



**Bank of Asia Nepal Limited**  
**Unaudited Financial Result (Quarterly)**  
**As at 4th Quarter of the Fiscal Year 2065/2066**

*Fig in NPR 000'*

S.N.	Particulars	This Quarter Ending 31 Ashad 2066 15-Jul-09	Previous Quarter Ending 31 Chaitra2065 13-Apr-09	Corresponding Previous Year Quarter Ending 31 Ashad 2065 15-Jul-08
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>11,642,981</b>	<b>8,776,380</b>	<b>4,320,587</b>
1.1	Paid up Capital	1,000,000	1,000,000	700,000
1.2	Reserve and Surplus	65,972	36,494	4,462
1.3	Debenture and bond	0	-	-
1.4	Borrowing	1,409,657	1,007,235	500,000
1.5	Deposits (a+b)	8,875,563	6,623,192	3,054,837
a	Domestic Currency	8,170,138	5,762,768	2,765,392
b	Foreign Currency	705,424	860,424	289,445
1.6	Income Tax liabilities	0	3,265	852
1.7	Other Liabilities	291,789	106,195	60,436
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>11,642,981</b>	<b>8,776,380</b>	<b>4,320,587</b>
2.1	Cash and Bank balance	1,115,482	530,843	395,229
2.2	Money at call and short Notice	915,050	500,000	369,776
2.3	Investment	1,727,036	1,399,289	703,081
2.4	Loan and Advances	7,635,757	6,181,553	2,755,256
2.5	Fixed Assets	167,870	113,136	61,057
2.6	Non Banking Assets	0	-	-
2.7	Other Assets	81,786	51,560	36,188
<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	583,841	360,886	190,517
3.2	Interest Expenses	378,200	235,470	127,236
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>205,640</b>	<b>125,416</b>	<b>63,281</b>
3.3	Fees, Commission and Discount	7,819	42,751	1,725
3.4	Other Operating Income	61,301	-	11,127
3.5	Foreign Exchange Gain \ Loss (Net)	10,904	6,142	2,663
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>285,664</b>	<b>174,309</b>	<b>78,796</b>
3.6	Staff Expenses	53,269	35,286	18,800
3.7	Other Operating Expenses	87,784	52,821	25,279
<b>C</b>	<b>Operating Profit Before provision (B-3.6-3.7)</b>	<b>144,611</b>	<b>86,202</b>	<b>34,717</b>
3.8	Provision for Possible Losses	49,785	35,865	27,552
<b>D</b>	<b>Operating Profit (C-3.8)</b>	<b>94,826</b>	<b>50,336</b>	<b>7,165</b>
3.9	Non- Operating Income	1,833	-	-
3.10	Write Back Provision for Possible loss	0	-	-
<b>E</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>96,659</b>	<b>50,336</b>	<b>7,165</b>
3.11	Extra-Ordinary Income\ Expenses (net)	0	-	-
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>96,659</b>	<b>50,336</b>	<b>7,165</b>
3.12	Provision for Staff Bonus	8,787	4,576	651
3.13	Provision for Tax	26,362	13,728	2,052
<b>G</b>	<b>Net Profit/Loss (F-3.12-3.13)</b>	<b>61,510</b>	<b>32,032</b>	<b>4,462</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	12.46%	15.58%	22.08%
4.2	Non Performing Loan (NPL) to Total Loan	0.01%	0.11%	0.00%
4.3	Total Loan Loss Provision to Total NPL	18364.92%	949.83%	0.00%

Note: The figures could be changed if the statutory & supervisory authorities notify any remarks to change the unaudited financial statement.