

Unaudited Financial Result as at 2nd Quarter (Poush End, 2074)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities	328,672.23	298,131.04	--
1.1	Share Capital	28,000.00	28,000.00	--
1.2	Reserves and Surplus	(3,879.89)	(4,343.31)	--
1.3	Debenture and Bond	--	--	--
1.4	Borrowings	219,996.20	208,184.95	--
1.5	Deposits	76,828.05	60,320.37	--
1.6	Purposed Dividend	--	--	--
1.7	Income Tax Liabilities	--	--	--
1.8	Other Liabilities	7,727.87	5,969.03	--
2	Total Assets	328,672.23	298,131.04	--
2.1	Cash & Bank Balance	1,848.45	1,745.11	--
2.2	Money at call and short Notice	62,620.48	38,082.32	--
2.3	Investments	1,000.00	1,000.00	--
2.4	Loans & Advances	250,251.20	245,106.47	--
2.5	Fixed Assets	6,419.44	6,459.15	--
2.6	Nonbanking Assets	--	--	--
2.7	Other Assets	6,532.66	5,737.99	--
3	Profit and Loss Account	--	--	--
3.1	Interest Income	31,597.82	14,231.52	--
3.2	Interest Expense	24,027.31	11,728.79	--
A	Net Interest Income (3.1-3.2)	7,570.51	2,502.73	--
3.3	Commission and Other Operating Income	4,484.15	2,363.65	--
3.4	Foreign Exchange Gain/Loss (Net)	--	--	--
B	Total Operating Income (A+3.3+3.4)	12,054.66	4,866.38	--
3.5	Personnel Expenses	8,614.97	4,682.24	--
3.6	Other Operating Expenses	2,904.31	1,709.79	--
C	Operating profit Before Provision (B-3.5-3.6)	535.38	(1,525.65)	--
3.7	Provision for Possible Loss	3,322.67	1,416.78	--
D	Operating profit (C-3.7)	(2,787.29)	(2,942.43)	--
3.8	Non-Operating Income/Expenses (Net)	--	--	--
3.9	Write Back of Provision for Possible Loss	2,523.94	912.76	--
E	Profit From Regular Business (D+3.8+3.9)	(263.35)	(2,029.67)	--
3.10	Extraordinary Income/Expenses (Net)	--	--	--
F	Profit Before Bonus and Taxes (E+3.10)	(263.35)	(2,029.67)	--
3.11	Provision For Staff Bonus	--	--	--
3.12	Provision For Tax	--	--	--
G	Net Profit/Loss (F-3.11 -3.12)	(263.35)	(2,029.67)	--
4	Ratios	--	--	--
4.1	Capital Fund to RWA	9.67%	9.17%	--
4.2	Non-Performing Loan (NPL) to Total Loan	0.34%	0.16%	--
4.3	Total Loan Loss Provision to total NPL	330.38%	667.52%	--
4.4	Cost of Funds	10.67%	10.77%	--

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%.