



Unaudited Financial Result (Quarterly)
As at 3rd Quarter (12/04/2008) of the Fiscal Year 2007/2008

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending 30 Chaitra 2064 12-Apr-08	Previous Quarter Ending 30 Poush 2064 14-Jan-08	Corresponding Previous Year Quarter Ending 30 Chaitra 2063 13-Apr-07
1	Total Capital and Liabilities (1.1 to 1.7)	8,665,551	4,361,051	
1.1	Paid Up Capital	700,000	700,000	
1.2	Reserve & Surplus	1,675	(1,490)	
1.3	Debenture & Bond	-	-	
1.4	Borrowings	635,558	253,160	
1.5	Deposits (a+b)	7,259,558	3,394,715	
	a) Domestic Currency	7,186,358	3,392,723	
	b) Foreign Currency	73,200	1,992	
1.6	Income Tax Liability	770	-	
1.7	Other Liabilities	67,989	14,666	
2	Total Assets (2.1 to 2.7)	8,665,551	4,361,051	
2.1	Cash & Bank Balance	460,377	305,667	
2.2	Money at call and Short Notice	2,573,164	50,000	
2.3	Investments	3,536,293	3,040,279	
2.4	Loan & Advances (Gross)	2,020,109	900,367	
2.5	Fixed Assets	37,756	20,428	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	37,852	44,310	
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	99,713	34,446	
3.2	Interest Expenses	63,894	18,017	
	A. Net Interest Income (3.1-3.2)	35,819	16,429	
3.3	Fees, Commission & Discount	7,874	1,963	
3.4	Other Operating Income	-	-	
3.5	Foreign Exchange Gain & Loss	921	270	
	B. Total Operating Income (A+3.3+3.4+3.5)	44,614	18,662	
3.6	Staff Expenses	9,001	4,536	
3.7	Other Operating Expenses	12,723	6,612	
	C. Operating Profit before Provisions (B -3.6-3.7)	22,891	7,514	
3.8	Provision for Possible Losses	20,201	9,004	
	D. Operating Profit (C- 3.8)	2,690	(1,490)	
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)	2,690	(1,490)	
3.11	Extraordinary Income/Expenses (Net)	-	-	
	F. Profit before Bonus and Taxes (E+3.11)	2,690	(1,490)	
3.12	Provision for Staff Bonus	245	-	
3.13	Provision for Taxes	770	-	
	G. Net Profit/ Loss (F-3.12-3.13)	1,675	(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	11.71%	17.74%	
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%	