

Unaudited Financial Results (Quarterly)

1st Quarter ended of Fiscal Year 2077/78

Rs. in '000'

Statement of Financial Position	This Quarter Ending	Previous Quarter Ending	Corresponding Quarter Ending Previous Year
Assets			
Cash and Cash Equivalent	249,351	4,380,888	5,738,101
Due from NRB	12,054	9,128	7,528
Placements with BFI	13,208,678	8,784,824	7,387,377
Loan and Advances ¹	90,850	574,356	84,412
Investments Securities	577,034	123,893	125,916
Investment in Subsidiaries and Associates	-	-	-
Property and Equipment	70,406	73,288	81,041
Goodwill and intangible Assets	9,887	10,829	13,657
Other Assets	12,186	11,223	19,641
Total Assets	14,230,446	13,968,429	13,457,673
Capital and Liabilities			
Paid up Capital	12,000,000	12,000,000	12,000,000
Reserves and Surplus	1,814,706	1,634,826	994,671
Deposits	250,020	250,020	250,000
Borrowings	35,000	-	-
Bond and Debenture	-	-	-
Other Liabilities and Provisions	130,720	83,582	213,002
Total Capital and Liabilities	14,230,446	13,968,429	13,457,673
Statement of Profit or Loss	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Quarter Previous Year
Interest Income	289,579	1,253,683	317,965
Interest Expense	5,994	23,018	5,506
Net Interest Income	283,585	1,230,665	312,459
Fee and commission Income	-	400	8,075
Fee and commission Expense	-	26	-
Net Fee and commission Income	-	374	8,075
Other Operating Income	-	-	-
Total Operating Income	283,585	1,231,039	320,534
Impairment Charge/(Reversal) for loans and other Losses	(4,952)	4,952	-
Net Operating Income	288,537	1,226,087	320,534
Personnel Expenses	17,783	79,913	19,102
Other Operating Expenses	13,112	44,476	9,012
Operating Profit	257,642	1,101,698	292,420
Non-Operating Income/ (Expenses)	-	108,520	2,500
Profit Before Tax	257,642	1,210,218	294,920
Income Tax	77,520	363,073	89,220
Profit/(Loss) for the Period	180,122	847,145	205,700
Other Comprehensive Income	-	-	-
Total Comprehensive Income	180,122	847,145	205,700
Distributable Profit			
Net Profit/(Loss) as per Profit or Loss	180,122	847,119	205,700
Add/Less: Regulatory Adjustment as per NRB Directive	(9)	12	(93)
Profit/(Loss) after Regulatory Adjustments	180,113	847,131	205,607
Ratios			
Capital Fund to RWA	344.24%	326.40%	346.79%
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%	9.40%	9.40%
Credit to Deposit Ratio (As per NRB Directive)	-	3.54%	-
Base Rate	-	-	-
Basic Earnings Per Share	6.00	7.06	6.86
Diluted Earnings Per Share	6.00	7.06	6.86

Notes

- The Bank has approved Loan amounting Rs. 8,350 million as of Ashwin end, 2077 and the 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.

