

As at 2nd Quarter (30/09/2067) of the Fiscal Year 2067/68

				Rs. in '000
S. N.	Particulars	This Quarter Ending as on 31.09.2067 (14.01.2011) Unaudited	Previous Quarter Ending as on 31.06.2067 (17.10.2010) Unaudited	Corresponding Previous Year Quarter Ending as on 30.09.2066 (14.01.2010) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	43,882,781	42,914,023	34,487,777
1.1	Paid Up Capital	1,861,324	1,653,624	874,528
1.2	Reserve and surplus	791,485	891,429	1,040,176
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	130,426	-	2,668,659
1.5	Deposits (a+b)	39,801,807	38,744,164	28,882,481
	a. Domestic Currency	26,929,448	26,156,571	19,036,496
	b. Foreign Currency	12,872,359	12,587,593	9,845,986
1.6	Income Tax Liability			-
1.7	Other Liabilities	1,097,739	1,424,806	821,933
2	Total Assets (2.1 to 2.7)	43,882,781	42,914,023	34,487,777
2.1	Cash and Bank Balance	3,423,143	4,885,348	2,924,802
2.2	Money at Call and Short Notice	790,000	130,000	-
2.3	Investments	18,657,303	17,851,936	12,306,962
2.4	Loans and Advances (Gross)	19,926,161	18,952,687	18,426,314
	a. Real Estate Loan	3,687,015	3,464,607	3,552,458
	1. Residential Real Estate Loan	2,528,107	2,489,379	964,323
	2. Business Complex &	263,000	120,000	2,588,136

	Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land purchase & Plotting)	895,908	855,228	-
	b. Margin Type Loan	11,096	11,115	14,164
	c. Term Loan	1,039,469	1,102,854	1,110,020
	d. Overdraft Loan/TR Loan/WC Loan	10,761,723	10,292,952	10,466,699
	e. Others	4,426,858	4,081,159	3,282,973
2.5	Fixed Assets (Net)	455,744	437,223	331,339
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	630,430	656,829	498,360
3	Profit and Loss Account	Up to this Quarter Ending as on 31.09.2067 (14.01.2011) Unaudited	Up to the Previous Quarter Ending as on 31.06.2067 (17.10.2010) Unaudited	Up to the Corresponding Previous Year Quarter Ending as on 30.09.2066 (14.01.2010) Unaudited
3.1	Interest Income	1,390,689	665,555	976,422
3.2	Interest Expenses	985,497	473,959	618,175
	A Net Interest Income (3.1-3.2)	405,192	191,596	358,247
3.3	Fees, Commission and Discount	113,026	54,336	50,171
3.4	Other Operating Income	44,736	19,180	41,754
3.5	Foreign Exchange Gain/Loss (Net)	28,110	14,863	39,208

	B. Total Operating Income (A.+3.3+3.4+3.5)	591,065	279,975	489,381
3.6	Staff Expenses	87,257	46,628	63,246
3.7	Other Operating Expenses	189,123	81,264	134,415
	C. Operating Profit Before Provision (B.-3.6-3.7)	314,685	152,083	291,720
3.8	Provision for Possible Losses	27,557	11,545	30,086
	D. Operating Profit (C.-3.8)	287,128	140,538	261,634
3.9	Non Operating Income/Expenses (Net)	2,615	574	2,186
3.10	Write Back of Provision for Possible Loss*	157,916	7,386	3,155
	E. Profit From Regular Activities (D + 3.9+3.10)	447,659	148,498	266,975
3.11	Extraordinary Income/Expenses (Net)*	(138,173)	-	5,982
	F. Profit before Bonus and Taxes (E + 3.11)	309,487	148,498	272,957
3.12	Provision for Staff Bonus	28,040	13,500	24,814
3.13	Provision for Tax	79,192	40,500	46,047
	G. Net Profit/Loss (F-3.12-3.13)	202,255	94,499	202,096
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)	11.58%	11.38%	10.85%

4.2	Non Performing Loan (NPL) to Total Loan	1.37%	2.55%	1.68%
4.3	Total Loan Loss Provision to Total NPL	130.53%	101.31%	164.00%
4.4	Cost Of Fund (Annualized)	4.97%	4.67%	4.14%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	67.41%	66.08%	88.52%
	Additional Information			
	Average Yield (Local Currency) (Annualized)	9.81%	9.49%	
	Average Cost (Local currency fund adjusted for CRR factor) (Annualized)	6.91%	6.42%	
	Net Interest Spread	2.89%	3.07%	
	Return on Equity (Annualized)	16.22%	15.34%	
	Return on Assets (Annualized)	0.92%	0.87%	
<p>*During the quarter, the bank has written off Rs. 138,172,628.45 loan as per NRB Directive on Loan (Book) Write Off. It is shown under "Extraordinary Income /Expenses".The amount of "Writeback of Provision for Possible Loss" disclosed above includes Rs. 138,172,628.45 resulting from loan write off.</p>				
<p>Unaudited financial figures are subject to change from Supervisory Authority and External Audit.</p>				