## Unaudited Financial Results (Quarterly) As at 3rd Quarter ( 30th Chaitra, 2074) of the Fiscal Year 2074/075

(Nrs. 000)

			Previous Quarter	Corresponding	
S.No	Particulars	This Quarter		Previous Year Quarter	
		Ending	Ending (unaudited)	Ending (unaudited)	
1	Total Capital & Liabilities (1.1 to 1.7)	4,719,837	4,596,558	3,807,191	
1.1	Paid Up Capital	689,697	512,571	512,57	
1.2	Reservs & Surplus	251,379	247,834	85,17	
1.3	Debenture & Bond	-	-	-	
1.4	Borrowings	-	-	-	
1.5	Deposits (a+b)	3,564,593	3,595,110	3,044,07	
	a. Domestic Currency	3,564,593	3,595,110	3,044,07	
	b. Foreign Currency	-	-	-	
1.6	Income Tax Liability	9,442	8,404	12,70	
	Other Liabilities	204,726	232,638	152,66	
	Total Assets (2.1 to 2.7)	4,719,837	4,596,558	3,807,19	
	Cash & Bank Balance	1,213,876	1,440,590	1,129,99	
		1,213,670	1,440,390	1,129,95	
	Money at call & short notice		- 224 740	105.72	
	Investments	291,149	224,710	105,73	
2.4	Loan & Advances (a+b+c+d+e+f)	3,071,641	2,801,468	2,487,62	
	a. Real Estate Loan	318,326	316,623	314,89	
	1. Residential Real Estate Loan	9,195	9,195	39,96	
	2. Business Complex and Residential Apartment Const. Loan	-	-	-	
	3. Income Generating Commercial Complex Loan	-	-	-	
	4. Other Real Estate Loan (including Land purchasing & Plotting)	309,131	307,428	274,93	
	b. Personal Home Loan of Rs.1 Crore or Less	408,509	390,261	272,34	
	c. Margin Type Loan	79,688	59,068	48,46	
	d. Term Loan	807,659	801,525	758,78	
	e. Overdraft/ TR Loan/ WC Loan	38,036	27,151	33,35	
	f. Others	1,419,423	1,206,840	1,059,78	
2.5	Fixed Assets	21,377	23,118	16,96	
				7.70	
2.6	Non Banking Assets	4,538	4,538	1,/2	
	Non Banking Assets Other Assets	4,538 117,257	4,538 102,135		
		4,538 117,257	4,538 102,135	7,723 59,153 Corresponding	
			-	59,15. Corresponding	
2.7	Other Assets	117,257 This Quarter	102,135  Previous Quarter	59,15	
2.7 <b>3</b>	Other Assets Profit & Loss Account	117,257 This Quarter Ending	102,135  Previous Quarter Ending (Uudited)	59,15 Corresponding Ending (Audited) Quarter	
2.7 <b>3</b> 3.1	Other Assets  Profit & Loss Account  Interest Income	117,257  This Quarter Ending 346,692	102,135 Previous Quarter Ending (Uudited) 223,046	59,15 Corresponding Ending (Audited) Quarter 245,37	
2.7 <b>3</b> 3.1	Other Assets  Profit & Loss Account  Interest Income Interest Expenses	117,257  This Quarter Ending 346,692 245,283	102,135 Previous Quarter Ending (Uudited) 223,046 158,461	59,15 Corresponding Ending (Audited) Quarter 245,37 151,32	
3.1 3.2	Other Assets  Profit & Loss Account  Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	117,257  This Quarter Ending 346,692 245,283 101,409	102,135  Previous Quarter Ending (Uudited)  223,046  158,461 64,585	59,15 Corresponding Ending (Audited) Quarter 245,37 151,32 94,04	
3.1 3.2 3.3	Other Assets  Profit & Loss Account  Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount	117,257  This Quarter Ending 346,692 245,283 101,409 575	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367	59,15 Corresponding Ending (Audited) Quarter 245,37 151,32 94,04	
3.1 3.2 3.3 3.4	Other Assets  Profit & Loss Account  Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705	102,135  Previous Quarter Ending (Uudited)  223,046  158,461 64,585	59,15 Corresponding Ending (Audited) Quarter 245,37 151,32 94,04	
3.1 3.2 3.3 3.4 3.5	Other Assets  Profit & Loss Account  Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972	59,15 Corresponding Ending (Audited) Quarter 245,37 151,32 94,04 61 16,77	
3.1 3.2 3.3 3.4 3.5	Other Assets  Profit & Loss Account  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)	117,257  This Quarter Ending	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924	59,15 Corresponding Ending (Audited) Quarter 245,37 151,32 94,04 61 16,77 - 111,44	
3.1 3.2 3.3 3.4 3.5	Other Assets  Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911	59,15 Corresponding Ending (Audited) Quarter 245,37 151,32 94,04 61 16,77 - 111,44 19,66	
3.1 3.2 3.3 3.4 3.5	Other Assets  Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666	59,15 Corresponding Ending (Audited) Quarter 245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88	
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Other Assets  Profit & Loss Account  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)	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89	
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Other Assets  Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89 35,27	
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Profit & Loss Account  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)	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933)	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89 35,27 33,61	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Profit & Loss Account  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)	117,257  This Quarter Ending  346,692 245,283 101,409 575 17,705 - 119,689 26,548 27,612 65,529 66,557 (1,028) 4,460	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911  17,666  41,347  47,280  (5,933)  4,104	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89 35,27 33,61 (15,58	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Profit & Loss Account  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	117,257  This Quarter Ending  346,692 245,283 101,409 575 17,705 - 119,689 26,548 27,612 65,529 66,557 (1,028) 4,460 23,977	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  -  76,924  17,911  17,666  41,347  47,280 (5,933)  4,104 25,432	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89 35,27 33,61 (15,58 21,33	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	Other Assets  Profit & Loss Account  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)	117,257  This Quarter Ending  346,692 245,283 101,409 575 17,705 - 119,689 26,548 27,612 65,529 66,557 (1,028) 4,460 23,977 27,409	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911  17,666  41,347  47,280  (5,933)  4,104	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89 35,27 33,61 (15,58 21,33	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	Other Assets  Profit & Loss Account  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)*	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911  17,666  41,347  47,280  (5,933)  4,104  25,432  23,603	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	
2.7 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.11	Profit & Loss Account  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)	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911  17,666  41,347  47,280  (5,933)  4,104  25,432  23,603	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89 35,27 33,61 (15,58 21,33 39,37	
2.7 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11	Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  2,492	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911  17,666  41,347  47,280  (5,933)  4,104  25,432  23,603  - 23,603  2,146	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	
2.7 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11	Other Assets  Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  2,492  7,475	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89 35,27 33,61 (15,58 21,33 39,37 - 39,37 3,57 10,73	
2.7 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11	Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  2,492	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911  17,666  41,347  47,280  (5,933)  4,104  25,432  23,603  - 23,603  2,146	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77 - 111,44 19,66 22,88 68,89 35,27 33,61 (15,58 21,33 39,37 - 39,37 3,57 10,73	
2.7 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11	Other Assets  Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  2,492  7,475	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	
2.7 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.11	Other Assets  Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  2,492  7,475	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437	59,15. Corresponding Ending (Audited)	
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)	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  2,492  7,475	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77  111,44 19,66 22,88 68,89 35,27 33,61 (15,58 21,33 39,37 39,37 3,57 10,73 25,05	
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)	117,257  This Quarter Ending  346,692 245,283 101,409 575 17,705 - 119,689 26,548 27,612 65,529 66,557 (1,028) 4,460 23,977 27,409 - 27,409 2,492 7,475 17,442	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437 15,020	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	
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)	117,257  This Quarter Ending  346,692 245,283 101,409 575 17,705 - 119,689 26,548 27,612 65,529 66,557 (1,028) 4,460 23,977 27,409 - 27,409 - 2,492 7,475 17,442  This Quarter	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437 15,020  Previous Quarter	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	
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	Other Assets  Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  -  27,409  This Quarter Ending	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	
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	Other Assets  Profit & Loss Account  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  Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  2,492  7,475  17,442  This Quarter Ending  25,98%	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911  17,666  41,347  47,280  (5,933)  4,104  25,432  23,603  - 23,603  2,146  6,437  15,020  Previous Quarter Ending (Uudited)  22,42%  2,55%	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	
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	Other Assets  Profit & Loss Account  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	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  -  27,475  17,442  This Quarter Ending  25,98%  1.85%  146.83%	102,135  Previous Quarter Ending (Uudited)  223,046 158,461 64,585 367 11,972 - 76,924 17,911 17,666 41,347 47,280 (5,933) 4,104 25,432 23,603 - 23,603 2,146 6,437 15,020  Previous Quarter Ending (Uudited)  22,42% 2,55% 111.05%	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	
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 4.4	Other Assets  Profit & Loss Account  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  Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	117,257  This Quarter Ending  346,692  245,283  101,409  575  17,705  -  119,689  26,548  27,612  65,529  66,557  (1,028)  4,460  23,977  27,409  -  27,409  2,492  7,475  17,442  This Quarter Ending  25,98%  1.85%	102,135  Previous Quarter Ending (Uudited)  223,046  158,461  64,585  367  11,972  - 76,924  17,911  17,666  41,347  47,280  (5,933)  4,104  25,432  23,603  - 23,603  2,146  6,437  15,020  Previous Quarter Ending (Uudited)  22,42%  2,55%	59,15 Corresponding Ending (Audited) Quarter  245,37 151,32 94,04 61 16,77	

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