

## Unaudited Financial Result (Quarterly)

### As at the Quarter Ended Ashwin, 2071

Figures 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>	<b>430685.54</b>	<b>428438.94</b>	<b>380107.67</b>
1.1	Paid-up Capital	120000.00	120000.00	120000.00
1.2	Reserves and Surplus	-15807.28	-17097.91	-16978.16
1.3	Debtenture and Bond			
1.4	Borrowings			
1.5	Deposits (a+b)	273532.19	272187.43	219043.91
	a. Domestic Currency	273532.19	272187.43	219043.91
	b. Foreign Currency			
1.6	Income Tax Liabilities	386.32	291.92	
1.7	Other Liabilities	52574.32	53057.50	58041.92
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>430685.54</b>	<b>428438.94</b>	<b>380107.67</b>
2.1	Cash & Bank Balance	139743.50	121189.68	95996.07
2.2	Money at call and short Notice			
2.3	Investments	4233.53	3394.50	3623.25
2.4	Loans & Advances (a+b+c+d+e+f)	260660.44	279606.27	256499.13
	a. Real Estate Loan	21664.09	21664.09	21664.09
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
	2. Business Complex & Residential Apartment Construction Loan			
	3. Income generating Commercial Complex Loan			
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	21664.09	21664.09	21664.09
	b. Personal Home Loan of Rs. 10 million or less	22791.03	23043.13	14901.54
	c. Margin Type Loan	31450.09	33446.10	14695.20
	d. Term Loan	11826.72	11832.88	12637.87
	e. Overdraft Loan / TR Loan / WC Loan	39629.76	38564.27	17551.66
	f. Others	133298.74	151055.80	175048.76
2.5	Fixed Assets	2417.68	2307.11	2605.75
2.6	Non Banking Assets	3119.37	3119.37	3119.37
2.7	Other Assets	20511.03	18822.00	18264.09
<b>3.</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	8898.73	32373.57	6301.39
3.2	Interest Expense	6436.19	24345.51	6572.38
<b>A.</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>2462.53</b>	<b>8028.07</b>	<b>-271.00</b>
3.3	Fees Commission and Discount	415.04	3832.71	980.67
3.4	Other Operating Income	46.57	317.06	186.74
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B.</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>2924.15</b>	<b>12177.84</b>	<b>896.41</b>
3.6	Staff Expenses	1902.99	5960.61	1193.39
3.7	Other Operating Expenses	969.94	6469.86	1441.41
<b>C.</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>51.22</b>	<b>-252.64</b>	<b>-1738.39</b>
3.8	Provision for Possible Loss		2931.42	
<b>D.</b>	<b>Operating profit (C-3.8)</b>	<b>51.22</b>	<b>-3184.06</b>	<b>-1738.39</b>
3.9	Non Operating Income/Expenses (Net)	72.00	1479.69	
3.10	Write Back of Provision for Possible Loss	596.85	10644.52	2997.24
<b>E.</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>720.07</b>	<b>8940.15</b>	<b>1258.85</b>
3.11	Extraordinary Income/Expenses (Net)	696.43	-7869.78	
<b>F.</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>1416.49</b>	<b>1070.38</b>	<b>1258.85</b>
3.12	Provision For Staff Bonus	128.77	97.31	114.44
3.13	Provision For Tax	386.32	291.92	343.32
<b>G.</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>901.40</b>	<b>681.15</b>	<b>801.09</b>
<b>4.</b>	<b>Ratios</b>			
	Capital Fund to RWA	34.73%	28.98%	31.61%
	Non Performing Loan (NPL) to Total Loan	16.54%	16.31%	19.26%
	Total Loan Loss Provision to total NPL	108.08%	103.49%	105.07%
	Cost of Funds	9.08%	9.50%	11.06%
	CD Ratio (Calculated as per NRB Directives)	69.29%	77.29%	75.65%

**Note :** If the statutory audit and supervisory authority notify any remarks to change the unaudited financial statement could be changed accordingly.