



Unaudited Financial Result ( Quarterly )  
As at 4th Quarter (16/07/2006) of the Fiscal Year 2005/2006

Fig in NPR 000'

S.N.	Particulars	This Quarter Ending 32 Asard 2063 16-Jul-06 Unaudited	Last Quarter Ending 31 Chaitra 2062 13-Apr-06 Unaudited	Corresponding Previous Year Quarter Ending 31 Asard 2062 15-Jul-05 Audited
<b>1</b>	<b>Total Capital and Liabilities ( 1.1 to 1.7 )</b>	<b>5,509,077</b>	<b>5,221,663</b>	<b>3,922,529</b>
1.1	Paid Up Capital	609,917	609,839	609,839
1.2	Reserve & Surplus	72,163	52,515	33,731
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	29,760	96,575	18,691
1.5	Deposits ( a+b )	4,444,351	4,225,858	3,051,759
	a) Domestic Currency	4,367,557	4,055,637	2,968,700
	b) Foreign Currency	76,795	170,221	83,059
1.6	Income Tax Liability	16,081	7,860	10,315
1.7	Other Liabilities	336,805	229,018	198,195
<b>2</b>	<b>Total Assets (2.1 to 2.7 )</b>	<b>5,509,077</b>	<b>5,221,663</b>	<b>3,922,529</b>
2.1	Cash & Bank Balance	225,124	514,616	469,544
2.2	Money at call and Short Notice	70,000	7,344	57,505
2.3	Investments	509,809	638,472	421,458
2.4	Loan & Advances	4,274,561	3,785,583	2,726,143
2.5	Fixed Assets	162,314	160,242	147,440
2.6	Non Banking Assets	9,202	2,775	2,775
2.7	Other Assets	258,066	112,632	97,662
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Last Quarter</b>	<b>Up to Corresponding Previous Year This Quarter</b>
3.1	Interest Income	317,356	216,369	214,132
3.2	Interest Expenses	190,590	135,521	118,439
	<b>A. Net Interest Income ( 3.1-3.2 )</b>	<b>126,766</b>	<b>80,848</b>	<b>95,694</b>
3.3	Fees, Commission & Discount	24,660	17,026	14,136
3.4	Other Operating Income	730	600	7,597
3.5	Foreign Exchange Gain & Loss	9,426	6,441	5,770
	<b>B. Total Operating Income ( A+3.3+3.4+3.5 )</b>	<b>161,583</b>	<b>104,915</b>	<b>123,197</b>
3.6	Staff Expenses	38,160	25,691	29,934
3.7	Other Operating Expenses	52,787	35,291	38,201
	<b>C. Operating Profit before Provisions ( B -3.6-3.7 )</b>	<b>70,635</b>	<b>43,933</b>	<b>55,062</b>
3.8	Provision for Possible Losses	17,735	15,769	
	<b>D. Operating Profit ( C- 3.8 )</b>	<b>52,900</b>	<b>28,165</b>	
3.9	Non Operating Income/Expenses ( Net )	(9,102)	(6,411)	
3.10	Writeback of Provision for Possible Losses	16,166	7,555	
	<b>E. Profit from Regular Activities ( D+3.9+3.10 )</b>	<b>59,964</b>	<b>29,308</b>	
3.11	Extraordinary Income/Expenses (Net)	-	-	
	<b>F. Profit before Bonus and Taxes ( E+3.11 )</b>	<b>59,964</b>	<b>29,308</b>	
3.12	Provision for Staff Bonus	5,451	2,664	
3.13	Provision for Taxes	16,081	7,860	
	<b>G. Net Profit/ Loss ( F-3.12-3.13 )</b>	<b>38,432</b>	<b>18,784</b>	<b>26,465</b>
<b>4</b>	<b>Ratios</b>	<b>Up to This Quarter</b>	<b>Up to Last Quarter</b>	<b>Up to Corresponding Previous Year This Quarter</b>
4.1	Capital Fund to RWA	14.13%	15.52%	20.70%
4.2	Non Performing Loan (NPL) to Total Loan	0.65%	1.34%	1.63%
4.3	Total Loan Loss Provision to Total NPL	249.50%	150.99%	153.3%