



Unaudited Financial Result (Quarterly)
As at 2nd Quarter (14/01/2008) of the Fiscal Year 2007/2008

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending 30 Poush 2064 14-Jan-08	Previous Quarter Ending 30 Ashwin 2064 17-Oct-07	Corresponding Previous Year Quarter Ending 30 Poush 2063 14-Jan-07
1	Total Capital and Liabilities (1.1 to 1.7)	4,361,051	727,514	
1.1	Paid Up Capital	700,000	700,000	
1.2	Reserve & Surplus	(1,490)	(274)	
1.3	Debenture & Bond	-	-	
1.4	Borrowings	253,160	-	
1.5	Deposits (a+b)	3,394,715	27,287	
	a) Domestic Currency	3,392,723	27,287	
	b) Foreign Currency	1,992	-	
1.6	Income Tax Liability	-	-	
1.7	Other Liabilities	14,666	501	
2	Total Assets (2.1 to 2.7)	4,361,051	727,514	
2.1	Cash & Bank Balance	305,667	40,522	
2.2	Money at call and Short Notice	50,000	-	
2.3	Investments	3,040,279	665,000	
2.4	Loan & Advances (Gross)	900,367	-	
2.5	Fixed Assets	20,428	1,344	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	44,310	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	34,446	1,061	
3.2	Interest Expenses	18,017	14	
A. Net Interest Income (3.1-3.2)		16,429	1,047	
3.3	Fees, Commission & Discount	1,963	10	
3.4	Other Operating Income	-	-	
3.5	Foreign Exchange Gain & Loss	270	0	
B. Total Operating Income (A+3.3+3.4+3.5)		18,662	1,057	
3.6	Staff Expenses	4,536	1,169	
3.7	Other Operating Expenses	6,612	162	
C. Operating Profit before Provisions (B -3.6-3.7)		7,514	(274)	
3.8	Provision for Possible Losses	9,004	-	
D. Operating Profit (C- 3.8)		(1,490)	(274)	
3.9	Non Operating Income/Expenses (Net)	-	-	
3.1	Writeback of Provision for Possible Losses	-	-	
E. Profit from Regular Activities (D+3.9+3.10)		(1,490)	(274)	
3.11	Extraordinary Income/Expenses (Net)	-	-	
F. Profit before Bonus and Taxes (E+3.11)		(1,490)	(274)	
3.12	Provision for Staff Bonus	-	-	
3.13	Provision for Taxes	-	-	
G. Net Profit/ Loss (F-3.12-3.13)		(1,490)	(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	17.74%	101.47%	
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	
4.3	Total Loan Loss Provision to Total NPL	0.00%	0.00%	