

Unaudited Financial Results(Quarterly)
As at Third Quarter of Fiscal Year 2065/66 (Chaitra end 2065)

Rs. In '000

	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities	2,487,347	2,364,580	1,098,146
1.1	Share Capital	414,800	414,800	207,400
1.2	Reserves and Funds	(39,942)	(43,099)	(22,980)
1.3	Debentures & Bonds	-	-	-
1.4	Borrowings	-	-	110,000
1.5	Deposits	1,990,134	1,912,143	715,284
1.6	Bills Payable	-	-	-
1.7	Income Tax Liabilities	-	-	-
1.8	Other Liabilities	122,356	80,736	88,442
2	Total Assets	2,487,347	2,364,580	1,098,146
2.1	Cash Balance & Bank Balance	439,080	453,584	30,547
2.2	Money at Call and Short Notice	-	-	-
2.3	Investment	1,458,718	1,413,070	222,661
2.4	Loans, Advances and Bills Purchase	537,509	446,725	109,227
2.5	Fixed Assets	36,124	38,187	724,447
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	15,917	13,014	11,265
3	Profit and Loss Account	Upto This Quarter Ending	Previous Quarter Ending	Previous Year Quarter Ending
3.1	Interest Income	50,793	26,918	7,100
3.2	Interest Expenses	24,384	14,050	5,550
	A. Net Interest Income	26,409	12,868	1,551
3.3	Commission and Discount	9	5	0
3.4	Other Operating Incomes	5,380	3,781	1,803
3.5	Exchange Fluctuation Income	-	-	-
	B. Total Operating Income	31,798	16,654	3,353
3.6	Staff Expenses	17,532	12,006	9,170
3.7	Other Overhead Expenses	22,586	16,907	16,092
	C. Operating Profit before Provision	(8,319)	(12,259)	(21,909)
3.8	Provision for Possible Losses	3,873	2,956	1,072
	D. Operating Profit	(12,192)	(15,215)	(22,980)
3.9	Non Operating Income /Loss	135	147	-
3.10	Loan Loss Provision Written Back	-	-	-
	E. Profit from Regular Operations	(12,057)	(15,068)	(22,980)
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Tax	(12,057)	(15,068)	(22,980)
3.12	Provision for Staff Bonus	-	-	-
3.13	Provision for Income Tax	-	-	-
	G.Net Profit/Loss	(12,057)	(15,068)	(22,980)
4	Ratios	Upto This Quarter Ending	Upto Previous Quarter Ending	Previous Year Quarter Ending
4.1	Capital Fund to RWA	16%	16%	17%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	-
4.3	Total Loan Loss Provision to Total NPL	-	-	-