

## Unaudited Financial Results (Quarterly)

1<sup>st</sup> Quarter ended of Fiscal Year 2076/77

Rs. in '000

Statement of Financial Position	This Quarter Ending	Previous Quarter Ending	Corresponding Quarter Ending Previous Year
<b>Assets</b>			
Cash and Cash Equivalent	5,738,101	4,269,257	-
Due from NRB	7,528	5,809	-
Placements with BFIs	7,387,377	8,569,535	-
Loan and Advances <sup>1</sup>	84,412	76,496	-
Investments Securities	125,916	123,893	-
Investment in Subsidiaries and Associates	-	-	-
Property and Equipment	81,041	83,862	-
Goodwill and intangible Assets	13,657	14,599	-
Other Assets	19,641	7,965	-
<b>Total Assets</b>	<b>13,457,673</b>	<b>13,151,416</b>	-
<b>Capital and Liabilities</b>			
Paid up Capital	12,000,000	12,000,000	-
Reserves and Surplus	974,840	788,971	-
Deposits	250,000	200,000	-
Borrowings	-	-	-
Bond and Debenture	-	-	-
Other Liabilities and Provisions	232,833	162,445	-
<b>Total Capital and Liabilities</b>	<b>13,457,673</b>	<b>13,151,416</b>	-
<b>Statement of Profit or Loss</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Quarter Previous Year</b>
Interest Income	317,965	1,135,792	-
Interest Expense	5,506	2,351	-
<b>Net Interest Income</b>	<b>312,459</b>	<b>1,133,441</b>	-
Fee and commission Income	8,075	-	-
Fee and commission Expense	-	21	-
<b>Net Fee and commission Income</b>	<b>8,075</b>	<b>(21)</b>	-
Other Operating Income	-	-	-
<b>Total Operating Income</b>	<b>320,534</b>	<b>1,133,420</b>	-
Impairment Charge/(Reversal) for loans and other Losses	-	-	-
<b>Net Operating Income</b>	<b>320,534</b>	<b>1,133,420</b>	-
Personnel Expenses	47,432	146,869	-
Other Operating Expenses	9,012	25,136	-
<b>Operating Profit</b>	<b>264,090</b>	<b>961,415</b>	-
Non-Operating Income/ (Expenses)	2,500	(4,934)	-
<b>Profit Before Tax</b>	<b>266,590</b>	<b>956,481</b>	-
Income Tax	80,721	287,210	-
<b>Profit/(Loss) for the Period</b>	<b>185,869</b>	<b>669,271</b>	-
Other Comprehensive Income	-	-	-
<b>Total Comprehensive Income</b>	<b>185,869</b>	<b>669,271</b>	-
<b>Distributable Profit</b>			
Net Profit/(Loss) as per Profit or Loss	185,869	669,271	-
Add/Less: Regulatory Adjustment as per NRB Directive	(93)	(67)	-
<b>Profit/(Loss) after Regulatory Adjustments</b>	<b>185,776</b>	<b>669,204</b>	-
<b>Ratios</b>			
Capital Fund to RWA	346.26%	421.84%	-
Non-Performing Loan (NPL) to Total Loan (As per NRB Directive)	-	-	-
Total Loan Loss Provision to Total NPL (As per NRB Directive)	-	-	-
Cost of Fund	9.40%	9.34%	-
Credit to Deposit Ratio (As per NRB Directive)	-	-	-
Base Rate	-	-	-
Basic Earnings Per Share	6.20	6.10	-
Diluted Earnings Per Share	6.20	6.10	-

### Notes

- The Bank has approved Loan amounting Rs. Three Billion as of Kartik 15, 2076 and drawdown of the loan shall be as per disbursement schedule.
- The above financial result is the third quarterly result publication of the Bank since the commencement of banking operation, hence Corresponding Quarter Ending Previous Year figures are NIL.
- The Financial Statement has been prepared in accordance with the NFRS Compliant Financial Statement format provided by NRB and the principles and policies adopted by the Bank in accordance with NFRS.
- Previous period figures have been regrouped/rearranged/restated wherever necessary.
- The above figures are subject to change as per the direction of the Regulator/ External auditor.

