



Unaudited Financial Result (Quarterly)
As at 4th Quarter (15/07/2008) of the Fiscal Year 2007/2008

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending 31 Ashad 2065 15-Jul-08	Previous Quarter Ending 30 Chaitra 2064 12-Apr-08	Corresponding Previous Year Quarter Ending 32 Ashad 2064 16-Jul-07
1	Total Capital and Liabilities (1.1 to 1.7)	4,320,587	8,665,551	
1.1	Paid Up Capital	700,000	700,000	
1.2	Reserve & Surplus	4,462	1,675	
1.3	Debenture & Bond	-	-	
1.4	Borrowings	500,000	635,558	
1.5	Deposits (a+b)	3,054,837	7,259,558	
	a) Domestic Currency	2,765,392	7,186,358	
	b) Foreign Currency	289,445	73,200	
1.6	Income Tax Liability	852	770	
1.7	Other Liabilities	60,436	67,989	
2	Total Assets (2.1 to 2.7)	4,320,587	8,665,551	
2.1	Cash & Bank Balance	395,229	460,377	
2.2	Money at call and Short Notice	369,776	2,573,164	
2.3	Investments	703,081	3,536,293	
2.4	Loan & Advances (Gross)	2,755,256	2,020,109	
2.5	Fixed Assets	61,057	37,756	
2.6	Non Banking Assets	-	-	
2.7	Other Assets	36,188	37,852	
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	190,517	99,713	
3.2	Interest Expenses	127,236	63,894	
	A. Net Interest Income (3.1-3.2)	63,281	35,819	
3.3	Fees, Commission & Discount	1,725	7,874	
3.4	Other Operating Income	11,127	-	
3.5	Foreign Exchange Gain & Loss	2,663	921	
	B. Total Operating Income (A+3.3+3.4+3.5)	78,796	44,614	
3.6	Staff Expenses	18,800	9,001	
3.7	Other Operating Expenses	25,279	12,723	
	C. Operating Profit before Provisions (B -3.6-3.7)	34,717	22,891	
3.8	Provision for Possible Losses	27,552	20,201	
	D. Operating Profit (C- 3.8)	7,165	2,690	
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)	7,165	2,690	
3.11	Extraordinary Income/Expenses (Net)	-	-	
	F. Profit before Bonus and Taxes (E+3.11)	7,165	2,690	
3.12	Provision for Staff Bonus	651	245	
3.13	Provision for Taxes	2,052	770	
	G. Net Profit/ Loss (F-3.12-3.13)	4,462	1,675	
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	22.08%	11.71%	
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%	