

Unaudited Financial Results (Quarterly)
As at Second Quarter (30/09/2071) of the Fiscal Year 2071/2072 (2014/2015)

Rs. in '000'

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	54,98,071	49,43,349	40,76,976
1.1	Paid-up Capital	4,48,800	3,74,000	3,74,000
1.2	Reserves and Surplus	1,56,082	1,78,893	89,783
1.3	Debenture and Bond			
1.4	Borrowings	-	-	10,000
1.5	Deposits (a+b)	47,19,949	41,96,852	34,84,875
a.	Domestic Currency	47,19,949	41,96,852	34,84,875
b.	Foreign Currency			
1.6	Income Tax Liabilities	27,973	55,497	17,307
1.7	Other Liabilities	1,45,267	1,38,107	1,01,011
2	Total Assets (2.1 to 2.7)	54,98,071	49,43,349	40,76,976
2.1	Cash & Bank Balance	4,42,380	3,33,064	2,47,653
2.2	Money at call and short Notice	8,05,811	6,58,724	7,93,611
2.3	Investments	38,729	30,899	30,899
2.4	Loans & Advances (a+b+c+d+e+f)	40,53,798	37,41,989	29,03,234
a.	Real Estate Loan	1,16,804	1,23,429	84,417
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	19,861	29,346	29,106
2.	Business Complex & Residential Apartment Construction Loan			
3.	Income generating Commercial Complex Loan	59,217	53,294	2,208
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	37,726	40,789	53,103
b.	Personal Home Loan of Rs. 10 million or less	8,58,909	7,55,271	4,71,939
c.	Margin Type Loan			
d.	Term Loan	6,38,354	5,67,244	4,60,485
e.	Overdraft Loan / TR Loan / WC Loan	12,03,682	11,51,806	9,53,500
f.	Others	12,36,049	11,44,239	9,32,893
2.5	Fixed Assets	56,222	49,848	50,196
2.6	Non Banking Assets			
2.7	Other Assets	1,01,131	1,28,825	51,383
3	Profit and Loss Account	Upto This Quarter Ending	Upto Previous Quarter Ending	Upto Corresponding Previous Year Quarter Ending
3.1	Interest Income	2,63,428	1,25,696	2,12,717
3.2	Interest Expense	1,26,062	63,346	1,20,644
A	Net Interest Income (3.1-3.2)	1,37,366	62,350	92,073
3.3	Fees Commission and Discount	25,472	11,669	2,206
3.4	Other Operating Income	2,793	1,325	21,214
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	1,65,631	75,344	1,15,493
3.6	Staff Expenses	23,216	12,855	22,092
3.7	Other Operating Expenses	29,726	14,028	23,111
C	Operating profit Before Provision (B-3.6-3.7)	1,12,689	48,461	70,290
3.8	Provision for Possible Loss	10,121	6,226	7,395
D	Operating profit (C-3.8)	1,02,568	42,235	62,895
3.9	Non Operating Income/Expenses (Net)	-	-	563
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	1,02,568	42,235	63,458
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	1,02,568	42,235	63,458
3.12	Provision For Staff Bonus	9,324	3,839	5,769
3.13	Provision For Tax	27,973	11,519	17,307
G	Net Profit/Loss (F-3.12 -3.13)	65,271	26,877	40,382
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	13.39%	13.43%	14.18%
4.2	Non Performing Loan (NPL) to Total Loan	0.47%	0.45%	0.32%
4.3	Total Loan Loss Provision to total NPL	252.49%	265.83%	356.39%
4.4	Cost of Funds	5.83%	5.98%	7.19%
4.5	CD Ratio (Calculated as per NRB Directives)	76.18%	78.79%	73.53%
4.6	Base Rate	10.17%	10.22%	
4.7	Interest Spread	7.21%	7.54%	

Note : The unaudited financial figures may change if directed by Statutory Auditor / Supervisory Authorities.

ul/df lj sf; aš Inld^T

kfj/f-9, dxqbkh, sf:sl
knfj g# 061 - 533694÷95, 531775÷76, ^ofS; g# 061-533696

**lwtfkq btf{tyf lgisfzg lgodfj nl 2065 sf]cg"rl - 14
-lgod 22 sf]pklgod 2 ;# ; Dj lGwt_**

cf= j = 2071÷072 sf]bf] f]qðfl; s kltj bg

1= lj Qlo lj j /)m

s_ qðfl; s cj lwsf]af; nft, gfkmf gf\$; fg ; DaGwl lj j /)m
lj sf; ašsf] o; qðfl; s cj lwsf] af; nft tyf gfkmf gf\$; fg lj j /)f 2071 df# 19 utšf] gful/s /fli^p b]gsdf kšflzt ul/Psf]%.
v_ kðV lj Qlo cgkftx?

klt zð/ cfDbfgl M ?= 29=09	dNo cfDbfgl cgkft M 11=41
klt zð/ g]j y(M ?= 134=78	klt zð/ sh ; Dkltsf]dNo M ?= 1,225=06
t/ntf cgkft M 25=46 kltzt	khlstf]f cgkft M 13=39 kltzt

2= Aoj :yfkslo lj Zn]f]m

-s_ lj sf; ašsf] o; qðfl; s cj lw ; Ddsf] Jofj ; flos tyf lj Qlo l:ylt -lgIfk ; sng, shf{ nufgl, cfDbfgl tyf t/ntsf]cj :yf_ ; Gt]fhgs /xšf]%.
-v_ lj sf; ašsf] sfo{fj 4-10 lhNnf /xšf]%. lj sf; ašn] u{xssf] rfxgf adf]hd cTofw]gs a]s^a ;]f, P=^=Pd=;]f, P; =Pd=P; = a]s^a ;]f tyf u{xsdVl lj leGg of]hgfx? ; -rfng ub{ cfPsf]%. a]s^a l]qdf b]vPsf] klt:kwf{ tyf u{xssf] rfxgdf ePsf] lj :tf/ ; d] dWogh/ ub{cfufdl lbgdf ; do; fk]f k]lj lws lj sf; ub{Jofj ; fo lj :tf/ ug] gof=Joj ; flos of]hgsf] lj sf; , nufglst l]qx?sf] vf]hl, Joj ; fo lj lj wls/)f tyf u]f:tl/o ;]f kðfg ug]lj sf; ašsf] of]hg /xšf]%.
-u_ lj utsf] cgèj af^, lj sf; ašsf] d]h]bft, gfkmf j f gub k] fxdf t]l]t s c; / kfg{ ; Sg] #^gf, cj :yf cflb ePsf]%)%.

3= sfg]l sf/j fxl ; DaGwl lj j /)m

-s_ o; qðfl; s cj lwdf lj sf; ašn]j f o; lj sf; ašsf]lj ?\$ s]d}dèf bfo/ ePsf]%)%.
-v_ xfn; Dd lj sf; ašsf] ; #yfks j f ; -rfnsn] j f ; #yfks j f ; -rfnssf] lj ?\$df k]Int lgodsf]cj ! f j f k]h]bf/L ck/fw u/šf] ; DaGwdf s]d}dèf bfo/ ePsf]%)%.
-u_ xfn; Dd lj sf; ašsf] ; #yfks j f ; -rfns lj ?\$ cflyš ck/fw u/šf] ; DaGwdf s]d}dèf bfo/ ePsf]%)%.

4= lj sf; ašsf]zð/ sf/]f/ ; DaGwl lj Zn]f]m

-s_ zð/ sf/]f/fdf x]p]ptf/ r (fj vNnf ahf/n)k]tkfbg u/šf]dNo tyf dfGotf cg?k x]p]u/šf]%.
-v_ lj sf; ašsf] o; qðfl; s cj lwdf zð/sf] clwstd, Gogtd, c]Gtd dNo, sf/]f/ ePsf] sh lbg tyf sf/]f/ ; Vof b]fo j d]hd /xšf]%. -g]kn :^s PSr]hsf] j j ; f0^ www.nepalstock.com.np cg" f/_
zð/sf] clwstd dNo M ? 399
zð/sf] Gogtd dNo M ? 270
zð/sf] c]Gtd dNo M ? 332
sf/]f/ ePsf] sh lbg M 53 lbg
sf/]f/ ePsf] sh ; Vof M 1,24,569 j ^f zð/

5= ; d:of tyf r]f]m

a]s^a Aoj ; fo lbgf]lbg r]f]l]k}f{aGb}u0/xšf]%. a (b]f]k]t:kwf{ nufgl df pTkf]bgzln l]q]sf] cefj , tyf lj Zj cy{Gqdf b]vPsf] cflyš dGblsf] c; / g; lsg" xfnsf] a]s^a j ftj /)fdf b]vPsf r]f]l]x? x]p]. a]s^a Jofj ; fodf b]vPsf] c:j:y k]t:kwf{ tyf cl:y/ Jofj ; fols sfg]l j ftj /)f nufotsf sf/)fx?n] ubf{ ; d:ofx? ylk}u0/xšf] dxz" ul/Psf]%. lj lj w ; d:of tyf r]f]l]x? /x]f /x]k]klg lj sf; aš Aoj :yfkg pOm ; d:of tyf r]f]l]x?sf] ; fdgf ug{ ; r] /xšf]%. .

6= ; #yfut ; Zf; gm

lj sf; ašn] g]kn /fi^« ašsf] lbg]zg adf]hd cfj Zos glt, lgod tyf lgb]zsfx? tof/ u/L ; DalGwt klfsf] sfd, st]o / bflo]t Pj +sfo{ k]t : ki^ t]l]sPsf] x]gn] cf]Gt/Ls lgoGq) f k]ffnl k]f]j sf/L /xšf]%. lj sf; ašn] cf]Gt/Ls lgoGq) f k]ffnl nf0{ lqmf]zn u/fpg Ps :j t]Gq cf]Gt/Ls n]vf k/L]f]sf] Joj :yf u/šf]%. h; cg" f/ k]oš q]f; sf] cf]Gt/Ls n]vf k/L]f]f ug] ul/Psf]%. g]kn /fi^« ašsf] lbg]zg adf]hd sf/]f/sf] cf]Gt/Ls n]vf/L]f]f k]tj]gnf0{ n]vf/L]f]f ; ldltdf %nk]m u/fo{k]k]t /fo tyf ; èmf]nf0{ ; -rfns ; ldltsf] ašsdf k]t't u/L lg) f] ul/g] ePsf]n] hfr tyf ; Gthg k]f]j sf/L x]p]u}cf]Gt/Ls lgoGq) f k]ffnl ; j n /xšf]%. .

7= ; To, tYo ; DaGwdf sfošf/L k]v]sf]pb]f]m

cfhsf ldit; Dd o; k]tj]gd f pNn]vt h]gsf/L tyf lj a/)fx?sf] z\$tf ; DaGwdf d AolStut ?kdf pQ/bflo]t lnG%". ; fy]d of]pb]f] ub%"sl d]h]h]fg]è]m] Dd o; k]tj]gd f pNn]vt lj a/)fx? ; To, tYo, / k]f{gV nufglstf]nf0{ ;] lrt lg) f] lng s]d}lj a/)f, ; r]gf tyf h]gsf/lx? nšf0Psf]%)%. .