



**Unaudited Financial Results (Quarterly)**

As at 2nd quarter ending on 30/09/2078 (14/01/2022) of fiscal year 2078/079

NRs.in '000'

S.N.	Particular	This Quarter Ending'	Previous Quarter Ending'	Corresponding Previous year Quarter Ending'
<b>1</b>	<b>Total Capital and liabilities (1.1-1.7)</b>	<b>734500.43</b>	<b>653,947.21</b>	<b>469571.95</b>
1.1	Paid up Capital	34,650.00	34,650.00	34,650.00
1.2	Reserve And Surplus	25149.87	16504.71	(6,856.84)
1.3	Debenture and Bond			
1.4	Borrowing	481838.37	455,649.23	345,197.09
1.5	Deposit (a+b)	<b>163856.07</b>	<b>120,963.35</b>	75,265.10
	a. Member	163856.07	120,963.35	75,265.10
	b. Public			
1.6	Income Tax liabilities			
1.7	Other liabilities	29006.11	26179.92	21,316.60
<b>2</b>	<b>Total Assets (2.1-2.7)</b>	<b>734500.43</b>	<b>653,947.21</b>	<b>469,571.95</b>
2.1	Cash & Bank balance	20146.81	6,599.68	29,192.31
2.2	Money At Call And Short Notice	19857.45	12,678.75	7,087.94
2.3	Investment			
2.4	Loan And Advance	680165.67	617,864.15	424,211.03
2.5	Fixed Assets	3604.02	3,826.77	4,332.80
2.6	Non-banking Assets			
2.7	Other Assets	10726.48	12,977.86	4,747.87
<b>3</b>	<b>Profit and loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous year Quarter</b>
3.1	Interest Income	44227.01	19,884.97	26168.46
3.2	Interest Expenses	22854.40	9,756.81	11,884.37
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>21372.61</b>	<b>10,128.16</b>	<b>14284.09</b>
3.3	Fee, Commission And Discount			
3.4	Other Operating Income	8632.29	3,292.54	6742.33
3.5	Foreign Exchange Gain/Loss (Net)			
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>30004.90</b>	<b>13,420.71</b>	<b>21026.42</b>
3.6	Staff Expenses	9776.61	5,520.96	8556.18
3.7	Other Operating Expenses	4784.02	1,754.76	3638.71
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>15444.27</b>	<b>6144.98</b>	<b>8831.53</b>
3.8	Provision for Possible losses	5003.01	2,288.08	1556.02
	<b>D. Operating Profit (C-3.8)</b>	<b>10441.26</b>	<b>3,856.91</b>	<b>7275.52</b>
3.9	Non-Operating Income /Expenses (Net)			
3.1	Write back of Provision for Possible Losses	3367.27	1,306.46	2921.53
	<b>E. Profit for Regular Activities (D+3.9+3.10)</b>	<b>13808.53</b>	<b>5,163.37</b>	<b>10197.05</b>
3.11	Extra Ordinary Income/Expenses (Net)			
	<b>F. Profit Before Bonus And Taxes (E+3.11)</b>	<b>13808.53</b>	<b>5,163.37</b>	<b>10197.05</b>
3.12	Provision For Staff Bonus	1380.85	516.34	1019.70
3.13	Provision For Tax	3728.30	1,394.11	2753.20
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>8699.37</b>	<b>3,252.92</b>	<b>6424.15</b>
<b>4</b>	<b>Ratio</b>	<b>At the End of Previous Quarter</b>	<b>At the End of This Quarter</b>	<b>At the End of Corresponding Previous year Quarter</b>
4.1	Capital Fund to RWA (As per NRB Directives)	8.83%	9.66%	8.76%
4.2	Non-Performing Loan (NPL) to Total Loan	1.50%	2.12%	2.56%
4.3	Total Loan Loss Provision to Total NPL	27.13%	25.74%	18.68%
4.4	Cost of Funds	9.31%	6.79%	5.70%
4.5	Credit to Deposit Ratio (Calculate as per NRB Directives)	415.10%	510.79%	563.62%

Note: The above financial performance & position are subject to change from supervisory authority and statutory auditor.