Hattisar, Kathmandu Unaudited Financial Results (Quarterly)

As at 4th Quarter (16/07/2011) of the Fiscal Year 2067/68

Rs.in '000

S.N.	Particulars	This Quarter Ending 16.07.2011	Previous Quarter Ending 13.04.2011	Corresponding Previous Year Quarter Ending Audited
	Total Capital and Liabilities (1.1 to 1.7)	24,410,615	25,027,186	22,802,429
	Paid Up Capital	1,571,130	1,561,048	1,310,436
	Reserve and Surplus Debenture and Bond	611,440 227,770	532,621 227,770	293,106 227,770
	Borrowings	45,000	1,505,000	345,000
	Deposits (a+b)	21,575,654	20,471,779	20,197,029
	a. Domestic Currency	20,629,128	19,528,753	19,094,172
	b. Foreign Currency	946,526	943,026	1,102,857
	Income Tax Liability	26,590	24,522	7,439
	Other Liabilities	353,031	704,447	421,649
	Total Assets (2.1 to 2.7) Cash and Bank Balance	24,410,615 1,905,685	25,027,186 1,689,788	22,802,429 2,406,610
	Money at Call and Short Notice	1,025,181	1,860,875	699,042
	Investments	2,395,509	2,655,476	2,452,476
2.4	Loans and Advances (a+b+c+d+e+f)*	18,392,702	17,980,301	16,653,852
	a. Real Estate Loan	3,781,171	3,751,111	4,011,864
	1. Residental Real Estate Loan (Except Personal Home Loan upto Rs.80 La	81,207	195,851	-
	Business Complex & Residental Apartment Construction Loan Income generating Commercial Complex Loan	1,675,006 405,116	1,546,310 350,905	-
	Income generating Commercial Complex Loan Other Real Estate Loan (Including Land purchase & plotting)	1,619,842	1,658,046	-
	b. Personal Home Loan of Rs.80 Lacs or Less	740,566	645,946	-
	c. Margin Type Loan	454,138	506,593	598,913
	d. Term Loan	3,509,158	3,667,564	3,389,735
	e. Overdraft Loan/ TR Loan/ WC Loan	7,874,347	7,797,232	7,121,791
	f. Others	2,033,322	1,611,855	1,531,548
	Fixed Assets Non- Banking Assets	406,651	404,302	360,426
	Other Assets	284,885	436,444	230,024
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
-	Interest Income** Interest Expenses	2,690,294 1,925,801	1,954,402 1,385,617	2,018,292 1,406,490
3.2	A. Net Interest Income (3.1 -3.2)	764,494	568,784	611,802
3.3	Fees, Commission and Discount	68,049	41,348	42,758
3.4	Other Operating Income	62,012	47,031	50,694
	Foreign Exchange Gain/Loss (Net)	38,690	19,221	12,168
	B. Total Operating Income (A+3.3+3.4+3.5)	933,244	676,382	717,423
	Staff Expenses		400.074	
		156,394	103,874	103,680
	Other Operating Expenses C. Operating Profit Refore Provision (B-3 6-3 7)	266,068	180,669	103,680 175,735
3.8	C. Operating Profit Before Provision (B-3.6-3.7)	266,068 510,782	180,669 391,841	103,680 175,735 438,007
		266,068	180,669	103,680 175,735
3.9	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net)	266,068 510,782 13,087	180,669 391,841 16,894	103,680 175,735 438,007 65,322
3.9 3.10	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	266,068 510,782 13,087 497,694 1,433	180,669 391,841 16,894 374,948 1,433	103,680 175,735 438,007 65,322 372,685 10,859
3.9 3.10	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	266,068 510,782 13,087 497,694	180,669 391,841 16,894 374,948	103,680 175,735 438,007 65,322 372,685
3.9 3.10 3.11	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	266,068 510,782 13,087 497,694 1,433 - 499,127	180,669 391,841 16,894 374,948 1,433 - 376,381	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544
3.9 3.10 3.11	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127	180,669 391,841 16,894 374,948 1,433 - 376,381	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544
3.9 3.10 3.11 3.12	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	266,068 510,782 13,087 497,694 1,433 - 499,127	180,669 391,841 16,894 374,948 1,433 - 376,381	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544
3.9 3.10 3.11 3.12 3.13	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 383,544 34,868
3.9 3.10 3.11 3.12 3.13	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 34,868 107,828
3.9 3.10 3.11 3.12 3.13 4 4.1	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45%	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter
3.9 3.10 3.11 3.12 3.13 4 4.1 4.2	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75% 0.62%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45% 0.78%	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter
3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75% 0.62% 221.18%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45% 0.78% 182.38%	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter 10.04% 0.53% 270.57%
3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75% 0.62% 221.18% 9.06%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45% 0.78% 182.38% 8.80%	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter 10.04% 0.53% 270.57% 7.49%
3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75% 0.62% 221.18%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45% 0.78% 182.38%	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter 10.04% 0.53% 270.57%
3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75% 0.62% 221.18% 9.06% 81.82%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45% 0.78% 182.38% 8.80% 84.44%	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter 10.04% 0.53% 270.57% 7.49% 81.72%
3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75% 0.62% 221.18% 9.06% 81.82% 12.97% 9.47%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45% 0.78% 182.38% 8.80% 84.44%	103,680 175,735 438,007 65,322 372,685 10,859 383,544 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter 10.04% 0.53% 270.57% 7.49% 81.72%
3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 a b c	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY Net Interest Spread	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75% 0.62% 221.18% 9.06% 81.82% 12.97% 9.47% 3.50%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45% 0.78% 182.38% 8.80% 84.44% 12.52% 9.30% 3.22%	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 383,544 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter 10.04% 0.53% 270.57% 7.49% 81.72%
3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 b	C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non- Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY	266,068 510,782 13,087 497,694 1,433 - 499,127 - 499,127 45,375 149,111 304,641 At the end of This Quarter 11.75% 0.62% 221.18% 9.06% 81.82% 12.97% 9.47%	180,669 391,841 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,516 At the end of Previous Quarter 11.45% 0.78% 182.38% 8.80% 84.44%	103,680 175,735 438,007 65,322 372,685 10,859 - 383,544 - 383,544 34,868 107,828 240,848 At the end of corresponding Previous Year Quarter 10.04% 0.53% 270.57% 7.49% 81.72%

^{*} Loan & Advances figures are net of Loan Loss Provision.

^{**} Interest income due as of Asadh end 2068 and collected within 24 Shrawan 2068 has been recognized as interest income. Figures has been regrouped wherever necessary

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