

Unaudited Financial Result as at 1st 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)	5,15,496.00	3,62,205.53	228,395.18
1.1	Share Capital	33,600.00	33,600.00	28,000.00
1.2	Reserves and Surplus	(1,005.00)	1,170.00	(3,879.89)
1.3	Debenture and Bond	--	--	--
1.4	Borrowings	3,42,724.00	2,15,516.24	163,934.40
1.5	Deposits	1,25,329.00	1,07,523.36	37,526.14
1.6	Purposed Dividend	--	--	--
1.7	Income Tax Liabilities	--	--	--
1.8	Other Liabilities	14,848.00	4,395.62	2,814.52
2	Total Assets (2.1to2.7)	5,15,496.00	3,62,205.53	228,395.18
2.1	Cash & Bank Balance	3,009.00	2,230.08	14,135.71
2.2	Money at call and short Notice	1,02,691.00	23,564.42	--
2.3	Investments	1,000.00	1,000.00	1,000.00
2.4	Loans & Advances	3,92,924.00	3,28,190.82	204,501.80
2.5	Fixed Assets	4,757.00	4,747.41	6,114.13
2.6	Nonbanking Assets	--	--	--
2.7	Other Assets	11,115.00	2,472.78	2,643.52
3	Profit and Loss Account	--	--	--
3.1	Interest Income	19,935.00	50,880.06	17,717.67
3.2	Interest Expense	16,198.00	30,773.29	8,486.42
A	Net Interest Income (3.1-3.2)	3,737.00	20,106.77	9,231.24
3.3	Commission and Other Operating Income	6,003.00	10,656.27	5,476.69
3.4	Foreign Exchange Gain/Loss (Net)	--	--	--
B	Total Operating Income (A+3.3+3.4)	9,740.00	30,763.04	14,707.93
3.5	Personnel Expenses	6,399.00	18,392.97	11,892.22
3.6	Other Operating Expenses	1,710.00	8,004.73	6,126.87
C	Operating profit Before Provision (B-3.5-3.6)	1,631.00	4,365.33	(3,311.15)
3.7	Provision for Possible Loss	3,498.00	1,575.86	2,065.67
D	Operating profit (C-3.7)	(1,867.00)	2,789.47	(5,376.83)
3.8	Non-Operating Income/Expenses (Net)	--	5.81	--
3.9	Write Back of Provision for Possible Loss	--	--	--
E	Profit From Regular Business (D+3.8+3.9)	(1,867.00)	2,795.28	(5,376.83)
3.10	Extraordinary Income/Expenses (Net)	--	--	--
F	Profit Before Bonus and Taxes (E+3.10)	(1,867.00)	2,795.28	(5,376.83)
3.11	Provision For Staff Bonus	--	254.11	--
3.12	Provision For Tax	--	840.33	(1,613.05)
G	Net Profit/Loss (F-3.11 -3.12)	(1,867.00)	1,700.84	(3,763.78)
4	Ratios	--	--	--
4.1	Capital Fund to RWA	9.29%	11.61%	11.81%
4.2	Non-Performing Loan (NPL) to Total Loan	1.12%	0.26%	0.00%
4.3	Total Loan Loss Provision to total NPL	120.93%	438.40%	0.00%
4.4	Cost of Funds	10.67%	10.97%	10.35%

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 Advances- Min 17% to Max 18%.