



Unaudited Financial Statement (Quarterly)

As at the end of 2nd Quarter (29/09/2076) of the Fiscal Year 2076/077

NPR. in '000

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending (Ashoj) 2076	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1,461,795.98	1,331,273.21	
1.1	Paid-up Capital	175,000.00	175,000.00	
1.2	Reserves and Surplus	65,651.96	17,425.38	
1.3	Debenture and Bond			
1.4	Borrowings	588,342.07	503,843.86	
1.5	Deposits	577,880.20	531,068.18	
1.6	Income Tax Liabilities	5,072.04	1,666.42	
1.7	Other Liabilities	49,849.72	102,269.38	
2	Total Assets (2.1 to 2.7)	1,461,795.98	1,331,273.21	
2.1	Cash & Bank Balance	55,667.51	36,474.21	
2.2	Money at call and short Notice	141,828.80	139,997.04	
2.3	Investments	28,000.00	28,000.00	
2.4	Loans & Advances	1,205,293.60	1,098,319.49	
2.5	Fixed Assets	22,554.44	19,211.66	
2.6	Non Banking Assets			
2.7	Other Assets	8,451.63	9,270.80	
3	Profit and Loss Account			
3.1	Interest Income	94,632.58	44,798.45	
3.2	Interest Expense	42,269.29	21,471.14	
A	Net Interest Income (3.1-3.2)	52,363.28	23,327.31	
3.3	Fees Commission and Discount	18,674.86	11,202.94	
3.4	Other Operating Income	-	-	
3.5	Foreign Exchange Gain/Loss (Net)	-	-	
B	Total Operating Income (A+3.3+3.4+3.5)	71,038.14	34,530.25	
3.6	Staff Expenses	37,245.48	18,447.86	
3.7	Other Operating Expenses	12,875.45	6,814.36	
C	Operating profit Before Provision (B-3.6-3.7)	20,917.21	9,268.03	
3.8	Provision for Possible Loss	6,715.07	5,347.34	
D	Operating profit (C-3.8)	14,202.14	3,920.69	
3.9	Non Operating Income/Expenses (Net)	-	-	
3.10	Write Back of Provision for Possible Loss	4,583.19		
E	Profit From Regular Activities (D+3.9+3.10)	18,785.33	3,920.69	
3.11	Extraordinary Income/Expenses (Net)	-	-	
F	Profit Before Bonus and Taxes (E+3.11)	18,785.33	3,920.69	
3.12	Provision For Staff Bonus	1,878.53	356.43	
3.13	Provision For Tax	5,072.04	1,069.28	
G	Net Profit/Loss (F-3.12 -3.13)	11,834.76	2,494.98	
4	Ratios			
4.1	Capital Fund to RWA	16.33%	17.78%	
4.2	Non Performing Loan (NPL) to Total Loan	0.76%	1.43%	
4.3	Total Loan Loss Provision to total NPL	204.70%	141.78%	
4.4	Cost of Funds	11.09%	10.29%	
4.5	CD Ratio (Calculated as per NRB Directives)	89.87%	90.78%	