

As at 3rd Quarter (31/12/2066) of the Fiscal Year 2066/67

S. N.	Particulars	This Quarter Ending as on 31.12.2066 (13.04.2010) Unaudited	Previous Quarter Ending as on 30.09.2066 (14.01.2010) Unaudited	Corresponding Previous Year Quarter Ending as on 31.12.2065 (13.04.2009) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	36,436,760	34,487,777	30,965,541
1.1	Paid Up Capital	1,653,624	874,528	874,528
1.2	Reserve and surplus	793,653	1,040,176	765,299
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	1,518,054	2,668,659	1,956,333
1.5	Deposits (a+b)	31,355,709	28,882,481	26,329,442
	a. Domestic Currency	21,531,311	19,036,496	15,124,547
	b. Foreign Currency	9,824,398	9,845,986	11,204,894
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	915,721	821,933	839,939
2	Total Assets (2.1 to 2.7)	36,436,760	34,487,777	30,965,541
2.1	Cash and Bank Balance	4,681,089	2,924,802	3,244,249
2.2	Money at Call and Short Notice	-	-	-
2.3	Investments	13,186,974	12,306,962	12,918,638
2.4	Loans and Advances (Gross)	17,760,741	18,426,314	14,246,451
	a. Real Estate Loan	966,900	964,323	807,923
	b. Home/Housing Loan	2,546,683	2,588,136	2,134,859
	c. Margin Type Loan	14,034	14,164	102,938
	d. Term Loan	1,063,709	1,110,020	1,128,232
	e. Overdraft Loan/TR Loan/WC Loan	9,758,810	10,466,699	8,839,761
	f. Others	3,410,605	3,282,973	1,232,738
2.5	Fixed Assets (Net)	333,943	331,339	241,185
2.6	Non Banklne Assets	2.939	-	10.748

	(Gross)			
2.7	Other Assets	471,074	498,360	304,271
3	Profit and Loss Account	Up to this Quarter Ending as on 31.12.2066 (13.04.2010) Unaudited	Up to the Previous Quarter Ending as on 30.09.2066 (14.01.2010) Unaudited	Up to the Corresponding Previous Year Quarter Ending as on 31.12.2065 (13.04.2009) : Unaudited
3.1	Interest Income	1,577,045	976,422	963,645
3.2	Interest Expenses	994,788	618,175	540,154
	A Net Interest Income (3.1-3.2)	582,257	358,247	423,491
3.3	Fees, Commission and Discount	90,789	50,171	50,040
3.4	Other Operating Income	59,776	41,754	29,106
3.5	Foreign Exchange Gain/Loss (Net)	52,701	39,208	41,415
	B. Total Operating Income (A.+3.3+3.4+3.5)	785,523	489,381	544,052
3.6	Staff Expenses	92,237	63,246	71,583
3.7	Other Operating Expenses	225,393	134,415	141,824
	C. Operating Profit Before Provision (B.-3.6-3.7)	467,893	291,720	330,645
3.8	Provision for Possible Losses	31,010	30,086	12,954
	D. Operating Profit (C.-3.8)	436,883	261,634	317,691
3.9	Non Operating Income/Expenses (Net)	2,297	2,186	778
3.10	Write Back of Provision for Possible Loss	55,361	3,155	136,196
	E. Profit From Regular Activities (D + 3.9+3.10)	494,541	266,975	454,664

3.11	Extraordinary Income/Expenses (Net)*	(38,366)	5,982	(111,742)
	F. Profit before Bonus and Taxes (E + 3.11)	456,175	272,957	342,922
3.12	Provision for Staff Bonus	41,470	24,814	31,175
3.13	Provision for Tax	109,320	46,047	86,565
	G. Net Profit/Loss (F-3.12-3.13)	305,384	202,096	225,182
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)	13.43%	10.85%	11.67%
4.2	Non Performing Loan (NPL) to Total Loan	1.47%	1.68%	2.59%
4.3	Total Loan Loss Provision to Total NPL	173.00%	164.00%	137.67%
4.4	Cost Of Fund (Overall fund including FCY Fund)	4.32%	4.14%	3.97%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	73.55%	87.64%	84.39%
	Additional Information			
	Average Yield	8.54%		
	Average Cost (Local curency fund adjusted for CRR factor)	5.41%		
	Net Interest Spread	3.13%		
	Return on Equity	22.02%		
	Return on Assets	1.16%		
*During the quarter, the bank has written off Rs.44.348.000.00 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.44,348,000.00 resulting from loan write off.

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