



S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
<b>1</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	396,860	393,559	374,207
1.1	Paid Up Capital	102,000	102,000	102,000
1.2	Reserves and Surplus	5,107	4,463	3,036
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	20,000
1.5	Deposits (a+b)			
	a. Domestic Currency	286,576	284,470	245,129
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	-	55	-
1.7	Other Liabilities	3,177	2,571	4,042
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	396,860	393,559	374,207
2.1	Cash and Bank Balance	48,559	51,307	94,308
2.2	Money at Call and Short Notice	31,349	33,837	17,573
2.3	Investments	8,022	8,022	15,000
2.4	Loans and Advances (a+b+c+d+e+f)	287,178	280,587	230,008
	a. Real Estate Loan	20,481	28,005	43,096
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.80 Lacs)	-	-	-
	2. Business Complex & Residential Apartment Construction Loan	-	-	-
	3. Income generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	20,481	28,005	43,096
	b. Personal Home Loan of Rs. 80 Lacs or Less	21,130	15,417	3,287
	c. Margin Type Loan	28,446	26,843	19,809
	d. Term Loan	25,566	24,730	10,544
	e. Overdraft Loan/TR Loan/WC Loan	92,053	85,309	57,894
	f. Others	99,502	100,283	95,378
2.5	Fixed Assets	10,182	10,298	6,093
2.6	Non Banking Assets			-
2.7	Other Assets	11,570	9,508	11,225
<b>3</b>	<b>Profit and Loss Account</b>	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	13,581	50,462	10,952
3.2	Interest Expense	8,816	29,932	6,748
	A. Net Interest Income (3.1 - 3.2)	4,765	20,530	4,204
3.3	Fees, Commission and Discount	619	133	15
3.4	Other Operating Income	722	4,425	905
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A.+3.3+3.4+3.5)	6,106	25,088	5,124
3.6	Staff Expenses	2,419	8,115	2,066
3.7	Other Operating Expenses	2,386	8,735	1,567
	C. Operating Profit Before Provision (B.-3.6-3.7)	1,301	8,238	1,491
3.8	Provision for Possible Losses	236	3,276	97
	D. Operating Profit (C.-3.8)	1,065	4,962	1,394
3.9	Non Operating Income/Expenses(Net)	-	-	-
3.10	Write Back of Provision for possible loss	-	-	-
	E. Profit from Regular Activities (D+3.9+3.10)	1,065	4,962	1,394
3.11	Extraordinary Income/Expenses(Net)	-	-	-
	F. Profit before Bonus and Taxes (E.+3.11)	1,065	4,962	1,394
3.12	Provision for Staff Bonus	97	451	127
3.13	Provision for Tax	323	1,332	79
	G. Net Profit/Loss(F.-3.12-3.13)	645	3,179	1,188
<b>4</b>	<b>Ratios</b>	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	33.98%	34.30%	40.01%
4.2	Non Performing Loan (NPL) To Total Loan	1.12%	2.18%	NA
4.3	Total Loan Loss Provision to Total NPL	197.14%	99.96%	NA
4.4	Cost of Funds	12.30%	12.54%	11.23%
4.5	Credit to Deposit Ratio ( Calculated as per NRB Directives)	74.07%	73.39%	67.24%

NA-Not Applicable

Note : Above figures may vary with the audited figures if modified by the external auditors & regulators.