



**Quarterly Financial Statement**  
**At the quarter ended Poush, 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>4,571,355.07</b>	<b>2,530,007.97</b>	<b>73,009.40</b>
1	Paid-up Capital	490,000.00	490,000.00	70,000.00
1	Reserves and Surplus	52,120.41	14,206.50	(23.98)
1	Debenture and Bond			
1	Borrowings	3,648,054.97	1,827,325.16	
2	Deposits (a+b)	<b>279,358.21</b>	<b>144,928.13</b>	<b>853.91</b>
	a. Domestic Currency	279,358.21	144,928.13	853.91
	b. Foreign Currency			
2	Income Tax Liabilities	220.18	220.18	
2	Other Liabilities	101,601.31	53,328.01	2,179.47
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,571,355.07</b>	<b>2,530,007.97</b>	<b>73,009.40</b>
2	Cash & Bank Balance	780,455.81	53,652.62	45,557.06
2	Money at call and short Notice			
2	Investments	590,000.00	490,000.00	
2	Loans & Advances	<b>3,132,594.45</b>	<b>1,947,889.14</b>	<b>21,750.00</b>
3	Fixed Assets	27,312.01	19,296.16	4,924.57
3	Non Banking Assets			
3	Other Assets	40,992.80	19,170.04	777.77
<b>3</b>	<b>Profit and Loss Account</b>			
3	Interest income	186,524.97	59,659.52	903.58
3	Interest Expense	56,238.74	28,511.70	3.69
<b>A</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>130,286.23</b>	<b>31,147.82</b>	<b>899.89</b>
3	Fees Commission and Discount	52,372.22	24,513.03	223.30
3	Other Operating Income			
4	Foreign Exchange Gain/Loss (Net)			
<b>B</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>182,658.45</b>	<b>55,660.85</b>	<b>1,123.19</b>
4	Staff Expenses	17,257.94	8,224.78	255.40
4	Other Operating Expenses	47,105.92	5,140.32	674.28
<b>C</b>	<b>Operating profit Before Provision (B-3.6-3.7)</b>	<b>118,294.60</b>	<b>42,295.74</b>	<b>193.52</b>
4	Provision for Possible Loss	30,589.54	12,123.64	217.50
<b>D</b>	<b>Operating profit (C-3.8)</b>	<b>87,705.06</b>	<b>30,172.10</b>	<b>(23.98)</b>
4	Non Operating Income/Expenses (Net)			
.10	Write Back of Provision for Possible Loss	2,973.35	927.31	
<b>E</b>	<b>Profit From Regular Activities (D+3.9+3.10)</b>	<b>90,678.42</b>	<b>31,099.42</b>	<b>(23.98)</b>
.11	Extraordinary Income/Expenses (Net)			
<b>F</b>	<b>Profit Before Bonus and Taxes (E+3.11)</b>	<b>90,678.42</b>	<b>31,099.42</b>	<b>(23.98)</b>
.12	Provision For Staff Bonus	8,243.49	2,827.22	
.13	Provision For Tax	24,730.48	8,481.66	
<b>G</b>	<b>Net Profit/Loss (F-3.12 -3.13)</b>	<b>57,704.45</b>	<b>19,790.54</b>	<b>(23.98)</b>
<b>4</b>	<b>Ratios</b>			
4	Capital Fund to RWA	14.67%	21.21%	194.20%
4	Non Performing Loan (NPL) to Total Loan	0.00%	0.00%	0.00%
4	Total Loan Loss Provision to total NPL	0.00%	0.00%	0.00%
4	Cost of Funds	6.06%	8.96%	8.00%
5	CD Ratio (Calculated as per NRB Directives)	1121.35%	1344.04%	2547.10%

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