

Unaudited Financial Result as at 2nd Quarter (Fiscal Year 2075/76)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities(1.1 to 1.8)	584,006.00	515,496.00	328,672.23
1.1	Share Capital	33,600.00	33,600.00	28,000.00
1.2	Reserves and Surplus	9,833.00	(1,005.00)	(3,879.89)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	377,995.00	342,724.00	219,996.20
1.5	Deposits	148,877.00	125,329.00	76,828.05
1.6	Purposed Dividend	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities	13,701.00	14,848.00	7,727.87
2	Total Assets (2.1 to 2.7)	584,006.00	515,496.00	328,672.23
2.1	Cash & Bank Balance	3,881.00	3,009.00	1,848.45
2.2	Money at call and short Notice	72,880.00	102,691.00	62,620.48
2.3	Investments	1,000.00	1,000.00	1,000.00
2.4	Loans & Advances	492,817.00	392,924.00	250,251.20
2.5	Fixed Assets	4,762.00	4,757.00	6,419.44
2.6	Nonbanking Assets	-	-	-
2.7	Other Assets	8,666.00	11,115.00	6,532.66
3	Profit and Loss Account			
3.1	Interest Income	48,120.00	19,935.00	31,597.82
3.2	Interest Expense	37,627.00	16,198.00	24,027.31
A	Net Interest Income (3.1-3.2)	10,493.00	3,737.00	7,570.51
3.3	Commission and Other Operating Income	10,651.00	6,003.00	4,484.15
3.4	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4)	21,144.00	9,740.00	12,054.66
3.5	Personnel Expenses	11,887.00	6,399.00	8,614.97
3.6	Other Operating Expenses	3,637.00	1,710.00	2,904.31
C	Operating profit Before Provision (B-3.5-3.6)	5,620.00	1,631.00	535.38
3.7	Provision for Possible Loss	4,987.00	3,498.00	3,322.67
D	Operating profit (C-3.7)	633.00	(1,867.00)	(2,787.29)
3.8	Non-Operating Income/Expenses (Net)	-	-	-
3.9	Write Back of Provision for Possible Loss	6,841.00	1,820.00	2,523.94
E	Profit From Regular Business (D+3.8+3.9)	7,474.00	(1,867.00)	(263.35)
3.1	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.10)	7,474.00	(1,867.00)	(263.35)
3.11	Provision For Staff Bonus	934.00	-	-
3.12	Provision For Tax	2,038.00	-	-
G	Net Profit/Loss (F-3.11 -3.12)	4,502.00	(1,867.00)	(263.35)
4	Ratios			
4.1	Capital Fund to RWA	8.69%	9.29%	9.67%
4.2	Non-Performing Loan (NPL) to Total Loan	0.56%	1.12%	0.34%
4.3	Total Loan Loss Provision to total NPL	64.23%	120.93%	330.38%
4.4	Cost of Funds	10.72%	10.67%	10.67%

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%.