

Thapathali, Kathmandu.

Unaudited Financial Results (Quarterly)

Rs. In Thousand

As at 3rd Quarter (13/04/2010) of the Fiscal Year 2009/2010(2066Chaitra).

S.No	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter
1	Total Capital and Liabilities (1.1 to 1.7)	572,124	511,708	368,770
1.1	Paid Up Capital	50,000	50,000	50,000
1.2	Reserve and Surplus	24,011	17,721	5,018
1.3	Debenture and Bond			
1.4	Borrowings	85,000	25,000	45,000
1.5	Deposits (a+b)	372,865	387,668	246,203
	a. Domestic Currency	372,865	387,668	246,203
	b. Foreign Currency			
1.6	Income Tax Liability	7,491	4,796	1,728
1.7	Other Liabilities	32,757	26,523	20,821
2	Total Assets (2.1 to 2.7)	572,124	511,708	368,770
2.1	Cash and Bank Balance	108,373	80,616	23,161
2.2	Money at Call and Short Notice			
2.3	Investments	5,000		
2.4	Loans and Advances	443,846	423,337	337,495
	a.Real Estate Loan	140,342	110,276	84,745
	b.Home/Housing Loan	8,491	11,780	2,243
	c.Margin Type Loan	12,334	46,692	2,595
	d.Term Loan	15,240	14,449	17,630
	e.Overdraft Loan/TR Loan/WC Loan	143,488	191,888	144,967
	f. Others	123,951	48,252	85,315
2.5	Fixed Assets	1,648	1,792	2,072
2.6	Non Banking Assets			
2.7	Other Assets	13,257	5,963	6,042
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	50,137	32,386	22,774
3.2	Interest Expense	31,153	21,483	15,818
	A. Net Interest Income (3.1-3.2)	18,984	10,903	6,956
3.3	Fees, Commission and Discount	4,974	3,318	3,316
3.4	Other Operating Income	674	328	194
3.5	Foreign Exchange Gain/Loss (Net)			
	B. Total Operating Income (A+3.3+3.4+3.5)	24,632	14,549	10,466
3.6	Staff Expenses	2,603	1,672	2,082
3.7	Other Operating Expenses	2,886	1,775	1,934
	C. Operating Profit Before Provision (B-3.6-3.7)	19,143	11,102	6,450
3.8	Provision for Possible Losses		62	6,909
	D. Operating Profit (C-3.8)	19,143	11,040	(459)
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	1,781		
	E. Profit from Regular Activities (D+3.9+3.10)	20,924	11,040	(459)
3.1	Extraordinary Income / Expenses (Net)			
	F. Profit before Bonus and Taxes (E+3.11)	20,924	11,040	(459)
3.1	Provision for Staff Bonus	1,902	1,004	
3.1	Provision for Tax	5,707	3,011	
	G. Net Profit / Loss (F-3.12-3.13)	13,315	7,025	(459)
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	16.51	16.24	16.13
4.2	Non Performing Loan (NPL) to Total Loan	2.96	3.27	3.01
4.3	Total Loan Loss Provision to Total NPL	89.66	98.26	132.20
4.4	Cost of Funds	10.09	10.21	8.05
4.5	Credit to Deposit Ratio(Calculated as per NRB Dir	99.77	93.35	112.04

* Figures regrouped wherever necessary.

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