

## Unaudited Financial Results (Quarterly)

As at 1st Quarter (30th Asoj, 2072) of the Fiscal Year 2072/073

				(Nrs. 000)
S.No	Particulars	This Quarter Ending	Previous Quarter Ending (Uudited)	Corresponding Previous Year Quarter Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	2,577,642	2,311,509.01	2,293,151.62
1.1	Paid Up Capital	320,000	320,000.00	320,000.00
1.2	Reservs & Surplus	113,488	118,864.33	61,416.83
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	2,004,587	1,744,852.05	1,743,967.82
	a. Domestic Currency	2,004,587	1,744,852.05	1,743,967.82
	b. Foreign Currency	-	-	
	Income Tax Liability	2,849	21,503.59	-
	Other Liabilities	136,718	106,289.03	167,766.97
	Total Assets (2.1 to 2.7)	2,577,642	2,311,509.01	2,293,151.63
	Cash & Bank Balance	756,609	561,128.42	741,136.72
	Money at call & short notice	-	-	-
	Investments	111,089	111,086.78	108,804.94
2.4	Loan & Advances (a+b+c+d+e+f)	1,628,515	1,574,928.69	1,351,361.40
	a. Real Estate Loan	203,869	105,341.38	50,635.24
	1. Residential Real Estate Loan	-	-	
	2. Business Complex and Residential Apartment Const. Loan	7,400	7,400.00	7,863.54
	3. Income Generating Commercial Complex Loan	-	-	
	<ol><li>Other Real Estate Loan (including Land purchasing &amp; Plotting)</li></ol>	196,469	97,941.38	42,771.70
	b. Personal Home Loan of Rs.1 Crore or Less	205,368	302,425.73	314,211.62
	c. Margin Type Loan	208,761	197,602.42	174,940.08
	d. Term Loan	781,532	892,713.89	745,691.18
	e. Overdraft/ TR Loan/ WC Loan	-	-	-
	f. Others	228,985	76,845.57	65,883.28
-	Fixed Assets	20,329	22,680.95	14,627.61
	Non Banking Assets	-	-	
2.7	Other Assets	61,100	41,684.17	77,220.96
		0	-	(0.01)
3	Profit & Loss Account	- Upto This	- - Upto This Quarter	Upto This
		-	Quarter	· · ·
3.1	Interest Income	- Upto This Quarter	Quarter 219,556.42	Upto This Quarter 45,413.49
3.1	Interest Income Interest Expenses	Upto This Quarter 44,000 35,297	Quarter 219,556.42 130,673.47	Upto This Quarter 45,413.49 36,335.29
3.1 3.2	Interest Income	Upto This Quarter 44,000	Quarter 219,556.42	Upto This Quarter 45,413.49
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	Upto This Quarter 44,000 35,297 8,702	Quarter 219,556.42 130,673.47 88,883.24	Upto This Quarter 45,413.49 36,335.29 9,078.20
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount	Upto This Quarter 44,000 35,297 8,702 82	Quarter 219,556.42 130,673.47 88,883.24 550.54	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07
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	Upto This Quarter 44,000 35,297 8,702 82	Quarter 219,556.42 130,673.47 88,883.24 550.54	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07
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)	Upto This Quarter 44,000 35,297 8,702 82 3,706 -	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65
3.1 3.2 3.3 3.4 3.5 3.6	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)	Upto This Quarter 44,000 35,297 8,702 82 3,706 - 12,490	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 - - 103,683.53	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 - 13,648.92
3.1 3.2 3.3 3.4 3.5 3.6	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	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - - 12,490 5,874	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 13,648.92 4,861.89
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	Upto This Quarter 44,000 35,297 8,702 8,702 8,702 - - - - - 12,490 5,874 6,169	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
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)	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 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	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 -	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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)	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 -	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 103,683.53 18,402.19 26,238.64 59,042.50 11,476.94 47,565.57	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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)	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - - - - - - - - - - - - - - - - - -	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 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	Upto This Quarter 44,000 35,297 8,702 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 446 - - 2,788	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 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)	Upto This Quarter 44,000 35,297 8,702 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 446 - - 2,788	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 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 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)*	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 446 - - 2,788 3,234	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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 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)	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 446 - - 2,788 3,234	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 103,683.53 18,402.19 26,238.64 59,042.50 11,476.94 47,565.57 21,130.50 2,937.03 71,633.19	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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 Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9-1.0) a. Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - - 12,490 5,874 6,169 446 - - - 446 - - - - 2,788 3,234 - - - 3,234	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 <b>103,683.53</b> 18,402.19 26,238.64 <b>59,042.50</b> 11,476.94 <b>47,565.57</b> 21,130.50 2,937.03 <b>71,633.19</b> 6,512.11	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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	Upto This Quarter 44,000 35,297 8,702 8,702 8,702 3,706 - - 12,490 6,169 446 - - 2,788 3,234 - 3,234 - 3,234 2,94 882	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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	Upto This Quarter 44,000 35,297 8,702 8,702 8,702 3,706 - - 12,490 6,169 446 - - 2,788 3,234 - 3,234 - 3,234 2,94 882	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.7 3.1 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)	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 2,788 3,234 - 3,234 294 882 2,058	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 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 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)	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 446 - - 2,788 3,234 - 3,234 294 882 2,058 - -	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 - - 13,648.92 4,861.89 5,135.89 3,651.15 29,314.86 (25,663.72) 10,899.27 2,901.70 (11,862.75) - (11,862.75) At the End of
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 3.1 4 4.1	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 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	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 2,788 3,234 - - 3,234 294 882 2,058 - - - At the End of	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.7 3.7 3.1 3.1 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. Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - - 12,490 5,874 6,169 446 - - - 2,788 3,234 - - 3,234 2,788 3,234 - - 3,234 2,94 882 2,058 - - - - - - - - - - - - - - - - - - -	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 - 13,648.92 4,861.89 5,135.89 3,651.15 29,314.86 (25,663.72) 10,899.27 2,901.70 (11,862.75) - (11,862.75) At the End of This Quarter 21.30% 4.56%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 3.1 3.1 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 Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 2,788 3,234 - - 3,234 - 3,235 - 3,234 - 3,234 - 3,235 - 3,234 - 3,234 - 3,235 - 3,234 - 3,235 - 3,235 - 3,234 - 3,234 - 3,235 - 3,235 - 3,234 - 3,234 - 2,455 - 3,234 - 3,234 - 3,234 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,235 - 3,23,235 - 2,235 - 3,2,235 - 3,2,235 - 3,2,235 - 3,2,235 - 3,2,235 - 3,2,2,235 - 3,2,2,235 - 3,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,2,3,2,2,2,3,2,2,2,3,2,2,3,2,2,3,2,2,3,2,2,3,2,2,3,2,3,2,3,2,3,2,3,2,3,2,3,2,3,2,3,3,2,3,3,3,2,3	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55  103,683.53 18,402.19 26,238.64 59,042.50 11,476.94 47,565.57 21,130.50 2,937.03 71,633.19  71,633.19 6,512.11 19,536.32 45,584.76  At the End of This Quarter 23.68% 3.80%	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 - 13,648.92 4,861.89 5,135.89 3,651.15 29,314.86 (25,663.72) 10,899.27 2,901.70 (11,862.75) - (11,862.75) At the End of This Quarter 21.30% 4.56%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 3.1 3.1 4.1 4.2 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 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	Upto This Quarter 44,000 35,297 8,702 8,702 3,706 - - 12,490 5,874 6,169 446 - - 446 - - 2,788 3,234 - 3,234 294 882 2,058 - - - - 44 the End of This Quarter 21.75% 3,60% 120.45%	Quarter 219,556.42 130,673.47 88,883.24 550.54 14,249.55 	Upto This Quarter 45,413.49 36,335.29 9,078.20 21.07 4,549.65 - - - 13,648.92 4,861.89 5,135.89 3,651.15 29,314.86 (25,663.72) 10,899.27 2,901.70 (11,862.75) - - (11,862.75) - - (11,862.75) - - - - - - - - - - - - - - - - - - -

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