

Unaudited Of Fin.2068 2 <sup>nd</sup> Quarter		Total Of 48 FC		
		In Rs.000		
S.N	Particulars	This Quarter	Previous Quarter	Corres.
<b>1</b>	<b>Total Capital and Liabilities</b>	<b>179658940.1</b>	<b>72714081.57</b>	<b>162281490</b>
1.1	Paid Up Capital	22022890.88	11931720.17	19207518
1.2	Reserve and Surplus	12560150.08	2540586.22	9595512.42
1.3	Debenture and Bond	0	0	0
1.4	Borrowings	1204200	1723700	2420000
<b>1.5</b>	<b>Deposits</b>	<b>130159069.8</b>	<b>51782059.34</b>	<b>117994842</b>
1.6	Income Tax Liability	106820.49	188527.47	251252.16
1.7	Other Liabilities	13760669.31	4365228.7	10743932.2
<b>2</b>	<b>Total Assets</b>	<b>179058944.3</b>	<b>72714080.58</b>	<b>162281491</b>
2.1	Cash and Bank Balance	13654094.84	9069334.96	30129728.7
2.2	Money at Call and Short Notice	20268195.32	4015124.62	9967921.85
2.3	Investments	28367757.65	2642391.68	7105578.97
<b>2.4</b>	<b>Loans and Advances</b>	<b>110084869.1</b>	<b>151217619.2</b>	<b>108876443</b>
<b>a</b>	<b>Real Estate Loan</b>	<b>10602089.79</b>	<b>7139145.69</b>	<b>8385535.52</b>
b	Personal Home Loan	19131917.96	4856613.12	22736139.9
c	Margin Type Loan	1703260.96	1870048.04	2175461.82
d	Term Loan	35670156.96	10719074.81	37987752.2
e	Overdraft Loan / TR Loan / WC Loan	11471320.51	11402786	10234568.6
f	Others	29970658.32	13033582.38	22909260
2.5	Fixed Assets	5205808.63	3027357.77	4108265.27
2.6	Non Banking Assets	25680.25	36506.45	48578.44
2.7	Other Assets	3234661.6	2359231.09	2375647.54
<b>3</b>	<b>Profit and Loss Account</b>	<b>This Quarter</b>	<b>Previous</b>	<b>Corres.</b>
3.1	Interest Income	11543525.62	2131437.73	10114681.8
3.2	Interest Expense	7514466.34	1612147.17	5792772.3
	<b>A. Net Interest Income</b>	<b>4029059.3</b>	<b>518641.58</b>	<b>4323913.25</b>
3.3	Fees, Commission and Discount	48165.03	24120.77	63111.71
3.4	Other Operating Income	257268.63	111999.45	346661.9
3.5	Foreign Exchange Gain/Loss (Net)	1	1	0
	<b>B. Total Operating Income</b>	<b>4335394.95</b>	<b>612311.32</b>	<b>4734153.16</b>
3.6	Staff Expenses	549805.09	165299.72	444243.67
3.7	Other Operating Expenses	499896.18	247864.38	537849.97

<b>C. Operating Profit Before Provision</b>		<b>3284798.8</b>	<b>277035.51</b>	<b>3756027.41</b>
3.8	Provision for Possible Losses	<b>408462.13</b>	<b>232301.94</b>	<b>1199843.7</b>
<b>D. Operating Profit</b>		<b>2876332.48</b>	<b>39734.33</b>	<b>2556083.81</b>
3.9	Non Operating Income / Expenses (Net)	<b>23607.44</b>	<b>14608</b>	<b>124636.56</b>
3.1	Write Back of Provision for Possible Loss	<b>1347768.35</b>	<b>50592.22</b>	<b>3377701.22</b>
<b>E. Profit from Regular Activities</b>		<b>4226612.27</b>	<b>108031.6</b>	<b>6056455.6</b>
3.11	Extraordinary Income/Expenses (Net)	<b>1015655.18</b>	<b>727.67</b>	<b>-2312931.99</b>
<b>F. Profit before Bonus and Taxes</b>		<b>5242268.45</b>	<b>108985.26</b>	<b>3745423.71</b>
3.12	Provision for Staff Bonus	<b>482939.88</b>	<b>21133.05</b>	<b>339918.42</b>
3.13	Provision for Tax	<b>1446003.46</b>	<b>62838.66</b>	<b>1015916.44</b>
<b>G. Net Profit/Loss</b>		<b>3336538.08</b>	<b>25016.58</b>	<b>2387410.75</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter</b>	<b>Previous</b>	<b>Corres.</b>
4.1	Capital Fund to RWA	<b>14.0764</b>	<b>14.4636</b>	<b>12.3164</b>
4.2	NPL to Total Loan	<b>1.707</b>	<b>1.5173</b>	<b>1.2557</b>
4.3	Total Loan Loss Provision to Total NPL	<b>87.1363</b>	<b>106.3585</b>	<b>357.5289</b>
4.4	Cost of Funds	<b>5.6126</b>	<b>5.6236</b>	<b>5.1457</b>
4.5	C D Ratio (as per NRB)	<b>34.5818</b>	<b>42.9196</b>	<b>34.0415</b>