



**Unaudited Financial Result (Quarterly)**  
As at 3rd Quarter of the Fiscal Year 2065/2066

*Fig in NPR 000'*

S.N.	Particulars	This Quarter Ending 31 Chaitra2065 13-Apr-09	Previous Quarter Ending 29 Poush 2065 13-Jan-09	Corresponding Previous Year Quarter Ending 30 Chaitra 2064 12-Apr-08
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>8,776,380</b>	<b>6,688,083</b>	<b>8,665,551</b>
1.1	Paid up Capital	1,000,000	700,000	700,000
1.2	Reserve and Surplus	36,494	23,175	1,675
1.3	Debenture and bond	0	-	-
1.4	Borrowing	1,007,235	696,335	635,558
1.5	Deposits (a+b)	6,623,192	5,057,117	7,259,558
a	Domestic Currency	5,762,768	4,400,441	7,186,358
b	Foreign Currency	860,424	656,676	73,200
1.6	Income Tax liabilities	3,265	2,557	770
1.7	Other Liabilities	106,195	208,900	67,989
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>8,776,380</b>	<b>6,688,083</b>	<b>8,665,551</b>
2.1	Cash and Bank balance	530,843	359,862	460,377
2.2	Money at call and short Notice	500,000	-	2,573,164
2.3	Investment	1,399,289	1,066,328	3,536,293
2.4	Loan and Advances	6,181,553	5,119,449	2,020,109
2.5	Fixed Assets	113,136	106,179	37,756
2.6	Non Banking Assets	0	-	-
2.7	Other Assets	51,560	36,265	37,852
<b>3</b>	<b>Profit and Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Last Quarter</b>	<b>Up to Corresponding Previous Year This Quarter</b>
3.1	Interest Income	360,886	213,798	99,713
3.2	Interest Expenses	235,470	137,703	63,894
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>125,416</b>	<b>76,095</b>	<b>35,819</b>
3.3	Fees, Commission and Discount	42,751	27,768	7,874
3.4	Other Operating Income	0	-	-
3.5	Foreign Exchange Gain \ Loss (Net)	6,142	3,992	921
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>174,309</b>	<b>107,856</b>	<b>44,614</b>
3.6	Staff Expenses	35,286	21,954	9,001
3.7	Other Operating Expenses	52,821	32,853	12,723
<b>C</b>	<b>Operating Profit Before provision (B-3.6-3.7)</b>	<b>86,202</b>	<b>53,049</b>	<b>22,891</b>
3.8	Provision for Possible Losses	35,865	23,642	20,201
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>50,336</b>	<b>29,407</b>	<b>2,690</b>
3.9	Non- Operating Income	0	-	-
3.10	Write Back Provision for Possible loss	0	-	-
<b>E</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>50,336</b>	<b>29,407</b>	<b>2,690</b>
3.11	Extra-Ordinary Income\ Expenses (net)	0	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>50,336</b>	<b>29,407</b>	<b>2,690</b>
3.12	Provision for Staff Bonus	4,576	2,673	245
3.13	Provision for Tax	13,728	8,020	770
<b>G</b>	<b>Net Profit/Loss (F-3.12-3.13)</b>	<b>32,032</b>	<b>18,714</b>	<b>1,675</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 RWA	15.58%	12.97%	11.71%
4.2	Non Performing Loan (NPL) to Total Loan	0.11%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	949.83%	0.00%	0.00%