

Unaudited Financial Results

As on 17th October, 2005 (Ashwin end 2062)

<i>Rs. in million</i>			
Particular	Aswin end 2062 Unaudited	Ashad end 2062 Audited	Aswin end 2061 Unaudited
Authorized Capital	320	320	320
Issued Capital	160	160	160
Paid up Capital	160	160	160
General Reserves	18.5	18.5	5.23
Retained Earnings	34.07	14.26	52.5
Other Reserves	-	-	-
Provision for Loan Loss	36.76	26.03	13.27
Total Deposits	1,542.20	1,479.07	1,322.42
Total Borrowings	280	120	-
Total Credit	1,752.88	1,390.86	1,213.54
Total Investments	74.02	28.82	44.5
Cash & Bank Balance	229.84	406.68	274.97
a) Cash in Vault	5.05	3.45	3.4
b) Balance With NRB	88.17	27.14	5.97
Banks	136.62	376.09	265.6
Development Banks	-	-	-
Other Assets	81.45	54.69	67.62
Other Liabilities	35.26	63.19	31.73
Total Income	51.92	177.41	44.22
a) Interest Income	49	171.76	42.63
b) Other Income	2.92	5.65	1.59
Total Expenses	32.11	110.4	28.74
a) Interest Expenses	23.53	80.72	21.63
b) Operating Expenses	7.56	25	6.04
c) Other Expenses	1.02	4.68	1.07
Operating Profit	19.81	67.01	15.48