

**Unaudited Quarterly Financial Statement
As at the quarter ended Chaitra, 2073**

(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)	442928	393564.00	386330.00
1.1	Paid-up Capital	100000.00	100000.00	55000.00
1.2	Reserves and Surplus	(7966)	(6205.00)	(8193.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	346312.00	295886.00	336607.00
	a. Domestic Currency	346312.00	295886.00	336607.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	4582.00	3883.00	2916.00
2	Total Assets (2.1 to 2.7)	442928.00	393564.00	386330.00
2.1	Cash & Bank Balance	11653.00	17210.00	3358.00
2.2	Money at call and short Notice	115032.00	54611.00	102168.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	296371.00	304223.00	269879.00
0	a. Real Estate Loan	3579.00	9293.00	5760.00
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)	3579.00	9293.00	5760.00
0	b. Personal Home Loan of Rs. 10 million or less	6963.00	6154.00	2970.00
0	c. Margin Type Loan			3465.00
0	d. Term Loan	25365.00	31767.00	33145.00
0	e. Overdraft Loan / TR Loan / WC Loan	152988.00	152239.00	146258.00
0	f. Others	107476.00	104770.00	78281.00
2.5	Fixed Assets	12286.00	10508.00	7897.00
2.6	Non Banking Assets			
2.7	Other Assets	7586.00	7012.00	3028.00
3	Profit and Loss Account			
3.1	Interest income	30751.00	20044.00	23867.00
3.2	Interest Expense	16788.00	10609.00	16694.00
A	Net Interest Income (3.1-3.2)	13963.00	9435.00	7173.00

3.3	Fees Commission and Discount	70.00	48.00	102.00
3.4	Other Operating Income	1933.00	1323.00	2089.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	15966.00	10806.00	9364.00
3.6	Staff Expenses	5228.00	3205.00	3914.00
3.7	Other Operating Expenses	3658.0	2011.00	2151.
C	Operating profit Before Provision (B-3.6-3.7)	7080.00	5590.00	3299.00
3.8	Provision for Possible Loss	5477.00	1944.00	2184.00
D	Operating profit (C-3.8)	1603.00	3646.00	1115.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	523.00	241.00	185.00
E	Profit From Regular Activities (D+3.9+3.10)	2126.00	3887.00	1300.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	2126.00	3887.00	1300.00
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	2126.00	3887.00	1300.00
4	Ratios			
4.1	Capital Fund to RWA	25.35%	25.27%	14.57%
4.2	Non Performing Loan (NPL) to Total Loan	5.55%	1.59%	1.02%
4.3	Total Loan Loss Provision to total NPL	55.18%	123.65%	144.55%
4.4	Cost of Funds	9.29%	7.02%	6.34%
4.5	CD Ratio (Calculated as per NRB Directives)	69.78%	79.69%	71.51%
Note:				
1. Loan & Advances are shown netted of the provisions.				
2. The Final figures of this unaudited financial statement may be changed accordingly if the auditors & supervisory body notify us to do so.				