

Thapathali, Kathmandu.

Unaudited Financial Results (Quarterly)

As at 4th Quarter (16/07/2011) of the Fiscal Year 2010/2011(2068Ashadh)

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)	817,554	860,674	517,860
1.1	Paid Up Capital	100,000	99,501	50,000
1.2	Reserve and Surplus	50,235	38,827	25,441
1.3	Debenture and Bond			
1.4	Borrowings	10,000	40,000	35,000
1.5	Deposits (a+b)	611,302	631,395	344,363
	a. Domestic Currency	611,302	631,395	344,363
	b. Foreign Currency			
1.6	Income Tax Liability	10,582	5,737	2,199
1.7	Other Liabilities	35,435	45,214	60,857
2	Total Assets (2.1 to 2.7)	817,554	860,674	517,860
2.1	Cash and Bank Balance	156,294	183,222	77,306
2.2	Money at Call and Short Notice			
2.3	Investments	17,359	42,359	5,365
2.4	Loans and Advances	624,962	617,308	431,309
	a.Real Estate Loan	188,599	145,532	156,820
	1.Residential Home Loan(except Rs.8 Million indivisual)	13,799	13,963	8,059
	2.Commercial Complex/Apartments construction Loan		-	
	3.Commercial Complex/Apartments			
	4.Other Real Estate	174,800	131,569	
	b.Personal Home Loan of 8 Million Or Less	8,639	8,958	
	c.Margin Type Loan	8,561	28,620	1,349
	d.Term Loan	18,385	19,647	12,952
	e.Overdraft Loan/TR Loan/WC Loan	235,464	274,352	142,361
	F. Others	165,314	140,199	109,768
2.5	Fixed Assets	5,960	5,049	1,540
2.6	Non Banking Assets			
2.7	Other Assets	12,979	12,736	2,340
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	102,310	69,281	71,427
3.2	Interest Expense	63,355	41,770	42,505
	A. Net Interest Income (3.1-3.2)	38,955	27,511	28,922
3.3	Fees, Commission and Discount	1,797	1,560	914
3.4	Other Operating Income	7,383	6,119	5,705
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	48,135	35,190	35,541
3.6	Staff Expenses	5,284	3,609	4,303
3.7	Other Operating Expenses	7,156	3,852	4,427
	C. Operating Profit Before Provision (B-3.6-3.7)	35,695	27,729	26,811
3.8	Provision for Possible Losses	-	6,694	3,247
	D. Operating Profit (C-3.8)	35,695	21,035	23,564
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	3,107		
	E. Profit from Regular Activities (D+3.9+3.10)	38,802	21,035	23,564
3.11	Extraordinary Income / Expenses (Net)			
	F. Profit before Bonus and Taxes (E+3.11)	38,802	21,035	23,564
3.12	Provision for Staff Bonus	3,527	1,912	2,142
3.13	Provision for Tax	10,582	5,737	6,677
	G. Net Profit / Loss (F-3.12-3.13)	24,692	13,386	14,745
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	23.93	22.08	17.77
4.2	Non Performing Loan (NPL) to Total Loan	2.47	4.59	7.52
4.3	Total Loan Loss Provision to Total NPL	86.46	81.64	50.71
4.4	Cost of Funds	12.06	11.11	10.49
4.5	Credit to Deposit Ratio(Calculated as per NRBDirectives)	82.07	80.23	102.82

* Figures regrouped wherever necessary.

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

