



Unaudited Financial Result (Quarterly)
As at 1st Quarter of the Fiscal Year 2065/2066

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending 30 Ashoj 2065 16-Oct-08	Previous Quarter Ending 31 Ashad 2065 15-Jul-08	Corresponding Previous Year Quarter Ending 30 Ashwin 2064 17-Oct-07
1	Total Capital and Liabilities (1.1 to 1.7)	5,560,371	4,320,587	727,514
1.1	Paid Up Capital	700,000	700,000	700,000
1.2	Reserve & Surplus	11,852	4,462	(274)
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	431,944	500,000	-
1.5	Deposits (a+b)	4,272,579	3,054,837	27,287
	a) Domestic Currency	3,962,321	2,765,392	27,287
	b) Foreign Currency	310,258	289,445	-
1.6	Income Tax Liability	3,399	852	-
1.7	Other Liabilities	140,597	60,436	501
2	Total Assets (2.1 to 2.7)	5,560,371	4,320,587	727,514
2.1	Cash & Bank Balance	192,148	395,229	40,522
2.2	Money at call and Short Notice	-	369,776	-
2.3	Investments	1,102,527	703,081	665,000
2.4	Loan & Advances (Gross)	4,115,643	2,755,256	-
2.5	Fixed Assets	92,686	61,057	1,344
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	57,367	36,188	20,648
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	105,085	190,517	1,061
3.2	Interest Expenses	72,441	127,236	14
A. Net Interest Income (3.1-3.2)		32,644	63,281	1,047
3.3	Fees, Commission & Discount	16,569	1,725	10
3.4	Other Operating Income	-	11,127	-
3.5	Foreign Exchange Gain & Loss	949	2,663	-
B. Total Operating Income (A+3.3+3.4+3.5)		50,162	78,796	1,057
3.6	Staff Expenses	10,639	18,800	1,169
3.7	Other Operating Expenses	14,051	25,279	162
C. Operating Profit before Provisions (B -3.6-3.7)		25,472	34,717	(274)
3.8	Provision for Possible Losses	13,604	27,552	-
D. Operating Profit (C- 3.8)		11,868	7,165	(274)
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Writeback of Provision for Possible Losses	-	-	-
E. Profit from Regular Activities (D+3.9+3.10)		11,868	7,165	(274)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F. Profit before Bonus and Taxes (E+3.11)		11,868	7,165	(274)
3.12	Provision for Staff Bonus	1,079	651	-
3.13	Provision for Taxes	3,399	2,052	-
G. Net Profit/ Loss (F-3.12-3.13)		7,390	4,462	(274)
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	15.11%	22.08%	101.47%
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%