

Unaudited Financial Results (Quarterly)

As at the end of second Quarter (2067/09/30) of the Fiscal Year 2067/68

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)	1,007,832	908,777	787,820
1.1	Paid-up Capital	126,000	105,000	63,000
1.2	Calls-In-Advance	8,417	8,417	8,417
1.3	Reserve and Surplus	18,321	34,191	20,403
1.4	Debenture and Bond	-	-	-
1.5	Borrowings	-	-	60,000
1.6	Deposits (a+b)	833,305	746,825	620,216
	a Domestic Currency	833,305	746,825	620,216
	b Foreign Currency	-	-	-
1.6	Income Tax Liability	3,997	1,325	-
1.7	Other Liability	17,792	13,020	15,782
2	Total Assets (2.1 to 2.7)	1,007,832	908,777	787,820
2.1	Cash and Bank Balance	45,366	31,124	114,375
2.2	Money at Call and Short Notice	274,860	273,719	88,621
2.3	Investments	8,210	3,210	3,210
2.4	Loans and Advances (a+b+c+d+e)	646,330	573,579	55,440
a.	Real Estate Loan	156,696	169,603	283,843
1	Residential Real Estate	63,041	67,087	125,587
2	Business Complex & Residential Apartment Construction Loan	-	-	-
3	Income Generating Commercial Complex Loan	-	-	-
4	Other Real Estate Loan (Including Land Purchase & Plotting)	93,655	102,515	158,256
b.	Margin Type Loan	71,688	67,905	76,237
c.	Term Loan	144,050	139,322	75,850
d.	Overdraft Loan/TR Loan/WC Loan	132,429	61,174	51,663
e.	Other	141,468	135,575	67,848
2.5	Fixed Assets	8,765	8,556	5,812
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	24,301	18,589	20,360
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income	60,330	26,274	40,933
3.2	Interest Expenses	40,313	19,036	25,765
	A. Net Interest Income	20,018	7,328	15,169
3.3	Fees, commission and Discount	-	-	-
3.4	Other Operating Income	4,696	1,893	5,072
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total Operating Income	24,713	9,132	20,241
3.6	Staff Expenses	4,135	2,147	2,812
3.7	Other Operating Expenses	4,341	1,700	3,109
	C. Operating Profit Before Provision	16,237	5,285	14,320
3.8	Provision for Possible Losses	1,582	428	813
	D. Operating Profit	14,655	4,857	13,507
3.9	Non Operating Income/ Expenses	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit From Regular Activities	14,655	4,857	13,507
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit Before Bonus and Taxes	14,655	4,857	13,507
3.12	Provision for Staff Bonus	1,332	442	1,228
3.13	Provision for Tax	3,997	1,325	3,684
	Net Profit/Loss	9,326	3,091	8,595
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of corresponding Previous Year Quarter
4.1	Capital Fund to RWA	23.04%	23.88%	17.44%
4.2	Non performing Loan (NPL) To Total Loan	0.12%	0.08%	0.16%
4.3	Total Loan Loss Provision to Total NPL	931.89%	1396.10%	717.5%
4.4	Cost of Fund	10.98%	10.96%	8.93%
4.5	C/D Ratio (Calculated as per NRB Directives)	66.79%	66.68%	-

Interest Rates

A	Fixed Deposit (Quarterly Interest Payable)			
	6 Months	12.00%	3 -5 Years	14.00%
	1 Year	13.00%	Above 5 Years	Negotiable
	2 Years	13.50%		
B	Saving Deposit (Quarterly Interest Payable)			
	Normal Saving	6.00%	Value Saving	8.00% - 11.50%*
	Zenith Special Saving	6.50%	Family Saving	10.00%*
	Zenith Nari Saving	10.00%	ShareHolder's A/C	10.00%
	Corporate A/C	8.00%-11.50%*	* Conditions Apply	
C	Loan & Advances 16% - 18%			

Note:

- Figures regrouped wherever necessary.
- Above figures may vary with the audited figures if modified by the external auditors and regulators.