

Unaudited Financial Result as at 3rd Quarter (Fiscal Year 2075/76)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities(1.1to1.8)	653,995.00	584,006.00	354,412.97
1.1	Share Capital	33,600.00	33,600.00	28,000.00
1.2	Reserves and Surplus	11,307.00	9,833.00	-3,879.89
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	415,793.00	377,995.00	226,304.77
1.5	Deposits	172,895.00	148,877.00	94,239.66
1.6	Purposed Dividend	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities	20,400.00	13,701.00	9,748.43
2	Total Assets (2.1to2.7)	653,995.00	584,006.00	354,412.97
2.1	Cash & Bank Balance	4,315.00	3,881.00	2,610.61
2.2	Money at call and short Notice	52,431.00	72,880.00	23,133.00
2.3	Investments	1,000.00	1,000.00	1,000.00
2.4	Loans & Advances	580,334.00	492,817.00	317,655.41
2.5	Fixed Assets	4,842.00	4,762.00	6,368.08
2.6	Nonbanking Assets	-	-	-
2.7	Other Assets	11,073.00	8,666.00	3,645.87
3	Profit and Loss Account			
3.1	Interest Income	82,603.00	48,120.00	50,447.64
3.2	Interest Expense	62,292.00	37,627.00	38,852.59
A	Net Interest Income (3.1-3.2)	20,311.00	10,493.00	11,595.05
3.3	Commission and Other Operating Income	16,678.00	10,651.00	8,109.16
3.4	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4)	36,989.00	21,144.00	19,704.21
3.5	Personnel Expenses	17,486.00	11,887.00	13,158.82
3.6	Other Operating Expenses	6,445.00	3,637.00	4,660.24
C	Operating profit Before Provision (B-3.5-3.6)	13,058.00	5,620.00	1,885.15
3.7	Provision for Possible Loss	6,261.00	4,987.00	5,998.08
D	Operating profit (C-3.7)	6,797.00	633.00	-4,112.93
3.8	Non-Operating Income/Expenses (Net)	-	-	-
3.9	Write Back of Provision for Possible Loss	7,540.00	6,841.00	4175.43
E	Profit From Regular Business (D+3.8+3.9)	14,337.00	7,474.00	62.50
3.1	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.10)	14,337.00	7,474.00	62.5
3.11	Provision For Staff Bonus	-	-	-
3.12	Provision For Tax	-	-	-
G	Net Profit/Loss (F-3.11 -3.12)	14,337.00	7,474.00	62.50
4	Ratios			
4.1	Capital Fund to RWA	8.57%	8.69%	8.44%
4.2	Non-Performing Loan (NPL) to Total Loan	0.89%	0.56%	0.54%
4.3	Total Loan Loss Provision to total NPL	42.96%	64.23%	225.75%
4.4	Cost of Funds	10.21%	10.72%	11.08%

1.The Unaudited financial figures may change if directed by Statutory Auditor/Supervisory Authorities.

2. Interest Rate: Deposit- Min 5% to Max 10%, Loans and advance - Min 17% to Max 18%