



Unaudited Condensed Statement of Financial
As on Fourth Quarter ended 2082/83

	Amount (NPR)			
	Current Year		Previous Year	
Particulars	This Quarter	Upto This Quarter	This Quarter	Upto This Quarter
Interest Income	109,285,606.97	430,921,949.39	120,958,243.99	414,808,617.10
Interest Expense	47,434,292.60	185,274,277.44	51,979,727.14	207,442,496.20
Net Interest Income	61,851,314.37	245,647,671.95	68,978,516.85	207,366,120.90
Fee and Commission Income	6,409,695.00	25,744,464.00	22,627,345.00	41,486,830.00
Fee and Commission Expense	-	-	1,283,737.66	1,283,737.66
Net Fee and Commission Income	6,409,695.00	25,744,464.00	21,343,607.34	40,203,092.34
Net Interest, Fees and Commission Income	68,261,009.37	271,392,135.95	90,322,124.19	247,569,213.20
Net Trading Income	-	-	-	-
Other Operating Income	6,800,815.13	23,669,439.99	(14,470,039.32)	-
Total Operating Income	75,061,824.50	295,061,575.94	75,852,084.87	247,569,213.20
Impairment Charge/(reversal) for Loans and Other Losses	72,649,906.46	98,633,511.12	44,052,931.45	58,383,357.37
Net operating Income	2,411,918.04	196,428,064.82	31,799,153.42	189,185,855.90
Operating Expense	-	-	-	-
Personnel Expenses	18,831,095.92	89,359,127.18	26,701,949.01	85,443,831.66
Other Operating Expenses	15,352,560.99	33,701,684.20	(2,197,576.76)	21,152,823.24
Depreciation & Amortization	-	-	5,922,613.39	5,922,613.39
Operating Profit	(31,771,738.87)	73,367,253.44	1,372,167.77	76,666,587.65
Non-Operating Income	-	-	22,632,927.51	22,632,927.51
Non-Operating Expense	-	-	9,286.93	9,286.93
Profit before Income Tax	(31,771,738.87)	73,367,253.44	23,995,808.35	99,290,228.23
Income Tax Expense	-	-	-	-
Current Tax	(9,531,521.66)	22,010,176.03	6,641,802.33	29,230,128.29
Deferred Tax	-	-	(1,597,170.16)	(1,597,170.16)
Profit for the Period	(22,240,217.21)	51,357,077.41	18,951,176.18	71,657,270.16

Ratios as per NRB Directive			
Particulars	Current Year		Previous Year corresponding
	This Quarter	Upto This Quarter	This Quarter
Capital Fund to RWA		11.50%	12.38%
Non-Performing Loan (NPL) To Total Loan		9.89%	9.80%
Total Loan Loss Provision to Total NPL		70.31%	39.56%
Cost of Funds		7.11%	6.24%
Credit to Deposit and Borrowing Ratio		237.58%	249.94%
Base Rate		11.47%	10.55%
Interest Rate Spread		7.03%	8.76%

हेमराज हेमन्त
नि.प्रमुख कार्यकारी अधिकृत

मिति २०८३/०४/२६ गतेको आर्थिक राष्ट्रिय दैनिकमा प्रकाशित