

**As at 3rd Quarter (13/04/2011) of the Fiscal Year 2067/68**

				<b>Rs. in '000</b>
<b>S. N.</b>	<b>Particulars</b>	<b>This Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited</b>	<b>Previous Quarter Ending as on 30.09.2067 (14.01.2011) Unaudited</b>	<b>Corresponding Previous Year Quarter Ending as on 31.12.2066 (13.04.2010) Unaudited</b>
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>45,017,875</b>	<b>43,882,781</b>	<b>36,436,760</b>
1.1	Paid Up Capital	1,869,303	1,861,324	1,653,624
1.2	Reserve and surplus	955,844	791,485	793,653
1.3	Debenture and Bond	200,000	200,000	200,000
1.4	Borrowings	370,965	130,426	1,518,054
1.5	Deposits (a+b)	40,492,187	39,801,807	31,355,709
	a. Domestic Currency	27,528,941	26,929,448	21,531,311
	b. Foreign Currency	12,963,246	12,872,359	9,824,398
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	1,129,575	1,097,739	915,721
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>45,017,875</b>	<b>43,882,781</b>	<b>36,436,760</b>
2.1	Cash and Bank Balance	4,632,087	3,423,143	4,681,089
2.2	Money at Call and Short Notice	360,000	790,000	-
2.3	Investments	17,579,756	18,657,303	13,186,974
2.4	Loans and Advances (Gross)	21,390,418	19,926,161	17,760,741
	a. Real Estate Loan	3,868,435	3,687,015	3,513,583
	1. Residential Real Estate Loan	2,687,333	2,528,107	966,900
	2. Business Complex & Residential Apartment Construction Loan	297,000	263,000	2,546,683
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	884,102	895,908	-

	b. Margin Type Loan	6,177	11,096	14,034
	c. Term Loan	1,028,083	1,039,469	1,063,709
	d. Overdraft Loan/TR Loan/WC Loan	12,179,344	10,761,723	9,758,810
	e. Others	4,308,378	4,426,858	3,410,605
2.5	Fixed Assets (Net)	437,232	455,744	333,943
2.6	Non Banking Assets (Net)	-	-	2,939
2.7	Other Assets	618,382	630,430	471,074
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited</b>	<b>Previous Quarter Ending as on 30.09.2067 (14.01.2011) Unaudited</b>	<b>Corresponding Previous Year Quarter Ending as on 31.12.2066 (13.04.2010) Unaudited</b>
3.1	Interest Income	2,193,717	1,390,689	1,577,045
3.2	Interest Expenses	1,512,381	985,497	994,788
	<b>A Net Interest Income (3.1-3.2)</b>	<b>681,336</b>	<b>405,192</b>	<b>582,257</b>
3.3	Fees, Commission and Discount	178,771	113,026	90,789
3.4	Other Operating Income	69,638	44,736	59,776
3.5	Foreign Exchange Gain/Loss (Net)	48,595	28,110	52,701
	<b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	<b>978,340</b>	<b>591,065</b>	<b>785,523</b>
3.6	Staff Expenses	169,782	87,257	92,237
3.7	Other Operating Expenses	305,594	189,123	225,393
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>502,965</b>	<b>314,685</b>	<b>467,893</b>
3.8	Provision for Possible Losses	43,605	27,557	31,010
	<b>D. Operating Profit (C.-3.8)</b>	<b>459,359</b>	<b>287,128</b>	<b>436,883</b>
3.9	Non Operating Income/Expenses (Net)	2,720	2,615	2,297

3.10	Write Back of Provision for Possible Loss	169,003	157,916	55,361
	<b>E. Profit From Regular Activities (D + 3.9+3.10)</b>	<b>631,083</b>	<b>447,659</b>	<b>494,541</b>
3.11	Extraordinary Income/Expenses (Net)	(138,173)	(138,173)	(38,366)
	<b>F. Profit before Bonus and Taxes (E + 3.11)</b>	<b>492,910</b>	<b>309,487</b>	<b>456,175</b>
3.12	Provision for Staff Bonus	45,221	28,040	41,470
3.13	Provision for Tax	130,735	79,192	109,320
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>316,954</b>	<b>202,255</b>	<b>305,384</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)	11.16%	11.58%	13.43%
4.2	Non Performing Loan (NPL) to Total Loan	1.29%	1.37%	1.47%
4.3	Total Loan Loss Provision to Total NPL	130.79%	130.53%	173.00%
4.4	Cost of Fund (Annualized)	5.04%	4.97%	4.32%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	70.52%	67.41%	73.55%
<b>Additional Information</b>				
	Average Yield (Local Currency) (Annualized)	10.12%	9.81%	
	Average Cost (Local Currency Fund adjusted for CRR factor) (Annualized)	7.07%	6.91%	
	Net Interest Spread	3.04%	2.89%	
	Return on Equity (Annualized)	16.51%	16.22%	

	Return on Assets (Annualized)	0.95%	0.92%	
Unaudited financial figures are subject to change from Supervisory Authority and External Audit.				