

Quarterly Financial Statement
At the quarter ended Chaitra, 2071

(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)	230718.00	196885.00	90293.00
1.1	Paid-up Capital	55000.00	55000.00	55000.00
1.2	Reserves and Surplus	(7633.00)	(7445.00)	(4535.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	181150.00	147671.00	38251.00
	a. Domestic Currency	181150.00	147671.00	38251.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2201.00	1659.00	1577.00
2	Total Assets (2.1 to 2.7)	230718.00	196885.00	90293.00
2.1	Cash & Bank Balance	4448.00	7642.00	3522.00
2.2	Money at call and short Notice	49731.00	50005.00	21460.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	164788.00	128600.00	55873.00
0	a. Real Estate Loan	8689.00	5818.00	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)	8689.00	5818.00	
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan	14534.00	11637.00	6681.00
0	e. Overdraft Loan / TR Loan / WC Loan	98963.00	77260.00	24196.00
0	f. Others	42602.00	33885.00	24996.00
2.5	Fixed Assets	8855.00	8220.00	6541.00
2.6	Non Banking Assets			
2.7	Other Assets	2896.00	2418.00	2897.00
3	Profit and Loss Account			
3.1	Interest income	10741.00	7221.00	2718.00
3.2	Interest Expense	7522.00	4570.00	1829.00
A	Net Interest Income (3.1-3.2)	3219.00	2651.00	889.00
3.3	Fees Commission and Discount			
3.4	Other Operating Income	2450.00	861.00	780.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	5669.00	3512.00	1669.00
3.6	Staff Expenses	4066.00	2815.00	3403.00
3.7	Other Operating Expenses	1801.00	1094.00	2237.00
C	Operating profit Before Provision (B-3.6-3.7)	(198.00)	(397.00)	(3971.00)
3.8	Provision for Possible Loss	910.00	523.00	564.00
D	Operating profit (C-3.8)	(1108.00)	(920.00)	(4535.00)
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)	(1108.00)	(920.00)	(4535.00)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	(1108.00)	(920.00)	(4535.00)
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	(1108.00)	(920.00)	(4535.00)
4	Ratios			
4.1	Capital Fund to RWA	23.09%	27.76%	58.10%
4.4	Cost of Funds	7.41%	7.68%	7.42%
4.5	CD Ratio (Calculated as per NRB Directives)	73.00%	66.70%	64.04%