

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

Fig in NPR 000'

				Fig in NPR 000'
S.N.	Particulars	This Quarter Ending	Last Quarter Ending	Corresponding Previous Year Quarter Ending
		32 Asard 2063	31 Chaitra 2062	31 Asard 2062
		16-Jul-06	13-Apr-06	15-Jul-05
		Unaudited	Unaudited	Audited
1	Total Capital and Liabilities (1.1 to 1.7)	5,509,077	5,221,663	3,922,529
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	72,100	-	-
_	Borrowings	29,760	96,575	18,691
	Deposits (a+b)	4,444,351	4,225,858	3,051,759
1.0	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
2	Total Assets (2.1 to 2.7)	5,509,077	5,221,663	3,922,529
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
	Non Banking Assets	9,202	2,775	2,775
2.7	Other Assets	258,066	112,632	97.662
		200,000	, 5 5 _	
3	Profit & Loss Account	Up to This Quarter	Up to Last Quarter	Up to Corresponding Previous Year This Quarter
3.1	Interest Income	0.4= 0=0	040.000	
	linterest income	317,356	216,369	214,132
3.2	Interest Expenses	317,356 190,590	216,369 135,521	214,132 118,439
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A. Ne	Interest Expenses	190,590	135,521	118,439
A. Ne 3.3	Interest Expenses t Interest Income (3.1-3.2)	190,590 126,766	135,521 80,848	118,439 95,694
3.3 3.4 3.5	Interest Expenses t Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss	190,590 126,766 24,660 730 9,426	135,521 80,848 17,026	118,439 95,694 14,136 7,597 5,770
3.3 3.4 3.5 B. To	Interest Expenses It Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5)	190,590 126,766 24,660 730	135,521 80,848 17,026 600	118,439 95,694 14,136 7,597
3.3 3.4 3.5 B. To	Interest Expenses It Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses	190,590 126,766 24,660 730 9,426 161,583 38,160	135,521 80,848 17,026 600 6,441 104,915 25,691	118,439 95,694 14,136 7,597 5,770 123,197 29,934
3.3 3.4 3.5 B. To 3.6 3.7	Interest Expenses It Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
3.3 3.4 3.5 B. To 3.6 3.7 C. Op	Interest Expenses It Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Derating Profit before Provisions (B -3.6-3.7)	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635	135,521 80,848 17,026 600 6,441 104,915 25,691	118,439 95,694 14,136 7,597 5,770 123,197 29,934
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8	Interest Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Derating Profit before Provisions (B -3.6-3.7) Provision for Possible Losses	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or	Interest Expenses at 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 Derating Profit before Provisions (B -3.6-3.7) Provision for Possible Losses Derating Profit (C- 3.8)	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.9	Interest Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Profit before Provisions (B -3.6-3.7) Provision for Possible Losses Operating Profit (C- 3.8) Non Operating Income/Expenses (Net)	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102)	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411)	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
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 Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Derating Profit before Provisions (B -3.6-3.7) Provision for Possible Losses Derating Profit (C- 3.8) Non Operating Income/Expenses (Net) Writeback of Provision for Possible Losses	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Og 3.8 D. Og 3.9 3.10 E. Pro	Interest Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Original Profit before Provisions (B -3.6-3.7) Provision for Possible Losses Income/Expenses (Net) Writeback of Provision for Possible Losses Offit from Regular Activities (D+3.9+3.10)	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964	135,521 80,848 17,026 600 6,441 104,915 25,691 43,933 15,769 28,165 (6,411) 7,555 29,308	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Og 3.8 D. Og 3.9 3.10 E. Pro 3.11	Interest Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Interest Expenses I	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555 29,308	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Og 3.8 D. Og 3.9 3.10 E. Pr 3.11 F. Pr	Interest Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Derating Profit before Provisions (B -3.6-3.7) Provision for Possible Losses Derating Profit (C- 3.8) Non Operating Income/Expenses (Net) Writeback of Provision for Possible Losses Offit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Offit before Bonus and Taxes (E+3.11)	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555 29,308 - 29,308	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.9 3.10 E. Pr 3.11 F. Pr 3.12	Interest Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Provision for Possible Losses Interest Provision (B -3.6-3.7) Provision for Possible Losses Interest Provision for	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964 - 59,964 5,451	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555 29,308 - 29,308 2,664	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.10 E. Pr 3.11 F. Pr 3.12 3.13	Interest Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Incomercial Expenses (Net) Inco	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964 59,964 5,451 16,081	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555 29,308 29,308 2,664 7,860	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201 55,062
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.10 E. Pr 3.11 F. Pr 3.12 3.13	Interest Expenses Interest Income (3.1-3.2) Fees, Commission & Discount Other Operating Income Foreign Exchange Gain & Loss Ital Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Provision for Possible Losses Interest Provision (B -3.6-3.7) Provision for Possible Losses Interest Provision for	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964 - 59,964 5,451	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555 29,308 - 29,308 2,664	118,439 95,694 14,136 7,597 5,770 123,179 29,934 38,201 55,062
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.9 3.10 E. Pr 3.11 F. Pr 3.12 G. Ne 4	Interest Expenses at 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 Perating Profit (C- 3.8) Non Operating Income/Expenses (Net) Writeback of Provision for Possible Losses Offit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Offit before Bonus and Taxes (E+3.11) Provision for Taxes At Profit/ Loss (F-3.12-3.13) Ratios	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964 - 59,964 5,451 16,081 38,432 Up to This Quarter	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555 29,308 - 29,308 2,664 7,860 18,784 Up to Last Quarter	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201 55,062 26,465 Up to Corresponding Previous Year This Quarter
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.10 E. Pr 3.11 F. Pr 3.12 3.13 G. Ne 4 4.1	Interest Expenses et 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 Derating Profit before Provisions (B -3.6-3.7) Provision for Possible Losses Derating Profit (C- 3.8) Non Operating Income/Expenses (Net) Writeback of Provision for Possible Losses Offit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Offit before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes et Profit/ Loss (F-3.12-3.13) Ratios Capital Fund to RWA	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964 59,964 5,451 16,081 38,432 Up to This Quarter	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555 29,308 29,308 2,664 7,860 18,784 Up to Last Quarter	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201 55,062 26,465 Up to Corresponding Previous Year This Quarter 20,70%
A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Or 3.8 D. Or 3.11 F. Pro 3.12 3.13 G. Ne 4 4.1 4.2	Interest Expenses at 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 Perating Profit (C- 3.8) Non Operating Income/Expenses (Net) Writeback of Provision for Possible Losses Offit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) Offit before Bonus and Taxes (E+3.11) Provision for Taxes At Profit/ Loss (F-3.12-3.13) Ratios	190,590 126,766 24,660 730 9,426 161,583 38,160 52,787 70,635 17,735 52,900 (9,102) 16,166 59,964 - 59,964 5,451 16,081 38,432 Up to This Quarter	135,521 80,848 17,026 600 6,441 104,915 25,691 35,291 43,933 15,769 28,165 (6,411) 7,555 29,308 - 29,308 2,664 7,860 18,784 Up to Last Quarter	118,439 95,694 14,136 7,597 5,770 123,197 29,934 38,201 55,062 26,465 Up to Corresponding Previous Year This Quarter