



Unaudited Financial Results (Quarterly)
Third Quarter Ended Of Fiscal Year 2082-083

Particulars	This Quarter Ending	Immediate Previous Year Ending
Assets		
Cash and Cash Equivalents	274,783,357	230,387,903
Due from Nepal Rastra Bank	2,370,630,419	2,007,598,108
Placement with Bank and Financial Institutions	-	-
Derivative Financial Instruments	-	-
Other Trading Assets	-	-
Loans and Advances to BFIs	532,079,630	652,989,481
Loans and Advances to Customers	6,849,036,410	5,178,122,151
Investment Securities	257,480,185	147,124,148
Current Tax Assets	807,478	14,076,117
Investment in Subsidiaries	-	-
Investment in Associates	-	-
Investment Property	4,924,444	8,350,444
Property and Equipment	56,701,000	49,402,843
Goodwill and Intangible Assets	272,226	84,480
Deferred Tax Assets	11,037,267	11,449,725
Other Assets	23,255,080	17,645,556
Total Assets	10,381,607,497	8,317,930,986
Liabilities		
Due to Bank and Financial Institutions	45,423,305	29,951,741
Due to Nepal Rastra Bank	-	-
Derivative Financial Instruments	-	-
Deposits from Customers	8,581,218,039	6,506,779,772
Borrowings	-	-
Current Tax Liabilities	-	-
Provisions	-	-
Deferred Tax Liabilities	-	-
Other Liabilities	58,799,727	60,504,222
Debt Securities Issued	-	-
Subordinated Liabilities	-	-
Total Liabilities	8,685,441,107	6,597,238,734
Equity		
Share Capital	1,217,100,000	1,217,100,000
Share Premium	-	-
Retained Earnings	100,710,116	163,047,601
Reserves	378,356,311	340,547,621
Total Equity Attributable to Equity Holders	1,696,166,427	1,720,695,222
Non Controlling Interest	-	-
Total Equity	1,696,166,427	1,720,695,222
Total Liabilities and Equity	10,381,607,497	8,317,930,986

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter(YTD)	This Quarter	Upto This Quarter(YTD)
Interest Income	169,378,852	493,752,131	131,554,838	417,231,075
Interest Expense	92,405,500	272,174,864	84,763,770	284,587,149
Net Interest Income	76,973,352	221,577,267	46,791,068	132,643,925
Fee and Commission Income	8,254,370	29,175,231	13,634,938	21,273,921
Fee and Commission Expense	50,600	944,117	-	943,713
Net Fee and Commission Income	8,204,370	28,231,115	13,634,938	20,330,208
Net Interest, Fee and Commission Income	85,177,722	249,808,381	60,426,006	152,974,134
Net Trading Income	-	-	-	-
Other Operating Income	421,683	5,952,789	67,239,720	71,455,187
Total Operating Income	85,599,404	255,761,171	127,665,727	224,429,320
Impairment Charge/ (Reversal) for Loans and Other Losses	(396,107)	22,518,541	(3,677,028)	2,148,488
Net Operating Income	85,995,511	233,242,630	131,342,755	222,280,832
Operating Expense				
Personnel Expenses	21,548,747	69,699,291	25,929,087	62,010,863
Other Operating Expenses	6,512,195	21,166,726	9,074,397	24,401,101
Depreciation & Amortisation	1,915,757	4,921,182	1,252,830	3,788,504
Operating Profit	56,018,813	137,455,431	95,106,441	132,080,364
Non Operating Income	-	-	-	-
Non Operating Expense	-	-	-	-
Profit Before Income Tax	56,018,813	137,455,431	95,106,441	132,080,364
Income Tax Expense				
Current Tax	16,805,644	41,236,629	28,531,932	39,624,109
Deferred Tax	-	-	-	-
Profit for the Period	39,213,169	96,218,802	66,574,509	92,456,255

Particulars	Current Year		Previous Year Corresponding	
	This Quarter	Upto This Quarter(YTD)	This Quarter	Upto This Quarter(YTD)
Profit for the year	39,213,169	96,218,902	66,574,509	92,456,255
Other Comprehensive Income for the year, Net of Income Tax	1,926,889	962,403	(812,853)	(222,050)
Total Comprehensive Income for the Period	41,140,058	97,181,205	65,761,655	92,234,205
Earning Per Share				
Basic Earning per share(Annualised)		10.54		10.13
Diluted Earning per share(Annualised)		10.54		10.13
Total Comprehensive Income attributable to:				
Equity-Holders of the Bank	41,140,058	97,181,205	65,761,655	92,234,205
Non-controlling Interest				

Notes to NFRS Compliant Financial Statement

क्षितीपत्र दर्ता तथा निष्कारान नियमावली, २०३३ अनुसूची १४ (नियम २६ को उपनियम (१) संग सम्बन्धित)
 वा. व. २०८२/०८३ को तेस्रो त्रैमासिक प्रतिवेदन

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