

Unaudited Of 3rd Quarter 2069/70		Total of 41 FC		
		In Rs.000		
S. N.	Particulars	This Quarter	Previous Quarter	Corres.
1	Total Capital and Liabilities	82252702.08	81010921.28	68989868.58
1.1	Paid Up Capital	11381805.6	11308339.4	10864503.4
1.2	Reserve and Surplus	1822742.64	1397209.6	1762201.34
1.3	Debenture and Bond	0	0	0
1.4	Borrowings	1620100	1065000	952844
1.5	Deposits	62373566.28	62070036.25	51795390.09
1.6	Income Tax Liability	66898.31	33480.57	103914.39
1.7	Other Liabilities	5017984.23	4935570.7	4410990.36
2	Total Assets	82054648.08	80838187.59	69874090.42
2.1	Cash and Bank Balance	11910851.45	12510819.38	9455754.86
2.2	Money at Call and Short Notice	7667396.05	7535897.51	6201710.69
2.3	Investments	2704841.44	2566292.79	2232667.43
2.4	Loans and Advances	53890065.55	52996453.49	45939410.87
a	Real Estate Loan	6661252.51	6766511.42	7035532.57
b	Personal Home Loan	5040883.11	4553806.16	3560705.06
c	Margin Type Loan	1959837.54	1825089.73	1537309.19
d	Term Loan	9753097.64	9642994.23	7526548.89
e	Overdraft Loan/TR Loan/WC Loan	13308827.23	12884732.06	11535719.35
f	Others	16321754.14	16322026.24	13507883.36
2.5	Fixed Assets	2327020.33	2329656.32	2325265.51
2.6	Non Banking Assets	233461.23	94565.48	158993.16
2.7	Other Assets	3131112.26	2788337.6	2706898.9
3	Profit and Loss Account	This Quarter	Previous Quarter	Corres.
3.1	Interest Income	6221378.58	4021394.46	5846829.1
3.2	Interest Expense	4474723.59	3009312.38	4205420.52
	A. Net Interest Income	1766752	1017728.93	1704207.61
3.3	Fees, Commission and Discount	56584.75	37615.99	64478.7
3.4	Other Operating Income	358898.73	238874.99	242203.43
3.5	Foreign Exchange Gain/Loss (Net)	-1262.14	-1053.59	23897.29
	B. Total Operating Income	2181072.53	1289608.75	2035318.01
3.6	Staff Expenses	466989.17	317545.17	404263
3.7	Other Operating Expenses	607594.4	401659.3	538883.23
	C. Operating Profit Before Provision	1123389.84	583531.6	1092171.78

3.8	Provision for Possible Losses	626377.3	429009.91	640617.95
<i>D. Operating Profit</i>		528551.54	139354.87	451553.88
3.9	Non Operating Income / Expenses (Net)	79703.09	48607.03	24444.05
3.1	Write Back of Provision for Possible Loss	622834.3	341442.08	355650.67
<i>E. Profit from Regular Activities</i>		1230647.86	559700.25	831648.55
3.11	Extraordinary Income/Expenses (Net)	6293.69	7613.89	-11580.09
<i>F. Profit before Bonus and Taxes</i>		1137368.67	549803.17	714704.99
3.12	Provision for Staff Bonus	108680	49392.72	98918.41
3.13	Provision for Tax	266627.22	136474.07	234278.41
G. Net Profit/Loss		888875.89	384949.69	507954.13
4	<i>Ratios</i>	This Quarter	Previous Quarter	Corres.
4.1	Capital Fund to RWA	10.0413	10.1047	11.4697
4.2	NPL to Total Loan	3.74343	3.5198033	2.85929
4.3	Total Loan Loss Provision to Total NPL	65.8663	71.4647	147.4711
4.4	Cost of Funds	4.053	4.1529	4.7975
4.5	C D Ratio (as per NRB)	31.0157	29.6416	30.068