

Quarterly Financial Statement
 At the quarter ended Poush, 2071

(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)	196885.00	168838.00	97594.00
1.1	Paid-up Capital	55000.00	55000.00	55000.00
1.2	Reserves and Surplus	(7445.00)	(7123.00)	(3675.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	147671.00	119263.00	44123.00
	a. Domestic Currency	147671.00	119263.00	44123.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	1659.00	1698.00	2146.00
2	Total Assets (2.1 to 2.7)	196885.00	168838.00	97594.00
2.1	Cash & Bank Balance	7642.00	7316.00	4333.00
2.2	Money at call and short Notice	50005.00	62808.00	59312.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	128600.00	87170.00	24402.00
0	a. Real Estate Loan	5818.00	942.00	0.00
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)	5818.00	942.00	
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan	11637.00	7229.00	4194.00
0	e. Overdraft Loan / TR Loan / WC Loan	77260.00	48856.00	11418.00
0	f. Others	33885.00	30143.00	8790.00
2.5	Fixed Assets	8220.00	6559.00	6454.00
2.6	Non Banking Assets			
2.7	Other Assets	2418.00	4985.00	3093.00
3	Profit and Loss Account			
3.1	Interest income	7221.00	3126.00	1229.00
3.2	Interest Expense	4570.00	1974.00	1054.00
A	Net Interest Income (3.1-3.2)	2651.00	1152.00	175.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	861.00	231.00	388.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	3512.00	1383.00	563.00
3.6	Staff Expenses	2815.00	1240.00	2361.00
3.7	Other Operating Expenses	1094.00	637.00	1631.00
C	Operating profit Before Provision (B-3.6-3.7)	(397.00)	(494.00)	(3429.00)
3.8	Provision for Possible Loss	523.00	104.00	246.00
D	Operating profit (C-3.8)	(920.00)	(598.00)	(3675.00)
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)	(920.00)	(598.00)	(3675.00)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	(920.00)	(598.00)	(3675.00)
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	(920.00)	(598.00)	(3675.00)
4	Ratios			
4.1	Capital Fund to RWA	27.76%	36.59%	85.20%
4.4	Cost of Funds	7.68%	7.96%	7.37%
4.5	CD Ratio (Calculated as per NRB Directives)	66.70%	52.83%	25.98%

Note:

- 1 Loan and Advances are shown netted of the provisions.
- 2 The Final Figures of this unaudited financial statements may be changed accordingly if the auditors and supervisory body notify us to do so.