

Unaudited Financial Results (Quarterly)

As at 2nd Quarter of the Fiscal Year 2066/2067

Fig NPR 000'

S. N.	Particulars	This Quarter Ending 30 Poush 2066 14- Jan- 2010	Previous Quarter Ending 31 ashoj 2066 17- Oc-t 2009	Corresponding Previous Year Quarter Ending 29 Poush 2065 13- Jan -2009
1	Total Capital and Liabilities (1.1 to 1.7)	14,472,382	12,139,332	6,688,083
1.1	Paid Up Capital	1,053,225	1,000,000	700,000
1.2	Reserve and Surplus	112,265	60,173	23,175
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	959,500	1,282,000	696,335
1.5	Deposits (a+b)	11,753,715	9,596,029	5,057,117
a.	Domestic Currency	11,131,930	8,916,067	4,400,441
b.	Foreign Currency	621,785	679,962	656,676
1.6	Income Tax Liability	41,275	18,950	2,557
1.7	Other Liabilities	552,402	182,180	208,900
2	Total Assets (2.1 to 2.7)	14,472,382	12,139,332	6,688,083
2.1	Cash and Bank Balance	975,249	1,382,665	359,862
2.2	Money at Call and Short Notice	1,003,390	320,000	-
2.3	Investments	1,467,305	1,074,928	1,066,328
2.4	Loan and Advances (a+b+c+d+e+f)	10,409,828	9,092,426	5,119,449
a)	Real Estate Loan	2,546,848	2,903,948	1,327,400
b)	Home / housing Loan	766,140	645,289	189,000
c)	Margin Type Loan	488,476	539,587	337,367
d)	Term Loan	709,566	534,644	226,229
e)	Overdraft / TR Loan/ WC Loan	3,262,742	2,497,808	2,382,106
f)	Others	2,636,056	1,971,150	657,347
2.5	Fixed Assets	187,233	179,034	106,179
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	429,378	90,280	36,265
3	Profit and Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	559,741	251,828	213,798
3.2	Interest Expenses	349,433	154,303	137,703
	A. Net Interest Income (3.1-3.2)	210,308	97,526	76,095
3.3	Fees, Commission and Discount	14,797	4,638	27,768
3.4	Other Operating Income	43,333	26,433	-
3.5	Foreign Exchange Gain / Loss (Net)	20,018	9,088	3,992
	B. Total Operating Income (A+3.3+3.4+3.5)	288,457	137,684	107,856
3.6.	Staff Expenses	44,488	21,712	21,954
3.7	Other Operating Expenses	63,899	30,307	32,853
	C. Operating Profit Before Provisions (B.-3.6-3.7)	180,069	85,666	53,049
3.8	Provision for Possible Losses	28,726	16,181	23,642
	D. Operating Profit (C.-3.8)	151,343	69,484	29,407
3.9	Non Operating Income	-	-	-
3.10	Write Back Provision for Possible Losses	-	-	-
	E. Profit from Regular Activities (D.+3.9+3.10)	151,343	69,484	29,407
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. profit from before Bonus and Taxes (E.+3.11)	151,343	69,484	29,407
3.12	Provision for Staff Bonus	13,758	6,317	2,673
3.13	Provision for Taxes	41,275	18,950	8,020
	G. Net Profit/Loss (F-3.12-3.13)	96,309	44,217	18,714
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	10.84%	10.96%	12.97%
4.2	Non Performing Loan (NPL) To Total Loan	0.04%	0.07%	0.00%
4.3	Total Loan Loss Provision to NPL	2815.93%	1444.35%	0.00%
4.4	Cost of Fund (Local Currency as of date)	7.47%	6.86%	6.37%

Note: Figures may change subject to instructions, if any, from statutory/regulatory authorities.