

Thapathali, Kathmandu.

Unaudited Financial Results (Quarterly)

As at 2nd Quarter (14/01/2011) of the Fiscal Year 2010/2011(2067Poush)

Rs . In Thousand

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	750,200	539,762	511,708
1.1	Paid Up Capital	99,501	50,000	50,000
1.2	Reserve and Surplus	36,063	61,060	17,721
1.3	Debenture and Bond			
1.4	Borrowings	60,000		25,000
1.5	Deposits (a+b)	505,915	388,671	387,668
	a. Domestic Currency	505,915	388,671	387,668
	b. Foreign Currency			
1.6	Income Tax Liability	11,679	9,953	4,796
1.7	Other Liabilities	37,042	30,078	26,523
2	Total Assets (2.1 to 2.7)	750,200	539,762	511,708
2.1	Cash and Bank Balance	211,601	69,447	80,616
2.2	Money at Call and Short Notice			
2.3	Investments	12,359	5,000	
2.4	Loans and Advances	502,742	447,931	423,337
	a.Real Estate Loan	133,574	157,820	110,276
	b.Home/Housing Loan	8,949	7,986	11,780
	c.Margin Type Loan	7,120	7,120	46,692
	d.Term Loan	19,862	15,309	14,449
	e.Overdraft Loan/TR Loan/WC Loan	225,231	171,386	191,888
	f. Others	108,006	88,310	48,252
2.5	Fixed Assets	3,585	1,528	1,792
2.6	Non Banking Assets			
2.7	Other Assets	19,913	15,856	5,963
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	43,366	19,081	32,386
3.2	Interest Expense	23,466	10,329	21,483
	A. Net Interest Income (3.1-3.2)	19,900	8,752	10,903
3.3	Fees, Commission and Discount	513	989	3,318
3.4	Other Operating Income	3,213	210	328
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	23,626	9,951	14,549
3.6	Staff Expenses	2,430	1,265	1,672
3.7	Other Operating Expenses	2,402	1,062	1,775
	C. Operating Profit Before Provision (B-3.6-3.7)	18,794	7,624	11,102
3.8	Provision for Possible Losses	1,609		62
	D. Operating Profit (C-3.8)	17,185	7,624	11,040
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss		5,292	
	E. Profit from Regular Activities (D+3.9+3.10)	17,185	12,916	11,040
3.11	Extraordinary Income / Expenses (Net)			
	F. Profit before Bonus and Taxes (E+3.11)	17,185	12,916	11,040
3.12	Provision for Staff Bonus	1,562	1,174	1,004
3.13	Provision for Tax	4,687	3,523	3,011
	G. Net Profit / Loss (F-3.12-3.13)	10,936	8,219	7,025
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	27.31	24.87	16.24
4.2	Non Performing Loan (NPL) to Total Loan	1.69	3.37	3.27
4.3	Total Loan Loss Provision to Total NPL	212.55	73.89	98.26
4.4	Cost of Funds	10.90	10.76	10.21
4.5	Credit to Deposit Ratio(Calculated as per NRB Directives)	78.37	89.63	92.96

* Figures regrouped wherever necessary.

*Above figures may vary with the audited figures if modified by the external auditors and regulators.

