

Unaudited Financial Result (Quarterly)

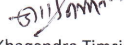
As at 3rd Quarter (Chaitra end)of the fiscal year 2071/72)

(Rs. in '000)


S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1.00	Total Capital & Liabilities (1.1 to 1.7)	550519.37	371649.38	258968.10
1.10	Paid-up Capital	28000.00	26850.00	14000.00
1.20	Reserves and Surplus	6587.24	3147.96	-2755.75
1.30	Debenture and Bond			
1.40	Borrowings	437891.33	281908.41	222849.71
1.50	Deposits (a+b)	71360.78	55307.41	20326.38
	a. Domestic Currency	71360.78	55307.41	20326.38
	b. Foreign Currency			
1.60	Income Tax Liabilities	3093.72	1619.74	
1.70	Other Liabilities	3586.30	2815.86	4547.76
2.00	Total Assets (2.1 to 2.7)	550519.37	371649.38	258968.10
2.10	Cash & Bank Balance	24398.17	6031.84	21831.20
2.20	Money at call and short Notice	118792.29	63491.42	95786.90
2.30	Investments			
2.40	Loans & Advances (a+b+c+d+e+f)	394876.92	293763.69	131625.96
0.00	a. Real Estate Loan	0.00	0.00	0.00
0.00	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0.00	2. Business Complex & Residential Apartment Construction Loan			
0.00	3. Income generating Commercial Complex Loan			
0.00	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0.00	b. Personal Home Loan of Rs. 10 million or less			
0.00	c. Margin Type Loan			
0.00	d. Term Loan			
0.00	e. Overdraft Loan / TR Loan / WC Loan			
0.00	f. Others	394876.92	293763.69	131625.96
2.50	Fixed Assets	8167.10	6882.82	7481.01
2.60	Non Banking Assets			
2.70	Other Assets	4284.89	1479.61	2243.03
3.00	Profit and Loss Account			
3.10	Interest income	54371.26	32125.37	14034.46
3.20	Interest Expense	28949.75	17382.03	8529.22
A	Net Interest Income (3.1-3.2)	25421.51	14743.34	5505.24
3.30	Fees Commission and Discount		4926.38	2101.56
3.40	Other Operating Income	8942.66	105.44	3.20
3.50	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	34364.17	19775.16	7610.00
3.60	Staff Expenses	14142.30	8299.12	3968.35
3.70	Other Operating Expenses	6728.52	4252.95	4203.57
C	Operating profit Before Provision (B-3.6-3.7)	13493.35	7223.09	-561.92
3.80	Provision for Possible Loss	2149.72	1284.05	1252.08
D	Operating profit (C-3.8)	11343.63	5939.04	-1814.00
3.90	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	11343.63	5939.04	-1814.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	11343.63	5939.04	-1814.00
3.12	Provision For Staff Bonus	1031.24	539.91	
3.13	Provision For Tax	3093.72	1619.74	
G	Net Profit/Loss (F-3.12 -3.13)	7218.67	3779.39	-1814.00
4.00	Ratios			
4.10	Capital Fund to RWA	9.81%	11.05%	20.74%
4.20	Non Performing Loan (NPL) to Total Loan	0.07%	0.11%	0.00%
4.30	Total Loan Loss Provision to total NPL	1531.20%	925.40%	1.00%
4.40	Cost of Funds	5.50%	5.50%	6.50%
4.50	CD Ratio (Calculated as per NRB Directives)	18.07%	531.15%	647.56%
	Additional Information (Optional)			
	Average Yield (Local Currency)			
	Net Interest Spread (Local Currency)			
	Return on Equity	21%	13%	-16%
	Return on Assets	1%	1%	-1%

Note: 1. The Unaudited Financial figures may change if directed by Statutory Auditor/ Supervisory Authorities
2. The Figures are regrouped and rearranged whenever necessary.

Prepared by

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