

**Unaudited Quarterly Financial Statement
As at the quarter ended Asadh, 2074**

(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) | 583345.00 | 442928.00 | 387628.00 |
| 1.1 | Paid-up Capital | 100000.00 | 100000.00 | 55000.00 |
| 1.2 | Reserves and Surplus | (7035.00) | (7966.00) | (8334.00) |
| 1.3 | Debenture and Bond | | | |
| 1.4 | Borrowings | | | |
| 1.5 | Deposits (a+b) | 478200.00 | 346312.00 | 338450.00 |
| | a. Domestic Currency | 478200.00 | 346312.00 | 338450.00 |
| | b. Foreign Currency | | | |
| 1.6 | Income Tax Liabilities | | | |
| 1.7 | Other Liabilities | 12180.00 | 4582.00 | 2512.00 |
| 2 | Total Assets (2.1 to 2.7) | 583345.00 | 442928.00 | 432628.00 |
| 2.1 | Cash & Bank Balance | 5432.00 | 11653.00 | 2961.00 |
| 2.2 | Money at call and short Notice | 192803.00 | 115032.00 | 113038.00 |
| 2.3 | Investments | 5000.00 | | |
| 2.4 | Loans & Advances (a+b+c+d+e+f) | 361715.00 | 296371.00 | 307749.00 |
| 0 | a. Real Estate Loan | 3451.00 | 3579.00 | 14799.00 |
| 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) | 3451.00 | 3579.00 | 14799.00 |
| 0 | b. Personal Home Loan of Rs. 10 million or less | 6679.00 | 6963.00 | 6473.00 |
| 0 | c. Margin Type Loan | 21087.00 | | 3465.00 |
| 0 | d. Term Loan | 36187.00 | 25365.00 | 29840.00 |
| 0 | e. Overdraft Loan / TR Loan / WC Loan | 164449.00 | 152988.00 | 162802.00 |
| 0 | f. Others | 129862.00 | 107476.00 | 90370.00 |
| 2.5 | Fixed Assets | 11961.00 | 12286.00 | 5480.00 |
| 2.6 | Non Banking Assets | | | |
| 2.7 | Other Assets | 6434.00 | 7586.00 | 3400.00 |

| | | | | |
|----------|--|------------------|-----------------|-----------------|
| 3 | Profit and Loss Account | | | |
| 3.1 | Interest income | 44690.00 | 30751.00 | 33239.00 |
| 3.2 | Interest Expense | 24543.00 | 16788.00 | 21941.00 |
| A | Net Interest Income (3.1-3.2) | 20147.00 | 13963.00 | 11298.00 |
| 3.3 | Fees Commission and Discount | 109.00 | 70.00 | 132.00 |
| 3.4 | Other Operating Income | 3154.00 | 1933.00 | 2735.00 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | | | |
| B | Total Operating Income (A+3.3+3.4+3.5) | 23410.00 | 15966.00 | 14165.00 |
| 3.6 | Staff Expenses | 7373.00 | 5228.00 | 5123.00 |
| 3.7 | Other Operating Expenses | 11078.00 | 3658.00 | 5528.00 |
| C | Operating profit Before Provision (B-3.6-3.7) | 4959.00 | 7080.00 | 3514.00 |
| 3.8 | Provision for Possible Loss | 6498.00 | 5477.00 | 2657.00 |
| D | Operating profit (C-3.8) | (1539.00) | 1603.00 | 857.00 |
| 3.9 | Non Operating Income/Expenses (Net) | | | |
| 3.10 | Write Back of Provision for Possible Loss | 4596.00 | 523.00 | 302.00 |
| E | Profit From Regular Activities (D+3.9+3.10) | 3057.00 | 2126.00 | 1159.00 |
| 3.11 | Extraordinary Income/Expenses (Net) | | | |
| F | Profit Before Bonus and Taxes (E+3.11) | 3057.00 | 2126.00 | 1159.00 |
| 3.12 | Provision For Staff Bonus | | | |
| 3.13 | Provision For Tax | | | |
| G | Net Profit/Loss (F-3.12 -3.13) | 3057.00 | 2126.00 | 1159.00 |
| 4 | Ratios | | | |
| 4.1 | Capital Fund to RWA | 20.41% | 25.35% | 25.52% |
| 4.2 | Non Performing Loan (NPL) to Total Loan | 1.58% | 5.55% | 0.88% |
| 4.3 | Total Loan Loss Provision to total NPL | 108.50% | 55.18% | 159.62% |
| 4.4 | Cost of Funds | 8.01% | 9.29% | 6.55% |
| 4.5 | CD Ratio (Calculated as per NRB Directives) | 64.43% | 69.78% | 72.61% |