

**Unaudited Financial Result as at 1st Quarter (Ashwin End, 2074)**

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities</b>	<b>298,131.04</b>	<b>229,274.29</b>	--
1.1	Share Capital	28,000.00	28,000.00	--
1.2	Reserves and Surplus	(4,343.31)	(4,343.31)	--
1.3	Debenture and Bond	--	--	--
1.4	Borrowings	208,184.95	163,925.43	--
1.5	Deposits	60,320.37	37,526.14	--
1.6	Purposed Dividend	--	--	--
1.7	Income Tax Liabilities	--	--	--
1.8	Other Liabilities	5969.03	4,166.03	--
<b>2</b>	<b>Total Assets</b>	<b>298,131.04</b>	<b>229,274.29</b>	--
2.1	Cash & Bank Balance	1,745.11	14,130.67	--
2.2	Money at call and short Notice	38,082.32	--	--
2.3	Investments	1,000.00	1,000.00	--
2.4	Loans & Advances	245,106.47	206,567.48	--
2.5	Fixed Assets	6,459.15	6,610.19	--
2.6	Nonbanking Assets	--	--	--
2.7	Other Assets	5,737.99	965.95	--
<b>3</b>	<b>Profit and Loss Account</b>			--
3.1	Interest Income	14,231.52	17,715.37	--
3.2	Interest Expense	11,728.79	8,482.90	--
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>2,502.73</b>	<b>9,232.47</b>	--
3.3	Commission and Other Operating Income	2,363.65	5,498.68	--
3.4	Foreign Exchange Gain/Loss (Net)	--	--	--
<b>B</b>	<b>Total Operating Income (A+3.3+3.4)</b>	<b>4,866.38</b>	<b>14,731.15</b>	--
3.5	Personnel Expenses	4,682.24	11,488.32	--
3.6	Other Operating Expenses	1,709.79	26,219.47	--
<b>C</b>	<b>Operating profit Before Provision (B-3.5-3.6)</b>	<b>(1,525.65)</b>	<b>(22,976.64)</b>	--
3.7	Provision for Possible Loss	1,416.78	2,065.67	--
<b>D</b>	<b>Operating profit (C-3.7)</b>	<b>(2,942.43)</b>	<b>(25,042.31)</b>	--
3.8	Non-Operating Income/Expenses (Net)	--	--	--
3.9	Write Back of Provision for Possible Loss	912.76	--	--
<b>E</b>	<b>Profit From Regular Business (D+3.8+3.9)</b>	<b>(2,029.67)</b>	<b>(4,227.20)</b>	--
3.10	Extraordinary Income/Expenses (Net)	--	--	--
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.10)</b>	<b>(2,029.67)</b>	<b>(4,227.20)</b>	--
3.11	Provision For Staff Bonus	--	--	--
3.12	Provision For Tax	--	--	--
<b>G</b>	<b>Net Profit/Loss (F-3.11 -3.12)</b>	<b>(2,029.67)</b>	<b>(4,227.20)</b>	--
<b>4</b>	<b>Ratios</b>			--
4.1	Capital Fund to RWA	9.17%	11.81%	--
4.2	Non-Performing Loan (NPL) to Total Loan	0.16%	0.00%	--
4.3	Total Loan Loss Provision to total NPL	667.52%	0.00%	--
4.4	Cost of Funds	10.77%	10.35%	--

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%.