

Unaudited Financial Results (Quarterly) As at 3rd Quarter (30th Chaitra, 2072) of the Fiscal Year 2072/073

(Nrs. 000)

				(Nrs. 000)
				Corresponding
S.No	Particulars	This Quarter	Previous Quarter	Previous Year Quarter
		Ending	Ending (Uudited)	Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	3,492,555	2,625,797	2,097,012
1.1	Paid Up Capital	371,429	320,000	320,000
	Reservs & Surplus	141,566	117,340	78,892
	Debenture & Bond	-	-	
	Borrowings		_	
	<u> </u>	2,808,593	2,013,100	1,553,760
	Deposits (a+b)			
	a. Domestic Currency	2,808,593	2,013,100	1,553,760
	b. Foreign Currency		-	-
	Income Tax Liability	11,727	4,460	4,372
1.7	Other Liabilities	159,241	170,897	139,988
2	Total Assets (2.1 to 2.7)	3,492,555	2,625,797	2,097,012
2.1	Cash & Bank Balance	1,094,125	769,349	559,692
2.2	Money at call & short notice	-	-	-
2.3	Investments	90,697	111,182	113,588
2.4	Loan & Advances (a+b+c+d+e+f)	2,200,336	1,629,261	1,372,932
	a. Real Estate Loan	279,667	174,553	72,872
	Residential Real Estate Loan	20,524		72,072
	Business Complex and Residential Apartment Const. Loan	20,324		7,400
		-	-	7,400
	3. Income Generating Commercial Complex Loan			
	4. Other Real Estate Loan (including Land purchasing & Plotting)	259,143	174,553	65,472
	b. Personal Home Loan of Rs.1 Crore or Less	208,301	195,964	308,303
	c. Margin Type Loan	186,643	169,198	151,326
	d. Term Loan	448,476	360,196	759,178
	e. Overdraft/ TR Loan/ WC Loan	-	-	-
	f. Others	1,077,248	729,350	81,254
2.5	Fixed Assets	17,905	19,054	14,877
2.6	Non Banking Assets	4,889	-	-
2.0				
	Other Assets	84,604	96,951	35,923
	Other Assets	84,604	96,951 0	35,923
	Other Assets		, , , , , , , , , , , , , , , , , , ,	
	Other Assets Profit & Loss Account		, , , , , , , , , , , , , , , , , , ,	
2.7		0 - Upto This	0 Upto This	-
2.7 3	Profit & Loss Account	0 Upto This Quarter	0 Upto This Quarter	Upto This Quarter
3 3.1	Profit & Loss Account Interest Income	Upto This Quarter 165,911	Upto This Quarter 108,938	Upto This Quarter 155,272
3 3.1	Profit & Loss Account Interest Income Interest Expenses	0 Upto This Quarter 165,911 103,898	0 Upto This Quarter 108,938 70,087	- Upto This Quarter 155,272 99,393
3.1 3.2	Profit & Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	0 Upto This Quarter 165,911 103,898 62,012	0 Upto This Quarter 108,938 70,087 38,851	- Upto This Quarter 155,272 99,393 55,879
3.1 3.2 3.3	Profit & Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount	0 Upto This Quarter 165,911 103,898 62,012 416	0 Upto This Quarter 108,938 70,087 38,851 238	- Upto This Quarter 155,272 99,393 55,879
3.1 3.2 3.3 3.4	Profit & Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income	0 Upto This Quarter 165,911 103,898 62,012 416 16,481	0 Upto This Quarter 108,938 70,087 38,851 238 8,464	- Upto This Quarter 155,272 99,393 55,879 392 9,531
3.1 3.2 3.3 3.4	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)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481	0 Upto This Quarter 108,938 70,087 38,851 238 8,464	- Upto This Quarter 155,272 99,393 55,879 392 9,531
3.1 3.2 3.3 3.4 3.5	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)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - 47,553	- Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802
3.1 3.2 3.3 3.4 3.5	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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 47,553 10,495	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313
3.1 3.2 3.3 3.4 3.5	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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - 47,553 10,495 11,943	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509
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)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - - 47,553 10,495 11,943 25,115	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980
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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 	- Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535
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)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074 3,176	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - - 47,553 10,495 11,943 25,115	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980
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)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 	- Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535
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)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535 (14,555)
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)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - 47,553 10,495 11,943 25,115 17,018 8,097 -	- Upto This Quarter 155,272 99,393 55,879 392 9,531 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	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)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - 47,553 10,495 11,943 25,115 17,018 8,097 -	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	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 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)*	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - 47,553 10,495 11,943 25,115 17,018 8,097 - 1,044 9,141	Upto This Quarter 155,272 99,393 55,879 392 9,531 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1	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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 - 8,819
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 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) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 3,253 9,760	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - 47,553 10,495 11,943 25,115 17,018 8,097 - 1,044 9,141 - 9,141 831 2,493	Upto This Quarter 155,272 99,393 55,879 392 9,531 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 8,819 802 2,405
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1	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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 	- Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 - 8,819 802
3.3.3.3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 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)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 3,253 9,760	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - 47,553 10,495 11,943 25,115 17,018 8,097 - 1,044 9,141 - 9,141 831 2,493	Upto This Quarter 155,272 99,393 55,879 392 9,531 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 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) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 35,785 3,253 9,760 22,772	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 - 8,819 802 2,405 5,612
3.3.3.3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 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)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 3,253 9,760 22,772 - At the End of	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817 At the End of	Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 - 8,819 802 2,405 5,612 At the End of
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 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 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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 33,785 3,253 9,760 22,772 At the End of This Quarter	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 	Upto This Quarter 155,272 99,393 55,879 3931 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 8,819
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 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) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses D. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. 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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 3,253 9,760 22,772 At the End of This Quarter 20,34%	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817 At the End of This Quarter 21.72%	Upto This Quarter 155,272 99,393 55,879 392 9,531 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 8,819 8,819 At the End of This Quarter
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 4.1 4.2	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 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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 33,785 3,253 9,760 22,772 At the End of This Quarter	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 	Upto This Quarter 155,272 99,393 55,879 392 9,531 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 802 2,405 5,612 At the End of This Quarter 24.08% 8.21%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 4.1 4.2	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 Expenses D. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. 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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 3,253 9,760 22,772 At the End of This Quarter 20,34% 4,14% 101.06%	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817 At the End of This Quarter 21.72%	Upto This Quarter 155,272 99,393 55,879 392 9,531 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 802 2,405 5,612 At the End of This Quarter 24.08% 8.21%
3.3.3.3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 4.4 4.3 4.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. 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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 	Upto This Quarter 155,272 99,393 55,879 392 9,531 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 802 2,405 5,612 At the End of This Quarter 24.08% 8.21%
3.3.3.3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 4.4 4.3 4.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) 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	0 Upto This Quarter 165,911 103,898 62,012 416 16,481 78,910 15,065 18,595 45,250 42,074 3,176 22,720 9,889 35,785 3,253 9,760 22,772 At the End of This Quarter 20,34% 4,14% 101.06%	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817 At the End of This Quarter 21,72% 4,87% 112,61%	- Upto This Quarter 155,272 99,393 55,879 392 9,531 - 65,802 12,313 15,509 37,980 52,535 (14,555) 20,437 2,937 8,819 - 8802 2,405 5,612 At the End of This Quarter