

As at 4th Quarter (32/03/2067) of the Fiscal Year 2066/67

				Rs. in '000
S. N.	Particulars	This Quarter Ending as on 32.03.2067 (16.07.2010) Unaudited	Previous Quarter Ending as on 31.12.2066 (13.04.2010) Unaudited	Corresponding Previous Year Quarter Ending as on 31.03.2066 (15.07.2009) Audited
1	Total Capital and Liabilities (1.1 to 1.7)	38,670,010	36,433,822	31,396,984
1.1	Paid Up Capital	1,653,624	1,653,624	874,528
1.2	Reserve and surplus	888,421	793,653	838,079
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	108,174	1,518,054	727,466
1.5	Deposits (a+b)	34,896,424	31,355,709	27,957,221
	a. Domestic Currency	22,689,958	21,531,311	17,687,754
	b. Foreign Currency	12,206,466	9,824,398	10,269,467
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	923,367	912,782	799,690
2	Total Assets (2.1 to 2.7)	38,670,010	36,433,822	31,396,984
2.1	Cash and Bank Balance	3,549,435	4,681,089	1,903,906
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	16,255,133	13,186,974	13,286,182
2.4	Loans and Advances (Gross)	18,031,772	17,760,741	15,612,050
	a. Real Estate Loan	971,375	966,900	1,177,483
	b. Home/Housing Loan	2,479,820	2,546,683	2,253,969
	c. Margin Type Loan	14,947	14,034	224,683
	d. Term Loan	1,020,622	1,063,709	1,446,773
	e. Overdraft Loan/TR Loan/WC Loan	9,736,046	9,758,810	9,002,142
	f. Others	3,808,961	3,410,605	1,507,001
2.5	Fixed Assets (Net)	418,248	333,943	253,581

2.6	Non Banking Assets (Gross)	-	-	-
2.7	Other Assets	415,422	471,074	341,265
3	Profit and Loss Account	Up to this Quarter Ending as on 32.03.2067 (16.07.2010) Unaudited	Up to the Previous Quarter Ending as on 31.12.2066 (13.04.2010) Unaudited	Up to the Corresponding Previous Year Quarter Ending as on 31.03.2066 (15.07.2009) : Audited
3.1	Interest Income	2,269,779	1,577,045	1,460,446
3.2	Interest Expenses	1,452,701	994,788	824,700
	A Net Interest Income (3.1-3.2)	817,078	582,257	635,745
3.3	Fees, Commission and Discount	130,550	90,789	78,837
3.4	Other Operating Income	78,895	59,776	52,790
3.5	Foreign Exchange Gain/Loss (Net)	70,328	52,701	61,294
	B. Total Operating Income (A.+3.3+3.4+3.5)	1,096,851	785,523	828,666
3.6	Staff Expenses	130,362	92,237	121,989
3.7	Other Operating Expenses	343,849	225,393	223,966
	C. Operating Profit Before Provision (B.-3.6-3.7)	622,640	467,893	482,712
3.8	Provision for Possible Losses	60,338	31,010	40,345
	D. Operating Profit (C.-3.8)	562,302	436,883	442,366
3.9	Non Operating Income/Expenses (Net)	2,549	2,297	2,516
3.10	Write Back of Provision for Possible Loss	56,621	55,361	198,673
	E. Profit From Regular Activities	621,472	494,541	643,556

	(D + 3.9+3.10)			
3.11	Extraordinary Income/Expenses (Net)*	(37,266)	(38,366)	(156,221)
	F. Profit before Bonus and Taxes (E + 3.11)	584,206	456,175	487,335
3.12	Provision for Staff Bonus	53,110	41,470	44,303
3.13	Provision for Tax	130,944	109,320	126,658
	G. Net Profit/Loss (F-3.12-3.13)	400,153	305,384	316,373
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)	14.28%	13.43%	12.18%
4.2	Non Performing Loan (NPL) to Total Loan	1.47%	1.47%	2.02%
4.3	Total Loan Loss Provision to Total NPL	181.00%	173.00%	152.02%
4.4	Cost Of Fund (Overall fund including FCY Fund)	4.61%	4.32%	4.03%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	71.52%	74.13%	80.56%
	Additional Information			
	Average Yield	8.67%		
	Average Cost (Local currencey fund adjusted for CRR factor)	5.85%		
	Net Interest Spread	2.82%		
	Return on Equity	20.11%		
	Return on Assets	1.12%		
* This amount is loan (book) write off (as per NRB Guidelines)less recovery from such written				

off loans.

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