

Unaudited Financial Results (Quarterly)

As at the end of Second Quarter (2068/09/30) of the Fiscal Year 2068/69

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 1.8)	1,092,526	1,078,765	1,007,832
1.1	Paid-up Capital	205,314	205,314	126,000
1.2	Calls-In-Advance	-	-	8,417
1.3	Reserve and Surplus	20,951	15,176	18,321
1.4	Debenture and Bond	-	-	-
1.5	Borrowings	-	-	-
1.6	Deposits (a+b)	850,383	821,630	833,305
	a. Domestic Currency	850,383	821,630	833,305
	b. Foreign Currency	-	-	-
1.7	Income Tax Liability	-	1,670	3,997
1.8	Other Liability	15,878	34,975	17,792
2	Total Assets (2.1 to 2.7)	1,092,526	1,078,765	1,007,832
2.1	Cash and Bank Balance	50,592	44,530	45,366
2.2	Money at Call and Short Notice	251,686	275,228	274,860
2.3	Investments	21,580	11,490	8,210
2.4	Loans and Advances (a+b+c+d+e)	739,708	696,107	646,330
a.	Real Estate Loan	121,538	129,525	156,696
1	Residential Real Estate Loan (Except Personal Home lone upto Rs 1 Crore)	50,569	45,863	63,041
2	Business Complex & Residential Apartment Construction Loan	-	-	-
3	Income Generating Commercial Complex Loan	-	-	-
4	Other Real Estate Loan (Including Land Purchase & Plotting)	70,969	83,662	93,655
b.	Personal Home Loan of Rs. 1 Crore or Less	-	-	-
c.	Margin Type Loan	66,156	69,980	71,688
d.	Term Loan	174,241	160,983	144,050
e.	Overdraft Loan/TR Loan/WC Loan	143,464	137,509	132,429
f.	Other	234,307	198,109	141,468
2.5	Fixed Assets	7,950	7,880	8,765
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	21,010	43,530	24,301
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
3.1	Interest Income	68,462	32,777	60,330
3.2	Interest Expenses	44,920	22,525	40,313
	A. Net Interest Income	23,542	10,252	20,018
3.3	Fees, commission and Discount	-	-	-
3.4	Other Operating Income	6,386	2,889	4,696
3.5	Foreign Exchange Gain/ Loss (Net)	-	-	-
	B. Total Operating Income	29,928	13,141	24,713
3.6	Staff Expenses	5,770	3,305	4,135
3.7	Other Operating Expenses	4,993	2,101	4,341
	C. Operating Profit Before Provision	19,165	7,735	16,237
3.8	Provision for Possible Losses	4,096	1,668	1,582
	D. Operating Profit	15,069	6,067	14,655
3.9	Non Operating Income/ Expenses	81	81	-
3.10	Write Back of Provision for Possible Loss	72	-	-
	E. Profit From Regular Activities	15,222	6,148	14,655
3.11	Extraordinary Income/Expenses	-	-	-
	F. Profit Before Bonus and Taxes	15,222	6,148	14,655
3.12	Provision for Staff Bonus	1,384	559	1,332
3.13	Provision for Tax	4,151	1,677	3,997
	Net Profit/Loss	9,687	3,912	9,326
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	29.05%	28.54%	23.04%
4.2	Non performing Loan (NPL) To Total Loan	1.96%	0.46%	0.12%
4.3	Total Loan Loss Provision to Total NPL	77.94%	276.48%	931.89%
4.4	Cost of Fund	11.24%	11.31%	10.98%
4.5	C/D Ratio (Calculated as per NRB Directives)	68.70%	66.80%	66.79%

Interest Rates

A	Fixed Deposit (Quarterly Interest Payable)			
	Up to 1 year	12.00%	1 Year to -5 Years	13.00%
	Zenith Bharosa A/C	12.00%	(One Year FD Monthly Interest Payable)	
B	Recurring Deposit (Monthly Interest Payable)			
	Less then 6 Months	11.00%	1 Year and above	12.00%
	6 Months to less then 1 Year	11.50%		
	Saving & Other Deposit (Quarterly Interest Payable)			
	Normal Saving	9.00%	Family Saving	10.00%
	Zenith Special Saving	10.00%	Share Holder's A/C	10.00%
	Zenith Nari Saving	10.00%	Value Saving	11.00%
	Corporate A/C	Upto 11.00%	Loan Account	6.00%
C	Loan & Advances 16% - 18%			

Note:

1. Figures regrouped wherever necessary.

2. Above figures may vary with the audited figures if modified by the external auditors and regulators.

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