

Unaudited Financial Result as at 4th Quarter (Aashad End, 2074)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities	229,274.29	219,926.66	-
1.1	Share Capital	28,000.00	26,950.00	-
1.2	Reserves and Surplus	(4,343.31)	(5,445.74)	-
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	163,925.43	171,940.64	-
1.5	Deposits	37,526.14	22,469.10	-
1.6	Purposed Dividend	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities	4,166.03	4,012.66	-
2	Total Assets	229,274.29	219,926.66	-
2.1	Cash & Bank Balance	14,130.67	43578.22	-
2.2	Money at call and short Notice	-	-	-
2.3	Investments	1,000.00	1,000.00	-
2.4	Loans & Advances	206,567.48	166,644.13	-
2.5	Fixed Assets	6,610.19	7,445.08	-
2.6	Nonbanking Assets	-	-	-
2.7	Other Assets	965.95	1,259.23	-
3	Profit and Loss Account			-
3.1	Interest Income	17,715.37	11,359.44	-
3.2	Interest Expense	8,482.90	8,617.66	-
A	Net Interest Income (3.1-3.2)	9,232.47	2,741.78	-
3.3	Commission and Other Operating Income	5,498.68	3,717.15	-
3.4	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4)	14,731.15	6,458.93	-
3.5	Personnel Expenses	11,488.32	6,654.04	-
3.6	Other Operating Expenses	26,219.47	3,462.30	-
C	Operating profit Before Provision (B-3.5-3.6)	(22,976.64)	(3,657.41)	-
3.7	Provision for Possible Loss	2,065.67	1,667.04	-
D	Operating profit (C-3.7)	(25,042.31)	(5,324.45)	-
3.8	Non-Operating Income/Expenses (Net)	-	-	-
3.9	Write Back of Provision for Possible Loss	-	-	-
E	Profit From Regular Business (D+3.8+3.9)	(4,227.20)	(5,329.18)	-
3.10	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.10)	(4,227.20)	(5,329.18)	-
3.11	Provision For Staff Bonus	-	-	-
3.12	Provision For Tax	-	-	-
G	Net Profit/Loss (F-3.11 -3.12)	(4,227.20)	(5,329.18)	-
4	Ratios			-
4.1	Capital Fund to RWA	11.81%	14.69%	-
4.2	Non-Performing Loan (NPL) to Total Loan	0.00%	0.00%	-
4.3	Total Loan Loss Provision to total NPL	0.00%	0.00%	-
4.4	Cost of Funds	10.35%	9.88%	-

1. The Unaudited Financial Figures may change if directed by Statutory Auditor/ Supervisory Authorities.
2. Interest Rate: Deposit – Min 8% to Max 10%, Loans and Advances- Min 16% to Max 18%.