

Unaudited Financial Result (Quarterly) As at 3rd Quarter (13/04/2007) of the Fiscal Year 2006/2007

S.N.	Particulars	This Quarter Ending
		30 Chaitra 2063
		13-Apr-07
1	Total Capital and Liabilities (1.1 to 1.7)	7,987,669
1.1	Paid Up Capital	610,000
1.2	Reserve & Surplus	109,885
1.3	Debenture & Bond	-
1.4	Borrowings	50,000
1.5	Deposits (a+b)	6,965,083
	a) Domestic Currency	6,730,453
	b) Foreign Currency	234,630
1.6	Income Tax Liability	-
1.7	Other Liabilities	252,702
2	Total Assets (2.1 to 2.7)	7,987,669
2.1	Cash & Bank Balance	447,460
2.2	Money at call and Short Notice	628,509
2.3	Investments	781,715
2.4	Loan & Advances	5,886,686
2.5	Fixed Assets	139,551
2.6	Non Banking Assets	662
2.7	Other Assets	103,086
3	Profit & Loss Account	Up to This Quarter
	Profit & Loss Account Interest Income	
3.1	Interest Income	324,820
3.1 3.2		
3.1 3.2 A. Ne	Interest Income Interest Expenses	324,820 199,275
3.1 3.2 A. Ne	Interest Income Interest Expenses t Interest Income (3.1-3.2)	324,820 199,275 125,545
3.1 3.2 A. Ne 3.3 3.4	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount	324,820 199,275 125,545
3.1 3.2 A. Ne 3.3 3.4 3.5	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income	324,820 199,275 125,545 23,558
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss	324,820 199,275 125,545 23,558
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses	324,820 199,275 125,545 23,558 - 12,074 161,177
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5)	324,820 199,275 125,545 23,558 - 12,074 161,177 32,486
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	324,820 199,275 125,545 23,558 - 12,074 161,177 32,486 43,853
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses perating Profit before Provisions (B-3.6-3.7)	324,820 199,275 125,545 23,558 - 12,074 161,177 32,486 43,853 84,838
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses orating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses	324,820 199,275 125,545 23,558 - 12,074 161,177 32,486 43,853 84,838 20,816
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Other Operating Profit (C-3.8)	324,820 199,275 125,545 23,558 12,074 161,177 32,486 43,853 84,838 20,816 64,022
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.9 3.10	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Perating Profit before Provisions (B-3.6-3.7) Provision for Possible Losses Protition (C-3.8) Non Operating Income/Expenses (Net)	324,820 199,275 125,545 23,558 - 12,074 161,177 32,486 43,853 84,838 20,816 64,022 (7,657)
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 E. Pro	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Froit before Provisions (B-3.6-3.7) Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Writeback of Provision for Possible Losses	324,820 199,275 125,545 23,558 - 12,074 161,177 32,486 43,853 84,838 20,816 64,022 (7,657) 9,102
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 E. Pro 3.11	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Expenses Other Operating Frofit before Provisions (B-3.6-3.7) Provision for Possible Losses Overating Profit (C-3.8) Non Operating Income/Expenses (Net) Writeback of Provision for Possible Losses Offit from Regular Activities (D+3.9+3.10)	324,820 199,275 125,545 23,558 - 12,074 161,177 32,486 43,853 84,838 20,816 64,022 (7,657) 9,102
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.9 3.10 E. Pre 3.11 F. Pre	Interest Income Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss tal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Income (B-3.6-3.7) Provision for Possible Losses Other Operating Income/Expenses (Net) Writeback of Provision for Possible Losses Offit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	324,820 199,275 125,545 23,558 12,074 161,177 32,486 43,853 84,838 20,816 64,022 (7,657) 9,102 65,468

G. Net Profit/ Loss (F-3.12-3.13)		40,768
4	Ratios	At the End of This Quarter
4.1	Capital Fund to RWA	11.11%
4.2	Non Performing Loan (NPL) to Total Loan	0.49%
4.3	Total Loan Loss Provision to Total NPL	307.85%

Note:interest income excludes interest accrued but not applied for the period from 1st to 13th April 2007

Fig in NPR 000'

	Corresponding Previous
Previous Quarter Ending	Year Quarter Ending
30 Poush 2063	31 Chaitra 2062
14-Jan-07	13-Apr-06
6,541,174	5,221,663
609,917	609,839
93,467	52,515
-	
	96,575
5,571,372	4,225,858
5,317,472	4,055,637
253,900	170,221
-	7,860
266,418	229,018
6,541,174	5,221,663
431,795	511,203
71,260	7,344
422,822	638,472
5,355,933	3,785,583
136,928	160,242
662	2,775
121,774	116,045 Up to Corresponding
Up to Last Quarter	Previous Year This
Op to Last Quarter	Quarter
194,238	216,369
119,967	135,521
74,270	80,848
16,945	17,026
-	600
6,976	6,441
98,192	104,915
21,328	25,691
26,501	35,291
50,362	43,933
14,571	15,769
35,791	28,165
(5,260)	(6,411)
	7 555
8,573	7,555
	29,308
8,573	
8,573 39,104 - 39,104	29,308 - 29,308
8,573 39,104	29,308

24,351	18,784
At the End of Previous	At the End of
	Corresponding previous
Quarter	Year Quarter
12.22%	15.52%
0.54%	1.34%
286.71%	150.99%