



**Balance Sheet**  
as at Ashad 31, 2065 (July 15, 2008)

CAPITAL & LIABILITIES	SCHEDULE	This Year (in NPR)	Previous Year (in NPR)
1. Share Capital	4.1	700,000,000	-
2. Reserves and Surplus	4.2	4,461,658	-
3. Debentures & Bonds	4.3	-	-
4. Borrowings	4.4	500,000,000	-
5. Deposit Liabilities	4.5	3,054,837,245	-
6. Bills Payable	4.6	3,379,607	-
7. Proposed Dividend & Unpaid Dividend		-	-
8. Income Tax Liabilities		852,234	-
9. Other Liabilities	4.7	29,503,476	-
<b>Total Capital and Liabilities</b>		<b>4,293,034,220</b>	<b>-</b>

ASSETS	SCHEDULE	This Year (in NPR)	Previous Year (in NPR)
1. Cash Balance	4.8	73,150,043	-
2. Balance with Nepal Rastra Bank	4.9	254,303,916	-
3. Balance with Banks/Financial Institutions	4.10	67,775,217	-
4. Money at Call and Short Notice	4.11	369,775,901	-
5. Investment	4.12	703,081,118	-
6. Loans, Advances and Bills Purchase	4.13	2,727,703,113	-
7. Fixed Assets	4.14	61,057,404	-
8. Non Banking Assets	4.15	-	-
9. Other Assets	4.16	36,187,508	-
<b>Total Assets</b>		<b>4,293,034,220</b>	<b>-</b>

Contingent Liabilities	Schedule 4.17
Directors' Declaration	Schedule 4.29
Statement of Capital Fund	Schedule 4.30
Statement of Risk Weighted Assets	Schedule 4.30(A)
Principal Indicators	Schedule 4.31
Principal Accounting Policies	Schedule 4.32
Notes to Accounts	Schedule 4.33

*Schedules 4.1 to 4.17 are integral part of the Balance Sheet.*

**Anuj Agrawal**

**Parshuram K. Chhetri**  
Chief Executive Officer

**Trilok Chand Agrawal**  
Chairman

**As per our report**  
of even date

**Govinda Lal Sanghai**

**Deepak Rajbhandary**  
General Manager

**Krishna Prasad Adhikari**

**Satish Kumar More**  
Directors

**T.R. Upadhyay**  
Senior Partner  
for & on behalf of TR Upadhyay & Co.  
Chartered Accountants

**Santosh Niraula**

Head - Finance & Treasury

Date - .....

Place - Kathmandu



**Profit and Loss Account**  
For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)

Particulars	Schedule	This Year (in NPR)	Previous Year (in NPR)
1. Interest Income	4.18	190,517,118	-
2. Interest Expenses	4.19	127,235,682	-
<b>Net Interest Income</b>		<b>63,281,436</b>	-
3. Commission and Discount	4.20	1,725,236	-
4. Other Operating Income	4.21	11,126,678	-
5. Exchange Fluctuation Income	4.22	2,663,128	-
<b>Total Operating Income.</b>		<b>78,796,478</b>	-
6. Staff Expenses	4.23	18,800,239	-
7. Other Operating Expenses	4.24	25,278,975	-
8. Exchange Fluctuation Loss	4.22	-	-
<b>Operating Profit before Provision for Possible Loss</b>		<b>34,717,264</b>	-
9. Provision for Possible Losses	4.25	27,552,557	-
<b>Operating Profit</b>		<b>7,164,707</b>	-
10. Non Operating Income /(Loss)	4.26	-	-
11. Provision For Possible Loss Written Back	4.27	-	-
<b>Profit from Regular Operations</b>		<b>7,164,707</b>	-
12. Profit/(Loss) from Extra-Ordinary Activities	4.28	-	-
<b>Net Profit after Considering all Activities</b>		<b>7,164,707</b>	-
13. Provision for Staff Bonus		651,337	-
14. Provision for Income Tax			-
* Current Year's		876,543	-
* Up to Previous Year		-	-
* Deferred Tax		1,175,169	-
<b>Net Profit/Loss</b>		<b>4,461,658</b>	-

Schedules 4.18 to 4.28 are integral part of the Profit & Loss Account.

**Anuj Agrawal**

**Parshuram K. Chhetri**  
Chief Executive Officer

**Trilok Chand Agrawal**  
Chairman

**As per our report  
of even date**

**Govinda Lal Sanghai**

**Deepak Rajbhandary**  
General Manager

**Krishna Prasad Adhikari**

**T.R. Upadhyay**  
Senior Partner  
for & on behalf of TR Upadhyay & Co.  
Chartered Accountants

**Satish Kumar More**  
Directors

**Santosh Niraula**  
Head - Finance & Treasury

Date - .....  
Place - Kathmandu



**Profit and Loss Appropriation Account**

**For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)**

<b>Particulars</b>	<b>Schedule</b>	<b>This Year (in NPR)</b>	<b>Previous Year (in NPR)</b>
<b><u>INCOME</u></b>			
1. Accumulated Profit up to Previous Year		-	-
2. This Year's Profit		4,461,658	-
3. Exchange Fluctuation Fund		-	-
<b>Total</b>		<b>4,461,658</b>	<b>-</b>
<b><u>EXPENSES</u></b>			
1. Accumulated Loss up to Previous Year		-	-
2. This Year's Loss		-	-
3. General Reserve		892,332	-
4. Contingent Reserve		-	-
5. Institutional Development Fund		-	-
6. Dividend Equalization Fund		-	-
7. Staff Related Reserves		-	-
8. Proposed Dividend		-	-
9. Proposed Bonus Shares		-	-
10. Special Reserve Fund		-	-
11. Exchange Fluctuation Fund		255,676	-
12. Capital Redemption Reserve Fund		-	-
13. Capital Adjustment Fund		-	-
14. ....		-	-
<b>Total</b>		<b>1,148,008</b>	<b>-</b>
15. Accumulated Profit/(Loss)		<b>3,313,650</b>	<b>-</b>

**Anuj Agrawal**

**Parshuram K. Chhetri**  
Chief Executive Officer

**Trilok Chand Agrawal**  
Chairman

**As per our report**  
**of even date**

**Govinda Lal Sanghai**

**Deepak Rajbhandary**  
General Manager

**Krishna Prasad Adhikari**

**T.R. Upadhyay**  
*Senior Partner*  
for & on behalf of TR Upadhya & Co.  
Chartered Accountants

**Satish Kumar More**  
Directors

**Santosh Niraula**  
Head - Finance & Treasury

Date - .....  
Place - Kathmandu



**Statement of Changes in Equity**  
**Fiscal Year 2064/65**

*(in NPR)*

<b>Particulars</b>	<b>Share Capital</b>	<b>Accumulated Profit/Loss</b>	<b>General Reserve</b>	<b>Capital Reserve Fund</b>	<b>Share Premium</b>	<b>Exchange Fluctuation Fund</b>	<b>Other Reserve &amp; Fund</b>	<b>Total Amount</b>
Opening Balance at 1 Shrawan 2064	-	-	-	-	-	-	-	-
<b>Adjustments</b>								-
Net profit for the period		4,461,658						4,461,658
Transfer to General Reserve		(892,332)	892,332					-
Capital Adjustment Fund		-					-	-
Declaration of Dividend								-
Exchange Fluctuation Fund		(255,676)				255,676		-
Issue of Share Capital	700,000,000							700,000,000
<b>Closing Balance at 31 Ashad 2065</b>	<b>700,000,000</b>	<b>3,313,650</b>	<b>892,332</b>	-	-	<b>255,676</b>	-	<b>704,461,658</b>

### Cash Flow Statement

For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	<b><u>(a). Cash Flow from Operating Activities</u></b>	<b>(184,504,082)</b>
	<b>1. Cash Received</b>	<b>202,777,439</b>
	1.1 Interest Income	187,236,897
	1.2 Commission and Discount Income	1,750,736
	1.3 Income from Foreign Exchange Transaction	2,663,128
	1.4 Recovery of Loan Written off	-
	1.5 Other Incomes	11,126,678
-	<b>2. Cash Payments</b>	<b>149,746,347</b>
	2.1 Interest Expenses	109,652,162
	2.2 Staff Expenses	18,800,239
	2.3 Office Overheads	21,269,637
	2.4 Income Tax Paid	24,309
	2.5 Other Expenses	-
-	<b>Cash Flow before changes in Working Capital</b>	<b>53,031,092</b>
	<b><u>Increase /( Decrease) of Current Assets</u></b>	<b>(3,805,819,976)</b>
	1. (Increase)/Decrease in Money at Call and Short Notice	(369,775,901)
	2. (Increase)/Decrease in Short Term Investments	(647,881,118)
	3. (Increase)/Decrease in Loans, Advances and Bills Purchase	(2,755,255,670)
	4. (Increase)/Decrease in Other Assets	(32,907,287)
-	<b><u>Increase /( Decrease) of Current Liabilities</u></b>	<b>3,568,284,802</b>
	1. Increase/(Decrease) in Deposits	3,054,837,245
	2. Increase/(Decrease) in Certificates of Deposits	-
	3. Increase/(Decrease) in Short Term Borrowings	500,000,000
	4. Increase/(Decrease) in Other Liabilities	13,447,557
-	<b><u>(b) Cash Flow from Investment Activities</u></b>	<b>(120,266,742)</b>
	1. (Increase)/Decrease in Long-term Investment	(55,200,000)
	2. (Increase)/Decrease in Fixed Assets	(65,066,742)
	3. Interest Income from Long Term Investment	-
	4. Dividend Income	-
	5. Others	-
-	<b><u>(c) Cash Flow from Financing Activities</u></b>	<b>700,000,000</b>
	1. Increase/(Decrease) in Long term Borrowings (Bonds, Debentures etc)	-
	2. Increase/(Decrease) in Share Capital	700,000,000
	3. Increase/(Decrease) in Other Liabilities	-
	4. Increase/(Decrease) in Refinance/facilities received from NRB	-
-	<b>(d) Income/Loss from change in exchange rate in Cash &amp; Bank Balances</b>	<b>-</b>
-	<b>(e) Current Year's Cash Flow from All Activities</b>	<b>395,229,176</b>
-	<b>(f) Opening Balance of Cash and Bank Balances</b>	<b>-</b>
-	<b>(g) Closing Balance of Cash and Bank Balances</b>	<b>395,229,176</b>

**SHARE CAPITAL AND OWNERSHIP**  
As at Ashad 31, 2065 (July 15, 2008)

Previous Year (in NPR)	Particulars	This Year (in NPR)
	<b>1. Share Capital</b>	
	<b>1.1 Authorized Capital</b>	<b>2,000,000,000</b>
-	a) 20,000,000 Ordinary Shares of NPR 100.00 each	2,000,000,000
-	b) ....Non-redeemable Preference Shares of NPR....each	
-	c) ....Redeemable Preference Shares of NPR....each	
	<b>1.2 Issued Capital</b>	<b>1,000,000,000</b>
-	a) 10,000,000 Ordinary Shares of NPR 100.00 each	1,000,000,000
-	b) ....Non-redeemable Preference Shares of NPR....each	
-	c) ....Redeemable Preference Shares of NPR....each	
	<b>1.3 Paid Up Capital</b>	<b>700,000,000</b>
-	a) 700,000 Ordinary Shares of NPR 100.00 each	700,000,000
-	b) ....Non-redeemable Preference Shares of NPR....each	
-	c) ....Redeemable Preference Shares of NPR....each	

**SHARE OWNERSHIP**  
As at Ashad 31, 2065 (July 15, 2008)

Share Capital (in NPR)	%	Particulars	%	Share Capital (in NPR)
-	-	<b>(A) Promoters</b>	<b>100</b>	<b>700,000,000</b>
	-	1.1 Government of Nepal	-	
	-	1.2 Foreign Institution	-	
	-	1.3 "A" Class Licensed Institution	-	
	-	1.4 Other Licensed Institution	-	
-	-	1.5 Other Organisations	5	35,000,000
-	-	1.6 Individuals	95	665,000,000
-	-	1.7 Others	-	-
	-	<b>(B) General Public</b>	-	-
-	-	<b>Total</b>	<b>100</b>	<b>700,000,000</b>



**SHARE CAPITAL & OWNERSHIP**  
**LIST OF SHAREHOLDERS HOLDING MORE THAN 0.5% OF SHARE CAPITAL**

S. No.	NAME	PREVIOUS YEAR		THIS YEAR	
		AMOUNT (in NPR)	%	AMOUNT (in NPR)	%
1	Govind Lal Shanghai	-	-	130,000,000	18.57
2	Ram Chandra Shanghai	-	-	120,000,000	17.14
3	Trilok Chand Agrawal	-	-	80,000,000	11.43
4	Bishal Agrawal	-	-	40,000,000	5.71
5	Birendra Kumar Shanghai	-	-	40,000,000	5.71
6	Anuj Agrawal	-	-	40,000,000	5.71
7	Nikunja Agrawal	-	-	40,000,000	5.71
8	Nepal Life Insurance Company Ltd.	-	-	35,000,000	5.00
9	Nilam Shanghai	-	-	30,000,000	4.29
10	Suresh Kumar Agrawal	-	-	20,000,000	2.86
11	Bibek Agrawal	-	-	12,500,000	1.79
12	Suresh Kumar Agrawal	-	-	12,000,000	1.71
13	Satish Kumar More	-	-	10,000,000	1.43
14	Ramesh Gupta	-	-	10,000,000	1.43
15	Nirmal Kumar Agrawal	-	-	10,000,000	1.43
16	Pramila Devi Agrawal	-	-	10,000,000	1.43
17	Ashok Kumar Agrawal	-	-	7,500,000	1.07
18	Bidhya Devi Agrawal	-	-	7,500,000	1.07
19	Gopal Mittal	-	-	7,000,000	1.00
20	Suresh Kumar Agrawal	-	-	5,000,000	0.71
21	Jeevan Kumar Agrawal (Goyal)	-	-	5,000,000	0.71
22	Beni Gopal Mundada	-	-	5,000,000	0.71

**RESERVES FUNDS**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	<b>1. General Reserve Fund</b>	<b>892,332</b>
-	<b>2. Capital Reserve Fund</b>	-
-	<b>3. Capital Redemption Reserve</b>	-
-	<b>4. Other Reserves &amp; Funds</b>	-
-	a. Contingent Reserve	-
-	b. Institutional Development Fund	-
-	c. Dividend Equalization Fund	-
-	d. Special Reserve Fund	-
-	e. Assets Revaluation Reserve	-
-	f. Other Free Reserves	-
-	<b>5. Accumulated Profit/Loss</b>	<b>3,313,650</b>
-	<b>6. Exchange Fluctuation Fund</b>	<b>255,676</b>
-	<b>Total</b>	<b>4,461,658</b>

**DEBENTURES AND BONDS**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. ....% Bond/Debentures of Rs..... each Issued on ..... and matured on ..... (Outstanding balance of Redemption Reserve Rs...)	-
-	2. ....% Bond/Debentures of Rs..... each Issued on ..... and matured on ..... (Outstanding balance of Redemption Reserve Rs...)	-
-	3. ....% Bond/Debentures of Rs..... each Issued on ..... and matured on ..... (Outstanding balance of Redemption Reserve Rs...)	-
-	<b>Total (1+2+3)</b>	-

**BORROWINGS**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	<b>A. Local</b>	-
-	1. Government of Nepal	-
-	2. Nepal Rastra Bank	-
-	3. Repo Obligations	-
-	4. Inter Bank and Financial Institutions	500,000,000
-	5. Other Organized Institutions	-
-	6. Others	-
-	<b>Total</b>	<b>500,000,000</b>
-	<b>B. Foreign</b>	-
-	1. Banks	-
-	2. Others	-
-	<b>Total</b>	-
-	<b>Total (A+B)</b>	<b>500,000,000</b>

**DEPOSIT LIABILITY**  
**As at Ashad 31, 2065 (July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
	<b>1. Non-Interest bearing accounts</b>	
-	<b>A. Current Deposits</b>	<b>38,577,314</b>
-	<b>1. Local Currency</b>	<b>38,161,998</b>
-	1.1 Government of Nepal	-
-	1.2 "A" Class Licensed Institutions	-
-	1.3 Other Licensed Institutions	3,422,566
-	1.4 Other Organized Institutions	29,062,629
-	1.5 Individuals	5,676,803
-	1.6 Others	-
-	<b>2. Foreign Currency</b>	<b>415,316</b>
-	2.1 Government of Nepal	-
-	2.2 "A" Class Licensed Institutions	-
-	2.3 Other Licensed Financial Institutions	-
-	2.4 Other Organized Institutions	415,316
-	2.5 Individuals	-
-	2.6 Others	-
-	<b>B. Margin Deposits</b>	<b>15,740,980</b>
-	1. Employees Guarantee	-
-	2. Guarantee Margin	11,046,100
-	3. Margin on Letter of Credit	4,694,880
-	<b>C. Others</b>	-
-	<b>1. Local Currency</b>	-
-	1.1 Financial Institutions	-
-	1.2 Other Organized Institutions	-
-	1.3 Individual	-
-	<b>2. Foreign Currency</b>	-
-	2.1 Financial Institutions	-
-	2.2 Other Organized Institutions	-
-	2.3 Individual	-
-	<b>Total of Non-Interest Bearing Accounts</b>	<b>54,318,294</b>

**DEPOSIT LIABILITY**

**As at Ashad 31, 2065 (July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
	<b>2. Interest Bearing Accounts</b>	
-	<b>A. Saving Deposits</b>	<b>288,456,301</b>
-	<b>1. Local Currency</b>	<b>287,867,819</b>
-	1.1 Organizations/ Institutions	190,882
-	1.2 Individuals	287,676,937
-	1.3 Others	-
-	<b>2. Foreign Currency</b>	<b>588,482</b>
-	2.1 Organizations/ Institutions	-
-	2.2 Individual	588,482
-	2.3 Others	-
-	<b>B. Fixed Deposits</b>	<b>1,840,218,000</b>
-	<b>1. Local Currency</b>	<b>1,552,354,000</b>
-	1.1 Organizations/ Institutions	1,498,475,000
-	1.2 Individuals	53,879,000
-	1.3 Others	-
-	<b>2. Foreign Currency</b>	<b>287,864,000</b>
-	2.1 Organizations/ Institutions	276,800,000
-	2.2 Individuals	11,064,000
-	2.3 Others	-
-	<b>C. Call Deposits</b>	<b>871,844,650</b>
-	<b>1. Local Currency</b>	<b>871,267,624</b>
-	1.1 "A" Class Licensed Institutions	-
-	1.2 Other Licensed Financial Institutions	696,420,551
-	1.3 Other Organized Institutions	30,542,299
-	1.4 Individuals	144,304,774
-	1.5 Others	-
-	<b>2. Foreign Currency</b>	<b>577,026</b>
-	2.1 "A" Class Licensed Institutions	-
-	2.2 Other Licensed Institutions	-
-	2.3 Other Organized Institutions	-
-	2.4 Individuals	577,026
-	2.5 Others	-
-	<b>D. Certificate of Deposit</b>	<b>-</b>
-	1. Organized Institution	-
-	2. Individuals	-
-	3. Others	-
-	<b>Total of Interest Bearing Accounts</b>	<b>3,000,518,951</b>
-	<b>Total Deposit (1+2)</b>	<b>3,054,837,245</b>



**Schedule 4.6**

**BILLS PAYABLE**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. Local Currency	3,379,607
-	2. Foreign Currency	-
-	<b>Total</b>	<b>3,379,607</b>



**Schedule 4.7**

**OTHER LIABILITIES**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. Pension/Gratuity Fund	-
-	2. Employees Provident Fund	-
-	3. Employees Welfare Fund	-
-	4. Provision for Staff Bonus	651,337
-	5. Interest Payable on Deposits	15,737,424
-	6. Interest Payable on Borrowings	1,846,096
-	7. Unearned Discount and Commission	25,500
-	8. Sundry Creditors	9,898,450
-	9. Branch Account	-
-	10. Others	1,344,669
-	(a) Audit Fee Payable	169,500
-	(b) Deferred Tax Liability	1,175,169
-	<b>Total</b>	<b>29,503,476</b>

**CASH BALANCE**  
**As at Ashad 31, 2065 (July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
-	1. Local Currency (Including Coins)	71,833,478
-	2. Foreign Currency	1,316,565
-	<b>Total</b>	<b>73,150,043</b>

**BALANCE WITH NEPAL RASTRA BANK**

As at Ashad 31, 2065 (July 15, 2008)

Previous Year (in NPR)	Particulars	Local Currency	Foreign Currency (in NPR)			This Year (in NPR)
			INR	Convertible	Total	
-	<b>1. Nepal Rastra Bank</b>	<b>254,010,476</b>	-	<b>293,440</b>	<b>293,440</b>	<b>254,303,916</b>
-	a. Current Account	252,852,576	-	293,440	293,440	253,146,016
-	b. Other Account	1,157,900	-	-	-	1,157,900

**BALANCE WITH BANKS/FINANCIAL INSTITUTIONS**

As at Ashad 31, 2065 (July 15, 2008)

Previous Year (in NPR)	Particulars	Local Currency	Foreign Currency (in NPR)			This Year (in NPR)
			INR	Convertible FCY	Total	
-	<b>1. Local Licensed Institutions</b>	<b>35,799,533</b>	-	<b>184,780</b>	<b>184,780</b>	<b>35,984,313</b>
-	a. Current Account	35,799,533	-	184,780	184,780	35,984,313
-	b. Other Account	-	-	-	-	-
-	<b>2. Foreign Banks</b>	-	<b>17,995,454</b>	<b>13,795,450</b>	<b>31,790,904</b>	<b>31,790,904</b>
-	a. Current Account	-	17,995,454	13,795,450	31,790,904	31,790,904
-	b. Other Account	-	-	-	-	-
-	<b>Total</b>	<b>35,799,533</b>	<b>17,995,454</b>	<b>13,980,230</b>	<b>31,975,684</b>	<b>67,775,217</b>

Note: Balance as per the confirmation and statement received from respective banks is NPR 77,807,482 and the differences have been identified and reconciled.

**MONEY AT CALL AND SHORT NOTICE**

As at Ashad 31, 2065 (July 15, 2008)

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. Local Currency	340,000,000
-	2. Foreign Currency	29,775,901
-	<b>TOTAL</b>	<b>369,775,901</b>

**INVESTMENTS**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	Purpose		This Year (in NPR)
		Trading	Other	
-	1. Government of Nepal Treasury Bills		94,927,220	94,927,220
-	2. Government of Nepal Saving Bonds		-	-
-	3. Government of Nepal Other Securities		20,600,000	20,600,000
-	4. Nepal Rastra Bank Bonds		-	-
-	5. Foreign Securities		-	-
-	6. Local Licensed Institutions		334,289,898	334,289,898
-	7. Foreign Bank		253,264,000	253,264,000
-	8. Shares of Organized Institutions		-	-
-	9. Bonds and Debentures of Organized Institutions		-	-
-	10. Other Investments		-	-
-	<b>Total Investment</b>	-	<b>703,081,118</b>	<b>703,081,118</b>
-	<b>Provision</b>	-	-	-
-	<b>Net Investment</b>	-	<b>703,081,118</b>	<b>703,081,118</b>

**INVESTMENT IN SHARES, DEBENTURES AND BONDS**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)		
		Cost Price	Market Price	Provision
-	<b>1. Investment in Shares</b>	-	-	-
-	1.1 ....Company (Pvt.Ltd./Ltd.) ....Shares of NPR....each			-
	<b>2. Investment in Debentures and Bonds</b>	-	-	-
	2.1 ....Company (Pvt.Ltd./Ltd.) ....% of Debentures/Bond of NPR..each	-	-	-
-	<b>Total Investment</b>	-	-	
	<b>3. Provision for Loss</b>	-		-
-	3.1 Up to previous year			-
-	3.2 Increase/Decrease this year			
-	<b>Total Provision</b>	-	-	-

**CLASSIFICATION OF LOANS, ADVANCES AND BILLS PURCHASED & PROVISIONING**  
As at Ashad 31, 2065 (July 15, 2008)

Previous Year (in NPR)	Particulars	Loans & Advances					Bills Purchased/Discounted			This Year (in NPR)	
		Domestic				Foreign	Total	Domestic	Foreign		Total
		Priority Sector		Other	Total						
		Insured	Uninsured								
-	<b>1. Performing Loan</b>	-	-	2,731,610,670	-	2,731,610,670	11,395,000	12,250,000	23,645,000	2,755,255,670	
-	1.1 Pass	-	-	2,731,610,670	-	2,731,610,670	11,395,000	12,250,000	23,645,000	2,755,255,670	
-	1.2 Restructured	-	-	-	-	-	-	-	-	-	
-	<b>2. Non-Performing Loan</b>	-	-	-	-	-	-	-	-	-	
-	2.1 Sub-Standard	-	-	-	-	-	-	-	-	-	
-	2.2 Doubtful	-	-	-	-	-	-	-	-	-	
-	2.3 Bad	-	-	-	-	-	-	-	-	-	
-	<b>A. Total Loan</b>	-	-	2,731,610,670	-	2,731,610,670	11,395,000	12,250,000	23,645,000	2,755,255,670	
-	<b>3. Loan Loss Provision</b>	-	-	-	-	-	-	-	-	-	
-	3.1 Pass	-	-	27,316,107	-	27,316,107	113,950	122,500	236,450	27,552,557	
-	3.2 Restructured	-	-	-	-	-	-	-	-	-	
-	3.3 Sub-Standard	-	-	-	-	-	-	-	-	-	
-	3.4 Doubtful	-	-	-	-	-	-	-	-	-	
-	3.5 Bad	-	-	-	-	-	-	-	-	-	
-	<b>B. Total Provisioning</b>	-	-	27,316,107	-	27,316,107	113,950	122,500	236,450	27,552,557	
-	<b>4. Provisioning up to Previous Year</b>	-	-	-	-	-	-	-	-	-	
-	4.1 Pass	-	-	-	-	-	-	-	-	-	
-	4.2 Restructured	-	-	-	-	-	-	-	-	-	
-	4.3 Sub-Standard	-	-	-	-	-	-	-	-	-	
-	4.4 Doubtful	-	-	-	-	-	-	-	-	-	
-	4.5 Bad	-	-	-	-	-	-	-	-	-	
-	<b>C. Total Provisions up to Previous Year</b>	-	-	-	-	-	-	-	-	-	
-	D. Written Back this year	-	-	-	-	-	-	-	-	-	
-	E. Addition this year	-	-	(27,316,107)	-	(27,316,107)	(113,950)	(122,500)	(236,450)	(27,552,557)	
-	Changes this year	-	-	(27,316,107)	-	(27,316,107)	(113,950)	(122,500)	(236,450)	(27,552,557)	
-	<b>Net Loan (A-B)</b>	-	-	2,704,294,563	-	2,704,294,563	11,281,050	12,127,500	23,408,550	2,727,703,113	



**LOANS, ADVANCES AND BILLS PURCHASED  
SECURITY WISE**

**As at Ashad 31, 2065 (July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
-	<b>A. Secured</b>	<b>2,755,255,670</b>
-	1. Movable/Immovable Assets	2,673,526,583
-	2. Guarantee of Local Licensed Institutions	-
-	3. Government Guarantee	-
-	4. Internationally Rated Bank Guarantee	-
-	5. Export Documents	12,250,000
-	6. Fixed Deposit Receipts	
-	a. Own Fixed Deposit Receipts	25,729,644
-	b. Fixed Deposit Receipts of Other Licensed Institutions	43,749,443
-	7. Government Bonds	-
-	8. Counter Guarantee	-
-	9. Personal Guarantee	-
-	10. Other Securities	-
-	<b>B. Unsecured</b>	<b>-</b>
-	<b>Total</b>	<b>2,755,255,670</b>

**FIXED ASSETS**  
As at Ashad 31, 2065 (July 15, 2008)

Previous Year (in NPR)	Particulars	ASSETS					This Year (in NPR)
		Building	Vehicles	Machinery	Office Equipment	Others	
	<b>1. Cost Price</b>						
-	a. Previous Year balance	-	-	-	-	-	-
-	b. Addition during the year	-	22,894,653	-	22,187,925	6,350,074	51,432,652
-	c. Revaluation/Written Back this year	-	-	-	-	-	-
-	d. Sold during the year	-	-	-	-	-	-
-	e. Written off during the year	-	-	-	-	-	-
-	<b>Total Cost (a+b+c+d+e)</b>	-	<b>22,894,653</b>	-	<b>22,187,925</b>	<b>6,350,074</b>	<b>51,432,652</b>
	<b>2. Depreciation</b>						
-	a. Up to previous year	-	-	-	-	-	-
-	b. For this year	-	1,080,144	-	1,858,226	394,309	3,332,679
-	c. Depreciation on revaluation/Written Back	-	-	-	-	-	-
-	d Adjustment/Write off of Depreciation amount	-	-	-	-	-	-
-	<b>Total Depreciation</b>	-	<b>1,080,144</b>	-	<b>1,858,226</b>	<b>394,309</b>	<b>3,332,679</b>
-	<b>3. Book Value (WDV*) (1-2)</b>	-	21,814,509	-	20,329,699	5,955,765	48,099,973
-	<b>4. Land</b>	-	-	-	-	-	-
-	<b>5. Capital Construction (pending Capitalization)</b>	-	-	-	-	-	-
-	<b>6. Leasehold Assets #</b>	12,957,431	-	-	-	-	12,957,431
-	<b>Total (3+4+5+6)</b>	<b>12,957,431</b>	<b>21,814,509</b>	-	<b>20,329,699</b>	<b>5,955,765</b>	<b>61,057,404</b>

\* Written Down Value

# Lease Hold Assets have been stated net of amortisation. Amortisation cost has been charged as 'Lease Hold Assets Amortisation' under Schedule 4.24.



**NON BANKING ASSETS**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Name & Address of Borrower or Party	Date of assuming Non Banking Assets	Total Non Banking Assets (in NPR)	Loss Provision		Net Non Banking Assets (in NPR)
				%	in NPR	
-						
-						
-						
-	<b>Grand Total</b>		-		-	-

**OTHER ASSETS**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. Stationery Stock	-
-	2. Income Receivable on Investment	3,280,221
-	3. Accrued Interest on Loan	205,044
-	Less: Interest Suspense Account	205,044
-	4. Commission Receivable	-
-	5. Sundry Debtors	-
-	6. Staff Loan & Advances	11,121,441
-	7. Pre Payments	3,744,743
-	8. Cash in Transit	-
-	9. Other Transit items (including Cheques)	-
-	10. Drafts Paid Without Notice	-
-	11. Expenses not Written Off	-
-	12. Branch Account Reconciliation	-
-	13. Others	18,041,103
-	a. Deferred Software Expenses (to the extent not amortised)	17,135,260
-	b. Advance tax (net)	-
-	c. Others	905,843
-	<b>Total</b>	<b>36,187,508</b>

**OTHER ASSETS (Additional Statement)**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)			
		Up to 1 Year	1 to 3 Year	Above 3 Years	Total
-	1. Accrued Interest on Loan	205,044.00	-	-	205,044
-	2. Drafts Paid without notice	-	-	-	-
-	3. Branch Account	-	-	-	-

**CONTINGENT LIABILITIES**  
**As at Ashad 31, 2065 (July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. Claims on institution not accepted by the Institution	-
-	2. Letter of Credit (Full Amount)	178,622,268
-	a. Less than 6 months maturity	178,622,268
-	b. More than 6 months maturity	-
-	3. Rediscounted Bills	-
-	4. Unmatured Guarantees/Bonds	-
-	a. Bid Bonds	-
-	b. Performance Bonds	27,885,000
-	c. Other Guarantee/Bonds	-
-	5. Unpaid Shares in Investment	-
-	6. Outstanding Liabilities on Forward Exchange Contract	-
-	7. Bills under Collection	11,205
-	8. Acceptance & Endorsement	-
-	9. Underwriting Commitment	-
-	10. Irrevocable Loan Commitment	-
-	11. Guarantees issued against Counter Guarantee of Internationally Rated Banks	-
-	12. Advance Payment Guarantee	-
-	13. Financial Guarantee	-
-	14. Contingent Liabilities on Income Tax	-
-	15. Others (Capital Commitment on Construction Contract)	2,056,638
-	<b>Total</b>	<b>208,575,111</b>

**INTEREST INCOME**

**For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
-	<b>A. On Loans, Advances and Overdraft</b>	<b>77,704,059</b>
-	1. Loans & Advances	52,669,996
-	2. Overdraft	25,034,063
-	<b>B. On Investment</b>	<b>112,787,614</b>
-	1. Government of Nepal Securities	1,553,162
-	a. Treasury Bills	1,548,647
-	b. Development Bonds	4,515
-	c. National Saving Certificates	-
-	2. Foreign Securities	-
	a. ....	-
	b. ....	-
-	3. Nepal Rastra Bank Bonds	-
-	4. Debentures & Bonds	-
-	a. Financial Institutions	-
-	b. Other Institutions	-
-	5. Interest on Inter Bank Investment	111,234,452
-	<b>C. On Agency Balances</b>	<b>25,445</b>
-	1. Local Banks / Financial Institutions	25,445
-	2. Foreign Banks	-
-	<b>D. On Money at Call and Short Notice</b>	<b>-</b>
-	1. Local Banks/Financial Institutions	-
-	2. Foreign Banks	-
-	<b>E. On Others</b>	<b>-</b>
-	1. Certificate of Deposits	-
-	2. Inter-Bank / Financial Institutional Loan	-
-	3. Others	-
-	<b>Total</b>	<b>190,517,118</b>

**INTEREST EXPENSES**

**For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
-	<b>A. ON DEPOSIT LIABILITIES</b>	<b>116,833,554</b>
-	<b>1. Fixed Deposits</b>	<b>40,041,728</b>
-	1.1 Local Currency	39,037,830
-	1.2 Foreign Currency	1,003,898
-	<b>2. Saving Deposits</b>	<b>4,162,098</b>
-	2.1 Local Currency	4,160,854
-	2.2 Foreign Currency	1,244
-	<b>3. Call Deposits</b>	<b>72,629,728</b>
-	3.1 Local Currency	72,626,009
-	3.2 Foreign Currency	3,719
-	<b>4. Certificate of Deposits</b>	-
-	<b>B. ON BORROWINGS</b>	<b>10,402,128</b>
-	1. Debentures & Bonds	-
-	2. Loan from Nepal Rastra Bank	-
-	3. Inter Bank /Financial Institutions Borrowing	10,402,128
-	4. Other Organized Institutions	-
-	5. Other Loans	-
-	<b>C. ON OTHERS</b>	-
-	1.	-
-	2.	-
-	<b>Total</b>	<b>127,235,682</b>

**COMMISSION AND DISCOUNT INCOME**

For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	<b>A. Bills Purchased &amp; Discount</b>	<b>70,881</b>
-	1. Local	-
-	2. Foreign	70,881
-	<b>B. Commission</b>	<b>1,469,000</b>
-	1. Letters of Credit	1,011,586
-	2. Guarantees	415,357
-	3. Collection Fees	35,447
-	4. Remittance Fees	6,610
-	5. Credit Card	-
-	6. Share Underwriting/Issue	-
-	7. Government Transactions	-
-	8. E.Pra. Commission	-
-	9. Exchange Fee	-
-	<b>C. Others</b>	<b>185,355</b>
-	<b>Total</b>	<b>1,725,236</b>

**OTHER OPERATING INCOME**

For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. Safe Deposit Lockers Rental	34,500
-	2. Issue & Renewals of Credit Cards	-
-	3. Issue & Renewals of ATM Cards	-
-	4. Telex / T. T.	331,900
-	5. Service Charges (Loan Processing Fees)	10,573,229
-	6. Renewal Fees	-
-	7. Others	187,049
-	<b>Total</b>	<b>11,126,678</b>

**EXCHANGE GAIN/LOSS**

**For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
-	a. Revaluation Gain (Loss)	1,022,705
-	b. Trading Gain (except Exchange Fees)	1,640,423
-	<b>Total Income (Loss)</b>	<b>2,663,128</b>

**EMPLOYEES EXPENSES**

**For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
-	1. Salary	10,106,788
-	2. Allowances	5,579,797
-	3. Contribution to Provident Fund	803,227
-	4. Training Expenses	257,820
-	5. Uniform	-
-	6. Medical	27,725
-	7. Insurance	-
-	8. Pension and Gratuity	-
-	9. Others	2,024,882
-	<b>Total</b>	<b>18,800,239</b>

**OTHER OPERATING EXPENSES**

**For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)**

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. House Rent	4,551,615
-	2. Light, Electricity & Water	770,393
-	3. Repair & Maintenance	305,412
-	a. Building	186,664
-	b. Vehicles	66,532
-	c. Others	52,216
-	4. Insurance	891,773
-	5. Postage, Telex, Telephone & Fax	671,503
-	6. Office Equipment, Furniture and Repair	900,399
-	7. Travelling Allowances & Expenses	1,077,194
-	8. Printing & Stationery	1,477,815
-	9. Books & Periodicals	41,956
-	10. Advertisements	2,824,760
-	11. Legal Expenses	81,874
-	12. Donations	-
-	13. Expenses relating to Board of Directors	943,729
-	a. Meeting Fees	897,985
-	b. Other Expenses	45,744
-	14. Annual General Meeting Expenses	-
-	15. Expenses relating to Audit	205,500
-	a. Audit Fees	169,500
-	b. Other Expenses	36,000
-	16. Commission on Remittances	-
-	17. Depreciation on Fixed Assets	3,332,679
-	18. Write Off of Pre-operating Expenses	2,546,179
-	19. Share Issue Expenses	-
-	20. Technical Services Fee Reimbursement	-
-	21. Entertainment Expenses	48,861
-	22. Written Off Expenses	-
-	23. Security Expenses	1,037,584
-	24. Credit Guarantee Premium	-
-	25. Commission & Discount	493,954
-	26. Others	3,075,795
-	(a) Subscription & Membership	1,715,225
-	(b) Computer Software Expenses	459,451
-	(c) Lease Hold Assets Amortisation	676,659
-	(d) Others	224,460
-	<b>Total</b>	<b>25,278,975</b>

**PROVISION FOR POSSIBLE LOSSES**

For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. Increase in Loan Loss Provision	27,552,557
-	2. Increase in Provision for Loss on Investment	-
-	3. Provision Against Non-Banking Assets	-
-	4. Provision Against Other Assets	-
-	<b>Total</b>	<b>27,552,557</b>

**NON-OPERATING INCOME / (LOSS)**

For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)

Previous Year (in NPR)	Particulars	This Year (in NPR)
-	1. Profit (Loss) on Sale of Investments	-
-	2. Profit (Loss) on Sale of Assets	-
-	3. Dividend	-
-	<b>4. Subsidies received from Nepal Rastra Bank</b>	-
-	a. Reimbursement of losses of specified branches	-
-	b. Interest Compensation	-
-	c. Exchange Counter	-
-	<b>5. Others</b>	-
-	<b>Total Non-Operating Income (Loss)</b>	<b>-</b>



Schedule 4.27

**PROVISION FOR POSSIBLE LOSS WRITTEN BACK**

**For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
-	1. Loan Loss Provision Written Back	-
-	2. Provision against Non Banking Assets Written Back	-
-	3. Investment Provision Written Back	-
-	4. Provision against other Assets Written Back	-
-	<b>Total</b>	-



Schedule 4.28

**PROFIT/LOSS FROM EXTRA - ORDINARY ACTIVITIES**

**For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)**

<b>Previous Year (in NPR)</b>	<b>Particulars</b>	<b>This Year (in NPR)</b>
-	1. Recovery of Written off Loans	-
-	2. Voluntary Retirement Scheme Expenses	-
-	3. Loan Write -Offs {4.28 (a)}	-
-	4. Other Expenses/Income	-
-	<b>Total</b>	-



Schedule 4.28(a)

**STATEMENT OF LOAN WRITTEN-OFF**  
For the period from Ashwin 25, 2064 to Ashad 31, 2065 (October 12, 2007 to July 15, 2008)

S.No	Types of Loan	Written off amount (NPR)	Types of Security	Basis of valuation of collateral	Name/Designation of Loan Approver	Initiations made for recovery of loan	Remarks
1	Working Capital Loan						
2	Project Loan						
3	Fixed Capital Loan						
4	Personal Loan						
5	Other Loan						
	<b>Total Loan</b>	-	-	-	-	-	-

**STATEMENT OF LOANS AND ADVANCES TO DIRECTORS/CHIEF EXECUTIVE /PROMOTERS/EMPLOYEES AND SHAREHOLDERS**

**As at Ashad 31, 2065 (July 15, 2008)**

The Statement of amount, included under total amount of Bills Purchased and Discounted, Loans, Advances and Overdraft, provided to the Directors, Chief Executive Officer, Promoters, Staff, Shareholders and to the individual members of their undivided family or against the guarantee of such persons or to the organizations or companies in which such individuals are managing agent, are as follows:

(in NPR)

Name of Promoter/Director/ Chief Executive	Outstanding up to Last Year		Recovered in Current Year		Additional Lending in this year	Outstanding as of Ashad end 2063	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
<b>C. Promoters</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>D. Employees</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>E. Shareholders</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-

Note: As per Clause 6 of the Nepal Rastra Bank (The Central Bank of Nepal) Directive No.6, loans given to employees are as per the Human Resource Policy of the Bank and hence not disclosed above.

**TABLE OF CAPITAL FUND**  
**As at Ashad 31, 2065 (July 15, 2008)**

(in NPR)

<b>Particulars</b>	<b>Previous Year</b>	<b>This Year</b>
<b>A. Core Capital</b>	-	<b>704,205,982</b>
1. Paid Up Capital	-	700,000,000
2. Share Premium	-	-
3. Irredeemable Preference Shares	-	-
4. General Reserve Fund	-	892,332
5. Accumulated Profit/Loss (Up to previous year)	-	-
6. Current Year's Profit/Loss as shown in the Balance Sheet	-	3,313,650
7. Capital Redemption Reserve Fund	-	-
8. Capital Adjustment Reserve Fund	-	-
9. Other Free Reserves	-	-
Less: Goodwill	-	-
Investment in excess of prescribed limit	-	-
Fictitious Assets	-	-
Investments in securities of companies having financial interest	-	-
<b>B. Supplementary Capital</b>	-	<b>27,808,233</b>
1. Loan Loss Provision on Pass Loan	-	27,552,557
2. Asset Revaluation Reserve	-	-
3. Hybrid Capital Instruments	-	-
4. Unsecured Subordinated Term Debt	-	-
5. Exchange Fluctuation Fund	-	255,676
6. Additional Loan Loss Provision	-	-
7. Investment Adjustment Reserve	-	-
8. Provision for Loss on Investment	-	-
<b>C. Total Capital Fund (A+B)</b>	-	<b>732,014,215</b>
<b>D. Minimum Capital Fund required to be maintained on the basis of Risk Weighted Assets</b>		
Capital Fund (11%)	-	364,754,268
Core Capital (5.5%)	-	182,377,134
Capital Fund (Excess by 11.08 %)	-	<b>367,259,947</b>
Core Capital (Excess by 15.74 %)	-	<b>521,828,848</b>



**TABLE OF RISK WEIGHTED ASSETS STATEMENT**  
As at Ashad 31, 2065 (July 15, 2008)

(in NPR)

On -Balance Sheet Assets	Weight age	Previous Year		This Year	
		Amount	Risk Weighted Assets	Amount	Risk Weighted Assets
Cash Balance	0%	-	-	73,150,043	-
Gold (Tradable)	0%	-	-	-	-
Balance with Nepal Rastra Bank	0%	-	-	254,303,916	-
Investments in Government Securities	0%	-	-	115,527,220	-
Investments in Nepal Rastra Bank Bonds	0%	-	-	-	-
Fully secured loan against own Fixed Deposit Receipt	0%	-	-	25,729,644	-
Fully secured loan against Government Securities	0%	-	-	-	-
Balances with Domestic Licensed Banks and Financial Institutions	20%	-	-	35,984,313	7,196,863
Fully secured Fixed Deposit Receipt Loan against Fixed Deposit Receipt of other Licensed Banks & Financial Institutions	20%	-	-	43,749,443	8,749,889
Balances with Foreign Banks	20%	-	-	31,790,904	6,358,181
Money at Call	20%	-	-	369,775,901	73,955,180
Loan against Guarantees of Internationally Rated Banks	20%	-	-	-	-
Other Investments in Internationally Rated Banks	20%	-	-	253,264,000	50,652,800
Investment in Shares, Debentures and Bonds	100%	-	-	-	-
Other Investments	100%	-	-	334,289,898	334,289,898
Loans, Advances and Bills Purchased/Discounted	100%	-	-	2,685,776,583	2,685,776,583
Fixed Assets	100%	-	-	61,057,404	61,057,404
All Other Assets ( net of advance tax deposits)	100%	-	-	36,187,508	36,187,508
Net other interest receivable ( Total Interest Receivable - Interest on Gvt. Bonds. - Interest Suspenses)	100%	-	-	-	-
<b>Total (A)</b>		-	-	<b>4,320,586,777</b>	<b>3,264,224,306</b>
<b>Off -Balance Sheet Items</b>					
Bills Collection	0%	-	-	11,205	-
Forward Foreign Exchange Contract	10%	-	-	-	-
Letters of Credit with maturity of less than 6 months (Full value)	20%	-	-	178,622,268	35,724,454
Guarantees provided against counter guarantee of internationally rated foreign banks	20%	-	-	-	-
Letters of Credit with maturity of more than 6 months (Full value)	50%	-	-	-	-
Bid Bond	50%	-	-	-	-
Performance Bond	50%	-	-	27,885,000	13,942,500
Advance Payment Guarantee	100%	-	-	-	-
Financial Guarantee	100%	-	-	-	-
Other Guarantee	100%	-	-	-	-
Irrevocable Loan Commitment	100%	-	-	-	-
Contingent Liabilities in respect of Income Tax	100%	-	-	-	-
All Other Contingent Liabilities	100%	-	-	2,056,638	2,056,638
<b>Total (B)</b>		-	-	<b>208,575,111</b>	<b>51,723,592</b>
<b>Total Risk Weighted Assets</b>		-	-	<b>4,529,161,888</b>	<b>3,315,947,898</b>

**PRINCIPAL INDICATORS**

<b>Particulars</b>	<b>Indicators</b>	<b>F. Y. 2064/2065</b>
1. Percentage of Net Profit/Gross Income	%	5.66%
2. Earnings Per Share	Rs.	0.64
3. Market Value per Share	Rs.	-
4. Price Earning Ratio	Ratio	-
5. Dividend on share capital (including bonus)	%	-
6. Cash Dividend on share Capital	%	-
7. Interest Income/Loans & Advances	%	8.81%
8. Employee Expenses/Total Operating Expenses	%	42.65%
9. Interest Expenses on Total Deposits and Borrowings	%	5.96%
10. Exchange Fluctuation Gain/Total Income	%	3.38%
11. Staff Bonus/ Total Staff Expenses	%	3.46%
12. Net Profit/Loans & Advances	%	0.32%
13. Net Profit/ Total Assets	%	0.21%
14. Total Credit/Deposit	%	90.19%
15. Total Operating Expenses/Total Assets	%	2.05%
16. <u>Adequacy of Capital Fund on Risk Weightage</u>		
<u>Assets</u>		
a. Core Capital	%	21.24%
b. Supplementary Capital	%	0.84%
c. Total Capital Fund	%	22.08%
17. Liquidity (CRR)	%	5.65%
18. Non Performing Loans/Total Loans	%	0.00%
19. Weighted Average Interest Rate Spread	%	2.85%
20. Book Net Worth	Rs.	704,461,658
21. Total Shares	Number	7,000,000
22. Total Employees	Number	78
23. Others		



### Key Indicators (Definitions)

Items	Definitions
Net Profit	Net Profit After Tax
Gross Income	Total Operating income as per P & L Account
Earnings Per Share (EPS)	Net Profit for the year /No. of Shares at the year end
Interest Income	Interest Income on Loans and Advances as per Schedule 4.18
Loans and Advances	Average Gross Loans & Advances as per Schedule 4.13
Staff Expenses	Employees expenses as per Schedule 4.23
Total Operating Expenses	Employee Expenses + Office Operating Expenses + Exchange Loss
Interest Expenses	Interest Expenses as per Schedule 4.19
Total Deposit & Borrowings	Borrowings + Deposits as per Balance Sheet (Average)
Total Assets	Total of Asset side of the Balance Sheet (Average)
Total Credit	Gross Loans and Advances + Bills Purchase as per Schedule 4.13 (year end)
Total Deposits	Deposits as per Schedule 4.5 (Year end)
Cash Reserve Ratio	Ratio as per NRB Directives, calculated and submitted to NRB as on 15.7. 2008
Interest Rate Spread	Average rate of Interest Income on Loans and Advances less Average rate of Interest Expenses on Deposits & Borrowings