

## Unaudited Financial Results (Quarterly)

2<sup>nd</sup> 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
<b>Assets</b>			
Cash and Cash Equivalent	260,053	249,351	1,411,497
Due from NRB	84,226	12,054	8,116
Placements with BFIs	13,437,236	13,208,678	11,373,312
Loan and Advances <sup>1</sup>	1,614,330	90,850	582,694
Investments Securities	681,027	577,034	123,882
Investment in Subsidiaries and Associates	-	-	-
Property and Equipment	67,482	70,406	78,922
Goodwill and Intangible Assets	8,944	9,887	12,714
Other Assets	10,447	12,186	19,975
<b>Total Assets</b>	<b>16,163,745</b>	<b>14,230,446</b>	<b>13,611,112</b>
<b>Capital and Liabilities</b>			
Paid up Capital	12,000,000	12,000,000	12,000,000
Reserves and Surplus	1,942,581	1,814,706	1,298,029
Deposits	324,493	250,020	250,000
Borrowings	1,820,017	35,000	-
Bond and Debenture	-	-	-
Other Liabilities and Provisions	76,654	130,720	63,083
<b>Total Capital and Liabilities</b>	<b>16,163,745</b>	<b>14,230,446</b>	<b>13,611,112</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	581,607	289,579	628,369
Interest Expense	12,122	5,994	11,236
<b>Net Interest Income</b>	<b>569,485</b>	<b>283,585</b>	<b>617,133</b>
Fee and commission Income	1,226	-	20,511
Fee and commission Expense	-	-	-
<b>Net Fee and commission Income</b>	<b>1,226</b>	<b>-</b>	<b>20,511</b>
Other Operating Income	-	-	-
<b>Total Operating Income</b>	<b>570,711</b>	<b>283,585</b>	<b>637,644</b>
Impairment Charge/(Reversal) for loans and other Losses	10,446	(4,952)	5,000
<b>Net Operating Income</b>	<b>560,265</b>	<b>288,537</b>	<b>632,644</b>
Personnel Expenses	36,510	17,783	35,905
Other Operating Expenses	20,179	13,112	22,419
<b>Operating Profit</b>	<b>503,576</b>	<b>257,642</b>	<b>574,320</b>
Non-Operating Income/ (Expenses)	27	-	2,517
<b>Profit Before Tax</b>	<b>503,603</b>	<b>257,642</b>	<b>576,837</b>
Income Tax	151,348	77,520	174,054
<b>Profit/(Loss) for the Period</b>	<b>352,255</b>	<b>180,122</b>	<b>402,783</b>
Other Comprehensive Income	-	-	-
<b>Total Comprehensive Income</b>	<b>352,255</b>	<b>180,122</b>	<b>402,783</b>
<b>Distributable Profit</b>			
Net Profit/(Loss) as per Profit or Loss	352,255	180,122	402,783
Add/Less: Regulatory Adjustment as per NRB Directive	(76,207)	(40,117)	(85,841)
<b>Profit/(Loss) after Regulatory Adjustments</b>	<b>276,048</b>	<b>140,005</b>	<b>316,942</b>
<b>Ratios</b>			
Capital Fund to RWA	249.34%	344.24%	319.56%
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)	10.87%	-	3.7%
Base Rate	-	-	-
Basic Earnings Per Share	5.87	6.00	6.71
Diluted Earnings Per Share	5.87	6.00	6.71

### Notes

- The Bank has approved Loan amounting Rs. 10,160 million as of Poush 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.

