

Unaudited Financial Results (Quarterly)

Third Quarter Ended of Fiscal Year 2076/2077

Rs. in '000'

Statement of Financial Position	This Quarter Ending	Previous Quarter Ending	Corresponding Quarter Ending Previous Year
Assets			
Cash and Cash Equivalent	9,686,567	1,411,497	1,082,158
Due from NRB	16,114	8,116	-
Placements with BFIs	3,374,987	11,373,312	11,510,144
Loan and Advances ¹	582,962	582,694	-
Investments Securities	125,819	123,882	-
Investment in Subsidiaries and Associates	-	-	-
Property and Equipment	76,127	78,922	47,791
Goodwill and intangible Assets	11,772	12,714	1,683
Other Assets	13,608	19,975	49,835
Total Assets	13,887,956	13,611,112	12,691,611
Capital and Liabilities			
Paid up Capital	12,000,000	12,000,000	12,000,000
Reserves and Surplus	1,490,235	1,298,029	616,498
Deposits	250,000	250,000	-
Borrowings	-	-	-
Bond and Debenture	-	-	-
Other Liabilities and Provisions	147,721	63,083	75,113
Total Capital and Liabilities	13,887,956	13,611,112	12,691,611
Statement of Profit or Loss	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Quarter Ending Previous Year
Interest Income	944,655	628,369	824,535
Interest Expense	16,966	11,236	-
Net Interest Income	927,689	617,133	824,535
Fee and commission Income	20,511	20,511	-
Fee and commission Expense	-	-	-
Net Fee and commission Income	20,511	20,511	-
Other Operating Income	-	-	-
Total Operating Income	948,200	637,644	824,535
Impairment Charge/(Reversal) for loans and other Losses	4,968	5,000	-
Net Operating Income	943,232	632,644	824,535
Personnel Expenses	60,973	35,905	102,106
Other Operating Expenses	31,280	22,419	12,733
Operating Profit	850,979	574,320	709,696
Non Operating Income/ Expenses	2,493	2,517	15
Profit Before Tax	853,472	576,837	709,711
Income Tax	257,044	174,054	212,913
Profit/(Loss) for the Period	596,428	402,783	496,798
Other Comprehensive Income	-	-	-
Total Comprehensive Income	596,428	402,783	496,798
Distributable Profit			
Net Profit/(Loss) as per Profit or Loss	596,428	402,783	496,798
Add/Less: Regulatory Adjustment as per NRB Directive	-	(39)	-
Profit/(Loss) after Regulatory Adjustments	596,428	402,744	496,798
Ratios			
Capital Fund to RWA	322.14%	319.56%	409.21%
Non Performing Loan (NPL) to All Loan (As per NRB Directive)	-	-	-
Total Loan Loss Provision to Total NPL (As per NRB Directive)	-	-	-
Cost of Fund	9.40%	9.40%	-
Credit to Deposit Ratio (As per NRB Directive)	-	-	-
Base Rate	-	-	-
Basic Earning Per Share	6.63	6.71	6.04
Diluted Earning Per Share	6.63	6.71	6.04

Notes

- The Bank has approved Loan amounting Rs. 6,000 million as of Chaitra end, 2076, of which Rs. 500 million has been disbursed and remaining drawdown of the loan shall be as per disbursement schedule.
- The Financial Statement has been prepared in accordance with the interim financial reporting format provided in NRB Directives no. 04 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.

