

As at 1st Quarter (31/06/2067) of the Fiscal Year 2067/68

				Rs. in '000
S. N.	Particulars	This Quarter Ending as on 31.06.2067 (17.10.2010) Unaudited	Previous Quarter Ending as on 32.03.2067 (16.07.2010) Audited	Corresponding Previous Year Quarter Ending as on 31.06.2066 (17.10.2009) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	42,914,023	38,530,773	33,739,790
1.1	Paid Up Capital	1,653,624	1,653,624	874,528
1.2	Reserve and surplus	891,429	796,930	924,913
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	38,744,164	34,896,424	29,442,188
	a. Domestic Currency	26,156,571	22,689,958	19,454,747
	b. Foreign Currency	12,587,593	12,206,466	9,987,441
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,424,806	983,794	2,298,161
2	Total Assets (2.1 to 2.7)	42,914,023	38,530,773	33,739,790
2.1	Cash and Bank Balance	4,885,348	3,441,261	4,338,381
2.2	Money at Call and Short Notice	130,000	-	-
2.3	Investments	17,851,936	16,305,633	12,142,626
2.4	Loans and Advances (Gross)	18,952,687	17,963,641	16,541,913
	a. Real Estate Loan	3,464,607	3,451,195	3,800,322
	1.Residential Real Estate loan	2,489,379	2,479,820	2,460,123
	2.Business Complex & Residential Apartment	120,000	120,000	142,500
	3.Income generating commercial complex loan	-	-	-
	4.Other Real Estate	855.228	851.375	1.197.699

	Loan (Including Land purchase & plotting)			
	c. Margin Type Loan	11,115	14,947	17,717
	d. Term Loan	1,102,854	1,012,252	1,506,899
	e. Overdraft Loan/TR Loan/WC Loan	10,292,952	9,704,546	9,040,455
	f. Others	4,081,159	3,780,700	2,176,521
2.5	Fixed Assets (Net)	437,223	418,245	293,630
2.6	Non Banklmg Assets (Gross)	-	-	-
2.7	Other Assets	656,829	401,992	423,240
3	Profit and Loss Account	Up to this Quarter Ending as on 31.06.2067 (17.10.2010) Unaudited	Up to the Previous Quarter Ending as on 32.03.2067 (16.07.2010) Audited	Up to the Corresponding Previous Year Quarter Ending as on 31.06.2066 (17.10.2009) : Unaudited
3.1	Interest Income	665,555	2,269,704	473,296
3.2	Interest Expenses	473,959	1,443,694	299,832
	A Net Interest Income (3.1-3.2)	191,596	826,011	173,464
3.3	Fees, Commission and Discount	54,336	131,692	25,014
3.4	Other Operating Income	19,180	78,797	19,629
3.5	Foreign Exchange Gain/Loss (Net)	14,863	70,328	20,999
	B. Total Operating Income (A.+3.3+3.4+3.5)	279,975	1,106,828	239,105
3.6	Staff Expenses	46,628	130,337	34,234
3.7	Other Operating Expenses	81,264	343,850	62,791
	C. Operating Profit Before Provision (B.-3.6-3.7)	152,083	632,641	142,081
3.8	Provision for Possible Losses	11,545	62,351	9,839

	D. Operating Profit (C.-3.8)	140,538	570,290	132,241
3.9	Non Operating Income/Expenses (Net)	574	2,553	(67)
3.10	Write Back of Provision for Possible Loss	7,386	56,621	2,908
	E. Profit From Regular Activities (D + 3.9+3.10)	148,498	629,465	135,082
3.11	Extraordinary Income/Expenses (Net)*	-	(37,266)	-
	F. Profit before Bonus and Taxes (E + 3.11)	148,498	592,199	135,082
3.12	Provision for Staff Bonus	13,500	53,836	12,280
3.13	Provision for Tax	40,500	146,620	35,968
	G. Net Profit/Loss (F-3.12-3.13)	94,499	391,742	86,834
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 Risk Weighted Assets (RWA)	11.38%	12.25%	10.90%
4.2	Non Performing Loan (NPL) to Total Loan*	2.55%	1.48%	1.85%
4.3	Total Loan Loss Provision to Total NPL**	101.31%	182.21%	159.49%
4.4	Cost Of Fund (Overall fund including FCY Fund)	4.67%	4.61%	4.07%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	66.08%	71.51%	77.91%
	Additional Information			

Average Yield	9.49%		
Average Cost (Local curency fund adjusted for CRR factor)	6.42%		
Net Interest Spread	3.07%		
Return on Equity	15.34%		
Return on Assets	0.87%		

Unaudited financial figures are subject to change from Supervisory Authority and External Audit. Previous period figures have been regrouped where necessary.

* The NPL to Total Loan Ratio has gone up in the current quarter because of the change in NRB Policy whereby all the restructure loans are included under NPA category. Earlier, restructured loans used to be classified as performing loan as per NRB Directive prevailing at that time. Had the NRB Policy not been changed, the ratio would have been 1.38%

** The ratio has gone down in the current quarter because of the change in NRB Policy whereby all the restructure loans are included under NPA category. Had the NRB Policy not been changed, the ratio would have been 187.61%