

Unaudited Financial Results (Quarterly)
As at Fourth Quarter of the Fiscal Year 2073/2074

Rs In 000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year's Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	29,959,536	14,406,893	12,823,148
1.1	Paid Up Capital	2,633,797	1,386,233	1,386,233
1.2	Reserve and Surplus	1,071,929	226,298	49,068
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	25,136,613	12,301,597	10,861,293
	a. Domestic Currency	25,133,287	12,299,167	10,856,631
	b. Foreign Currency	3,325	2,430	4,662
1.6	Income Tax Liability	26,595	-	-
1.7	Other Liabilities	1,090,601	492,765	526,555
2	Total Assets (2.1 to 2.7)	29,959,536	14,406,893	12,823,148
2.1	Cash & Bank Balance	7,331,920	3,047,844	3,227,719
2.2	Money at Call and Short Notice	-	-	-
2.3	Investment	1,115,026	484,244	372,799
2.4	Loans and Advances (a+b+c+d+e)	20,718,816	10,411,832	8,768,662
	a. Real Estate Loan	1,876,906	1,218,187	1,003,575
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 1 crore)	121,985	118,149	129,319
	2. Business Complex & Residential Apartment Construction Loan	185,098	177,114	169,609
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,569,822	922,924	704,647
	b. Personal Home Loan of Rs. 1 crore or less	1,269,980	787,055	437,364
	c. Margin Type Loan	626,477	498,504	719,922
	d. Term Loan	2,272,214	2,015,502	1,675,394
	e. Overdraft Loan/TR Loan/WC Loan	5,736,992	3,023,629	2,905,028
	f. Others	8,936,247	2,868,956	2,027,379
2.5	Fixed Assets	299,303	121,412	115,542
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	494,471	341,560	338,426
3	Profit and Loss Account	Up to This Quarter	Previous Quarter Ending	Corresponding Previous Year's
3.1	Interest Income	2,777,406	941,753	907,967
3.2	Interest Expenses	1,529,629	573,630	528,608
	A. Net Interest Income (3.1-3.2)	1,247,776	368,123	379,359
3.3	Fees, Commission and Discount	7,488	4,043	4,765
3.4	Other Operating Income	173,476	68,208	84,601
3.5	Foreign Exchange Gain/ Loss (Net)	(2,623)	297	998
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,426,118	440,671	469,723
3.6	Staff Expenses	264,858	73,010	88,834
3.7	Other Operating Expenses	252,640	88,244	111,122
	C. Operating Profit Before Provision (B.- 3.6-3.7)	908,619	279,417	269,767
3.8	Provision for Possible Losses	380,649	171,454	177,924
	D. Operating Profit (C-3.8)	527,971	107,963	91,843
3.9	Non Operating Income/Expenses (Net)	68,391	23,328	21,025
3.10	Write Back of Provision for Possible Loss	556,442	211,098	423,654
	E. Profit from Regular Activities (D+3.9+3.10)	1,152,804	342,390	536,523
3.11	Extraordinary Income/Expenses (Net)	(38,433)	(11,324)	(48,234)
	F. Profit before Bonus and Taxes (E. + 3.11)	1,114,371	331,065	488,289
3.12	Provision for Staff Bonus	101,306	30,097	44,390
3.13	Provision for Tax	303,919	83,825	80,930
	G. Net Profit/Loss (F.-3.12-3.13)	709,145	217,144	362,969
4	Ratios	At the End of This Quarter	Previous Quarter Ending	Corresponding Previous Year's
4.1	Capital Fund To RWA	14.62	12.76	11.99
4.2	Non Performing Loan (NPL) to Total Loan	3.63	3.83	4.17
4.3	Total Loan Loss Provision to Total NPL	67.75%	65.33	76.18
4.4	Cost of Funds	7.00%	5.87	5.09
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	71.84	74.84	71.34
4.6	Base rate	11.38	10.71	9.90

Note: The figures are regrouped and rearranged whenever necessary.

The Unaudited Financial figures are subject to change from External auditors and Regulatory Authority.