

**As at 1st Quarter (30/06/2068) of the Fiscal Year 2068/69**

<b>Rs. in '000</b>				
<b>S. N.</b>	<b>Particulars</b>	<b>This Quarter Ending as on 30.06.2068 (17.10.2011) Unaudited</b>	<b>Previous Quarter Ending as on 32.03.2068 (16.07.2011) Audited</b>	<b>Previous Year Quarter Ending as on 31.06.2067 (17.10.2010) Unaudited</b>
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>50,008,939</b>	<b>46,088,234</b>	<b>42,423,833</b>
1.1	Paid Up Capital	1,869,303	1,869,303	1,653,624
1.2	Reserve and surplus	1,199,440	1,103,455	891,429
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	46,117,245	42,415,443	38,744,164
	a. Domestic Currency	29,650,768	28,904,197	26,156,571
	b. Foreign Currency	16,466,476	13,511,246	12,587,593
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	622,951	500,032	934,615
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>50,008,939</b>	<b>46,088,234</b>	<b>42,423,833</b>
2.1	Cash and Bank Balance	6,037,582	4,877,826	4,885,348
2.2	Money at Call and Short Notice	117,616	-	130,000
2.3	Investments	21,287,246	18,911,022	17,851,936
2.4	Loans and Advances (Net)	21,117,826	21,365,771	18,462,497
	a. Real Estate Loan	1,752,027	1,733,730	1,450,960
	1.Residential Real Estate Loan (Except Personal Home loan up to Rs. 80 Lacs)	532,095	539,903	485,484
	2.Business Complex & Residential Apartment Construction Loan	358,469	309,931	118,800
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land	861,463	883,896	846,676

	Purchase & Plotting)			
	b. Personal Home Loan of Rs. 80 Lacs or Less	2,058,673	2,108,451	1,975,197
	c. Margin Type Loan	2,076	2,074	11,004
	d. Term Loan	1,102,799	1,059,183	988,828
	e. Overdraft Loan / TR Loan / WC Loan	12,051,209	12,221,405	10,012,889
	f. Others	4,151,042	4,240,928	4,023,617
2.5	Fixed Assets (Net)	664,875	417,003	437,223
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	783,795	516,613	656,829
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending as on 30.06.2068 (17.10.2011) Unaudited</b>	<b>Previous Quarter Ending as on 32.03.2068 (16.07.2011) Audited</b>	<b>Previous Year Quarter Ending as on 31.06.2067 (17.10.2010) Unaudited</b>
3.1	Interest Income	860,047	3,104,232	665,555
3.2	Interest Expenses	614,002	2,096,038	473,959
	<b>A Net Interest Income (3.1-3.2)</b>	<b>246,046</b>	<b>1,008,193</b>	<b>191,596</b>
3.3	Fees, Commission and Discount	63,346	247,165	54,336
3.4	Other Operating Income	20,276	95,173	19,180
3.5	Foreign Exchange Gain/Loss (Net)	25,055	70,533	14,863
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>354,723</b>	<b>1,421,064</b>	<b>279,975</b>
3.6	Staff Expenses	80,008	255,430	46,628
3.7	Other Operating Expenses	99,486	445,073	81,264
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>175,230</b>	<b>720,561</b>	<b>152,083</b>
3.8	Provision for Possible Losses	28,965	46,308	11,545
	<b>D. Operating Profit</b>	<b>146.265</b>	<b>674.252</b>	<b>140.538</b>

	<b>(C.-3.8)</b>			
3.9	Non Operating Income/Expenses (Net)	(53)	3,114	574
3.10	Write Back of Provision for Possible Loss	4,621	179,122	7,386
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>150,834</b>	<b>856,488</b>	<b>148,498</b>
3.11	Extraordinary Income/Expenses (Net)	-	(137,673)	-
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>150,834</b>	<b>718,816</b>	<b>148,498</b>
3.12	Provision for Staff Bonus	13,712	65,347	13,500
3.13	Provision for Tax	41,136	188,904	40,500
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>95,985</b>	<b>464,565</b>	<b>94,499</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 Risk Weighted Assets (RWA)	11.29%	11.86%	11.38%
4.2	Non Performing Loan (NPL) to Total Loan	1.59%	1.10%	2.55%
4.3	Total Loan Loss Provision to Total NPL	110.55%	147.52%	101.31%
4.4	Cost of Fund (Annualized)	5.42%	5.19%	4.67%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	65.74%	68.18%	66.08%
<b>Additional Information</b>				
	Average Yield (Local Currency) (Annualized)	11.22%	10.51%	9.49%
	Average Cost (Local Currency Fund adjusted for CRR factor) (Annualized)	7.67%	7.27%	6.42%

	Net Interest Spread (Local currency)	3.55%	3.24%	3.07%
	Return on Equity (Annualized)	13.28%	15.68%	15.34%
	Return on Assets (Annualized)	0.76%	1.01%	0.87%

Unaudited financial figures are subject to change from Supervisory Authority and External Audit.