

Unaudited Financial Results (Quarterly)

Fourth 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	4,380,888	9,686,567	4,271,679
Due from NRB	9,128	16,114	8,536,509
Placements with BFIs	8,784,824	3,374,987	122,700
Loan and Advances ¹	574,356	582,962	78,624
Investments Securities	123,893	125,819	-
Investment in Subsidiaries and Associates	-	-	-
Property and Equipment	73,288	76,127	82,871
Goodwill and intangible Assets	10,829	11,772	13,847
Other Assets	11,223	13,608	43,298
Total Assets	13,968,429	13,887,956	13,149,528
Capital and Liabilities			
Paid up Capital	12,000,000	12,000,000	12,000,000
Reserves and Surplus	1,634,799	1,490,235	789,860
Deposits	250,020	250,000	200,000
Borrowings	-	-	-
Bond and Debenture	-	-	-
Other Liabilities and Provisions	83,610	147,721	159,668
Total Capital and Liabilities	13,968,429	13,887,956	13,149,528
Statement of Profit or Loss	This Quarter Ending	Previous Quarter Ending	Corresponding Quarter Ending Previous Year
Interest Income	1,253,683	944,655	1,136,673
Interest Expense	23,018	16,966	2,351
Net Interest Income	1,230,665	927,690	1,134,322
Fee and commission Income	400	20,511	-
Fee and commission Expense	26	-	21
Net Fee and commission Income	374	20,511	(21)
Other Operating Income	-	-	-
Total Operating Income	1,231,039	948,200	1,134,301
Impairment Charge/(Reversal) for loans and other Losses	4,952	4,968	-
Net Operating Income	1,226,087	943,232	1,134,301
Personnel Expenses	79,953	60,973	147,150
Other Operating Expenses	44,476	31,280	25,901
Operating Profit	1,101,658	850,979	961,250
Non Operating Income/ Expenses	108,521	2,493	(4,982)
Profit Before Tax	1,210,179	853,472	956,268
Income Tax	363,060	257,044	286,109
Profit/(Loss) for the Period	847,119	596,428	670,159
Other Comprehensive Income	-	-	-
Total Comprehensive Income	847,119	596,428	670,159
Distributable Profit			
Net Profit/(Loss) as per Profit or Loss	847,119	596,428	670,159
Add/Less: Regulatory Adjustment as per NRB Directive	-	-	-
Profit/(Loss) after Regulatory Adjustments	847,119	596,428	670,159
Ratios			
Capital Fund to RWA	326.40%	322.14%	425.27%
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%	9.34
Credit to Deposit Ratio (As per NRB Directive)	3.54%	3.62%	-
Base Rate	-	-	-
Basic Earning Per Share	7.06	6.63	6.11
Diluted Earning Per Share	7.06	6.63	6.11

Notes

- The Bank has approved Loan amounting Rs. 6,000 million as of Ashad end, 2077, 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 Directive 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.

