

Unaudited First Quarter 2068/69

Total of 52 FC

In Rs.000

| S. N. | Particulars | Total of 52 FC | | Corres. |
|------------|---|---------------------|---------------------|-------------------|
| | | This Quarter | Previous Quarter | |
| 1. | Total Capital and Liabilities | 69,844,532 | 71,368,556 | 62,915,191 |
| 1.1 | Paid Up Capital | 10,156,240 | 10,104,720 | 8,986,471 |
| 1.2 | Reserve and Surplus | 2,508,273 | 2,690,868 | 2,288,019 |
| 1.3 | Debenture and Bond | 0 | 0 | 0 |
| 1.4 | Borrowings | 1,532,880 | 2,624,380 | 1,627,800 |
| 1.5 | Deposits | 51,329,759 | 52,428,215 | 46,386,902 |
| 1.6 | Income Tax Liability | 169,337 | 209,279 | 387,036 |
| 1.7 | Other Liabilities | 5,335,638 | 3,167,213 | 3,387,459 |
| 2. | Total Assets | 72,214,733 | 71,265,556 | 63,031,418 |
| 2.1 | Cash and Bank Balance | 8,399,775 | 8,690,121 | 7,414,301 |
| 2.2 | Money at Call and Short Notice | 5,036,119 | 5,567,194 | 3,628,988 |
| 2.3 | Investments | 2,381,187 | 3,408,820 | 3,398,236 |
| 2.4 | Loans and Advances | 49,433,350 | 49,971,372 | 43,341,602 |
| 2.5 | Fixed Assets | 2,215,522 | 2,203,539 | 1,791,297 |
| 2.6 | Non Banking Assets | 50,793 | 51,603 | 49,770 |
| 2.7 | Other Assets | 2,190,877 | 1,397,021 | 1,900,308 |
| 3. | Profit and Loss Account | This Quarter | Previous | Corres. |
| 3.1 | Interest Income | 2,090,414 | 8,755,866 | 1,777,303 |
| 3.2 | Interest Expense | 1,578,410 | 5,587,757 | 1,250,039 |
| | A. Net Interest Income | 511,610 | 3,167,931 | 526,965 |
| 3.3 | Fees, Commission and Discount | 33,915 | 182,588 | 71,663 |
| 3.4 | Other Operating Income | 79,860 | 447,908 | 103,921 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 502 | 22 | 5 |
| | B. Total Operating Income | 612,218 | 3,736,173 | 652,925 |
| 3.6 | Staff Expenses | 158,780 | 553,827 | 134,610 |
| 3.7 | Other Operating Expenses | 165,954 | 745,973 | 139,434 |
| | C. Operating Profit Before Provision | 287,154 | 2,435,780 | 443,478 |
| 3.8 | Provision for Possible Losses | 271,625 | 387,732 | 188,576 |
| | D. Operating Profit | 15,443 | 2,047,848 | 253,502 |
| 3.9 | Non Operating Income / Expenses (Net) | 6,877 | 34,225 | 3,321 |
| 3.10 | Write Back of Provision for Possible Loss | 43,482 | 150,532 | 39,381 |
| | E. Profit from Regular Activities | 66,077 | 2,245,356 | 231,888 |
| 3.11 | Extraordinary Income/Expenses (Net) | 706 | 447 | 6,446 |
| | F. Profit before Bonus and Taxes | 66,833 | 2,244,996 | 238,182 |
| 3.12 | Provision for Staff Bonus | 17,008 | 208,546 | 29,195 |
| 3.13 | Provision for Tax | 50,844 | 603,453 | 85,627 |
| | G. Net Profit/Loss | 4,445 | 1,417,220 | 130,650 |
| 4. | Ratios | This Quarter | Previous Qua | Corres. |
| 4.1 | Capital Fund to RWA | 16 | 16 | 13 |
| 4.2 | NPL to Total Loan | 26 | 1 | 2 |
| 4.3 | Total Loan Loss Provision to Total NPL | 107 | 137 | 136 |
| 4.4 | Cost of Funds | 6 | 6 | 5 |
| 4.5 | C D Ratio (as per NRB) | 40 | 39 | 38 |