



**Unaudited Financial Results ( Quarterly)**

Third Quarter As on End of Chaitra 2067 (April 13, 2011) for FY 2067/068

(in '000')

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital And Liabilities (1.1 to 1.7)</b>	<b>1,033,836</b>	<b>1,012,984</b>	<b>670,938</b>
1.1	Paid up Capital	70,000	70,000	70,000
1.2	Calls-In-Advance	55,880	52,030	19,100
1.3	Reserve and Surplus	32,813	27,977	18,619
1.4	Debentures and Bond	-	-	-
1.5	Borrowings	80,000	20,000	40,000
1.6	<b>Deposits (a+b)</b>	<b>760,474</b>	<b>816,445</b>	<b>500,785</b>
	a. Domestic Currency	760,474	816,445	500,785
	b. Foreign Currency	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities and Provisions	34,669	26,532	22,434
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>1,033,836</b>	<b>1,012,984</b>	<b>670,938</b>
2.1	Cash and Bank Balance	198,486	232,296	94,940
2.2	Money at call and short Notice	-	-	-
2.3	Investment	70,000	90,000	9,000
2.4	<b>Loans &amp; Advances (Gross)</b>	<b>728,212</b>	<b>650,004</b>	<b>539,314</b>
	a. Real Estate Loan	125,445	204,278	215,199
	1. Residential Real Estate Loan	38,516	96,373	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Coplex Loan	2,934	2,980	-
	4. Other Real Estate (Including Land Purchase and Plotting)	83,995	104,925	-
	b. Personal Home Loan Rs. 60 Lac or less	57,163	-	-
	c. Margin Type Loan	48,473	46,795	47,565
	d. Term Loan	89,148	80,816	44,186
	e. Overdraft Loan/TR Loan/WC Loan	250,449	175,438	153,823
	f. Others	157,534	142,677	78,541
2.5	Fixed Assets	14,038	9,005	7,865
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	23,100	31,679	19,819
<b>3</b>	<b>Profit And Loss Account</b>	<b>Up to This Quarter</b>	<b>Up to Previous Quarter</b>	<b>Upto Corresponding Previous Year Quarter</b>
3.1	Interest Income	89,384	53,761	53,890
3.2	Interest Expenses	61,380	39,390	35,507
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>28,004</b>	<b>14,371</b>	<b>18,383</b>
3.3	Fees, Commission and Discount	151	119	52
3.4	Other Operating Income	4,929	2,072	3,309
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A.+3.3+3.4++3.5)</b>	<b>33,084</b>	<b>16,562</b>	<b>21,744</b>
3.6	Staff Expenses	4,334	2,858	3,031
3.7	Other Operating Expenses	10,271	5,410	5,350
	<b>C. Operating Profit Before Provision (B.-3.6-3.7)</b>	<b>18,479</b>	<b>8,294</b>	<b>13,363</b>
3.8	Provision for Possible Loan Losses	3,677	1,093	658
	<b>D. Operating Profit (C.-3.8)</b>	<b>14,802</b>	<b>7,201</b>	<b>12,705</b>
3.9	Non Operating Income / Expenses (Net)	-	-	-
3.10	Write Back of provision for possible Loss	-	-	-
	<b>E. Profit From Regular Activities (D +3.9+3.10)</b>	<b>14,802</b>	<b>7,201</b>	<b>12,705</b>
3.11	Extraordinary Income / Expenses (Net)	-	-	-
	<b>F. Profit before Bonus and Taxes (E.+3.11)</b>	<b>14,802</b>	<b>7,201</b>	<b>12,705</b>
3.12	Provision for Staff Bonus	1,346	654	1,155
3.13	Provision for Tax	4,036	1,963	3,465
	<b>G. Net Profit/Loss (F.-3.12-3.13)</b>	<b>9,420</b>	<b>4,584</b>	<b>8,085</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of this Quarter</b>	<b>At the End of Previous Quarter</b>	<b>At the End of Corresponding Previous Year Quarter</b>
4.1	Capital Fund to RWA	20.80	21.28	19.61
4.2	Non Performing Loan (NPL) to Total Loan	0.30	0.17	0.00
4.3	Total Loan Loss Provision to Total NPL	441.72	704.62	0.00
4.4	Cost of Funds	12.23	12.21	9.97
	Credit to Deposit Ratio	-	-	-
4.5	(Calculated as per NRB Directives)	79.23	67.26	88.63

Note: 1. Previous figures have been regrouped wherever considered necessary.

2. Above figures may vary with the audited figures if modified by the external auditors and regulators.