



Unaudited Financial Result (Quarterly)
As at 2nd Quarter of the Fiscal Year 2065/2066

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending 29 Poush 2065 13-Jan-09	Previous Quarter Ending 30 Ashoj 2065 16-Oct-08	Corresponding Previous Year Quarter Ending 30 Poush 2064 14-Jan-08
1	Total Capital and Liabilities (1.1 to 1.7)	6,688,083	5,560,371	4,361,051
1.1	Paid up Capital	700,000	700,000	700,000
1.2	Reserve and Surplus	23,175	11,852	(1,490)
1.3	Debenture and bond	0	-	-
1.4	Borrowing	696,335	431,944	253,160
1.5	Deposits (a+b)	5,057,117	4,272,579	3,394,715
a	Domestic Currency	4,400,441	3,962,321	3,392,723
b	Foreign Currency	656,676	310,258	1,992
1.6	Income Tax liabilities	2,557	3,399	-
1.7	Other Liabilities	208,900	140,597	14,666
2	Total Assets (2.1 to 2.7)	6,688,083	5,560,371	4,361,051
2.1	Cash and Bank balance	359,862	192,148	305,667
2.2	Money at call and short Notice	0	-	50,000
2.3	Investment	1,066,328	1,102,527	3,040,279
2.4	Loan and Advances	5,119,449	4,115,643	900,367
2.5	Fixed Assets	106,179	92,686	20,428
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	36,265	57,367	44,310
3	Profit and Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	213,798	105,085	34,446
3.2	Interest Expenses	137,703	72,441	18,017
A	Net Interest Income (3.1-3.2)	76,095	32,644	16,429
3.3	Fees, Commission and Discount	27,768	16,569	1,963
3.4	Other Operating Income	0	-	-
3.5	Foreign Exchange Gain \ Loss (Net)	3,992	949	270
B	Total Operating Income (A+3.3+3.4+3.5)	107,856	50,162	18,662
3.6	Staff Expenses	21,954	10,639	4,536
3.7	Other Operating Expenses	32,853	14,051	6,612
C	Operating Profit Before provision (B-3.6-3.7)	53,049	25,472	7,514
3.8	Provision for Possible Losses	23,642	13,604	9,004
D	Operating Profit (C-3.8)	29,407	11,868	(1,490)
3.9	Non- Operating Income	-	-	-
3.10	Write Back Provision for Possible loss	-	-	-
E	Profit from Regular Activities (D+3.9+3.10)	29,407	11,868	(1,490)
3.11	Extra-Ordinary Income\ Expenses (net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	29,407	11,868	(1,490)
3.12	Provision for Staff Bonus	2,673	1,079	-
3.13	Provision for Tax	8,020	3,399	-
G	Net Profit/Loss (F-3.12-3.13)	18,714	7,390	(1,490)
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 RWA	12.97%	15.11%	17.74%
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.00%
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	0.00%