



Hattisar, Kathmandu

Unaudited Financial Results (Quarterly)
As at 3rd Quarter (13/04/2010) of the Fiscal Year 2066/67

Rs.in '000

S.N.	Particulars	This Quarter Ending 13.04.2010	Previous Quarter Ending 14.01.2010	Corresponding Previous Year Quarter Ending 13.04.2009
1	Total Capital and Liabilities (1.1 to 1.7)	22,786,717	20,966,456	17,564,464
1.1	Paid Up Capital*	1,230,034	1,087,204	952,200
1.2	Reserve and Surplus	347,686	455,211	277,366
1.3	Debenture and Bond	227,770	227,770	227,770
1.4	Borrowings	1,145,000	1,450,000	2,036,300
1.5	Deposits (a+b)	19,430,770	17,504,532	13,605,437
	a. Domestic Currency	18,406,511	16,631,108	13,435,688
	b. Foreign Currency	1,024,259	873,425	169,749
1.6	Income Tax Liability	-	3,982	69,094
1.7	Other Liabilities	405,457	237,756	396,297
2	Total Assets (2.1 to 2.7)	22,786,717	20,966,456	17,564,464
2.1	Cash and Bank Balance	1,775,316	1,553,600	1,598,702
2.2	Money at Call and Short Notice	1,115,880	402,500	69,070
2.3	Investments	2,391,837	2,018,258	2,026,001
2.4	Loans and Advances (a+b+c+d+e+f)**	16,840,029	16,426,877	13,471,067
	a. Real Estate Loan	3,303,599	3,507,414	2,192,856
	b. Home/ Housing Loan	706,263	766,345	704,369
	c. Margin Type Loan	576,692	441,930	310,816
	d. Term Loan	3,137,762	2,867,442	2,604,936
	e. Overdraft Loan/ TR Loan/ WC Loan	7,766,731	7,467,166	6,513,054
	f. Others	1,348,982	1,376,582	1,145,036
2.5	Fixed Assets (Net)	205,899	139,847	90,745
2.6	Non- Banking Assets	-	-	-
2.7	Other Assets	457,756	425,373	308,879
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year
3.1	Interest Income	1,360,010	859,704	882,520
3.2	Interest Expenses	954,965	578,926	550,561
	A. Net Interest Income (3.1 -3.2)	405,045	280,778	331,959
3.3	Fees, Commission and Discount	30,031	19,485	55,087
3.4	Other Operating Income	41,047	35,920	4,408
3.5	Foreign Exchange Gain/Loss (Net)	18,765	16,666	31,912
	B. Total Operating Income (A+3.3+3.4+3.5)	494,888	352,850	423,366
3.6	Staff Expenses	70,608	42,963	49,996
3.7	Other Operating Expenses	108,978	66,306	76,198
	C. Operating Profit Before Provision (B-3.6-3.7)	315,302	243,581	297,172
3.8	Provision for Possible Losses	57,634	41,391	43,827
	D. Operating Profit (C-3.8)	257,668	202,190	253,345
3.9	Non- Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	257,668	202,190	253,345
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E+3.11)	257,668	202,190	253,345
3.12	Provision for Staff Bonus	23,424	18,381	23,031
3.13	Provision for Taxes	70,273	55,143	69,094
	G. Net Profit/Loss (F- 3.12-3.13)	163,971	128,666	161,220
4	Ratios	At the end of This Quarter	At the end of Previous Quarter	At the end of corresponding Previous Year
4.1	Capital Fund to RWA	10.31%	10.62%	10.30%
4.2	Non- Performing Loan (NPL) to Total Loan	0.59%	0.43%	0.49%
4.3	Total Loan Loss Provision to Total NPL	232.24%	307.28%	284.93%
4.4	Cost of Funds			
	a Local Currency	7.17%	6.85%	5.65%
	b All Currency	6.80%	6.65%	5.60%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directive)	85.53%	90.50%	91.97%
	Additional Information			
	a Average Yield	10.01%	9.78%	8.64%
	b Average Cost	7.71%	7.16%	5.94%
	c Net Interest Spread	2.30%	2.62%	2.70%
	d Return on Equity	13.95%	16.61%	17.81%
	e Return on Assets	1.04%	1.27%	1.41%

* Calls in Advance for Right Shares has been included in Paid Up Capital

** Loan & Advances figures are net of Loan Loss Provision.

Note:

Unaudited financial figure may vary if directed by external auditors and supervisory authority