

**As at 4th Quarter (32/03/2068) of the Fiscal Year 2067/68**

<b>Rs. in '000</b>				
<b>S. N.</b>	<b>Particulars</b>	<b>This Quarter Ending as on 32.03.2068 (16.07.2011) Unaudited</b>	<b>Previous Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited</b>	<b>Corresponding Previous Year Quarter Ending as on 32.03.2067 (16.07.2010) Audited</b>
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>46,088,234</b>	<b>44,657,242</b>	<b>38,047,679</b>
1.1	Paid Up Capital	1,869,303	1,869,303	1,861,324
1.2	Reserve and surplus	1,103,455	955,844	589,230
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	-	370,965	-
1.5	Deposits (a+b)	42,415,443	40,492,187	34,896,424
	a. Domestic Currency	28,904,197	27,528,941	22,689,958
	b. Foreign Currency	13,511,246	12,963,246	12,206,466
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	500,032	768,943	500,701
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>46,088,234</b>	<b>44,657,242</b>	<b>38,047,679</b>
2.1	Cash and Bank Balance	4,877,826	4,632,087	3,441,261
2.2	Money at Call and Short Notice	-	360,000	-
2.3	Investments	18,911,022	17,579,756	16,305,633
2.4	Loans and Advances (Net)	21,365,771	21,029,785	17,480,548
	a. Real Estate Loan	1,733,730	1,701,478	1,428,777
	1. Residential Real Estate Loan (Except Personal Home loan up to Rs. 80 Lacs)	539,903	532,187	467,117
	2. Business Complex & Residential Apartment Construction Loan	309,931	294,030	118,800
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate	883.896	875.261	842.861

	Loan (Including Land Purchase & Plotting)			
	b. Personal Home Loan of Rs. 80 Lacs or Less	2,108,451	2,121,468	1,982,987
	c. Margin Type Loan	2,074	6,116	14,798
	d. Term Loan	1,059,183	964,058	908,772
	e. Overdraft Loan / TR Loan / WC Loan	12,221,405	11,986,337	9,420,145
	f. Others	4,240,928	4,250,328	3,725,069
2.5	Fixed Assets (Net)	417,003	437,232	418,245
2.6	Non Banking Assets (Net)	-	-	2,939
2.7	Other Assets	516,613	618,382	401,992
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending as on 32.03.2068 (16.07.2011) Unaudited</b>	<b>Previous Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited</b>	<b>Corresponding Previous Year Quarter Ending as on 32.03.2067 (16.07.2010) Audited</b>
3.1	Interest Income	3,104,232	2,193,717	2,269,704
3.2	Interest Expenses	2,096,038	1,512,381	1,443,694
	<b>A Net Interest Income (3.1-3.2)</b>	<b>1,008,193</b>	<b>681,336</b>	<b>826,011</b>
3.3	Fees, Commission and Discount	247,165	178,771	131,692
3.4	Other Operating Income	95,173	69,638	78,797
3.5	Foreign Exchange Gain/Loss (Net)	70,533	48,595	70,328
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>1,421,064</b>	<b>978,340</b>	<b>1,106,828</b>
3.6	Staff Expenses	255,430	169,782	130,337
3.7	Other Operating Expenses	445,073	305,594	343,850
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>720,561</b>	<b>502,965</b>	<b>632,641</b>
3.8	Provision for Possible Losses	46,308	43,605	62,351

	<b>D. Operating Profit (C.-3.8)</b>	<b>674,252</b>	<b>459,359</b>	<b>570,290</b>
3.9	Non Operating Income/Expenses (Net)	3,114	2,720	2,553
3.10	Write Back of Provision for Possible Loss	179,122	169,003	56,621
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>856,488</b>	<b>631,083</b>	<b>629,465</b>
3.11	Extraordinary Income/Expenses (Net)	(137,673)	(138,173)	(37,266)
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>718,816</b>	<b>492,910</b>	<b>592,199</b>
3.12	Provision for Staff Bonus	65,347	45,221	53,836
3.13	Provision for Tax	188,904	130,735	146,620
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>464,565</b>	<b>316,954</b>	<b>391,742</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)	11.74%	11.16%	12.25%
4.2	Non Performing Loan (NPL) to Total Loan	1.10%	1.29%	1.48%
4.3	Total Loan Loss Provision to Total NPL	147.52%	130.79%	182.21%
4.4	Cost of Fund (Annualized)	5.19%	5.04%	4.61%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.18%	70.52%	71.51%
<b>Additional Information</b>				
	Average Yield (Local Currency) (Annualized)	10.51%	10.12%	8.67%
	Average Cost (Local Currency Fund adjusted for CRR factor)	7.27%	7.07%	5.85%

	(Annualized)			
	Net Interest Spread (Local currency)	3.24%	3.04%	2.82%
	Return on Equity (Annualized)	15.68%	16.51%	16.05%
	Return on Assets (Annualized)	1.01%	0.95%	1.03%

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