

Unaudited Financial Results(Quarterly)

As at Fourth Quarter of Fiscal Year 2065/66

(Ashad end 2066)

Rs. in '000

	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities	2,583,993	2,487,347	1,282,006
1.1	Share Capital	414,800	414,800	403,350
1.2	Reserves and Funds	29,725*	(39,942)	(51,604)
1.3	Debentures & Bonds	-	-	-
1.4	Borrowings	-	-	30,000
1.5	Deposits	2,040,734	1,990,134	806,187
1.6	Bills Payable	-	-	-
1.7	Income Tax Liabilities	11,067	-	-
1.8	Other Liabilities	87,667	122,356	94,072
2	Total Assets	2,583,993	2,487,347	1,282,006
2.1	Cash Balance & Bank Balance	374,264	439,080	42,189
2.2	Money at Call and Short Notice	-	-	-
2.3	Investment	1,353,012	1,458,718	1,035,487
2.4	Loans, Advances and Bills Purchase	757,081	537,509	154,106
2.5	Fixed Assets	38,533	36,124	44,585
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	61,104	15,917	5,637
3	Profit and Loss Account	Upto This Quarter Ending	Previous Quarter Ending	Previous Year Quarter Ending
3.1	Interest Income	78,684	50,793	10,787
3.2	Interest Expenses	37,666	24,384	22,822
	A. Net Interest Income	41,018	26,409	(12,035)
3.3	Commission and Discount	51	9	328
3.4	Other Operating Incomes	7,821	5,380	2,455
3.5	Exchange Fluctuation Income	-	-	-
	B. Total Operating Income	48,890	31,798	(9,252)
3.6	Staff Expenses	22,138	17,532	15,755
3.7	Other Overhead Expenses	30,134	22,586	25,039
	C. Operating Profit before Provision	(3,383)	(8,319)	(50,047)
3.8	Provision for Possible Losses	6,491	3,873	1,557
	D. Operating Profit	(9,874)	(12,192)	(51,604)
3.9	Non Operating Income /Loss	85,019	135	-
3.10	Loan Loss Provision Written Back	400	-	-
	E. Profit from Regular Operations	75,545	(12,057)	(51,604)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Tax	75,545	(12,057)	(51,604)
3.12	Provision for Staff Bonus	6,868	-	-
3.13	Provision for Income Tax	11,067	-	-
	G.Net Profit/Loss	57,610	(12,057)	(51,604)
4	Ratios	Upto This Quarter Ending	Upto Previous Quarter Ending	Previous Year Quarter Ending
4.1	Capital Fund to RWA	17%	16%	29%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to Total NPL	-	-	-

Note: 1. Figures Regrouped wherever necessary.

2. Above figures may vary with the audited figures if modified by the external auditors and regulators.

3. * Includes previous year's adjustment.