

**Unaudited Quarterly Financial Statement  
As at the quarter ended Aswin, 2074**

(Rs. In '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>635688.00</b>	<b>583345.00</b>	<b>419393.00</b>
1.1	Paid-up Capital	100000.00	100000.00	100000.00
1.2	Reserves and Surplus	(9170.00)	(7035.00)	(6827.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	<b>533281.00</b>	<b>478200.00</b>	<b>323840.00</b>
	a. Domestic Currency	533281.00	478200.00	323840.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	11577.00	12180.00	2380.00
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>635688.00</b>	<b>583345.00</b>	<b>419393.00</b>
2.1	Cash & Bank Balance	10089.00	5432.00	7472.00
2.2	Money at call and short Notice	223120.00	192803.00	102745.00
2.3	Investments	10000.00	5000.00	
2.4	Loans & Advances (a+b+c+d+e+f)	<b>366620.00</b>	<b>361715.00</b>	<b>300480.00</b>
0	a. Real Estate Loan	<b>1037.00</b>	<b>3451.00</b>	<b>9328.00</b>
0	1. Residential Real Estate Loan (Except Personal Home Loan upto 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)	1037.00	3451.00	9328.00
0	b. Personal Home Loan of Rs. 10 million or less	5652.00	6679.00	6317.00
0	c. Margin Type Loan	13571.00	21087.00	
0	d. Term Loan	47322.00	36187.00	37256.00
0	e. Overdraft Loan / TR Loan / WC Loan	171317.00	164449.00	155349.00
0	f. Others	127721.00	129862.00	92230.00
2.5	Fixed Assets	11539.00	11961.00	5480.00
2.6	Non Banking Assets			
2.7	Other Assets	14320.00	6434.00	3216.00
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	14955.00	44690.00	9972.00
3.2	Interest Expense	10633.06	24543.00	5586.00
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>4321.94</b>	<b>20147.00</b>	<b>4386.00</b>

3.3	Fees Commission and Discount	23.95	109.00	17.00
3.4	Other Operating Income	992.27	3154.00	848.00
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>5338.16</b>	<b>23410.00</b>	<b>5251.00</b>
3.6	Staff Expenses	2856.86	7373.00	1763.00
3.7	Other Operating Expenses	1501.70	11078.00	1011.00
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>979.60</b>	<b>4959.00</b>	<b>2477.00</b>
3.8	Provision for Possible Loss	4559.51	6498.00	1148.00
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>(3579.91)</b>	<b>(1539.00)</b>	<b>1329.00</b>
3.9	Non Operating Income/Expenses (Net)			
3.1 0	Write Back of Provision for Possible Loss	1444.45	4596.00	178.00
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>(2135.46)</b>	<b>3057.00</b>	<b>1507.00</b>
3.1 1	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>(2135.46)</b>	<b>3057.00</b>	<b>1507.00</b>
3.1 2	Provision For Staff Bonus			
3.1 3	Provision For Tax			
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>(2135.46)</b>	<b>3057.00</b>	<b>1507.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	18.83%	20.41%	24.96%
4.2	Non Performing Loan (NPL) to Total Loan	4.26%	1.58%	1.26%
4.3	Total Loan Loss Provision to total NPL	58.78%	108.50%	139.77%
4.4	Cost of Funds	4.07%	8.01%	6.45%
4.5	CD Ratio (Calculated as per NRB Directives)	59.80%	64.43%	73.39%