Unaudited Financial Results (Quarterly) As at 4th Quarter (31st Ashad, 2073) of the Fiscal Year 2072/073

(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)	3,182,139	3,492,555	2,284,148
1.1	Paid Up Capital	445,714	371,429	394,286
	Reservs & Surplus	131,050	141,566	40,598
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	2,441,978	2,808,593	1,736,821
	a. Domestic Currency	2,441,978	2,808,593	1,736,821
	b. Foreign Currency	-	-	
	Income Tax Liability	39,057	11,727	
	Other Liabilities	124,340	159,241	112,443
	Total Assets (2.1 to 2.7)		·	· · · · · · · · · · · · · · · · · · ·
	· ,	3,182,139	3,492,555	2,284,148
	Cash & Bank Balance	921,799	1,094,125	552,008
	Money at call & short notice	-	-	-
	Investments	67,718	90,697	111,087
2.4	Loan & Advances (a+b+c+d+e+f)	2,110,318	2,200,336	1,574,929
	a. Real Estate Loan	288,060	279,667	105,341
	1. Residential Real Estate Loan	10,080	20,524	
	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)	277,980	259,143	97,941
	b. Personal Home Loan of Rs.1 Crore or Less	258,571	208,301	302,426
	c. Margin Type Loan	115,367	186,643	197,602
	d. Term Loan	546,101	448,476	892,714
	e. Overdraft/ TR Loan/ WC Loan		-	·
	f. Others	902,218	1,077,248	76,846
	Fixed Assets	16,984	17,905	22,681
	Non Banking Assets	3,467	4,889	-
	Other Assets	61.852	84,604	23,443
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				Corresponding
2	Profit & Loss Account	This Quarter	Previous Quarter	Corresponding
3	Profit & Loss Account	This Quarter	Previous Quarter	Previous Year Quarter
		Ending	Ending (Uudited)	Previous Year Quarter Ending (Audited)
3.1	Interest Income	Ending 244,228	Ending (Uudited) 165,911	Previous Year Quarter Ending (Audited) 219,556
3.1	Interest Income Interest Expenses	Ending 244,228 142,350	Ending (Uudited) 165,911 103,898	Previous Year Quarter Ending (Audited) 219,556 130,673
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	Ending 244,228 142,350 101,877	Ending (Uudited) 165,911 103,898 62,012	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount	Ending 244,228 142,350 101,877 1,532	Ending (Uudited) 165,911 103,898 62,012 416	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535
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	Ending 244,228 142,350 101,877 1,532 25,343	Ending (Uudited) 165,911 103,898 62,012	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882
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)	Ending 244,228 142,350 101,877 1,532 25,343	165,911 103,898 62,012 416 16,481	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250
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)	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753	Ending (Uudited) 165,911 103,898 62,012 416 16,481 78,910	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667
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	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890	Ending (Uudited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402
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	Ending 244,228 142,350 101,877 1,532 25,343 128,753 21,890 28,449	Ending (Uudited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402 25,330
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)	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414	Ending (Uudited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935
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	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673	Ending (Uudited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935
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)	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740	Ending (Uudited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074 3,176	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157
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	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673	Ending (Uudited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157
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)	Ending 244,228 142,350 101,877 1,532 25,343 - 128,753 21,890 28,449 78,414 22,673 55,740	Ending (Uudited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074 3,176	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157 21,104
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)	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	Ending (Uudited) 165,911 103,898 62,012 416 16,481 - 78,910 15,065 18,595 45,250 42,074 3,176 22,720	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157 21,104
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	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	Ending (Uudited) 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	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937
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)	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	Ending (Uudited) 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	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937
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)*	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	### Tending (Uudited) 165,911	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating 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)	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	Ending (Uudited) 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	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating 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	Ending 244,228 142,350 101,877 1,532 25,343 21,890 28,449 78,414 22,673 55,740 63,164 17,092 135,996 135,996	Ending (Uudited) 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	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199 - 71,199 6,473
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating 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	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 12,363 37,090	Ending (Uudited) 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 35,785	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199 - 71,199 6,473 19,212
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a. Extraordinary Income / Expenses (Net) F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	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 12,363 37,090	Ending (Uudited) 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	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199 71,199 6,473 19,212 45,514
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating 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	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	Ending (Uudited) 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	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199 71,199 6,473 19,212 45,514
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a. Extraordinary Income / Expenses (Net) F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	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 (Uudited) 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 Previous Quarter	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	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	Ending (Uudited) 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 Previous Quarter Ending (Uudited)	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	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 17,092 135,996 123,596 This Quarter Ending 23,75%	Ending (Uudited) 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 Previous Quarter Ending (Uudited) 20,34%	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199 6,473 19,212 45,514 Corresponding Previous Year Quarter Ending (Audited) 23.55%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 4.1 4.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	Ending 244,228 142,350 101,877 1,532 25,343 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% 25,250	Ending (Uudited) 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 Previous Quarter Ending (Uudited) 20,34% 4,14%	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199 6,473 19,212 45,514 Corresponding Previous Year Quarter Ending (Audited) 23.55%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 4 4.1 4.2 4.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for 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	Ending 244,228 142,350 101,877 1,532 25,343 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%	Ending (Uudited) 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 Previous Quarter Ending (Uudited) 20,34% 4,14% 101,06%	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199 6,473 19,212 45,514 Corresponding Previous Year Quarter Ending (Audited) 23.55% 3.15% 135.50%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 3.1 3.1 4.1 4.2 4.3 4.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income / Expenses (Net)* F. Profit Before Bonus & Taxes (E+3.11) Provision for 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	Ending 244,228 142,350 101,877 1,532 25,343 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%	Ending (Uudited) 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 Previous Quarter Ending (Uudited) 20,34% 4,14% 101.06% 6,08%	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250 - 103,667 18,402 25,330 59,935 12,778 47,157 21,104 2,937 71,199 - 71,199 6,473 19,212 45,514 Corresponding Previous Year Quarter Ending (Audited) 23.55% 3.15% 135.50% 7.37%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.1 3.1 3.1 4 4.1 4.2 4.3 4.4 4.5	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 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	Ending 244,228 142,350 101,877 1,532 25,343 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%	Ending (Uudited) 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 Previous Quarter Ending (Uudited) 20,34% 4,14% 101,06%	Previous Year Quarter Ending (Audited) 219,556 130,673 88,882 535 14,250

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