

Quarterly Financial Statement
 At the quarter ended Ashadh, 2073

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year
1	Total Capital & Liabilities (1.1 to 1.7)	432628.00	386330.00	298531.00
1.1	Paid-up Capital	100000.00	55000.00	55000.00
1.2	Reserves and Surplus	(8334.00)	(8193.00)	(9423.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	338450.00	336607.00	250501.00
	a. Domestic Currency	338450.00	336607.00	250501.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2512.00	2916.00	2453.00
2	Total Assets (2.1 to 2.7)	432628.00	386330.00	298531.00
2.1	Cash & Bank Balance	2961.00	3358.00	4910.00
2.2	Money at call and short Notice	113038.00	102168.00	80056.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	307749.00	269879.00	204256.00
0	a. Real Estate Loan	14799.00	5760.00	8421.00
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)	14799.00	5760.00	8421.00
0	b. Personal Home Loan of Rs. 10 million or less	6473.00	2970.00	
0	c. Margin Type Loan	3465.00	3465.00	
0	d. Term Loan	29840.00	33145.00	16627.00
0	e. Overdraft Loan / TR Loan / WC Loan	162802.00	146258.00	121283.00
0	f. Others	90370.00	78281.00	57925.00
2.5	Fixed Assets	5480.00	7897.00	7497.00
2.6	Non Banking Assets			
2.7	Other Assets	3400.00	3028.00	1812.00
3	Profit and Loss Account			
3.1	Interest income	33239.00	23867.00	18268.00
3.2	Interest Expense	21941.00	16694.00	11754.00
A	Net Interest Income (3.1-3.2)	11298.00	7173.00	6514.00
3.3	Fees Commission and Discount	132.00	102.00	
3.4	Other Operating Income	2735.00	2089.00	2231.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	14165.00	9364.00	8745.00
3.6	Staff Expenses	5123.00	3914.00	5274.00
3.7	Other Operating Expenses	5528.00	2151.00	4870.00
C	Operating profit Before Provision (B-3.6-3.7)	3514.00	3299.00	(1399.00)
3.8	Provision for Possible Loss	2657.00	2184.00	1289.00
D	Operating profit (C-3.8)	857.00	1115.00	(2688.00)
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	302.00	185.00	
E	Profit From Regular Activities (D+3.9+3.10)	1159.00	1300.00	(2688.00)
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	1159.00	1300.00	(2688.00)
G	Net Profit/Loss (F-3.12 -3.13)	1159.00	1300.00	(2688.00)
4	Ratios			
4.1	Capital Fund to RWA	25.52%	14.57%	19.04%

4.2	Non Performing Loan (NPL) to Total Loan	0.88%	1.02%	
4.3	Total Loan Loss Provision to total NPL	159.62%	144.55%	
4.4	Cost of Funds	6.55%	6.34%	7.73%
4.5	CD Ratio (Calculated as per NRB Directives)	72.61%	71.51%	69.77%

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 & supervisory body notify us to do so.

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