

## Unaudited Financial Results (Quarterly)

As at end of first Quarter(31/06/2074) of the Fiscal Year 2074/2075

Rs. In '000'

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>811834.11</b>	<b>467632.82</b>	<b>171752.76</b>
1.1	Paid-up Capital	70000.00	70000.00	70000.00
1.2	Reserves and Surplus	-14804.34	-11015.84	-2505.31
1.3	Debenture and Bond			
1.4	Borrowings	664192.16	365250.42	100000.00
<b>1.5</b>	<b>Deposits</b>	<b>83639.90</b>	<b>36942.53</b>	<b>122.59</b>
1.6	Income Tax Liabilities			38.18
1.7	Other Liabilities	8806.40	6455.71	4097.30
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>811834.11</b>	<b>467632.82</b>	<b>171752.76</b>
2.1	Cash & Bank Balance	3867.19	2646.75	1945.19
2.2	Money at call and short Notice	122562.46	53639.23	153864.62
2.3	Investments			
2.4	Loans & Advances	659692.60	387258.02	2487.16
2.5	Fixed Assets	20321.55	19273.84	7689.15
2.6	Non Banking Assets			
2.7	Other Assets	5390.31	4814.98	5766.63
<b>3</b>	<b>Profit and Loss Account</b>			
3.1	Interest income	22602.87	19465.40	13.63
3.2	Interest Expense	13960.33	9955.07	0.78
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>8642.53</b>	<b>9510.33</b>	<b>12.85</b>
3.3	Fees Commission and Discount	6942.96	6474.21	1.18
3.4	Other Operating Income			47.45
3.5	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>15585.49</b>	<b>15984.54</b>	<b>61.48</b>
3.6	Staff Expenses	11088.50	13494.62	894.53
3.7	Other Operating Expenses	5540.57	12246.97	959.18
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>-1043.59</b>	<b>-9757.05</b>	<b>-1792.23</b>
3.8	Provision for Possible Loss	2751.79	4117.07	
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>-3795.38</b>	<b>-13874.12</b>	<b>-1792.23</b>
3.9	Non Operating Income/Expenses (Net)		7.60	
3.10	Write Back of Provision for Possible Loss	6.88	0.42	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>-3788.50</b>	<b>-13866.09</b>	<b>-1792.23</b>
3.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>-3788.50</b>	<b>-13866.09</b>	<b>-1792.23</b>
3.12	Provision For Staff Bonus			
3.13	Provision For Tax			
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>-3788.50</b>	<b>-13866.09</b>	<b>-1792.23</b>
<b>4</b>	<b>Ratios</b>			
4.1	Capital Fund to RWA	8.51%	13.96%	109.26%
4.2	Non Performing Loan (NPL) to Total Loan	0.03%	0.05%	
4.3	Total Loan Loss Provision to total NPL	3464.07%	2008.56%	
4.4	Cost of Funds	11.01%	10.26%	
4.5	CD Ratio (Calculated as per NRB Directives)	83.01%	71.25%	

**Note: If the statutory audit and supervisory authority notify any remarks to change the un-audited financial statement could change accordingly.**