

Unaudited Financial Results

As on 13th January, 2005

Rs. in Million

Particular	Poush End 2061 Unaudited	Ashad End 2061 Audited	Poush End 2060 Unaudited
Authorize Capital	320	320	320
Issued Capital	160	160	160
Paid-up-Capital	160	160	160
General Reserve	11.38	11.38	5.23
Retained Earnings	8.97	8.97	3.2
Other Reseves	-	-	-
Provision for loan loss	17.93	13.22	19.4
Total Deposits	1,343.07	1,413.97	1,394.94
Total Borrowing	170	5.2	56
Total Credit	1,379.72	1,189.67	1,162.69
Total Investment	32.81	45.09	145.49
Cash & Bank Balance	335.04	387.53	326.16
a) Cash in vault	5.36	4.34	1.81
b) Balance with NRB	24.57	14.53	25.08
Banks	305.11	368.66	299.27
Development Banks	-	-	-
Other Assets	61.11	44.59	60.67
Other Liabilities	67.52	54.14	36.17
Total Income	88.78	169.83	85.46
a) Interest Income	85.51	156.71	83.95
b) Other Income	3.36	13.12	1.51
Total Expenses	54.36	120.48	61.97
a) Interest Expenses	39.88	92.87	47.51
b) Operating Expenses	12.23	22.95	12.17
c) Other Expenses	2.25	4.66	2.29
(Depreciation/Amortization)			
Operating Profit	34.51	49.35	23.49

