

**Unaudited Quarterly Financial Statement**  
**As at the quarter ended Asadh, 2075**

(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>	1,113,403.00	9,25,937.00	583345.00
1.1	Paid-up Capital	500000.00	404,296.00	100000.00
1.2	Reserves and Surplus	5,685.01	(4,513.00)	(7,035.00)
1.3	Debenture and Bond			
1.4	Borrowing			
1.5	Deposits (a+b)	<b>598,982.00</b>	<b>518,425.00</b>	<b>478,200.00</b>
	a. Domestic Currency	598,982.00	518,425.00	478,200.00
	b. Foreign Currency			
1.6	Income Tax Liabilities	292.72		
1.7	Other Liabilities	8,443.27	7,729.00	12,180.00
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	1,113,403.00	925,937.00	583,345.00
2.1	Cash & Bank Balance	14,839.00	9,214.00	5,432.00
2.2	Money at call and short Notice	492,418.00	335,894.00	192,803.00
2.3	Investments	10000.00	10000.00	5,000.00
2.4	Loans & Advances (a+b+c+d+e+f)	<b>578,634.00</b>	<b>550,285.00</b>	<b>361,715.00</b>
0	a. Real Estate Loan			<b>3,451.00</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)			3,451.00
0	b. Personal Home Loan of Rs. 10 million or less	23,088.00	11,184.00	6,679.00
0	c. Margin Type Loan	19,167.00	25,960.00	21,087.00
0	d. Term loan	133,916.00	108,566.00	36,187.00
0	e. Overdraft Loan / TR Loan / WC Loan	211,162.00	223,306.00	164,449.00
0	f. Others	191,301.00	181,269.00	129,862.00
2.5	Fixed Assets	10,905.00	11,939.00	11,961.00
2.6	Non Banking Assets			
2.7	Other Assets	6,607.00	8,605.00	6,434.00
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	79,293.00	51,476.00	44,690.00
3.2	Interest Expense	47,965.00	35,294.00	20,147.00
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>31,328.00</b>	<b>16,182.00</b>	<b>9435.00</b>
3.3	Fees Commission and Discount	177.00	131.00	109.00
3.4	Other Operating Income	6,051.00	4,365.00	3,154.00
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>37,556.00</b>	<b>20,678.00</b>	<b>23,410.00</b>
3.6	Staff Expenses	10,382.00	7,678.00	7,373.00
3.7	Other Operating Expenses	11,729.00	4,569.00	11,078.00
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>15,445.00</b>	<b>8,431.00</b>	<b>4,959.00</b>
3.8	Provision for Possible Loss	8,466.00	8,415.00	6,498.00
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>6,979.00</b>	<b>16.00</b>	<b>(1,539.00)</b>
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	2,506.00	2,506.00	4,596.00
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>9,485.00</b>	<b>2,522.00</b>	<b>3,057.00</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>9,485.00</b>	<b>2,522.00</b>	<b>3,057.00</b>
3.12	Provision For Staff Bonus	862.27		
3.13	Provision For Tax	292.72		
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>8,330.01</b>	<b>2,522.00</b>	<b>3,057.00</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	69.23%	60.48%	20.41%
4.2	Non Performing Loan (NPL) to Total Loan	2.66%	3.86%	1.58%
4.3	Total Loan Loss Provision to total NPL	77.97%	56.22%	108.50%
4.4	Cost of Funds	9.51%	9.18%	8.01%
4.5	CD Ratio (Calculated as per NRB Directives)	50.44%	61.28%	64.43%
4.6	Base Rate	15.01%	12.92%	13.64%

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.