

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

*(Rs. In '000)*

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>393564.00</b>	<b>419393.00</b>	<b>432781.00</b>
1.1	Paid-up Capital	100000.00	100000.00	55000.00
1.2	Reserves and Surplus	(6205.00)	(6827.00)	(9279.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	<b>295886.00</b>	<b>323840.00</b>	<b>384077.00</b>
	a. Domestic Currency	295886.00	323840.00	384077.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	3883.00	2380.00	2983.00
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>393564.00</b>	<b>419393.00</b>	<b>432781.00</b>
2.1	Cash & Bank Balance	17210.00	7472.00	4267.00
2.2	Money at call and short Notice	54611.00	102745.00	153591.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	<b>304223.00</b>	<b>300480.00</b>	<b>264204.00</b>
0	a. Real Estate Loan	<b>9293.00</b>	<b>9328.00</b>	<b>3425.00</b>
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)	9293.00	9328.00	3425.00
0	b. Personal Home Loan of Rs. 10 million or less	6154.00	6317.00	
0	c. Margin Type Loan			
0	d. Term Loan	31767.00	37256.00	28933.00
0	e. Overdraft Loan / TR Loan / WC Loan	152239.00	155349.00	156312.00
0	f. Others	104770.00	92230.00	75534.00
2.5	Fixed Assets	10508.00	5480.00	7971.00
2.6	Non Banking Assets			
2.7	Other Assets	7012.00	3216.00	2748.00
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	20044.00	9972.00	15584.00
3.2	Interest Expense	10609.00	5586.00	11138.00
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>9435.00</b>	<b>4386.00</b>	<b>4446.00</b>

3.3	Fees Commission and Discount	48.00	17.00	38.00
3.4	Other Operating Income	1323.00	848.00	1235.00
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>10806.00</b>	<b>5251.00</b>	<b>5719.00</b>
3.6	Staff Expenses	3205.00	1763.00	2751.00
3.7	Other Operating Expenses	2011.00	1011.00	1495.00
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>5590.00</b>	<b>2477.00</b>	<b>1473.00</b>
3.8	Provision for Possible Loss	1944.00	1148.00	1329.00
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>3646.00</b>	<b>1329.00</b>	<b>144.00</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	241.00	178.00	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>3887.00</b>	<b>1507.00</b>	<b>144.00</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>3887.00</b>	<b>1507.00</b>	<b>144.00</b>
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>3887.00</b>	<b>1507.00</b>	<b>144.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	25.27%	24.96%	14.18%
4.2	Non Performing Loan (NPL) to Total Loan	1.59%	1.26%	1.01%
4.3	Total Loan Loss Provision to total NPL	123.65%	139.77%	126.08%
4.4	Cost of Funds	7.02%	6.45%	6.75%
4.5	CD Ratio (Calculated as per NRB Directives)	79.69%	73.39%	62.31%
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.				