



Quarterly Financial Statement

At the quarterly ended Ashwin, 2072

(Rs. in '000)

S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	1651434.67	1516524.17	651323.52
1.1	Paid-up Capital	138800.00	138800.00	69400.00
1.2	Reserves and Surplus	58326.74	44052.27	2803.46
1.3	Debenture and Bond			
1.4	Borrowings	1231931.08	1200216.77	528064.64
1.5	Deposits (a+b)	136270.58	101921.07	29189.69
	a. Domestic Currency	136270.58	101921.07	29189.69
	b. Foreign Currency			
1.6	Income Tax Liabilities	26657.96	17675.88	4450.30
1.7	Other Liabilities	59448.31	13858.18	17415.42
2	Total Assets (2.1 to 2.7)	1651434.67	1516524.17	651323.52
2.1	Cash & Bank Balance	179904.51	95020.03	9391.34
2.2	Money at call and short Notice	130380.63	204003.19	102091.03
2.3	Investments			
2.4	Loans & Advances (a+b+c+d+e+f)	1268894.02	1171821.92	525016.23
0	a. Real Estate Loan	0.00	0.00	0.00
0	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			
0	2. Business Complex & Residential Apartment Construction Loan			
0	3. Income generating Commercial Complex Loan			
0	4. Other Real Estate Loan (Including Land Purchase & Plotting)			
0	b. Personal Home Loan of Rs. 10 million or less			
0	c. Margin Type Loan			
0	d. Term Loan			
0	e. Overdraft Loan / TR Loan / WC Loan			
0	f. Others	1268894.02	1171821.92	525016.23
2.5	Fixed Assets	24893.21	23872.01	11575.56
2.6	Non Banking Assets			
2.7	Other Assets	47362.29	21807.02	3249.35
3	Profit and Loss Account			
3.1	Interest income	55348.31	129241.82	21222.45
3.2	Interest Expense	16429.92	35818.38	5997.82
A	Net Interest Income (3.1-3.2)	38918.39	93423.43	15224.63
3.3	Fees Commission and Discount	14658.81	207.58	5060.70
3.4	Other Operating Income	0.00	32023.76	
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	53577.20	125654.78	20285.33
3.6	Staff Expenses	13944.26	27948.44	4922.59
3.7	Other Operating Expenses	5966.13	24827.36	2260.07
C	Operating profit Before Provision (B-3.6-3.7)	33666.81	72878.98	13102.68
3.8	Provision for Possible Loss	8807.50	8900.53	1208.38
D	Operating profit (C-3.8)	24859.31	63978.45	11894.30
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss		833.13	
E	Profit From Regular Activities (D+3.9+3.10)	24859.31	64811.57	11894.30
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	24859.31	64811.57	11894.30
3.12	Provision For Staff Bonus	2259.94	5891.96	1081.30
3.13	Provision For Tax	6779.81	17675.88	3243.90
G	Net Profit/Loss (F-3.12 -3.13)	15819.56	41243.73	7569.10
4	Ratios			
4.1	Capital Fund to RWA	15.28%	15.12%	13.87%
4.2	Non Performing Loan (NPL) to Total Loan	2.87%	0.00%	0.00%
4.3	Total Loan Loss Provision to total NPL	44.84%	0.00%	0.00%
4.4	Cost of Funds	4.94%	5.06%	4.97%
4.5	CD Ratio (Calculated as per NRB Directives)	931.16%		