

**Unaudited Financial Results(Quarterly)**

**As at Second Quarter of Fiscal Year 2065/66 (Poush end 2065)**

*Rs. In '000*

	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>2,364,580</b>	<b>2,193,520</b>	<b>363,423</b>
1.1	Share Capital	414,800	414,800	207,400
1.2	Reserves and Funds	(43,099)	(78,779)	(11,501)
1.3	Debentures & Bonds	-	-	
1.4	Borrowings			
1.5	Deposits	1,912,143	1,768,304	160,085
1.6	Bills Payable	-	-	
1.7	Income Tax Liabilities	-	-	
1.8	Other Liabilities	80,736	89,196	7,438
<b>2</b>	<b>Total Assets</b>	<b>2,364,580</b>	<b>2,193,520</b>	<b>363,423</b>
2.1	Cash Balance & Bank Balance	453,584	578,648	67,894
2.2	Money at Call and Short Notice	-	-	110,000
2.3	Investment	1,413,070	1,316,129	
2.4	Loans, Advances and Bills Purchase	446,725	249,730	98,353
2.5	Fixed Assets	38,187	42,218	77,637
2.6	Non Banking Assets	-	-	
2.7	Other Assets	13,014	6,795	9,539
<b>3</b>	<b>Profit and Loss Account</b>	<b>Upto This Quarter Ending</b>	<b>Previous Quarter Ending</b>	<b>Upto Corresponding Previous Year Quarter Ending</b>
3.1	Interest Income	26,918	10,359	2,708
3.2	Interest Expenses	14,050	24,299	794
	<b>A. Net Interest Income</b>	<b>12,868</b>	<b>(13,940)</b>	<b>1,914</b>
3.3	Commission and Discount	5	1	0
3.4	Other Operating Incomes	3,781	1,121	1,147
3.5	Exchange Fluctuation Income	-	-	
	<b>B. Total Operating Income</b>	<b>16,654</b>	<b>(12,818)</b>	<b>1,147</b>
3.6	Staff Expenses	12,006	6,099	4,512
3.7	Other Overhead Expenses	16,907	7,293	9,062
	<b>C. Operating Profit before Provision</b>	<b>(12,259)</b>	<b>(26,209)</b>	<b>(10,513)</b>
3.8	Provision for Possible Losses	2,956	966	987
	<b>D. Operating Profit</b>	<b>(15,215)</b>	<b>(27,175)</b>	<b>(11,501)</b>
3.9	Non Operating Income /Loss	147	-	
3.10	Loan Loss Provision Written Back	-	-	
	<b>E. Profit from Regular Operations</b>	<b>(15,068)</b>	<b>(27,175)</b>	<b>(11,501)</b>
3.11	Extraordinary Income/Expenses (Net)	-	-	
	<b>F. Profit Before Bonus and Tax</b>	<b>(15,068)</b>	<b>(27,175)</b>	<b>(11,501)</b>
3.12	Provision for Staff Bonus	-	-	
3.13	Provision for Income Tax	-	-	
	<b>G. Net Profit/Loss</b>	<b>(15,068)</b>	<b>(27,175)</b>	<b>(11,501)</b>
<b>4</b>	<b>Ratios</b>	<b>Upto This Quarter Ending</b>	<b>Upto Previous Quarter Ending</b>	<b>Upto Corresponding Previous Year Quarter Ending</b>
4.1	Capital Fund to RWA	16%	20%	92%
4.2	Non Performing Loan (NPL) to Total Loan	-	-	
4.3	Total Loan Loss Provision to Total NPL	-	-	