

Unaudited Financial Results (Quarterly)

As at 1st Quarter (30th Asoj, 2073) of the Fiscal Year 2073/074

(Nrs. 000)

				(Nrs. 000
				Corresponding
S.No	Particulars	This Quarter	Previous Quarter	Previous Year Quarter
		Ending	Ending (Uudited)	Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	3,387,046	3,182,139	2,577,642
1.1	Paid Up Capital	445,714	445,714	320,000
1.2	Reservs & Surplus	183,600	131,050	113,488
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	2,635,949	2,441,978	2,004,587
	a. Domestic Currency	2,635,949	2,441,978	2,004,587
	b. Foreign Currency	-,,,,,,,,,,	-,, -	_,000.,000.
1.6	Income Tax Liability	3,304	39,057	2,849
	Other Liabilities	118,479	124,340	136,718
	Total Assets (2.1 to 2.7)	3,387,046	3,182,139	2,577,642
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	Cash & Bank Balance	952,724	921,799	756,609
	Money at call & short notice	420.454	- 67.740	- 444 000
	Investments	120,454	67,718	111,089
2.4	Loan & Advances (a+b+c+d+e+f)	2,205,034	2,110,318	1,628,515
	a. Real Estate Loan	312,538	288,060	203,869
	Residential Real Estate Loan	9,958	10,080	
	2. Business Complex and Residential Apartment Const. Loan	-		7,400
	3. Income Generating Commercial Complex Loan	-		
	4. Other Real Estate Loan (including Land purchasing & Plotting)	302,580	277,980	196,469
	b. Personal Home Loan of Rs.1 Crore or Less	246,357	258,571	205,368
	c. Margin Type Loan	60,427	115,367	208,761
	d. Term Loan	677,398	546,101	781,532
	e. Overdraft/ TR Loan/ WC Loan	33,022		
	f. Others	875,292	902,218	228,985
2.5	Fixed Assets	16,251	16,984	20,329
2.6	Non Banking Assets	7,723	3,467	
2.7	Other Assets	84,859	61.852	61,100
2.,		0	0	,
				Corresponding
3	Profit & Loss Account	Upto This	This Quarter	Previous Year Quarter
•	Tront & 2000 Account			
		•	·	Ending (Audited)
2 1	Interest Income	Quarter	Ending	Ending (Audited)
	Interest Income	Quarter 67,314	Ending 244,228	44,000
	Interest Expenses	Quarter 67,314 43,389	Ending 244,228 142,350	44,000 35,297
3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	Quarter 67,314 43,389 23,925	Ending 244,228 142,350 101,877	44,000 35,297 8,70 2
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount	Quarter 67,314 43,389 23,925 257	Ending 244,228 142,350 101,877 1,532	44,000 35,297 8,702 82
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income	Quarter 67,314 43,389 23,925	Ending 244,228 142,350 101,877	44,000 35,297 8,702 82
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Quarter 67,314 43,389 23,925 257 6,394	Ending 244,228 142,350 101,877 1,532 25,343	44,000 35,297 8,702 82 3,706
3.2 3.3 3.4 3.5	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)	Quarter 67,314 43,389 23,925 257 6,394 30,576	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753	44,000 35,297 8,702 82 3,706
3.2 3.3 3.4 3.5	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	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890	44,000 35,297 8,702 82 3,706 - 12,490 5,874
3.2 3.3 3.4 3.5	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	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169
3.2 3.3 3.4 3.5 3.6 3.7	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)	Quarter 67,314 43,389 23,925 257 6,394	Ending 244,228 142,350 101,877 1,532 25,343 128,753 21,890 28,449 78,414	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169
3.2 3.3 3.4 3.5 3.6 3.7	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	Quarter 67,314 43,389 23,925 257 6,394 30,576 7,557 6,339 16,680 29,626	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169
3.2 3.3 3.4 3.5 3.6 3.7	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)	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946)	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169
3.2 3.3 3.4 3.5 3.6 3.7 3.8	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)	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169
3.2 3.3 3.4 3.5 3.6 3.7 3.8	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	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946)	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446
3.2 3.3 3.4 3.5 3.6 3.7 3.8	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)	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164	44,000 35,297 8,702 82 3,706 - - 12,490 5,874 6,169 446
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	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	Quarter 67,314 43,389 23,925 257 6,394 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092	44,000 35,297 8,702 82 3,706 - - 12,490 5,874 6,169 446
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	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)	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 446
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1	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)*	Quarter 67,314 43,389 23,925 257 6,394	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 446 2,788 3,234
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	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)	Quarter 67,314 43,389 23,925 257 6,394 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 - 4,902 446	Ending 244,228 142,350 101,877 1,532 25,343 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996	44,000 35,297 8,702 83 3,706 12,499 5,874 6,169 446 2,788 3,234 3,234 294
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	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	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 - 4,902	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 135,996	44,000 35,297 8,702 82 3,706
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	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	Quarter 67,314 43,389 23,925 257 6,394 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 4,902 446 1,337	Ending 244,228 142,350 101,877 1,532 25,343	44,000 35,297 8,702 83 3,706 12,490 5,874 6,165 446 2,788 3,234 3,234 294 882
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 Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a. Extraordinary Income/ Expenses (Net)* Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	Quarter 67,314 43,389 23,925 257 6,394 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 4,902 446 1,337 3,119	Ending 244,228 142,350 101,877 1,532 25,343 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 12,363 37,090 86,543	44,000 35,297 8,702 82 3,706 12,490 5,874 6,165 446 2,788 3,234 3,234 294 882 2,058
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.11	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	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 4,902 446 1,337 3,119 At the End of	Ending 244,228 142,350 101,877 1,532 25,343 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 12,363 37,090 86,543 This Quarter	44,000 35,293 8,702 8; 3,706
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 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)	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 - 4,902 446 1,337 3,119 At the End of This Quarter	Ending 244,228 142,350 101,877 1,532 25,343 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 123,633 37,090 86,543 This Quarter Ending	44,000 35,297 8,702 83 3,706 - 12,490 5,874 6,166 446 2,788 3,234 - 3,234 - 299 883 2,058 At the End of This Quarter
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.11 3.12 3.13	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	Quarter 67,314 43,389 23,925 257 6,394	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 123,633 37,090 86,543 This Quarter Ending 23,75%	44,000 35,297 8,702 83 3,706 - 12,490 5,874 6,165 446 2,788 3,234 - 3,234 - 294 883 2,056 At the End of This Quarter 21.759
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 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	Quarter 67,314 43,389 23,925 257 6,394 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 4,902 446 1,337 3,119 At the End of This Quarter 24.06% 2.12%	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 12,363 37,090 86,543 This Quarter Ending 23.75% 2.50%	44,000 35,297 8,702 83 3,706 - 12,496 5,874 6,169 446 2,788 3,234 - 3,234 294 882 2,058 At the End of This Quarter 21.759 3.609
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 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	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 4,902 446 1,337 3,119 At the End of This Quarter 24.06% 2.12% 166.45%	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 12,363 37,090 86,543 This Quarter Ending 23.75% 2.50% 131.39%	44,000 35,297 8,702 82 3,706 12,496 5,874 6,165 446 2,788 3,234 294 882 2,058 At the End of This Quarter 21.755 3.605 120.455
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	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 Cost of Funds	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 - 4,902 446 1,337 3,119 At the End of This Quarter 24,06% 2.12% 166.45% 6.58%	Ending 244,228 142,350 101,877 1,532 25,343 128,753 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 12,363 37,090 86,543 This Quarter Ending 23.75% 2.50% 131.39% 6.32%	44,000 35,297 8,702 8,702 8,703 8,704 8,704 12,499 5,874 6,169 446 2,788 3,234 2,94 883 2,058 At the End of This Quarter 21,755 3,600 120,455 7,455
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 4.1 4.2 4.3 4.4 4.5	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	Quarter 67,314 43,389 23,925 257 6,394 - 30,576 7,557 6,339 16,680 29,626 (12,946) 786 17,062 4,902 4,902 446 1,337 3,119 At the End of This Quarter 24.06% 2.12% 166.45%	Ending 244,228 142,350 101,877 1,532 25,343	44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 2,788 3,234 - 3,234 294 882 2,058

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