xsf|/ ; Gfngs klkm chg ul/xsf]5 .
 v_ o; lj Qlo ; yfsf|t/fgtlsf|nflu kf; /t 5f; ; d; fdos cflys kl/jz cg?k Joj; flos sfobhg tyf / of ljt j gO(klt:kwf)ds ldtfd clea4 ul/g5 . ; do ; fklf ulxsdVl Joj ; flos ofhgsthd tyf slofj og ul/ Joj ; flos ; -rfgdf lj :tf/ ul/ ulksx?sf|rfxf adlnd ; yfdi cfwgstf; ulj lj wti Nlogb . k/Dk/fut sf/fj/sf cnfj bhwfng kl/ofhgxf?df klg nufgLuglp2lo /fvPsf]5 .
 u_ ljutsf|cge]jfb ; yfsf|dftbft, gfkmgf gub kjfxfdf tff]s c ; / kg{; Sg|gb|vPsf] .
 # sfglSf/jfXL ; DaGwLlj / of M
 s_ o; cjlwdf o ; ; yfn/ o ; ; yfsf|lj?4 sg}klg d2f dldnf g/xsf] .
 \$; ul7t ; yfsf|z/ / sf/fj/ ; Dj GwLlj Znj of M
 s_ o ; ; yfsf|z/ / sf|dNb vNf j hf/n|lgw(of u /jadlnd ePsf] / ; flLadlnd z/ / sf/fj/ ePsf]5 .
 v_ o ; cjlwdf / sf|sf/fj/ / lgDg j dldnd 5 .

z/ / sf clwstd dNb	M&@	z/ / sf ogtd dNb	M#&
cltd dNb	M%!	sf/fj/ ePsf]hdldf lbg	M#
sf/fj/ ; wof	M*		

% ; d:of tyf rgfk? M
 cG/fi6 ahf/df b|vPsf] cflys dObaf6 kg{c ; /sf sf/ of k/Dk/fut ?kdf u/L cPsf shf{ sf/fj/x?af6 dq klkm chg ug{rgfk(of x) cPsf]5 . b3\$fnlg kl/ofhg tyf goffHf|sf| klxrfg u/Lsf/fj/ ug{tkcu ; /tf byfpg'kg{c} :yf >hgxf x) vPsf]5 . aksE / lj Qlo sf/fj/ sf| bfo/f aks tyf lj Qlo ; yfsf| ; wofds j]4sf sf/ of ; fB/ / x) vPsf]c} :yf 5 . zfvf la:tf/ / goffHf|j Qlo ofhg cufl8 ; f/Llj Qlo ahf/df cknf|zfvMsfod /fng/ / pN|vt rgfk|sf] ; fdgf ug{xidf]sfo{ofhg 5 .

^ ; yfut ; zf; g M
 ; yfut ; zf; gsf nflu gkn /fi6 aksf]lgbzg adlnd cG/s lgod, ljlgod / lghzsf thdf u/Lnfu u/ Psf]5 . n|f k/IIof ; ldt sbl; n 5 . gkn /fi6 aksf]lgbzg / n|f k/IIof - cG/s / afx) n|c) vPsf ljifodf o ; ; ldtncgudg / lgbzg ug{u/ sf]5 . gkn /fi6 aks / cO lgodg lgsfon]lgbzg u/ sf s/ sf|kO?kdf kl/king u/Lsid sf/fj/ ul/ Psf]5 . ; rfnS ; ldtSf ; b: o tyf lj Qlo ; yfsf sdf/ /sf nflu krlnt sigg / gkn /fi6 aksf]lgbzg|tfs\$f ; yfut ; zf; g cGuf kngf ug{k} s/ sf| kl/kingf u/L sfd sf/fj/ ul/ Psf]5 .
 & ; To tyotf ; Dj Gwdf sfof/Lkd|vsvf|pb3ff of M
 o ; klj hgdv pN|v ePsf]hfgst/x?sf] ; To tyotf ; Dj Gwdf d JolQmt ?kdf pQ/bfoTo lnG' dh]hfg] dl klj hgdv pN|vt lj j / of kO/ ; To tyo / xsf 5g\ nufgstfk?nO ; ; lrt ug{ tyf lgOf6 lng cfjZos kg{sg} lj j / of ; rfg tyf hfgst/x? nsfOPsf 5gg\.