

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at Forth Quarter(31/03/2071) of the Financial Year 2070/071

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	127775.00	90293.00	0.00
1.1	Paid-up Capital	55000.00	55000.00	
1.2	Reserves and Surplus	(6525.00)	(4535.00)	
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	78165.00	38251.00	0.00
a.	Domestic Currency	78165.00	38251.00	
b.	Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	1135.00	1577.00	
2	Total Assets (2.1 to 2.7)	127775.00	90293.00	0.00
2.1	Cash & Bank Balance	4850.00	3522.00	
2.2	Money at call and short Notice	37356.00	21460.00	
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	76847.00	55873.00	0.00
a.	Real Estate Loan	978.00	0.00	0.00
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
2.	Business Complex & Residential Apartment Construction Loan			
3.	Income generating Commercial Complex Loan			
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	978.00		
b.	Personal Home Loan of Rs. 10 million or less			
c.	Margin Type Loan			
d.	Term Loan	7280.00	6681.00	
e.	Overdraft Loan / TR Loan / WC Loan	37786.00	24196.00	
f.	Others	30803.00	24996.00	
2.5	Fixed Assets	6559.00	6541.00	
2.6	Non Banking Assets			
2.7	Other Assets	2163.00	2897.00	
3	Profit and Loss Account			
3.1	Interest income	5108.00	2718.00	
3.2	Interest Expense	3059.00	1829.00	
A	Net Interest Income (3.1-3.2)	2049.00	889.00	0.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	1097.00	780.00	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	3146.00	1669.00	0.00
3.6	Staff Expenses	4498.00	3403.00	
3.7	Other Operating Expenses	4397.00	2237.00	
C	Operating profit Before Provision (B-3.6-3.7)	(5749.00)	(3971.00)	0.00
3.8	Provision for Possible Loss	776.00	564.00	
D	Operating profit (C-3.8)	(6525.00)	(4535.00)	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)	(6525.00)	(4535.00)	0.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	(6525.00)	(4535.00)	0.00
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	(6525.00)	(4535.00)	0.00
4	Ratios			
4.1	Capital Fund to RWA	44.18%	58.10%	
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	
4.3	Total Loan Loss Provision to total NPL	0.00%	0.00%	
4.4	Cost of Funds	7.77%	7.42%	
4.5	CD Ratio (Calculated as per NRB Directives)	61.52%	64.04%	
4.5	Interest Spread Rate %	5.89%	6.00%	

Note:

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

INTEREST RATE

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