

Unaudited Financial Result (Quarterly) As at 2nd Quarter (14/01/2007) of the Fiscal Year 2006/2007

	As at 2nd Quarter (14/01/2007) of the Fiscal Year 2006/2007			Fig in NPR 000'
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous
		30 Poush 2063	31 Ashwin 2063	Year Quarter Ending 29 Poush 2062
		14-Jan-07	17-Oct-06	13-Jan-06
1	Total Capital and Liabilities (1.1 to 1.7)	6,541,174	6,225,714	4,742,578
1.1	Paid Up Capital	609.917	609,917	609,839
1.2	Reserve & Surplus	93,467	77,674	45,250
	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	5,571,372	5,337,839	3,839,384
	a) Domestic Currency	5,317,472	5,191,859	3,583,175
	b) Foreign Currency	253,900	145,980	256,209
1.6	Income Tax Liability	-	-	5,297
1.7	Other Liabilities	266,418	200,284	242,808
2	Total Assets (2.1 to 2.7)	6,541,174	6,225,714	4,742,578
2.1	Cash & Bank Balance	431,795	632,177	248,342
2.2	Money at call and Short Notice	71,260	150,000	19,849
2.3	Investments	422,822	459,669	680,542
2.4	Loan & Advances	5,355,933	4,754,333	3,474,909
2.5	Fixed Assets	136,928	126,343	158,218
2.6	Non Banking Assets	662	662	2,775
2.7	Other Assets	121,774	102,530	157,943
				Up to Corresponding
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Previous Year This
				Quarter
	Interest Income	194,238	89,424	133,947
-	Interest Expenses	119,967	59,221	85,699
	t Interest Income (3.1-3.2)	74,270	30,203	48,248
	Fees, Commission & Discount	16,945	9,091	12,003
	Other Operating Income	-	-	-
	Foreign Exchange Gain & Loss	6,976	3,470	3,926
	tal Operating Income (A+3.3+3.4+3.5)	98,192	42,764	64,177
	Staff Expenses	21,328	10,309	16,721
	Other Operating Expenses	26,501	11,280	21,700
	erating Profit before Provisions (B -3.6-3.7) Provision for Possible Losses	50,362	21,175	25,756
	erating Profit (C- 3.8)	14,571	8,000	11,258
	Non Operating Income/Expenses (Net)	<u>35,791</u> (5,260)	13,175 (1,898)	14,498 (4,590)
	Writeback of Provision for Possible Losses	(5,260) 8,573	2,465	(4,590) 8,590
	ofit from Regular Activities (D+3.9+3.10)	<u> </u>	13,742	18,498
	Extraordinary Income/Expenses (Net)			18,498
	fit before Bonus and Taxes (E+3.11)	39,104	13,742	18,498
	Provision for Staff Bonus	3,555	1,249	1,681
	Provision for Taxes	11,198	3,935	5,297
	t Profit/ Loss (F-3.12-3.13)	24,351	8,558	11,519
		24,001	0,000	
		At the End of This	At the End of Previous	At the End of
4	Ratios	Quarter	Quarter	Corresponding
				previous Year Quarter
4.1	Capital Fund to RWA	12.22%	12.91%	15.84%
4.2	Non Performing Loan (NPL) to Total Loan	0.54%	0.72%	1.21%
	Total Loan Loss Provision to Total NPL	286.71%		169.04%