

## Unaudited Financial Results (Quarterly)

As at 4th Quarter (2066 - 03 - 31) of the Fiscal Year 2065/2066

Rs. in '000

S.N.	Particulars	This Quarter Ending (2066-03-31)	Previous Quarter Ending (2065-12-31)	Corresponding Previous Year Quarter Ending (2065-03-31)
1	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>1,481,842.00</b>	<b>1,596,629.00</b>	<b>1,174,310.00</b>
1.1	Paid up Capital	72,000.00	72,000.00	72,000.00
1.2	Reserve & Surplus	84,232.00	74,488.00	66,603.00
1.3	Debiture & Bond	-	-	-
1.4	Borrowing	244,588.00	258,651.00	20,580.00
1.5	<b>Deposits (a+b)</b>	<b>932,514.00</b>	<b>1,118,987.00</b>	<b>957,892.00</b>
	a. Domestic Currency	932,514.00	1,118,987.00	957,892.00
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	-	-
1.7	Other Liability	140,508.00	72,503.00	57,235.00
2	<b>Total Assets (2.1 to 2.7)</b>	<b>1,481,842.00</b>	<b>1,596,629.00</b>	<b>1,174,310.00</b>
2.1	Cash & Bank Balance	149,607.00	255,681.00	202,644.00
2.2	Money at Call & Short Notice	-	-	-
2.3	Investments	130,495.00	130,395.00	138,994.00
2.4	Loans & Advances	1,127,688.00	1,136,001.00	788,539.00
2.5	Fixed Assets	22,254.00	24,660.00	5,563.00
2.6	Non Banking Assets	14,225.00	11,484.00	12,315.00
2.7	Other Assets	37,573.00	38,408.00	26,255.00
3	<b>Profit &amp; Loss Account</b>	<b>This Quarter Ending (2066-03-31)</b>	<b>Previous Quarter Ending (2065-12-31)</b>	<b>Corresponding Previous Year Quarter Ending (2065-03-31)</b>
3.1	Interest Income	158,212.00	107,038.00	118,578.00
3.2	Interest Expenses	107,375.00	72,574.00	74,792.00
A.	<b>Net Interest Income (3.1 - 3.2)</b>	<b>50,837.00</b>	<b>34,464.00</b>	<b>43,786.00</b>
3.3	Fees, Commission & Discount	14,560.00	9,834.00	9,158.00
3.4	Other Operating Income	986.00	409.00	148.00
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	<b>Total Operating Income (A+3.3 + 3.4 + 3.5)</b>	<b>66,383.00</b>	<b>44,707.00</b>	<b>53,092.00</b>
3.6	Staff Expenses	8,566.00	5,647.00	6,184.00
3.7	Other Operating Expenses	15,365.00	9,664.00	10,786.00
C.	<b>Operating profit Before provision (B-3.6-3.7)</b>	<b>42,452.00</b>	<b>29,396.00</b>	<b>36,122.00</b>
3.8	Provision for possible losses	10,845.00	11,774.00	12,957.00
D.	<b>Operating profit</b>	<b>31,607.00</b>	<b>17,622.00</b>	<b>23,165.00</b>
3.9	Non Operating Income/Expenses (Net)	(3.00)	-	(263.00)
3.10	Write Back of Provision for possible loss	-	2,696.00	21,670.00
E.	<b>Profit From Regular Activities (D+3.9 + 3.10)</b>	<b>31,604.00</b>	<b>20,318.00</b>	<b>44,572.00</b>
3.11	Extraordinary Income/Expenses (Net)	-	42.00	(3,941.00)
F.	<b>Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>31,604.00</b>	<b>20,360.00</b>	<b>40,631.00</b>
3.12	Provision for Staff Bonus	2,873.00	-	3,693.00
3.13	Provision for Tax	8,620.00	-	12,799.00
G.	<b>Net Profit/Loss (F-3.12- 3.13)</b>	<b>20,111.00</b>	<b>20,360.00</b>	<b>24,139.00</b>
4	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of This Quarter</b>	<b>At the End of Corresponding Previous Quarter</b>
4.1	Capital fund to RWA	12.11%	12.25%	12.96%
4.2	Non Performing loan (NPL) to Total Loan	0.76%	1.23%	0.83%
4.3	Total Loan Loss Provision to NPL	224.99%	181.90%	220.17%