

Unaudited Quarterly Financial Statement
At the quarter ended Ashadh, 2072

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	298531.00	230718.00	127775.00
1.1	Paid-up Capital	55000.00	55000.00	55000.00
1.2	Reserves and Surplus	(9423.00)	(7633.00)	(6525.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	250501.00	181150.00	78165.00
	a. Domestic Currency	250501.00	181150.00	78165.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2453.00	2201.00	1135.00
2	Total Assets (2.1 to 2.7)	298531.00	230718.00	127775.00
2.1	Cash & Bank Balance	4910.00	4448.00	4850.00
2.2	Money at call and short Notice	80056.00	49731.00	37356.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	204256.00	164788.00	76847.00
0	a. Real Estate Loan	8421.00	8689.00	978.00
0	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)	8421.00	8689.00	978.00
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan	16627.00	14534.00	7280.00
0	e. Overdraft Loan / TR Loan / WC Loan	121283.00	98963.00	37786.00
0	f. Others	57925.00	42602.00	30803.00
2.5	Fixed Assets	7497.00	8855.00	6559.00
2.6	Non Banking Assets			
2.7	Other Assets	1812.00	2896.00	2163.00
3	Profit and Loss Account			
3.1	Interest Income	18268.00	10741.00	5108.00
3.2	Interest Expense	11754.00	7522.00	3059.00
A	Net Interest Income (3.1-3.2)	6514.00	3219.00	2049.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	2231.00	2450.00	1097.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	8745.00	5669.00	3146.00
3.6	Staff Expenses	5274.00	4066.00	4498.00
3.7	Other Operating Expenses	4870.00	1801.00	4397.00
C	Operating profit Before Provision (B-3.6-3.7)	(1399.00)	(198.00)	(5749.00)
3.8	Provision for Possible Loss	1289.00	910.00	776.00
D	Operating profit (C-3.8)	(2688.00)	(1108.00)	(6525.00)
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss			
E	Profit From Regular Activities (D+3.9+3.10)	(2688.00)	(1108.00)	(6525.00)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	(2688.00)	(1108.00)	(6525.00)
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12-3.13)	(2688.00)	(1108.00)	(6525.00)
4	Ratios			
4.1	Capital Fund to RWA	19.04%	23.09%	44.18%
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	7.73%	7.41%	7.77%
4.5	CD Ratio (Calculated as per NRB Directives)	69.77%	73.00%	61.52%