

## Unaudited Financial Results (Quarterly) As at 3rd Quarter (31st Chaitra, 2073) of the Fiscal Year 2073/074

(Nrs. 000)

				(Nrs. 000)
				Corresponding
S.No	Particulars	This Quarter	Previous Quarter	<b>Previous Year Quarter</b>
		Ending	Ending (Uudited)	Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	3,807,191	3,522,824	3,492,555
1.1	Paid Up Capital	512,571	445,714	371,429
1.2	Reservs & Surplus	85,172	150,733	141,566
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	3,044,074	2,780,443	2,808,593
	a. Domestic Currency	3,044,074	2,780,443	2,808,593
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	12.705	10,642	11,727
	Other Liabilities	152,668	135,292	159,241
	Total Assets (2.1 to 2.7)	3,807,191	3,522,824	3,492,555
	Cash & Bank Balance	1,129,999	893,387	1,094,125
	Money at call & short notice	1,123,333		1,054,125
	Investments	105,736	136,321	90,697
	Loan & Advances (a+b+c+d+e+f)	2,487,620	2,406,956	2,200,336
2.7	a. Real Estate Loan	314,893	352,355	279,667
	Residential Real Estate Loan		40.160	
	Residential Real Estate Loan     Business Complex and Residential Apartment Const. Loan	39,961	40,100	20,524
	·	-	-	-
	3. Income Generating Commercial Complex Loan	274 022	- 242.405	250 442
	4. Other Real Estate Loan (including Land purchasing & Plotting)	274,932	312,195	259,143
	b. Personal Home Loan of Rs.1 Crore or Less	272,341	274,397	208,301
	c. Margin Type Loan	48,461	48,477	186,643
	d. Term Loan	758,787	751,568	448,476
	e. Overdraft/ TR Loan/ WC Loan	33,355	33,320	-
	f. Others	1,059,782	946,838	1,077,248
	Fixed Assets	16,960	15,951	17,905
	Non Banking Assets	7,723	7,723	4,889
2.7	Other Assets	59,153	62,485	84,604
				Corresponding
		This Quarter	Previous Quarter	
_				Previous Year Quarter
3	Profit & Loss Account	This Quarter	Previous Quarter	Ending (Audited)
3.1	Interest Income	This Quarter 245,374	Previous Quarter 155,335	Ending (Audited) 165,911
3.1	Interest Income Interest Expenses	This Quarter 245,374 151,326	Previous Quarter 155,335 88,817	Ending (Audited) 165,911 103,898
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	This Quarter 245,374 151,326 94,048	Previous Quarter 155,335 88,817 <b>66,517</b>	Ending (Audited) 165,911 103,898 62,012
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount	This Quarter 245,374 151,326 94,048 616	155,335 88,817 <b>66,517</b>	Ending (Audited) 165,911 103,898 62,012 416
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	This Quarter 245,374 151,326 94,048	Previous Quarter 155,335 88,817 <b>66,517</b>	Ending (Audited) 165,911 103,898 62,012
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 Foreign Exchange Gain/Loss (Net)	This Quarter 245,374 151,326 94,048 616 16,779	Previous Quarter 155,335 88,817 66,517 438 12,682	Ending (Audited) 165,911 103,898 62,012 416 16,481
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) B. Total Operating Income (A+3.3+3.4+3.5)	This Quarter 245,374 151,326 94,048 616 16,779 - 111,442	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637	Ending (Audited) 165,911 103,898 62,012 416 16,481 - 78,910
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)  B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	This Quarter 245,374 151,326 94,048 616 16,779 - 111,442 19,666	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414	Ending (Audited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065
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)  B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	This Quarter 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627	Ending (Audited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595
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)	This Quarter 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895	Previous Quarter  155,335  88,817  66,517  438  12,682  - 79,637  13,414  14,627  51,596	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  18,595  45,250
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) Provision for Possible Losses	This Quarter 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279	Previous Quarter  155,335  88,817  66,517  438  12,682  - 79,637  13,414  14,627  51,596  22,798	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  18,595  45,250  42,074
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) Provision for Possible Losses D. Operating Profit (C-3.8)	This Quarter 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616	Previous Quarter  155,335  88,817  66,517  438  12,682  - 79,637  13,414  14,627  51,596  22,798  26,798	Ending (Audited)  165,911  103,898  62,012  416  16,481   78,910  15,065  18,595  45,250  42,074  3,176
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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 D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net)	This Quarter 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580)	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  18,595  45,250  42,074  3,176  22,720
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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 D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss	This Quarter 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	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464	Ending (Audited)  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
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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)	This Quarter 245,374 151,326 94,048 616 16,779 - 111,442 19,666 22,881 68,895 35,279 33,616 (15,580)	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  18,595  45,250  42,074  3,176  22,720
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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) a.Extraordinary Income/ Expenses (Net)*	This Quarter 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	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  45,250  42,074  3,176  22,720  9,889  35,785
3.1 3.2 3.3 3.4 3.5 3.6 3.7 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) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11)	This Quarter 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	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 26,798 464 31,806	Ending (Audited)  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
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	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	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 31,806 2,891	Ending (Audited)  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
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	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	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 31,806 2,891 8,674	Ending (Audited)  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
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	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	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 31,806 2,891	Ending (Audited)  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
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 31,806 2,891 8,674	Ending (Audited)  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
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	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	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 - 31,806 2,891 8,674 20,240	Ending (Audited)  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
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	This Quarter	Previous Quarter  155,335  88,817  66,517  438  12,682  - 79,637  13,414  14,627  51,596  22,798  26,798  2,545  464  31,806  - 31,806  2,891  8,674  20,240  Previous Quarter	Ending (Audited)  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  Corresponding Previous Year Quarter
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 - 31,806 2,891 8,674 20,240	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  18,595  42,074  3,176  22,720  9,889  35,785  -  35,785  3,253  9,760  22,772  Corresponding
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (F+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13)  Ratios	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 26,798 2,545 464 31,806 - 31,806 2,891 8,674 20,240  Previous Quarter Ending (Uudited)	Ending (Audited)  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  Corresponding Previous Year Quarter
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)  Ratios	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 - 31,806 2,891 8,674 20,240  Previous Quarter Ending (Uudited) 21,11%	Ending (Audited)  165,911  103,898  62,012  416  16,481  - 78,910  15,065  18,595  42,074  3,176  22,720  9,889  35,785  - 35,785  3,253  9,760  22,772  Corresponding Previous Year Quarter Ending (Audited)
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.11 3.12 3.13 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 (F+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13)  Ratios	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 31,806 2,891 8,674 20,240  Previous Quarter Ending (Uudited) 21.11% 3.06%	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  45,250  42,074  3,176  22,720  9,889  35,785  -  35,785  3,253  9,760  22,772  Corresponding Previous Year Quarter Ending (Audited)
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.11 3.12 3.13 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	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 - 31,806 2,891 8,674 20,240  Previous Quarter Ending (Uudited) 21.11% 3.06% 93.39%	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  45,250  42,074  3,176  22,720  9,889  35,785  -  35,785  3,253  9,760  22,772  Corresponding Previous Year Quarter Ending (Audited)  20,34%  4,14%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.11 3.12 3.13 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	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 - 31,806 2,891 8,674 20,240  Previous Quarter Ending (Uudited) 21.11% 3.06% 93.39% 7.36%	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  45,250  42,074  3,176  22,720  9,889  35,785  -  35,785  22,772  Corresponding Previous Year Quarter Ending (Audited)  20.34%  4.14%  101.06%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11 3.12 3.13 4	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 (F+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	This Quarter	Previous Quarter 155,335 88,817 66,517 438 12,682 - 79,637 13,414 14,627 51,596 22,798 26,798 2,545 464 31,806 - 31,806 2,891 8,674 20,240  Previous Quarter Ending (Uudited) 21.11% 3.06% 93.39% 7.36% 71.28%	Ending (Audited)  165,911  103,898  62,012  416  16,481  -  78,910  15,065  42,074  3,176  22,720  9,889  35,785  -  35,785  22,772  Corresponding Previous Year Quarter Ending (Audited)  20,34%  4,14%  101.06%  6,08%