

Quarterly Financial Statement
At the quarter ended Ashwin, 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)	419393.00	432628.00	321890.00
1.1	Paid-up Capital	100000.00	100000.00	55000.00
1.2	Reserves and Surplus	(6827.00)	(8334.00)	(9352.00)
1.3	Debenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	323840.00	338450.00	273440.00
	a. Domestic Currency	323840.00	338450.00	273440.00
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	2380.00	2512.00	2802.00
2	Total Assets (2.1 to 2.7)	419393.00	432628.00	321890.00
2.1	Cash & Bank Balance	7472.00	2961.00	5866.00
2.2	Money at call and short Notice	102745.00	113038.00	88115.00
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	300480.00	307749.00	216691.00
0	a. Real Estate Loan	9328.00	14799.00	3571.00
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)	9328.00	14799.00	3571.00
0	b. Personal Home Loan of Rs. 10 million or less	6317.00	6473.00	
0	c. Margin Type Loan		3465.00	
0	d. Term Loan	37256.00	29840.00	21222.00
0	e. Overdraft Loan / TR Loan / WC Loan	155349.00	162802.00	126735.00
0	f. Others	92230.00	90370.00	65163.00
2.5	Fixed Assets	5480.00	5480.00	7964.00
2.6	Non Banking Assets			
2.7	Other Assets	3216.00	3400.00	3254.00
3	Profit and Loss Account			
3.1	Interest income	9972.00	33239.00	7524.00
3.2	Interest Expense	5586.00	21941.00	5504.00
A	Net Interest Income (3.1-3.2)	4386.00	11298.00	2020.00
3.3	Fees Commission and Discount	17.00	132.00	13.00
3.4	Other Operating Income	848.00	2735.00	547.00
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	5251.00	14165.00	2580.00
3.6	Staff Expenses	1763.00	5123.00	1559.00
3.7	Other Operating Expenses	1011.00	5528.00	800.00
C	Operating profit Before Provision (B-3.6-3.7)	2477.00	3514.00	221.00
3.8	Provision for Possible Loss	1148.00	2657.00	150.00
D	Operating profit (C-3.8)	1329.00	857.00	71.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	178.00	302.00	
E	Profit From Regular Activities (D+3.9+3.10)	1507.00	1159.00	71.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	1507.00	1159.00	71.00
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
G	Net Profit/Loss (F-3.12 -3.13)	1507.00	1159.00	71.00
4	Ratios			
4.1	Capital Fund to RWA	24.96%	25.52%	17.08%

4.2	Non Performing Loan (NPL) to Total Loan	1.26%	0.88%	
4.3	Total Loan Loss Provision to total NPL	139.77%	159.62%	
4.4	Cost of Funds	6.45%	6.55%	7.71%
4.5	CD Ratio (Calculated as per NRB Directives)	73.39%	72.61%	68.68%

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.**