Unaudited Financial Results (Quarterly)

| Statement of Financial Position (As on 30 Chaitra 207 | | |
|---|----|--|
| | a١ | |

| Assets Particulars | This Quarter Ending | Immediate Previous year Ending |
|--|------------------------|---|
| Cash and Cash Equivalents | 852,739,643 | 1.000.941.234 |
| Due from Nepal Rastra Bank | 219.894.403 | 87.659.297 |
| Placement with Bank and Financial Institutions | 80.000.000 | - |
| Derivative Financial Instruments | | - |
| Other Trading Assets | 98.624.674 | - |
| Loans and Advances to BFIs | 249.354.131 | 445.250.735 |
| Loans and Advances to Customers | 3,551,122,387 | 3,548,577,259 |
| Investment Securities | 66.149.231 | 56.856.756 |
| Current Tax Assets | 15,295,593 | 28.810.980 |
| Investment in Subsidiaries | | - |
| Investment in Associates | - | - |
| Investment Property | 53.034.175 | 77.503.113 |
| Property and Equipment | 219.911.859 | 198,440,296 |
| Goodwill and Intangible Assets | 2,148,636 | 2.165.490 |
| Deferred Tax Assets | 20.092.339 | 18.233.371 |
| Other Assets | 106.548.148 | 102.947.589 |
| Total Assets | 5,534,915,219 | 5,567,386,120 |
| Liabilities | 2,22,,22, | -,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,, |
| Due to Bank and Financial Institutions | | - |
| Due to Nepal Rastra Bank | - | - |
| Derivative Financial Instruments | - | - |
| Deposits from Customers | 4.814.773.633 | 4,785,770,121 |
| Borrowines | 16,666,667 | 20.000.000 |
| Current Tax Liabilities | | 28,414,636 |
| Provisions | | |
| Deferred Tax Liabilities | | |
| Other Liabilities | 108.066.018 | 118.579.794 |
| Debt Securities Issued | - | - |
| Subordinated Liabilities | | |
| Total Liabilities | 4.939.506.317 | 4.952.764.552 |
| Equity | /// | |
| Share Capital | 557,456,067 | 557.456.067 |
| Share Premium | - | - |
| Retained Earnings | (92,506,919) | (70.329.997) |
| Reserves | 130,459,753 | 127,495,499 |
| Total Equity Attributable to Equity Holders | 595,408,902 | 614,621,569 |
| Non Controlling Interest | | - |
| Total Equity | 595,408,902 | 614.621.569 |
| Total Liabilities and Equity | 5,534,915,219 | 5,567,386,120 |
| Contingent Liabilities and Commitments | 7,893,000 | 77.514.635 |
| Net Assets Value per share | 106.81 | 110.25 |

Condensed Statement of Profit or Loss For the year ended 30 Chaitra 2079

| | Currer | Current Year Corresponding Previous Yea | | g Previous Year |
|---|------------------------|---|------------------------|----------------------------|
| Particulars | This Quarter Ending | Upto This Quarter (YTD) | This Quarter Ending | Upto This Quarter (YTD) |
| Interest Income | 148,930,480 | 438,705,539 | 99,799,446 | 311,650,146 |
| Interest Expense | 107,257,040 | 307,751,843 | 71,166,578 | 192,656,366 |
| Net Interest Income | 41,673,440 | 130,953,696 | 28,632,868 | 118,993,780 |
| Fee and Commission Income | 4,182,183 | 13,579,784 | 4,231,953 | 17,040,829 |
| Fee and Commission Expense | 2,699,138 | 3,088,024 | 6,722 | 42,295 |
| Net Fee and Commission Income | 1,483,044 | 10,491,760 | 4,225,232 | 16,998,534 |
| Net Interest, Fee and Commisson Income | 43,156,485 | 141,445,456 | 32,858,100 | 135,992,314 |
| Net Trading Income | - | - | - | - |
| Other Operating Income | (973,943) | 2,519,481 | 1,387,021 | 1,387,021 |
| Total Operating Income | 42,182,542 | 143,964,937 | 34,245,121 | 137,379,334 |
| Impairment Charge/ (Reversal) for Loans and Other Lossess | 309,349 | 49,081,548 | (12,608,651) | (30,786,096) |
| Net Operating Income | 41,873,193 | 94,883,389 | 46,853,771 | 168,165,431 |
| Operating Expense | | | | - |
| Personnel Expenses | 22,656,495 | 60,252,982 | 19,215,468 | 59,356,260 |
| Other Operating Expenses | 11,791,963 | 38,629,644 | 12,887,183 | 35,386,084 |
| Depreciation & Amortisation | 3,584,880 | 10,875,836 | 3,649,074 | 11,528,426 |
| Operating Profit | 3,839,856 | (14,875,074) | 11,102,048 | 61,894,660 |
| Non Operating Income | - | - | | - |
| Non Operating Expense | - | - | | - |
| Profit Before Income Tax | 3,839,856 | (14,875,074) | 11,102,048 | 61,894,660 |
| Income Tax Expense | | | | |
| Current Tax | - | - | 3,330,614 | 18,568,398 |
| Deferred Tax | - | - | - | - |
| Profit/(loss) for the Period | 3,839,856 | (14,875,074) | 7,771,433 | 43,326,262 |
| Profit Attributable to: | | | | |
| Equity-holders of the Bank | 3,839,856 | (14,875,074) | 7,771,433 | 43,326,262 |
| Non-Controlling Interest | | | | |
| Profit for the Period | 3,839,856 | (14,875,074) | 7,771,433 | 43,326,262 |

Statement of Other Comprehensive Income, At the month end of Chaitra , 2079 Profit/(loss) for the period Total Comprehensive Income for the Period Earning Per Share Basic Earnings per Share-Yearly Diluted Earnings per Share Total Comprehensive Income attributable to: Equity-Holders of the Bank 3,839,856 (14,875,074) 7,771,433 43,326,262 85,942 (19,212,666) (5,853,723) 23,047,854 85,942 (19,212,666) (5,853,723) 23,047,854 Non-Controlling Interest
Total Comprehensive Income for the Period 85,942 (19,212,666) (5,853,723) 23,047,854

Ratio as per NRB Directive Current Year This Quarter Upto This Quarter (YTD)

This Quarter (YTD)

This Quarter (YTD)

Quarter (YTD) Capital Fund to RWA
Non-Performing Loan (NPL) to total Loan
Total Loan loss provision to Total NPL
Cost of Funds
Credit to deposit Ratio
Base Rate
Interest Rate Spread
Return on Equity 13.909 1.659 136.949 7.10% 87.78% 10.52% 4.98% 6.76%

Details about the distributable profit, For the quarter ended 30 Chaitra 2079

| Particulars | Upto This Quarter(YTD) |
|---|------------------------|
| Net profit or (loss) as per statement of profit or loss | (14,875,074) |
| Opening Balance in Retained Earnings | (70,329,997) |
| Appropriations: | |
| a. General reserve | - |
| b. Foreign exchange fluctuation fund | - |
| c. Capital redemption reserve | - |
| d. Corporate social responsibility fund | - |
| e. Employees' training fund | - |
| f. Other | - |
| Profit or (loss) before regulatory adjustment | (85,205,071) |
| Regulatory Adjustment: | |
| Transfer to Regulatory Reserve | (7,301,848) |
| Transfer from Regulatory Reserve | - |
| Distributable profit or (loss) | (92,506,918) |
| | |

per NRB droufar
and in accordance with Nepal Financial Reporting
and hence schaming pain /fast has not been specialed for as per estimates by management
and hence actuaring pain /fast has not been specially disclosed and will change a p
receivables and are presented net of impairment
and/or Regulatory Authorities.

Above Riggulatory Authorities.

And or Regulatory Authorities.

धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनुसुची १४

(नियम २६ को उपनियम (१) संग सम्बन्धित

आ.व.२०७९/८० को तेश्रो त्रैमासिक प्रतिवेदन