

Unaudited Financial Results (Quarterly)

As at 2nd Quarter (30th Poush, 2074) of the Fiscal Year 2074/075

				(Nrs. 000
S.No	Particulars	This Quarter Ending	Previous Quarter Ending (unaudited)	Corresponding Previous Year Quarter Ending (unaudited)
1	Total Capital & Liabilities (1.1 to 1.7)	4,596,558	4,223,336	3,522,824
	Paid Up Capital	512,571	512,571	445,714
	Reservs & Surplus	247,834	205,660	150,733
	Debenture & Bond	-	-	-
	Borrowings	-	46,600	-
	Deposits (a+b)	3,595,110	3,290,768	2,780,443
	a. Domestic Currency	3,595,110	3,290,768	2,780,443
	b. Foreign Currency	-	-	_,,
1.6	Income Tax Liability	8,404	1,967	10,642
	Other Liabilities	232,638	165,769	135,292
	Total Assets (2.1 to 2.7)	4,596,558	4,223,336	3,522,824
	Cash & Bank Balance	1,440,590	1,210,067	893,387
	Money at call & short notice	-	1,210,007	-
	Investments	224,710	178,080	136,321
	Loan & Advances (a+b+c+d+e+f)	2,801,468	2,722,402	2,406,956
2.4				
	a. Real Estate Loan	316,623	259,436	352,355
	1. Residential Real Estate Loan	9,195	21,760	40,160
	2. Business Complex and Residential Apartment Const. Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land purchasing & Plotting)	307,428	237,676	312,195
	b. Personal Home Loan of Rs.1 Crore or Less	390,261	386,492	274,397
	c. Margin Type Loan	59,068	50,135	48,477
	d. Term Loan	801,525	784,840	751,568
	e. Overdraft/ TR Loan/ WC Loan	27,151	19,116	33,320
	f. Others	1,206,840	1,222,383	946,838
	Fixed Assets	23,118	20,947	15,951
	Non Banking Assets	4,538	10,254	7,723
2.7	Other Assets	102,135	81,586	62,485
		-	(0)	Corresponding
3	Profit & Loss Account	This Quarter	Previous Quarter	Previous Year Quarter
		Ending	Ending (unaudited)	Ending (unaudited)
3.1	Interest Income	223,046	95,641	155,335
3.2	Interest Expenses	158,461	77,037	88,817
	A. Net Interest Income (3.1-3.2)		,	00,011
3.3		64,585	18,604	,
	Fees, Comission and Discount	64,585 367		66,517 438
	Fees, Comission and Discount Other Operating Income	· · · ·	18,604	66,517
3.4		367	18,604 51	66,517 438
3.4	Other Operating Income	367	18,604 51	66,517 438 12,682
3.4 3.5	Other Operating Income Foreign Exchange Gain/Loss (Net)	367 11,972 -	18,604 51 5,338 -	66,517 438 12,682 79,637
3.4 3.5 3.6	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5)	367 11,972 - 76,924	18,604 51 5,338 - 23,992	66,517 438
3.4 3.5 3.6	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	367 11,972 - 76,924 17,911	18,604 51 5,338 - 23,992 9,277	66,517 438 12,682 - 79,637 13,414
3.4 3.5 3.6 3.7	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	367 11,972 - 76,924 17,911 17,666	18,604 51 5,338 - 23,992 9,277 9,330	66,517 438 12,682 79,637 13,414 14,627 51,596
3.4 3.5 3.6 3.7	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7)	367 11,972 - 76,924 17,911 17,666 41,347	18,604 51 5,338 - 23,992 9,277 9,330 5,385	66,517 438 12,682 - 79,637 13,414 14,627
3.4 3.5 3.6 3.7 3.8	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	367 11,972 76,924 17,911 17,666 41,347 47,280	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021	66,517 438 12,682 79,633 13,414 14,627 51,596 22,798
3.4 3.5 3.6 3.7 3.8 3.8	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506	66,51: 438 12,682 - 79,633 13,414 14,622 51,599 22,799 28,799 2,545
3.4 3.5 3.6 3.7 3.8 3.9	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net)	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933)	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636)	66,517 438 12,682 79,633 13,414 14,622 51,590 22,798 28,798
3.4 3.5 3.6 3.7 3.8 3.9 3.1	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976	66,517 438 12,682 79,637 13,414 14,627 51,596 22,799 28,799 28,799 2,545 464
3.4 3.5 3.6 3.7 3.8 3.9 3.1	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976	66,51: 433 12,682 - 79,63: 13,414 14,622 51,599 22,799 28,799 28,799 2,545 466 31,800
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)*	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) -	66,51: 433 12,682 - 79,63: 13,414 14,62: 51,590 22,799 22,799 28,799 2,544 466 31,800
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11 3.12	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11)	367 11,972 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) -	66,51: 438 12,68: 79,63: 13,414 14,62: 51,599 22,798 28,799 2,545 464 31,800 - 31,800 2,89:
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11 3.12	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax	367 11,972 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - (27,154) -	66,51: 438 12,68: 79,63: 13,414 44,62: 51,599 22,798 28,799 28,799 2,544 466 31,800 - 31,800 2,899 8,674
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus	367 11,972 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - (27,154) -	66,51: 438 12,68: 79,63: 13,414 44,62: 51,599 22,798 28,799 28,799 2,544 466 31,800 - 31,800 2,899 8,674
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11 3.12 3.12	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	367 11,972 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - - (27,154) - (27,154)	66,51: 438 12,682 79,633 13,414 14,622 51,599 22,798 28,798 2,549 466 31,800 - - 31,800 2,899 8,674 2,899 2,809 2,899 2,899 2,899 2,899 2,899 2,809 2,999 2,
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 2,146 6,437 15,020	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - (27,154) - (27,154) - (27,154) -	6,51: 433 12,682 79,633 13,414 14,627 51,599 22,799 28,799 28,799 28,799 2,545 464 31,800 - - - - - - - - - - - - - - - - - -
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11 3.12 3.12	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 - - 4,104 25,432 23,603 - <td>18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - - (27,154) - - (27,154) - - (27,154) -</td> <td>66,51 43: 12,68 79,63 13,41 14,62 51,59 22,79 28,79 2,54 46 31,80 - 31,80 2,89 8,67 20,24 Corresponding Previous Year Quarter</td>	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - - (27,154) - - (27,154) - - (27,154) -	66,51 43: 12,68 79,63 13,41 14,62 51,59 22,79 28,79 2,54 46 31,80 - 31,80 2,89 8,67 20,24 Corresponding Previous Year Quarter
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13 4	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 - - 447,280 4,104 25,432 23,603 -	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - (27,154) - (27,154) At the end of Previous Quarter (unaudited)	66,51: 433 12,683 - 79,633 13,414 14,622 51,599 22,799 28,799 2,545 464 31,800 - - 31,800 2,899 8,674 20,240 Corresponding Previous Year Quarter Ending (unaudited)
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13 4 4.1	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437 15,020 At the End of This Quarter 22.42%	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - (27,154) - (27,154) - (27,154) - Xt the end of Previous Quarter (unaudited) 22.95%	66,51: 433 12,683 - 79,63 13,414 14,622 22,799 22,799 28,799 2,543 464 31,800 - 31,800 2,899 8,674 20,244 Corresponding Previous Year Quarter Ending (unaudited) 21.11*
3.4 3.5 3.6 3.7 3.8 3.9 3.11 3.12 3.13 4 4 4.1 4.2	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 - 15,020 At the End of This Quarter 22.42% 2.55%	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - (27,154) - (27,154) - (27,154) At the end of Previous Quarter (unaudited) 22.95% 3.03%	66,51: 438 12,68: - 79,63: 13,414 14,62: 51,599 22,798 28,799 2,545 464 31,800 - - 31,800 2,895 8,674 20,240 Corresponding Previous Year Quarter Ending (unaudited) 21.111 3.066
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13 4 4.1 4.2 4.3	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 2,146 6,437 15,020 At the End of This Quarter 22.42% 2.55% 111.05%	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - (27,154) - (27,154) - (27,154) - (27,154) - (27,154) -	66,517 438 12,682 - 79,633 13,414 14,627 51,596 22,798 28,798 2,544 464 31,806 31,806 2,891 8,674 20,240 Corresponding Previous Year Quarter Ending (unaudited) 21.111 3.066 93.399
3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 - 15,020 At the End of This Quarter 22.42% 2.55%	18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,154) - (27,154) - (27,154) - (27,154) At the end of Previous Quarter (unaudited) 22.95% 3.03%	66,517 438 12,682 - 79,633 13,414 14,627 51,596 22,798 28,798 2,545 464 31,806 2,891 8,674 20,240 Corresponding Previous Year Quarter Ending (unaudited) 21.111 3.065

a. Figures are subject to change as per the requirement by NRB and statutory audit.