Unaudited Financial Results (Quarterly)
As at 1st Quarter (31st Asoj, 2074) of the Fiscal Year 2074/075

(Nrs. 000)

				Corresponding Previous Year Quarter
S.No	Particulars	This Quarter	Previous Quarter	
		Ending	Ending (unaudited)	Ending (unaudited)
1	Total Capital & Liabilities (1.1 to 1.7)	4,223,336	4,165,293	3,387,046
1.1	Paid Up Capital	512,571	512,571	445,714
1.2	Reservs & Surplus	205,660	169,998	183,600
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	46,600	46,600	•
1.5	Deposits (a+b)	3,290,768	3,233,001	2,635,949
	a. Domestic Currency	3,290,768	3,233,001	2,635,949
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	1,967	49,059	3,304
1.7	Other Liabilities	165,769	154.063	118,479
2	Total Assets (2.1 to 2.7)	4,223,336	4,165,293	3,387,046
	Cash & Bank Balance	1,210,067	1,177,712	952,724
	Money at call & short notice	1,210,007	1,177,712	332,72-
	Investments	178,080	141,197	120,454
	Loan & Advances (a+b+c+d+e+f)	2,722,402	2,652,522	2,205,034
2.4				
	a. Real Estate Loan	259,436	320,819	312,538
	1. Residential Real Estate Loan	21,760	47,351	9,958
	2. Business Complex and Residential Apartment Const. Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land purchasing & Plotting)	237,676	273,468	302,580
	b. Personal Home Loan of Rs.1 Crore or Less	386,492	308,962	246,357
	c. Margin Type Loan	50,135	48,275	60,427
	d. Term Loan	784,840	751,401	677,398
	e. Overdraft/ TR Loan/ WC Loan	19,116	19,116	33,022
	f. Others	1,222,383	1,203,949	875,292
2.5	Fixed Assets	20,947	21,906	16,251
2.6	Non Banking Assets	10,254	10,254	7,723
2.7	Other Assets	81,586	161,702	84,859
		(0)	-	Corresponding
3				
•	Profit & Loss Account	This Quarter	Previous Quarter	Previous Year Quarter
,	Profit & Loss Account	This Quarter Ending	,	Previous Year Quarter Ending (unaudited)
		Ending	Ending (unaudited)	Ending (unaudited)
3.1	Interest Income	Ending 95,641	Ending (unaudited) 356,090	Ending (unaudited) 67,314
3.1	Interest Income Interest Expenses	Ending 95,641 77,037	Ending (unaudited) 356,090 222,953	Ending (unaudited) 67,314 43,389
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	95,641 77,037 18,604	856,090 222,953 133,137	Ending (unaudited) 67,314 43,389 23,929
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount	95,641 77,037 18,604	8798 8798 8798 8799 8799 8799 8799 8799	Ending (unaudited) 67,314 43,389 23,925
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income	95,641 77,037 18,604 51 5,338	875,090 356,090 222,953 133,137 798 23,351	Ending (unaudited) 67,314 43,389 23,925
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Ending 95,641 77,037 18,604 51 5,338	876,090 222,953 133,137 798 23,351	Ending (unaudited) 67,314 43,389 23,925 6,394
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5)	Ending 95,641 77,037 18,604 51 5,338 - 23,992	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286	Ending (unaudited) 67,314 43,385 23,925 6,394 - 30,576
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503	Ending (unaudited) 67,314 43,385 23,925 6,394 - 30,576 7,557
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532	Ending (unaudited) 67,314 43,389 23,925 257 6,394 - 30,576 6,339
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7)	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252	Ending (unaudited) 67,314 43,389 23,929 25,5 6,394 - 30,576 7,555 6,338 16,686
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	Ending 95,641 77,037 18,604 51 5,338 23,992 9,277 9,330 5,385 42,021	### Rending (unaudited) ### 356,090 ### 222,953 ### 133,137 ### 798 ### 23,351 ### 157,286 ### 30,503 ### 35,532 ### 91,252 ### 6,967	Ending (unaudited) 67,314 43,389 23,929 25: 6,3394 - 30,576 7,55: 6,339 16,686 29,626
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636)	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252 6,967 84,285	Ending (unaudited) 67,314 43,389 23,929 255 6,339 - 30,576 7,555 6,333 16,680 29,626 (12,946
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net)	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252 6,967 84,285 87,172	Ending (unaudited) 67,314 43,385 23,925 6,339 - 30,576 7,555 6,333 16,688 29,626 (12,944) 786
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636)	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252 6,967 84,285	Ending (unaudited) 67,314 43,389 23,929 255 6,339 - 30,576 7,555 6,339 16,688 29,626 (12,946
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252 6,967 84,285 87,172	Ending (unaudited) 67,314 43,385 23,925 6,394 - 30,576 7,555
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)*	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153)	Ending (unaudited) 356,090 222,953 133,137 798 23,351	Ending (unaudited) 67,314 43,385 23,925 25: 6,394 - 30,576 7,55: 6,335 16,686 29,620 (12,944 786 17,06: 4,900
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214	Ending (unaudited) 67,314 43,389 23,929 255 6,3394 - 30,576 7,555 6,338 16,688 29,626 (12,946 786
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)*	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153)	Ending (unaudited) 356,090 222,953 133,137 798 23,351	Ending (unaudited) 67,314 43,385 23,925 25: 6,394 - 30,576 7,55: 6,333 16,686 29,626 (12,946 786 4,900 4,900
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11)	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153)	Ending (unaudited) 356,090 222,953 133,137 798 23,351	Ending (unaudited) 67,314 43,385 23,925 6,394 7,555 6,333 16,686 29,626 (12,946 7,866 4,906 4,906 4,906
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income (Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net) F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153) - (27,153)	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 - 172,671 15,697	Ending (unaudited) 67,31- 43,38: 23,92: 25 6,39- 30,57 7,55 6,33: 16,68: 29,62: (12,94: 78: 17,06: 4,90: 44: 1,33:
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a. Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153) - (27,153) - (27,153)	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 15,697 15,697 47,092	Ending (unaudited) 67,31- 43,38: 23,92: 25 6,39- 30,57 7,55 6,33: 16,68: 29,62: (12,94: 78: 17,06: 4,90: 44: 1,33:
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a. Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153) - (27,153) - (27,153)	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 15,697 15,697 47,092	Ending (unaudited) 67,314 43,389 23,929 255 6,394 30,576 7,555 6,339 16,680 29,620 (12,944 780 17,060 4,900 440 1,331
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a. Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153) - (27,153)	Ending (unaudited) 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 15,697 47,092 109,881 At the end of	Ending (unaudited) 67,314 43,389 23,921 25: 6,339 - 30,576 7,55: 6,339 16,688 29,620 (12,940 788 17,06: 4,900 - 4,900 440 1,333 3,119 Corresponding
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a. Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153) - (27,153) At the End of	Ending (unaudited) 356,090 222,953 133,137 798 23,351	Ending (unaudited) 67,31- 43,38: 23,92: 25 6,39- 30,57(7,55: 6,33: 16,68: 29,62: (12,94- 78: 17,06: 4,90: 4,90: 4,40: 1,33: 3,11: Corresponding Previous Year Quarte
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153) - (27,153) At the End of This Quarter	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671	Ending (unaudited) 67,31- 43,38 23,92 25 6,39 30,57 7,55 6,33 16,68 29,62 (12,94 78 17,06 4,90 4,90 44 1,33 3,11 Corresponding Previous Year Quarte Ending (unaudited)
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153) - (27,153) At the End of This Quarter 22,95%	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 15,697 47,092 109,881 At the end of Previous Quarter (unaudited) 21,74%	Ending (unaudited) 67,31 43,38 23,92 25 6,39 - 30,57 7,55 6,33 16,68 29,62 (12,94 78 17,06 4,90 4,90 44 1,33 3,11 Corresponding Previous Year Quarte Ending (unaudited)
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 (27,153) - (27,153) At the End of This Quarter 22,95% 3.03%	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 15,697 47,092 109,881 At the end of Previous Quarter (unaudited) 21,74% 1,65%	Ending (unaudited) 67,31- 43,38: 23,92: 6,39- 30,57: 7,55: 6,33: 16,68: 29,62: (12,94: 78i 17,06: 4,90: 44: 1,33: 3,11: Corresponding Previous Year Quarte Ending (unaudited) 24,06 2,12
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 (27,153) - (27,153) At the End of This Quarter 22.95% 3.03% 126,47%	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 - 172,671 15,697 47,092 109,881 At the end of Previous Quarter (unaudited) 21.74% 1.65% 1.65%	Ending (unaudited) 67,31 43,38 23,92 25 6,399 30,57 7,55 6,33 16,68 29,62 (12,94 78 17,06 4,90 4,90 44 1,33 3,11: Corresponding Previous Year Quarte Ending (unaudited) 24,06 2.12 166,45
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13 4 4.1 4.2 4.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a. Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	Ending 95,641 77,037 18,604 51 5,338 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 5,976 (27,153) (27,153) At the End of This Quarter 22.95% 3.03% 126,47% 9,66%	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 15,697 47,092 109,881 At the end of Previous Quarter (unaudited) (unaudited) 21,74% 1.65% 155,81% 9,32%	Ending (unaudited) 67,31 43,38 23,92 25 6,399
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13 4 4.2 4.3 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL	Ending 95,641 77,037 18,604 51 5,338 - 23,992 9,277 9,330 5,385 42,021 (36,636) 3,506 (27,153) - (27,153) At the End of This Quarter 22.95% 3.03% 126,47%	Ending (unaudited) 356,090 222,953 133,137 798 23,351 157,286 30,503 35,532 91,252 6,967 84,285 87,172 1,214 172,671 - 172,671 15,697 47,092 109,881 At the end of Previous Quarter (unaudited) 21.74% 1.65% 1.65%	Ending (unaudited) 67,31 43,38 23,92 25 6,39 - 30,57 7,55 6,33 16,68 29,62 (12,94 78 17,06 4,90 - 4,90 44 1,33 3,11 Corresponding Previous Year Quartee Ending (unaudited) 24,06 2.12 166,45

a. Figures are subject to change as per the requirement by NRB and statutory audit.