

Unaudited Quarterly Financial Statement

At the quarter ended Ashwin, 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)	321890.00	298531.00	168838.00
1.1	Paid-up Capital	55000.00	55000.00	55000.00
1.2	Reserves and Surplus	(9352.00)	(9423.00)	(7123.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	273440.00	250501.00	119263.00
	a. Domestic Currency	273440.00	250501.00	119263.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2802.00	2453.00	1698.00
2	Total Assets (2.1 to 2.7)	321890.00	298531.00	168838.00
2.1	Cash & Bank Balance	5866.00	4910.00	7316.00
2.2	Money at call and short Notice	88115.00	80056.00	62808.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	216691.00	204256.00	87170.00
0	a. Real Estate Loan	3571.00	8421.00	942.00
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)	3571.00	8421.00	942.00
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan	21222.00	16627.00	7229.00
0	e. Overdraft Loan / TR Loan / WC Loan	126735.00	121283.00	48856.00
0	f. Others	65163.00	57925.00	30143.00
2.5	Fixed Assets	7964.00	7497.00	6559.00
2.6	Non Banking Assets			
2.7	Other Assets	3254.00	1812.00	4985.00
3	Profit and Loss Account			
3.1	Interest income	7524.00	18268.00	3126.00
3.2	Interest Expense	5504.00	11754.00	1974.00
A	Net Interest Income (3.1-3.2)	2020.00	6514.00	1152.00
3.3	Fees Commission and Discount	13.00		
3.4	Other Operating Income	547.00	2231.00	231.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	2580.00	8745.00	1383.00
3.6	Staff Expenses	1559.00	5274.00	1240.00
3.7	Other Operating Expenses	800.00	4870.00	637.00
C	Operating profit Before Provision (B-3.6-3.7)	221.00	(1399.00)	(494.00)
3.8	Provision for Possible Loss	150.00	1289.00	881.00
D	Operating profit (C-3.8)	71.00	(2688.00)	(1375.00)
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)	71.00	(2688.00)	(1375.00)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	71.00	(2688.00)	(1375.00)
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	71.00	(2688.00)	(1375.00)
4	Ratios			
4.1	Capital Fund to RWA	17.08%	19.04%	36.59%
4.2	Non Performing Loan (NPL) to Total Loan			
4.3	Total Loan Loss Provision to total NPL			
4.4	Cost of Funds	7.71%	7.73%	7.96%
4.5	CD Ratio (Calculated as per NRB Directives)	68.68%	69.77%	52.83%

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.