

| S.N. | Particulars | This Quarter Ending 13.04.2011 | Previous Quarter Ending 14.01.2011 | Corresponding Previous Year Quarter Ending 13.04.2010 |
|----------|--|---------------------------------------|---|--|
| 1 | Total Capital and Liabilities (1.1 to 1.7) | 25,027,186 | 24,742,444 | 22,786,717 |
| 1.1 | Paid Up Capital | 1,561,048 | 1,561,048 | 1,230,034 |
| 1.2 | Reserve and Surplus | 532,621 | 432,864 | 347,686 |
| 1.3 | Debenture and Bond | 227,770 | 227,770 | 227,770 |
| 1.4 | Borrowings | 1,505,000 | 1,714,550 | 1,145,000 |
| 1.5 | Deposits (a+b) | 20,471,779 | 20,374,807 | 19,430,770 |
| | a. Domestic Currency | 19,528,753 | 19,256,202 | 18,406,511 |
| | b. Foreign Currency | 943,026 | 1,118,605 | 1,024,260 |
| 1.6 | Income Tax Liability | 24,522 | 3,793 | - |
| 1.7 | Other Liabilities | 704,447 | 427,612 | 405,457 |
| 2 | Total Assets (2.1 to 2.7) | 25,027,186 | 24,742,444 | 22,786,717 |
| 2.1 | Cash and Bank Balance | 1,689,788 | 1,827,472 | 1,775,316 |
| 2.2 | Money at Call and Short Notice | 1,860,875 | 1,699,667 | 1,115,880 |
| 2.3 | Investments | 2,655,476 | 2,918,824 | 2,391,837 |
| 2.4 | Loans and Advances (a+b+c+d+e+f)* | 17,980,301 | 17,596,273 | 16,840,028 |
| | a. Real Estate Loan | 3,751,111 | 4,235,460 | 4,009,862 |
| | 1. Residential Real Estate Loan | 195,851 | 772,567 | - |
| | 2. Business Complex & Residential Apartment Construction Loan | 1,546,310 | 1,766,426 | - |
| | 3. Income generating Commercial Complex Loan | 350,905 | 234,694 | - |
| | 4. Other Real Estate Loan (Including Land purchase & plotting) | 1,658,046 | 1,461,773 | - |
| | b. Margin Type Loan | 506,593 | 515,580 | 576,692 |
| | c. Term Loan | 3,667,564 | 3,491,987 | 3,137,762 |
| | d. Overdraft Loan/ TR Loan/ WC Loan | 7,797,232 | 7,663,994 | 7,766,731 |
| | e. Others | 2,257,801 | 1,689,251 | 1,348,982 |
| 2.5 | Fixed Assets | 404,302 | 393,101 | 205,899 |
| 2.6 | Non- Banking Assets | - | - | - |
| 2.7 | Other Assets | 436,444 | 307,107 | 457,756 |
| 3 | Profit and Loss Account | Up to this Quarter | Up to Previous Quarter | Up to corresponding Previous Year Quarter |
| 3.1 | Interest Income | 1,954,402 | 1,261,990 | 1,360,010 |
| 3.2 | Interest Expenses | 1,385,617 | 902,482 | 954,965 |
| | A. Net Interest Income (3.1 -3.2) | 568,785 | 359,507 | 405,045 |
| 3.3 | Fees, Commission and Discount | 41,348 | 26,035 | 30,031 |
| 3.4 | Other Operating Income | 47,031 | 33,844 | 41,047 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 19,221 | 10,145 | 18,765 |
| | B. Total Operating Income (A+3.3+3.4+3.5) | 676,384 | 429,529 | 494,888 |
| 3.6 | Staff Expenses | 103,874 | 67,117 | 70,608 |
| 3.7 | Other Operating Expenses | 180,669 | 113,771 | 108,978 |
| | C. Operating Profit Before Provision (B-3.6-3.7) | 391,842 | 248,642 | 315,303 |
| 3.8 | Provision for Possible Losses | 16,894 | 29,023 | 57,634 |
| | D. Operating Profit (C-3.8) | 374,948 | 219,620 | 257,669 |
| 3.9 | Non- Operating Income/Expenses (Net) | 1,433 | - | - |
| 3.10 | Write Back of Provision for Possible Loss | - | - | - |
| | E. Profit from Regular Activities (D+3.9+3.10) | 376,381 | 219,620 | 257,669 |
| 3.11 | Extraordinary Income/Expenses (Net) | - | - | - |
| | F. Profit Before Bonus and Taxes (E+3.11) | 376,381 | 219,620 | 257,669 |
| 3.12 | Provision for Staff Bonus | 34,216 | 19,965 | 23,424 |
| 3.13 | Provision for Taxes | 102,649 | 59,896 | 70,273 |
| | G. Net Profit/Loss (F- 3.12-3.13) | 239,515 | 139,759 | 163,971 |
| 4 | Ratios | At the end of This Quarter | At the end of Previous Quarter | At the end of corresponding Previous Year |
| 4.1 | Capital Fund to RWA | 11.45% | 11.30% | 10.31% |
| 4.2 | Non- Performing Loan (NPL) to Total Loan | 0.78% | 0.95% | 0.59% |
| 4.3 | Total Loan Loss Provision to Total NPL | 182.38% | 160.08% | 232.24% |
| 4.4 | Cost of Funds | 8.80% | 8.78% | 6.80% |
| 4.5 | Credit to Depoist Ratio (Calculated as per NRB Directive) | 84.44% | 84.17% | 85.53% |
| | Additional Information | | | |
| a | Average Yield | 12.52% | 12.31% | 10.01% |
| b | Net Interest Spread | 3.72% | 3.53% | 2.30% |
| c | Return on Equity | 14.43% | 13.02% | 13.95% |
| d | Return on Assets | 1.32% | 1.18% | 1.04% |

* Loan & Advances figures are net of Loan Loss Provision.

Unaudited financial figure may vary if directed by external auditors and supervisory authority