

## Unaudited Financial Results (Quarterly)

Statement of Financial Position (As on 30 Chaitra 2076)

Particulars	Ba	nk	
Assets	This Quarter Ending	Immediate Previous year Ending	
Cash and Cash Equivalents	747.458.743	989.310.069	
Due from Nepal Rastra Bank	68.317.126	86.225.732	
Placement with Bank and Financial Institutions		-	
Derivative Financial Instruments		-	
Other Trading Assets		-	
Loans and Advances to BFIs	493.079.485	336,792,040	
Loans and Advances to Customers	2.098.145.234	1.689.049.812	
Investment Securities	24,995,942	25,972,060	
Current Tax Assets		-	
Investment in Subsidiaries		-	
Investment in Associates		-	
Investment Property	-	-	
Property and Equipment	226.985.877	87,993,229	
Goodwill and Intangible Assets	2.038.398	2,338,201	
Deferred Tax Assets	2,455,429	2,302,319	
Other Assets	67.814.858	26,947,944	
Total Assets	3,731,291,093	3.246.931.407	
Liabilities	3,731,231,033	3,240,331,407	
Due to Bank and Financial Institutions	383,578,692	_	
Due to Nepal Rastra Bank	303,370,032		
Derivative Financial Instruments			
Deposits from Customers	2.685.948.307	2.616.230.137	
Borrowings	2,005,540,507	2,010,230,137	
Current Tax Liabilities	8,450,506	3.079.387	
Provisions	3.061.623	1,565,646	
Deferred Tax Liabilities	5,001,025	2,505,040	
Other Liabilities	34,689,720	26.672.016	
Debt Securities Issued	54,005,725	20,072,010	
Subordinated Liabilities			
Total Liabilities	3.115.728.849	2,647,547,186	
Equity	5,225,720,045	2,047,547,100	
Share Capital	557.456.067	500.027.317	
Share Premium	337,430,007	6.009.608	
Retained Earnings	(2.499.002)	54,541,097	
Reserves	60,605,178	38.806.199	
Total Equity Attributable to Equity Holders	615.562.244	599,384,221	
Non Controlling Interest	015,502,244	333,304,221	
Total Equity	615,562,244	599,384,221	
Total Liabilities and Equity	3.731.291.093	3.246.931.407	
Contingent Liabilities and Commitments	3,/31,291,093	3,240,331,407	
Net Assets Value per share	110.42	119.87	

Condensed Statement of Profit or Loss For the year ended 30 Chaitra 2076

Particulars		Bank			
	Currer	Current Year		Corresponding Previous Year	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)	
Interest Income	94,596,946	264,850,408	69,725,612	198,488,515	
Interest Expense	55,577,924	160,973,373	36,572,681	105,175,725	
Net Interest Income	39,019,022	103,877,035	33,152,931	93,312,791	
Fee and Commission Income	5,565,988	16,271,803	3,587,936	13,069,675	
Fee and Commission Expense	10,241	17,416	7,320	31,066	
Net Fee and Commission Income	5,555,747	16,254,387	3,580,616	13,038,609	
Net Interest, Fee and Commisson Income	44,574,769	120,131,422	36,733,547	106,351,399	
Net Trading Income	-	-	-	-	
Other Operating Income	1,836,728	2,316,213	243,500	1,130,248	
Total Operating Income	46,411,497	122,447,635	36,977,048	107,481,648	
Impairment Charge/ (Reversal) for Loans and Other Lossess	1,739,893	7,570,990	2,101,245	(8,586,959)	
Net Operating Income	44,671,604	114.876.645	34.875.803	116.068.606	
Operating Expense		, , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	
Personnel Expenses	16,869,415	46,784,241	12,275,201	38,107,547	
Other Operating Expenses	10,805,299	29,532,438	6,445,443	19,271,228	
Depreciation & Amortisation	3,708,473	10,391,611	2,651,066	7,186,553	
Operating Profit	13,288,418	28,168,355	13,504,093	51,503,278	
Non Operating Income	-	-		-	
Non Operating Expense	-	-		-	
Profit Before Income Tax	13,288,418	28,168,355	13,504,093	51,503,278	
Income Tax Expense					
Current Tax	3,986,525	8,450,506	4,051,228	15,450,984	
Deferred Tax	-	-	-	-	
Profit for the Period	9,301,892	19,717,848	9,452,865	36,052,295	
Profit Attributable to:					
Equity-holders of the Bank	9,301,892	19,717,848	9,452,865	36,052,295	
Non-Controlling Interest					
Profit for the Period	9,301,892	19,717,848	9,452,865	36,052,295	
Earnings per Share					
Basic Earnings per Share (Annualized)		4.72		9.61	
Diluted Earnings per Share (Annualized)		4.72		9.61	
Ratio as per NRB Directive					

Current Year
This Quarter Upto This Quarter (YTD) Corresponding Previous Year
This Quarter Upto This Quarter (YTD) Particulars 19.47% 1.74% 107.08% 7.449 Capital Fund to RWA
Non- Performing Loan (NPL) to total Loan
Total Loan loss provision to Total NPL
Cost of Fund Capital
Credit to deposit Ratio
Base Rate
Interest Rate Spread 25.57% 1.93% 104.96% 7.62% 71.29% 11.83% 6.37% 70.99% 11.58% 6.29%

Interest Nate Spread

D. 25%

Note to NRT Complain Financials as per NRB circular

1. Above in Interest Nate Spread

D. 25%

A consideration of the Complaint Financials as per NRB circular

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## Statement of Other Comprehensive Income For the year ended 30 Chaitra 2076

Particulars	Current Year		Corresponding Previous Year	
	This Quarter Ending	Upto This Quarter (YTD)	This Quarter Ending	Upto This Quarter (YTD)
Profit for the year	9,301,892	19,717,848	9,452,865	26,599,430
Other Comprehensive Income, Net of Income Tax				
a) Items that will not be reclassified to profit or loss				
Gains/(losses) from investment in equity instruments measured at fair value	1,468,802.62	(510,368)	(375,217)	(3,103,125)
Gains/(losses) on revaluation				
Actuarial gains/(losses) on defined benefit plans		-		-
Income tax relating to above items	(440,640.79)	153,110.28	112,565	930,937
Net other comprehensive income that will not be reclassified to profit or loss		-		-
b) Items that are or may be reclassified to profit or loss				
Gains/(losses) on cash flow hedge				
Exchange gains/(losses)(arising from translating financial assets of foreign operation)				-
Income tax relating to above items		-		-
Reclassify to profit or loss			-	-
Net other comprehensive income that are or may be reclassified to profit or loss				-
c) Share of other comprehensive income of associate accounted as per equity method				
Other Comprehensive Income for the year, Net of Income Tax	1,028,162	(357,257)	(262,652)	(2,172,187)
Total Comprehensive Income for the Period	10,330,054	19,360,591	9,190,213	24,427,243
Total Comprehensive Income attributable to:				
Equity-Holders of the Bank	10,330,054	19,360,591	9,190,213	24,427,243
Non-Controlling Interest		-	-	-
Total Comprehensive Income for the Period	10 330 054 14	19 360 591 04	9 190 213 32	24 427 242 65

<u>he Period | 10,330,054.14 | 15,350,554</u> धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनूसुची १४ (नियम २६ को उपनियम (१) संग सम्बन्धित )

## आ.व. २०७६/७७ को तेश्रो त्रैमासिक प्रतिवेदन

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