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Unaudited Financial Results (Quarterly)

As at 3rd Quarter(30-12-2070) of the fissanal Year 2070/71

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	90293.00	97594.00	0.00
1.1	Paid-up Capital	55000.00	55000.00	
1.2	Reserves and Surplus	(4535.00)	(3675.00)	
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	38251.00	44123.00	0.00
	a. Domestic Currency	38251.00	44123.00	
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	1577.00	2146.00	
2	Total Assets (2.1 to 2.7)	90293.00	97594.00	0.00
2.1	Cash & Bank Balance	3522.00	4333.00	
2.2	Money at call and short Notice	21460.00	59312.00	
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	55873.00	24402.00	0.00
0	a. Real Estate Loan	0.00	0.00	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)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan	6681.00	4194.00	
0	e. Overdraft Loan / TR Loan/ WC Loan	24196.00	11418.00	
0	f. Others	24996.00	8790.00	
2.5	Fixed Assets	6541.00	6454.00	
2.6	Non Banking Assets			
2.7	Other Assets	2897.00	3093.00	
3	Profit and Loss Account			
3.1	Interest income	2718.00	1229.00	
3.2	Interest Expense	1829.00	1054.00	
A	Net Interest Income (3.1-3.2)	889.00	175.00	0.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	780.00	388.00	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	1669.00	563.00	0.00
3.6	Staff Expenses	3403.00	2361.00	
3.7	Other Operating Expenses	2237.00	1631.00	
C	Operating profit Before Provision (B-3.6-3.7)	(3971.00)	(3429.00)	0.00
3.8	Provision for Possible Loss	564.00	246.00	
D	Operating profit (C-3.8)	(4535.00)	(3675.00)	0.00
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)	(4535.00)	(3675.00)	0.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	(4535.00)	(3675.00)	0.00
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	(4535.00)	(3675.00)	0.00
4	Ratios			
4.1	Capital Fund to RWA	58.10%	85.20%	
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	7.42%	7.37%	
4.5	CD Ratio (Calculated as per NRB Directives)	64.04%	25.98%	
4.6	Base Rate	21.58%	15.47%	

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.

INTEREST RATE

Deposits		Loan & Advances	
SAVING	6%-8%	Deprived Sector Loan	5%-18%
FIXED	7%-12%	Other Loans	13%-16%