

## Quarterly Financial Statement At the quarter ended Chaitra, 2078

(Rs. in '000)

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>2285036.71</b>	<b>2226964.55</b>	<b>1666026.47</b>
1.1	Paid-up Capital	152500.00	152500.00	152500.00
1.2	Reserves and Surplus	19288.92	22060.29	815.24
1.3	Debenture and Bond			
1.4	Borrowings	1744945.40	1730430.05	1301386.86
1.5	Deposits (a+b)	<b>291998.05</b>	<b>246294.94</b>	<b>168909.05</b>
	a. Domestic Currency	291998.05	246294.94	168909.05
	b. Foreign Currency			
1.6	Income Tax Liabilities	4792.84	5954.01	742.78
1.7	Other Liabilities	71511.49	69725.26	41672.55
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>2285036.71</b>	<b>2226964.55</b>	<b>1666026.47</b>
2.1	Cash & Bank Balance	101910.99	181854.45	118157.61
2.2	Money at call and short Notice			
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	<b>2128483.14</b>	<b>1999028.96</b>	<b>1518056.33</b>
	a. Real Estate Loan			
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 10 million or less			
	c. Margin Type Loan			
	d. Term Loan			
	e. Overdraft Loan / TR Loan / WC Loan			
	f. Others	2128483.14	1999028.96	1518056.33
2.5	Fixed Assets	22831.18	21496.29	14578.00
2.6	Non Banking Assets			
2.7	Other Assets	31811.40	24584.85	15234.53
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	194635.25	124205.69	61953.95
3.2	Interest Expense	121111.19	69816.19	21724.66
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>73524.07</b>	<b>54389.49</b>	<b>40229.29</b>
3.3	Fees Commission and Discount			
3.4	Other Operating Income	28432.69	19508.06	28353.21
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>101956.75</b>	<b>73897.55</b>	<b>68582.50</b>
3.6	Staff Expenses	48364.52	30831.09	27364.88
3.7	Other Operating Expenses	24274.37	13187.32	11408.90
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>29317.87</b>	<b>29879.15</b>	<b>29808.71</b>
3.8	Provision for Possible Loss	11566.62	7827.24	17834.39
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>17751.25</b>	<b>22051.91</b>	<b>11974.32</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			70.51
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>17751.25</b>	<b>22051.91</b>	<b>12044.84</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>17751.25</b>	<b>22051.91</b>	<b>12044.84</b>
3.12	Provision For Staff Bonus	1775.12	2205.19	1094.99
3.13	Provision For Tax	4792.84	5954.01	742.78
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>11183.29</b>	<b>13892.70</b>	<b>10207.08</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	8.47%	9.16%	10.54%
4.2	Non Performing Loan (NPL) to Total Loan	3.34%	2.73%	0.45%
4.3	Total Loan Loss Provision to total NPL	54.60%	64.19%	282.63%
4.4	Cost of Funds	12.02%	8.88%	4.24%
4.5	CD Ratio (Calculated as per NRB Directives)	728.94%	811.64%	898.74%

**Note:** If the statutory audit and supervisory authority notify any remarks for change, the unaudited financial statement will change accordingly.