



Quarterly Financial Statement
At the quarter ended Ashwin, 2075

(Rs. in '000)

S.N.	Particulars	This Quarter	Previous	Corresponding
1	Total Capital & Liabilities (1.1 to 1.7)	2530007.97	888305.72	0.00
1.1	Paid-up Capital	490000.00	70000.00	
1.2	Reserves and Surplus	14206.50	-5584.04	
1.3	Debenture and Bond			
1.4	Borrowings	1827325.16	749008.37	
1.5	Deposits (a+b)	144928.13	68612.43	0.00
	a. Domestic Currency	144928.13	68612.43	
	b. Foreign Currency			
1.6	Income Tax Liabilities			
1.7	Other Liabilities	53548.18	6268.96	
2	Total Assets (2.1 to 2.7)	2530007.97	888305.72	0.00
2.1	Cash & Bank Balance	53652.62	48750.54	
2.2	Money at call and short Notice			
2.3	Investments	490000.00		
2.4	Loans & Advances (a+b+c+d+e+f)	1947889.14	819973.74	0.00
	f. Others	1947889.14	819973.74	
2.5	Fixed Assets	19296.16	18681.28	
2.7	Other Assets	19170.04	900.16	
3	Profit and Loss Account			
3.1	Interest income	59659.52	11007.96	
3.2	Interest Expense	28511.70	9685.10	
A	Net Interest Income (3.1-3.2)	31147.82	1322.87	0.00
3.3	Fees Commission and Discount	24513.03	15904.75	
3.4	Other Operating Income			
3.5	Foreign Exchange Gain/Loss (Net)			
B	Total Operating Income (A+3.3+3.4+3.5)	55660.85	17227.62	0.00
3.6	Staff Expenses	8224.78	7287.11	
3.7	Other Operating Expenses	5140.32	7021.81	
C	Operating profit Before Provision (B-3.6-3.7)	42295.74	2918.70	0.00
3.8	Provision for Possible Loss	12123.64	8449.20	
D	Operating profit (C-3.8)	30172.10	-5530.50	0.00
3.9	Non Operating Income/Expenses (Net)			
3.10	Write Back of Provision for Possible Loss	927.31	166.64	
E	Profit From Regular Activities (D+3.9+3.10)	31099.42	-5363.86	0.00
3.11	Extraordinary Income/Expenses (Net)			
F	Profit Before Bonus and Taxes (E+3.11)	31099.42	-5363.86	0.00
3.12	Provision For Staff Bonus	2827.22		
3.13	Provision For Tax	8481.66	220.18	
G	Net Profit/Loss (F-3.12 -3.13)	19790.54	-5584.04	0.00
4	Ratios			
4.1	Capital Fund to RWA	21.21%	8.46%	
4.2	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	
4.3	Total Loan Loss Provision to total NPL	0.00%	0.00%	
4.4	Cost of Funds	8.96%	12.80%	
4.5	CD Ratio (Calculated as per NRB Directives)	1344.04%	1195.08%	

Note: Above Financial figures are subject to change as per the directives of supervisory authority & external auditor.

Above financial figures are regrouped wherever deemed necessary

Above financial statements are prepared in accordance with NRB Directives and not complied with NFRS