



डिजिटल बैंक लिमिटेड  
**DCBL Bank Limited**  
(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्र प्राप्त संस्था)

**Unaudited Financial Results (Quarterly)**  
As at the end of Third Quarter (31/12/2065) of the Fiscal Year 2065/2066

Rs. in '000

S.N	PARTICULARS	This Quarter Ending (31Chaitra 2065)	Previous Quarter Ending (29 Poush 2065)	Corresponding Previous Year Quarter Ending ( 30 Chaitra 2064)
<b>1</b>	<b>Total capital and Liabilities (1.1 to 1.7)</b>	<b>7,694,972</b>	<b>6,869,683</b>	<b>4,024,981</b>
1.1	Paid Up Capital	1,107,456	1,107,456	1,104,303
1.2	Reserve and Surplus	232,358	194,405	97,278
1.3	Debenture and Bond			
1.4	Borrowings		250,000	-
1.5	Deposits (a+b)	6,157,039	5,190,398	2,722,028
	<i>a. Domestic Currency</i>	6,136,960	5,174,062	2,720,843
	<i>b. Foreign Currency</i>	20,079	16,336	1,185
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	198,119	127,424	101,372
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>7,694,972</b>	<b>6,869,683</b>	<b>4,024,981</b>
2.1	Cash and Bank Balance	403,134	462,958	175,983
2.2	Money at Call and Short Notice	631,109	782,630	505,376
2.3	Investments	263,773	212,757	63,896
2.4	Loans and Advances	6,097,179	5,135,851	3,037,059
2.5	Fixed Assets	179,860	178,460	153,295
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	119,917	97,027	89,372
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Up to Corresponding Previous Year Quarter</b>

3.1	Interest Income	388,540	238,309	202,729
3.2	Interest Expense	220,894	126,798	112,672
<b>A. Net Interest Income (3.1-3.2)</b>		<b>167,646</b>	<b>111,511</b>	<b>90,057</b>
3.3	Fees, Commission and Discount	29,848	18,662	12,775
3.4	Other Operating Income		-	
3.5	Foreign Exchange Gain/Loss (Net)	10,134	8,471	852
<b>B. Total Operating Income (A. +3.3+3.4+3.5)</b>		<b>207,628</b>	<b>138,644</b>	<b>103,684</b>
3.6	Staff Expenses	35,480	22,525	27,834
3.7	Other Operating Expenses	27,253	18,636	19,333
<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>		<b>144,895</b>	<b>97,483</b>	<b>56,517</b>
3.8	Provision for Possible Losses	28,042	18,583	6,154
<b>D. Operating Profit (C.-3.8)</b>		<b>116,853</b>	<b>78,900</b>	<b>50,363</b>
3.9	Non Operating Income / Expenses (Net)		-	-
3.10	Write Back of Provision for Possible Loss		-	-
<b>E. Profit from Regular Activities (D.+3.9+3.10)</b>		<b>116,853</b>	<b>78,900</b>	<b>50,363</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	-
<b>F. Profit Before Bonus and Taxes (E. +3.11)</b>		<b>116,853</b>	<b>78,900</b>	<b>50,363</b>
3.12	Provision for Staff Bonus	10,623	7,173	4,578
3.13	Provision for Tax	31,869	21,518	14,422
<b>G. Net Profit/Loss (F.-3.12-3.13)</b>		<b>74,361</b>	<b>50,209</b>	<b>31,362</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	15.25	18.33	35.25
4.2	Non Performing Loan (NPL) To Total Loan	1.54	1.77	1.11
4.3	Total Loan Loss Provision To Total NPL	119.82	112.30	187.71