

नेपाल राष्ट्र बैकबाट 'ग' बर्गको ईजाजतपत्र प्राप्त संस्था
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Unaudited Financial Result (Quarterly)
As at Third Quarter (30/12/2074) of the Fiscal Year 2074/75

Rs in '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total capital and liabilities (1.1 to 1.7)	5,163,846.01	4,839,817.17	3,332,548.29
1.1	Paid up capital	400,680.00	400,680.00	302,400.00
1.2	Reserve and Surplus	134,477.85	114,147.49	133,690.15
1.3	Debenture and Bond			
1.4	Borrowings	-		
1.5	Deposites (a + b)	4,565,816.54	4,281,784.98	2,831,686.19
	a. Domestic Currency	4,565,816.54	4,281,784.98	2,831,686.19
	B. Foreign Currency			
1.6	Income tax liabilities			
1.7	Other liabilities	62,871.62	43,204.70	64,771.95
2	Total Assets (2.1 to 2.7)	5,163,846.01	4,839,817.17	3,332,548.29
2.1	Cash and Bank Balance	362,066.74	349,709.06	185,697.30
2.2	Money at Call and Short Notice	803,188.25	943,447.55	400,674.77
2.3	Investments	123,014.57	83,014.57	69,149.67
2.4	Loans and Advances	3,623,721.91	3,235,600.46	2,533,019.59
	a Other Real Estate Loan (Including Land purchase & Plotting)	186,555.08	185,820.69	61,410.27
	b. Personal Home Loan of Rs. 1 crore or Less	72,361.69	79,521.99	64,469.26
	c. Margin Type Loan	1,488.34	5,128.29	2,162.39
	d. Term Loan	66,173.67	50,012.15	7,342.80
	e. Overdraft Loan/TR Loan/WC Loan	464,533.92	438,053.98	390,620.01
	f. Others	2,832,609.21	2,477,063.36	2,007,014.86
2.5	Fixed Assets	136,254.21	99,773.80	64,856.52
2.6	Non Banking Assets			
2.7	Other Assets	115,600.33	128,271.73	79,150.44
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	391,636.17	249,847.92	323,114.44
3.2	Interest Expense	267,755.58	167,089.89	120,611.31
A. Net Interest Income (3.1 - 3.2)		123,880.59	82,758.03	202,503.13
3.3	Fees, Commission and Discount			
3.4	Other Operating Income	81,804.35	45,519.96	22,541.16
3.5	Foreign Exchange Gain/Loss (Net)			
B. Total Operating Income (A+3.3+3.4+3.5)		205,684.94	128,277.99	225,044.29
3.6	Staff Expenses	29,572.29	19,137.37	18,117.11
3.7	Other Operating Expenses	27,653.49	18,215.77	47,937.90
C. Operating Profit Before Provision (B -3.6 - 3.7)		148,459.16	90,924.85	158,989.28
3.8	Provision for Possible Losses	60,711.56	35,124.96	28,623.50
D. Operating Profit (C -3.8)		87,747.60	55,799.89	130,365.78
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E. Profit from Regular Activities (D+3.9+3.10)		87,747.60	55,799.89	130,365.78
3.11	Extraordinary Income/Expenses (Net)			
F. Profit before Bonus and Taxes (E +3.11)		87,747.60	55,799.89	130,365.78
3.12	3.12 Provision for Staff Bonus	7,977.05	5,072.72	11,851.43
3.13	3.13 Provision for Tax	23,931.17	15,218.15	35,554.31
G. Net Profit/Loss (F - 3.12 - 3.13)		55,839.38	35,509.02	82,960.04
4	Ratios	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
4.1	Capital Fund to RWA	13.92%	14.45%	17.57%
4.2	Non Performing Loan (NPL) to Total Loan	3.70	3.35	2.46
4.3	Total Loan Loss Provision to Total NPL	71.69	65.77	88.58
4.4	Cost of fund	9.40	9.06	7.72
4.5	CCD RATIO	71.04	67.46	77.52
4.6	Base Rate	12.33	12.32	13.57
4.7	Interest Spread Rate	7.89	7.73	11.78

Note If the statutory and supervisory authority notify any remarks to change, the unaudited financial statement could be changed accordingly