

## Unaudited Financial Results (Quarterly)

As at 3rd Quarter end on 30th Chaitra Fiscal Year 2071/72 (2014/15)

Rs. In '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>43,572,259</b>	<b>39,944,776</b>	<b>23,357,269</b>
1.1	Paid Up Capital	3,208,885	3,208,885	2,000,000
1.2	Reserves and Surplus	256,390	178,886	(774,704)
1.3	Debentures and Bonds	-	-	-
1.4	Borrowings	19,399	19,440	10,199
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>36,571,329</b>	<b>33,160,326</b>	<b>19,679,761</b>
a.	Domestic Currency	35,320,716	32,079,333	19,504,272
b.	Foreign Currency	1,250,613	1,080,993	175,489
1.6	Income Tax Liabilities	17,316	96,468	-
1.7	Other Liabilities	3,498,941	3,280,771	2,442,013
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>43,572,259</b>	<b>39,944,776</b>	<b>23,357,269</b>
2.1	Cash and Bank Balance	6,763,448	4,761,990	4,401,332
2.2	Money at Call and Short Notice	400,000	1,007,508	-
2.3	Investments	2,300,032	2,861,892	2,515,196
<b>2.4</b>	<b>Loans and Advances (a+b+c+d+e+f)</b>	<b>28,678,202</b>	<b>27,202,700</b>	<b>14,519,935</b>
a.	Real Estate Loan	2,017,154	2,224,561	1,474,391
1.	Residential Real Estate Loan above 10 Million	401,465	410,137	394,461
2.	Business Complex & Residential Apartment Construction Loan	702,555	722,212	308,214
3.	Income generating Commercial Complex Loan	47,693	142,316	108,682
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	865,442	949,896	663,034
b.	Personal Home Loan upto 10 Million or Less	4,053,879	3,187,770	1,741,159
c.	Margin Type Loan	858,012	972,268	74,317
d.	Term Loan	5,055,972	4,200,657	3,106,753
e.	Overdraft Loan/TR Loan/WC Loan	12,768,925	12,572,372	6,348,167
f.	Other Loan	3,924,261	4,045,073	1,775,148
2.5	Fixed Assets	1,677,388	1,578,827	1,230,752
2.6	Non Banking Assets	98,560	91,640	-
2.7	Other Assets	3,654,627	2,440,217	690,054
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	2,054,550	1,359,425	1,453,290
3.2	Interest Expense	(985,491)	(668,044)	(905,314)
<b>A.</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>1,069,059</b>	<b>691,381</b>	<b>547,976</b>
3.3	Fees, Commission and Discount	51,649	34,102	61,657
3.4	Other Operating Income	146,689	94,386	48,004
3.5	Foreign Exchange Gain/Loss (Net)	64,834	38,245	24,581
<b>B.</b>	<b>Total Operating Income (A+ 3.3+3.4+3.5)</b>	<b>1,332,231</b>	<b>858,114</b>	<b>682,218</b>
3.6	Staff Expenses	(393,219)	(267,835)	(182,770)
3.7	Other Operating Expenses	(364,028)	(238,234)	(230,805)
<b>C.</b>	<b>Operating Profit Before Provision (B. - 3.6-3.7)</b>	<b>574,984</b>	<b>352,045</b>	<b>268,643</b>
3.8	Provision for Possible Losses	(658,516)	(504,742)	(662,994)
<b>D.</b>	<b>Operating Profit (C. - 3.8)</b>	<b>(83,531)</b>	<b>(152,697)</b>	<b>(394,351)</b>
3.9	Non Operating Income/Expenses (Net)	33,101	33,184	66,747
3.10	Write Back of Provision for Possible Loss	986,854	819,815	113,964
<b>E.</b>	<b>Profit from Regular Activities (D.+3.9+3.10)</b>	<b>936,424</b>	<b>700,302</b>	<b>(213,640)</b>
3.11	Extraordinary Income/Expenses (Net)	45	45	-
<b>F.</b>	<b>Profit before Bonus and Taxes (E.+3.11)</b>	<b>936,469</b>	<b>700,348</b>	<b>(213,640)</b>
3.12	Provision for Staff Bonus	85,134	63,668	-
3.13	Provision for Tax	156,886	96,468	-
<b>G.</b>	<b>Net Profit/Loss (F. -3.12-3.13)</b>	<b>694,450</b>	<b>540,211</b>	<b>(213,640)</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	10.94%	11.14%	8.44%
4.2	Non Performing Loan (NPL) To Total Loan	10.78%	10.86%	23.72%
4.3	Total Loan Loss Provision to Total NPL	85.04%	91.25%	76.24%
4.4	Cost of Funds as of date	4.18%	3.98%	5.60%
4.5	Credit Deposit Ratio as per NRB Directive	73.95%	76.97%	70.07%
4.6	Base Rate	7.95%	7.79%	9.80%
4.7	Average Interest Spread (Calculated as per NRB Circular)	5.14%	6.05%	6.31%
<b>Additional Information</b>				
1	Average Yield	9.49%	9.74%	10.35%
2	Net Interest Spread	5.31%	5.46%	4.04%
3	Return on Equity	20.04%	15.95%	-17.44%
4	Return on Assets	1.59%	1.35%	-0.91%

**NOTE :1. Unaudited financial figures are subject to change from Supervisory Authority and Statutory Audit**