

Reliance Finance Limited Pradarshani Marg,Kathmandu Unaudited Financial Results (Quarterly) As at 4th Quarter (31st Ashad, 2074) of the Fiscal Year 2073/074

				(Nrs. 000)
				Corresponding
S.No	Particulars	This Quarter	Previous Quarter	Previous Year Quarter
		Ending	Ending (Uudited)	Ending (Audited)
	Total Capital & Liabilities (1.1 to 1.7)	4,165,293	3,807,191	3,141,603
	Paid Up Capital	512,571	512,571	512,571
	Reservs & Surplus	169,998	85,172	60,116
	Debenture & Bond	-	-	
	Borrowings	46,600	-	
	Deposits (a+b)	3,233,001	3,044,074	2,425,364
	a. Domestic Currency	3,233,001	3,044,074	2,425,364
	b. Foreign Currency	-	-	
	Income Tax Liability	49,059	12,705	
	Other Liabilities	154,063	152,668	143,551
	Total Assets (2.1 to 2.7)	4,165,293	3,807,191	3,141,603
	Cash & Bank Balance	1,177,712	1,129,999	921,802
	Money at call & short notice	-	-	
	Investments	141,197	105,736	67,718
2.4	Loan & Advances (a+b+c+d+e+f)	2,652,522	2,487,620	2,110,318
	a. Real Estate Loan	320,819	314,893	288,060
	1. Residential Real Estate Loan	47,351	39,961	10,080
	2. Business Complex and Residential Apartment Const. Loan	-	-	
	3. Income Generating Commercial Complex Loan	-	-	
	4. Other Real Estate Loan (including Land purchasing & Plotting)	273,468	274,932	277,980
	b. Personal Home Loan of Rs.1 Crore or Less	308,962	272,341	258,571
	c. Margin Type Loan	48,275	48,461	115,367
	d. Term Loan	751,401	758,787	546,101
	e. Overdraft/ TR Loan/ WC Loan	19,116	33,355	
	f. Others	1,203,949	1,059,782	902,218
2.5	Fixed Assets	21,906	16,960	16,982
2.6	Non Banking Assets	10,254	7,723	-
2.6	Non Banking Assets Other Assets	10,254 161,702	7,723 59,153	- 24,783
2.6 2.7	Other Assets	161,702	59,153	Corresponding
2.6	-	161,702 This Quarter	59,153 Previous Quarter	Corresponding Ending (Audited)
2.6 2.7 3	Other Assets Profit & Loss Account	161,702 This Quarter Ending	59,153 Previous Quarter Ending (Uudited)	Corresponding Ending (Audited) Quarter
2.6 2.7 3 3.1	Other Assets Profit & Loss Account Interest Income	161,702 This Quarter Ending 356,090	59,153 Previous Quarter Ending (Uudited) 245,374	Corresponding Ending (Audited) Quarter 244,230
2.6 2.7 3 3.1 3.2	Other Assets Profit & Loss Account Interest Income Interest Expenses	161,702 This Quarter Ending 356,090 222,953	59,153 Previous Quarter Ending (Uudited) 245,374 151,326	Corresponding Ending (Audited) Quarter 244,230 142,350
2.6 2.7 3 3.1 3.2	Other Assets Profit & Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	161,702 This Quarter Ending 356,090 222,953 133,137	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880
2.6 2.7 3 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	161,702 This Quarter Ending 356,090 222,953 133,137 798	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553
2.6 2.7 3 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	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880
2.6 2.7 3 3.1 3.2 3.3 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)	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 -	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 -	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343
2.6 2.7 3 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)	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 - 157,286	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6	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	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 - 157,286 30,503	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 616 16,779 - - 111,442 19,666	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 - 128,776 21,890
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 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	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 25,343 - 128,776 21,890 28,455
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 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)	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 - - 128,776 21,890 28,455 45,250
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	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	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 - 157,286 30,503 35,532 91,252 6,967	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 25,343 128,776 21,890 28,455 45,250 5,638
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.5 3.6 3.7 3.8 3.8	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)	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 - - 157,286 30,503 35,532 91,252 6,967 84,285	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - - 111,442 19,666 22,881 68,895 35,279 33,616	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 28,455 24,5250 5,638 72,792
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.6 3.7 3.8 3.8 3.8	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)	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 - - 157,286 30,503 35,532 91,252 6,967 84,285 87,172	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - - - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580)	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 25,343 26,345 27,792 63,164
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.8 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	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 - - - - 21,890 28,455 45,250 5,638 72,792 63,164
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 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 Income / Expenses (Net) Worite Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	161,702 This Quarter Ending 356,090 222,953 133,137 798 23,351 - - 157,286 30,503 35,532 91,252 6,967 84,285 87,172	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - - - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580)	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,345 25,345 25,355 25,355 25,355 25,3555 25,35555555555
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.1 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 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)*	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 25,343 25,343 - - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.6 3.7 3.8 3.8 3.9 3.9 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 Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit GC-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)	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 25,343 - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.6 3.7 3.8 3.8 3.9 3.9 3.11 3.12	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 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)*	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 -	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 - - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.5 3.6 3.7 3.8 3.8 3.9 3.1 3.11 3.12 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	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 - 39,373 3,579	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 25,343 - - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973 -
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.5 3.6 3.7 3.8 3.8 3.9 3.1 3.11 3.12 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	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 - - 39,373 3,579 10,738	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 - - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973 - 135,973
2.6 2.7 3 3.1 3.2 3.3 3.4 3.4 3.5 3.4 3.5 3.4 3.5 3.6 3.7 3.1 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	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 - - 39,373 3,579 10,738	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 - - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973 - 135,973
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.7 3.8 3.8 3.9 3.1 3.11 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)	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 39,373 3,579 10,738 25,056	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,345 25,34525,345 25,345 25,345 25,345 25,345 25,34525,
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.8 3.9 3.1 3.11 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)	161,702 This Quarter Ending 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 -	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 39,373 39,373 3,579 10,738 25,056 At the End of	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 25,343 25,343 25,343 25,343 25,343 25,343 22,343 23,353 25,343 24,555 24,555 25,638 72,792 63,164 17 135,973 12,361 37,086 86,526 Vorresponding Previous Year Quarter
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.1 3.12 3.11 3.12 3.13 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)	161,702 This Quarter Ending 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	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 39,373 3,579 10,738 25,056 At the End of Previous	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 - - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973 12,361 37,086 86,526 Corresponding Previous Year Quarter Ending (Audited)
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.1 3.11 3.12 3.13 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 Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit Geore 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	161,702 This Quarter Ending 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 This Quarter	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 39,373 3,579 10,738 25,056 - At the End of Previous Quarter	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 1,553 25,343 25,343 25,343 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973 12,361 37,086 86,526 Vorresponding Previous Year Quarter
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.1 3.11 3.12 3.13 3.12 3.13 4 4 4 4.1 4.2	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)	161,702 This Quarter Ending 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 This Quarter 21.74%	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 3,579 10,738 25,056 7 At the End of Previous Quarter 21.06%	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 25,343 - - - 21,890 28,455 45,250 63,164 77,792 63,164 17 135,973 12,361 37,086 86,526 Corresponding Previous Year Quarter Ending (Audited) 23,75%
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.1 3.11 3.12 3.13 3.11 4 4 4.1 4.2 4.3	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 Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit Gefore 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	161,702 This Quarter Ending 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 This Quarter 21.74% 1.65%	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 25,343 25,343 - - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973 12,361 37,086 86,526 Corresponding Previous Year Quarter Ending (Audited) 23.75% 2.50%
2.6 2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.9 3.1 3.11 3.12 3.13 3.12 3.13 4 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 Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit GC-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	161,702 This Quarter Ending 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 - - 172,671 15,697 47,092 109,881 - - 12,144 172,671 15,697 47,092 109,881 - - - - - - - - - - - - - - - - -<	59,153 Previous Quarter Ending (Uudited) 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580) 21,337 39,373 3,579 10,738 25,056 - At the End of Previous Quarter 21.06% 2.92% 109.68%	Corresponding Ending (Audited) Quarter 244,230 142,350 101,880 25,343 - - 128,776 21,890 28,455 45,250 5,638 72,792 63,164 17 135,973 - - 135,973 12,361 37,086 86,526 Corresponding Previous Year Quarter Ending (Audited) 23,75% 2,50%

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