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## Unaudited Financial Results (Quarterly)

As at 4th Quarter (31st Ashad, 2076) of the Fiscal Year 2075/076

(NRs 000)

4.2     Non Performing Loan (NPL) To Total Loan     1.97%     3.43%     1.19%       4.3     Total Loan Loss Provision to Total NPL     151.08%     100.90%     186.39%	1 1.1 1.2 1.3 1.4 1.5	Total Capital & Liabilities (1.1 to 1.7) Paid Up Capital Reservs & Surplus Debenture & Bond Borrowings Deposits (a+b) a. Domestic Currency b. Foreign Currency Income Tax Liability Other Liabilities	5,423,793 832,416 168,329 - 4,135,375 4,135,375	Quarter Ending (Unaudited) 5,092,313 743,229 262,828 - - 3,817,605	Previous Year Quarter Ending (Audited)  4,848,327 713,101 188,727 3,722,875
1.1   Paid Up Capital	1.1 1.2 1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3	Paid Up Capital Reservs & Surplus Debenture & Bond Borrowings Deposits (a+b) a. Domestic Currency b. Foreign Currency Income Tax Liability Other Liabilities	832,416 168,329 - - <b>4,135,375</b> 4,135,375	743,229 262,828 - - 3,817,605	713,101 188,727 - - 3,722,875
1.2   Reserva & Surplus	1.2 1.3 1.4 <b>1.5</b> 1.6 1.7 <b>2</b> 2.1 2.2 2.3	Reservs & Surplus Debenture & Bond Borrowings Deposits (a+b) a. Domestic Currency b. Foreign Currency Income Tax Liability Other Liabilities	168,329 - 4,135,375 4,135,375	262,828 - - - 3,817,605	188,727 - - 3,722,875
1.3   Debenture & Bond	1.3 1.4 1.5 1.6 1.7 2 2.1 2.2 2.3	Debenture & Bond Borrowings  Deposits (a+b) a. Domestic Currency b. Foreign Currency Income Tax Liability Other Liabilities	<b>4,135,375</b> 4,135,375	3,817,605	3,722,875
1.4   Borrowings	1.4 1.5 1.6 1.7 2 2.1 2.2 2.3	Borrowings  Deposits (a+b) a. Domestic Currency b. Foreign Currency Income Tax Liability Other Liabilities	4,135,375		
1.5   Deposits (a+b)   a. Domesits Currency   b. Foreign Currency   b. Foreign Currency   b. Foreign Currency   b. Foreign Currency   c. Foreign Currenc	1.5 1.6 1.7 2 2.1 2.2 2.3	Deposits (a+b) a. Domestic Currency b. Foreign Currency Income Tax Liability Other Liabilities	4,135,375		
a. Domestic Currency b. Foreign Currency 1.6. Income Tax Liability 1.7. Other Liabilities 2.56,226 2. Total Assets (2.1 to 2.7) 2.1 Cash & Bank Balance 2.2 Money at call & short notice 2.3 Investments 3. 1,95,528 2.1 Loan & Advances (a+b+c+d+e+f) 3. 830,377 3. 467,944 3. 13,533 3. 3467,944 3. 13,533 3. 3467,944 3. 13,533 3. 3467,944 3. 13,533 3. 3467,944 3. 13,533 3. 34,643 3. 309,527 3. 1. Residential Real Estate Loan 2. 2. Business Complex and Residential Apartment Const. Loan 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (including Land purchasing & Plotting) b. Personal Home Loan of Rs.1 Crore or Less c. Margin Type Loan d. Term Loan e. Overdraft/ TR Loan/ WC Loan f. Others 1. Others 1. Others 1. Others 1. Others 2. Discount of Rs.2 Crore or Less 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (including Land purchasing & Plotting) b. Personal Home Loan of Rs.1 Crore or Less c. Margin Type Loan d. Term Loan e. Overdraft/ TR Loan/ WC Loan f. Others f. Others 1. Other Assets 19,743 2. Other Assets 2. Other Operating Income (At-3.3-3.4) 3. Fees, Comission and Discount 3. Foreign Exchange Gain/Loss (Net) 4. Departing Income (At-3.3-3.4) 3. Fees, Comission and Discount 3. Foreign Exchange Gain/	1.6 1.7 <b>2</b> 2.1 2.2 2.3	a. Domestic Currency b. Foreign Currency Income Tax Liability Other Liabilities	4,135,375		
b. Foreign Currency   1.6   Income Tax Liability   256,226   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,624   255,055   223,034,037   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   234,0472   272,532   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0472   274,0	2.1 2.2 2.3	b. Foreign Currency Income Tax Liability Other Liabilities	-	3,817,605	0 700 075
1.6   Income   Tax Liability   31.446   13.997   25.055   223.624   2   Total Assets   2.1 to 2.7)   5.423.793   5.092.313   4.848.327   2.1   Cash & Bank Balance   1,195.628   1,207.231   1,363.062   2.2   Money at call & short notice   291.842   304.472   27.231   1,363.062   2.3   Investments   291.842   304.472   27.231   2.3   2.4   Loan & Advances (a+b+c+d+e+l)   3,830,377   3,467,944   3,154,797   3.467,944   3,154,797   3.467,944   3,154,797   3.467,944   3,154,797   3.4   1.8 exidential Real Estate Loan   313.533   334.843   309.527   3.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   5.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9   1.9	2.1 2.2 2.3	Income Tax Liability Other Liabilities	31 446		3,722,875
1.7 Other Liabilities	2.1 2.2 2.3	Other Liabilities	31 446		-
2   Total Assets (2.1 to 2.7)	2.1 2.2 2.3				
Cash & Bank Balance	2.1 2.2 2.3	Total Assets (2.1 to 2.7)			
2.2   Money at call & short notice   Investments	2.2 2.3				
2.4   Loan & Advances (a+b+c+d+e+f)   3.880,377   3.487,944   3.144,797   3.487,944   3.134,797   3.487,944   3.134,797   3.487,944   3.134,797   3.487,944   3.134,797   3.487,944   3.134,797   3.487,944   3.134,797   3.487,944   3.134,797   3.487,944   3.134,797   3.487,944   3.134,797   3.487,944   3.134,797   3.13,533   3.34,843   3.09,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.15,527   3.1	2.3		1,195,628	1,207,231	1,363,062
2.4   Loan & Advances (a-b-c-d-e+f)   3,830 3.77   3,457,944   3,134,797   3. Real Estate Loan   313,533   334,843   309,527   1. Residential Real Estate Loan   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,195   9,1			-		-
a. Real Estate Loan	2.4				
1. Residential Real Estate Loan   9,195   2. Business Complex and Residential Apartment Const. Loan   3. Income Generating Commercial Complex Loan   4. Other Real Estate Loan (including Land purchasing & Plotting)   304,338   325,648   300,332   539,715   456,805   421,208   529,715   456,805   421,208   529,715   456,805   421,208   695,667   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003   789,003					
2. Business Complex and Residential Apartment Const. Loan 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (including Land purchasing & Plotting) 5. Personal Home Loan of Rs.1 Crore or Less 5. Say,715 5. Avagin Type Loan 6. Margin Type Loan 6. C. Margin					
3. Income Generating Commercial Complex Loan   4. Other Real Estate Loan (including Land purchasing & Plotting)   304,33   325,648   300,332     b. Personal Home Loan of Rs.1 Crore or Less   304,634   189,395   456,805   421,208     c. Margin Type Loan   304,634   189,395   98,031     d. Term Loan   695,667   746,014   938,777     e. Overdraft/ TR Loan/WC Loan   16,651   27,901   29,148     f. Others   1,960,177   1,712,987   1,338,107     2.5 Fixed Assets   19,743   20,381   20,965     2.6 Non Banking Assets   715   715     C. Tother   715   715   715     C. Tother   715   715   715     C. Tother Assets   715   715   715   715     C. Tother Assets   715   715   715   715     C. Tother Assets   715   715   715   715   715     C. Tother Assets   715   715   715   715   715     C. Tother Assets   715   715   715   715   715   715   715     C. Tother Assets   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715			9,195	9,195	9,195
A. Other Real Estate Loan (including Land purchasing & Plotting)			5	-	17
b. Personal Home Loan of Rs.1 Crore or Less c. Margin Type Loan d. Term Loan d. Term Loan e. Overdraft/ TR Loan/ WC Loan f. Others e. Overdraft/ TR Loan/ WC Loan f. Others fixed Assets for the Assets f			204 220	205.040	200 220
C. Margin Type Loan   304 634   180,395   98,031					
d. Term Loan   695,667   746,014   938,777     e. Overdraft/TR Loan/WC Loan   16,651   27,901   29,148     f. Others   1,960,177   1,712,987   1,338,107     2.5   Fixed Assets   19,743   20,381   20,965     2.6   Non Banking Assets   715   715     2.7   Other Assets   85,487   91,571   56,971     3   Profit & Loss Account   This Quarter Ending Quarter Quarter Quarter Ending Quarter Quarter Quarter Quarter Quarter Quarter Ending					
e. Overdraft/ TR Loan/ WC Loan f. Others f. Others 1,960,177 1,712,987 1,338,107 2.5 Fixed Assets Non Banking Assets Other Assets Non Banking Assets Tis Quarter Ending Unaudited)  This Quarter Ending Unaudited)  This Quarter Ending Unaudited)  This Quarter Ending Unaudited)  To the Corresponding Previous Previous Quarter Ending (Laudited)  To the Corresponding Previous Previous Quarter Ending (Laudited)  To the Corresponding Previous Previo					
F. Others   1,960,177   1,712,987   1,338,107   19,743   20,381   20,965   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   7					
2.5   Fixed Assets   19,743   20,381   20,965   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715   715					
2.6   Non Banking Assets   715   715   85,487   91,571   56,971	25				
2.7   Other Assets   85,487   91,571   56,971					20,900
This Quarter Ending					56 971
3	2.7	Other 7,000to			
Interest Expenses	3	Profit & Loss Account		Quarter Ending	Previous Year Quarter Ending
A. Net Interest Income (3.1-3.2)					
3.3   Fees, Comission and Discount   819   611   799     3.4   Other Operating Income   29,706   19,363   24,855     3.5   Foreign Exchange Gain/Loss (Net)	3.2		366,455		
3.4   Other Operating Income	00000				
3.5   Foreign Excharge Gain/Loss (Net)   B. Total Operating Income (A+3.3+3.4+3.5)   242,374   155,210   182,626   3.6   3.6   3.6   3.7   3.7   3.8   3.7   3.8   3.7   3.8   3.7   3.8   3.8   3.7   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8   3.8					
B. Total Operating Income (À+3.3+3.4+3.5)   242,374   155,210   182,626			29,706	19,363	24,855
3.6   Staff Expenses   41,956   29,139   38,653     3.7   Other Operating Profit Before Provision (B-3.6-3.7)   154,577   95,835   103,601     3.8   Provision for Possible Losses   49,118   55,523   45,730     3.9   Non Operating Profit (C-3.8)   105,459   40,312   57,872     3.1   Write Back of Provision for Possible Loss   7,139     4.1   Expenses (Net)   108,090   42,642   69,904     5.1   F. Profit Before Bonus & Taxes (E+3.11)   108,090   42,642   69,904     3.12   3.13   Provision for Staff Bonus   9,826   3,877   6,355     7.0   Ratios   At the End of This Quarter (Unaudited)     4.1   Capital Fund to RWA   22,49%   25,11%   23,90%     4.2   Non Performing Loan (NPL) To Total Loan   19,77%   3,43%   1,19%     4.3   Total Loan Loss Provision to Total NPL   151,08%   100,90%   186,39%	3.5			-	-
3.7   Other Operating Expenses   45,840   30,237   40,372   C. Operating Profit Before Provision (B-3.6-3.7)   154,577   95,835   103,601   105,459   40,312   57,872   3.9   D. Operating Profit (C-3.8)   105,459   40,312   57,872   3.9   Non Operating Income / Expenses (Net)   2,631   2,330   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,893   4,894   6,842   69,904   4,642   69,904   4,642   69,904   4,642   69,904   4,642   69,904   4,642   69,904   4,642   6,805   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878   6,878					
C. Operating Profit Before Provision (B-3.6-3.7)   154,577   95,835   103,601					
3.8   Provision for Possible Losses   49,118   55,523   45,730   105,459   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0.0   0	3.7				
D. Operating Profit (C-3.8)   105,459   40,312   57,872	20				
3.9	3.0				
3.1   Write Back of Provision for Possible Loss   -   -   7,139	3.0				
Section   Sect			2,001	2,000	
3.11 a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11)   108,090   42,642   69,904     3.12   Provision for Staff Bonus   9,826   3,877   6,355     3.13   Provision for Tax   29,479   11,630   18,699     4   Ratios   At the End of This Quarter (Unaudited)   This Quarter (Unaudited)   Quarter Ending (Audited)     4.1   Capital Fund to RWA   22.49%   25.11%   23,90%     4.2   Non Performing Loan (NPL) To Total Loan   1,97%   3,43%   1,19%     4.3   Total Loan Loss Provision to Total NPL   151,08%   100,90%   186,39%	3.1		108 090	42 642	
F. Profit Before Bonus & Taxes (E+3.11)   108,090   42,642   69,904	3.11		.00,030		-
3.12   Provision for Staff Bonus   9,826   3,877   6,355     29,479   11,630   18,699     3.15   6,385   29,479   11,630   18,699     4   Ratios   At the End of This Quarter (Unaudited)     4.1   Capital Fund to RWA   22,449   25,11%   23,90%     4.2   Non Performing Loan (NPL) To Total Loan   1,97%   3,43%   1,19%     4.3   Total Loan Loss Provision to Total NPL   151,08%   100,90%   186,39%	5.11		108.090	42.642	69.904
3.13   Provision for Tax   29,479   11,630   18,699     G. Net Profit/Loss (F-3.12-3.13)   68,785   27,136   44,850     At the End of This Quarter   Previous Quarter (Unaudited)   Previous Quarter Ending (Audited)     4.1   Capital Fund to RWA   22.49%   25.11%   23.90%     4.2   Non Performing Loan (NPL) To Total Loan   1.97%   3.43%   1.19%     4.3   Total Loan Loss Provision to Total NPL   151.08%   100.90%   186.39%	3.12				
G. Net Profit/Loss (F-3.12-3.13)   68,785   27,136   44,850					
4         Ratios         At the End of This Quarter (Unaudited)         At the End of Previous Quarter (Unaudited)         Corresponding Previous Previous Quarter (Unaudited)           4.1         Capital Fund to RWA         22.49%         25.11%         23.90%           4.2         Non Performing Loan (NPL) To Total Loan         1.97%         3.43%         1.19%           4.3         Total Loan Loss Provision to Total NPL         151.08%         100.90%         186.39%	2000				
4.2     Non Performing Loan (NPL) To Total Loan     1.97%     3.43%     1.19%       4.3     Total Loan Loss Provision to Total NPL     151.08%     100.90%     186.39%				Previous Quarter	Corresponding Previous Year Quarter Ending
4.2     Non Performing Loan (NPL) To Total Loan     1.97%     3.43%     1.19%       4.3     Total Loan Loss Provision to Total NPL     151.08%     100.90%     186.39%	4				
	7750	Capital Fund to RWA	22.49%	25.11%	23.90%
4.4   Cost of Funds   9.63%   9.84%   10.42%	4.1	Non Performing Loan (NPL) To Total Loan			23.90% 1.19%
	4.1 4.2	Non Performing Loan (NPL) To Total Loan	1.97%	3.43%	
	4.1 4.2 4.3 4.4	Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	1.97% 151.08% 9.63%	3.43% 100.90% 9.84%	1.19% 186.39% 10.42%
4.6 Base Rate 12.34% 12.48% 13.98%	4.1 4.2 4.3 4.4 4.5	Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Deposit Ratio (Calculated as per NRB Directives)	1.97% 151.08% 9.63% 74.57%	3.43% 100.90% 9.84% 73.14%	1.19% 186.39% 10.42% 67.28%

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