



'A' class licensed financial institution from Nepal Rastra Bank

Unaudited Financial Results
As on 3rd Quarter End (30.12.2068) of the Fiscal Year 2068/69
(Corresponding to 3rd Quarter ending on 12.04.2012 of the
Fiscal Year 2011/12)

(Rs. In '000)

S. No.	Particulars	This Quarter Ending on 30.12.2068	Previous Quarter Ending on 30.09.2068	Corresponding Previous Year Quarter Ending on 30.12.2067
1	Total Capital and Liabilities (1.1 to 1.7)	24,721,508.17	24,663,130.46	22,202,417.52
1.1	Paid up Capital	2,245,746.00	2,245,746.00	2,245,746.00
1.2	Reserve and Surplus	413,142.84	312,339.40	426,016.43
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	541,600.00	541,600.00	1,395,320.00
1.5	Deposits (a+b)	21,134,649.60	21,154,905.01	17,869,530.44
	a. Domestic Currency	20,823,601.03	20,843,029.42	17,269,101.02
	b. Foreign Currency	311,048.57	311,875.59	600,429.42
1.6	Income Tax Liability	73,336.10	30,134.75	111,978.83
1.7	Other Liabilities	313,033.63	378,405.30	153,825.82
2.	Total Assets (2.1 to 2.7)	24,721,508.17	24,663,130.46	22,202,417.52
2.1	Cash and Bank Balance	4,409,070.91	4,401,337.88	2,211,240.44
2.2	Money at Call and Short Notice	289,612.03	546,181.93	400,000.00
2.3	Investments	633,141.22	786,541.71	1,991,283.54
2.4	Loans and Advances (a+b+c+d+e+f) (Net)	18,821,506.47	18,501,455.18	17,162,980.40
	a. Real Estate Loan	3,854,914.42	3,852,260.02	3,729,137.63
	1. Residential Home Loan (other than Personal Residential Home Loan upto Rs. 10 million)	286,681.17	292,769.89	315,953.14
	2. Business Complex and Residential Apartment Construction Loan	727,152.38	723,723.66	677,732.54
	3. Income Generating Commercial Complex Loan	730,337.64	716,656.68	656,098.02
	4. Other Real Estate Loan (including Land Purchase and Plotting)	2,110,743.23	2,119,109.79	2,079,353.93
	b. Personal Residential Home Loan upto Rs. 10 million	799,151.78	801,309.69	757,910.53
	c. Margin Type Loan	543,786.17	567,057.63	773,999.54
	d. Term Loan	1,923,362.24	1,755,488.96	2,391,753.22
	e. Overdraft Loan/TR Loan/WC Loan	6,203,426.48	6,219,623.92	5,316,880.11
	f. Others	5,496,865.38	5,305,714.96	4,193,299.37
2.5	Fixed Assets	188,686.50	194,529.13	169,984.94
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	379,491.04	233,084.63	266,928.20
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	1,990,041.84	1,324,791.21	1,770,493.47
3.2	Interest Expense	1,519,921.57	1,010,917.16	1,297,053.96
	A. Net Interest Income (3.1 - 3.2)	470,120.27	313,874.05	473,439.51
3.3	Fees, Commission and Discount	36,965.81	28,251.77	37,982.33
3.4	Other Operating Income	80,854.64	51,952.50	74,185.94
3.5	Foreign Exchange Gain/Loss (Net)	14,718.41	12,375.95	13,627.39
	B. Total Operating Income (A+3.3+3.4+3.5)	602,659.13	406,454.27	599,235.17
3.6	Staff Expenses	64,389.34	43,471.20	52,704.48
3.7	Other Operating Expenses	121,522.09	77,610.05	95,619.68
	C. Operating Profit Before Provision (B - 3.6 - 3.7)	416,747.70	285,373.02	450,911.01
3.8	Provision for Possible Losses	155,454.38	182,484.64	40,321.96
	D. Operating Profit (C - 3.8)	261,293.32	102,888.38	410,589.05
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	7,605.69	7,605.69	-
	E. Profit from Regular Activities (D+3.9+3.10)	268,899.01	110,494.07	410,589.05
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit before Bonus and Taxes (E + 3.11)	268,899.01	110,494.07	410,589.05
3.12	Provision for Staff Bonus	24,445.36	10,044.92	37,326.28
3.13	Provision for Tax	73,336.10	30,134.75	111,978.83
	G. Net Profit/Loss (F - 3.12 - 3.13)	171,117.55	70,314.40	261,283.94
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	14.04%	14.03%	16.01%
4.2	Non Performing Loan (NPL) to Total Loan	1.25%	1.12%	0.36%
4.3	Total Loan Loss Provision to Total NPL	149.33%	170.97%	314.96%
4.4	Cost of Funds	9.75%	10.10%	9.55%
4.5	Credit to Deposit Ratio (As per NRB Directive)	79.37%	78.30%	87.05%
	Additional Information			
A	Average Yield	13.36%	13.58%	13.22%
B	Net Interest Spread	3.09%	2.95%	3.11%
C	Return on Equity	8.87%	5.58%	16.55%
D	Return on Assets	0.97%	0.60%	1.64%
E	Real Estate Loan to Total Loan	20.19%	20.63%	23.70%

Note: 1. Figures are regrouped/ rearranged wherever necessary.
2. The above figures are subject to change upon otherwise instructions from statutory auditor and regulatory authorities.