

## Unaudited Financial Results (Quarterly) As at 2nd Quarter (30th Poush, 2072) of the Fiscal Year 2072/073

(Nrs. 000)

S.No	Particulars	This Quarter	Previous Quarter	Corresponding Previous Year Quarter
		Ending	Ending (Uudited)	Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	2,625,797	2,577,642	2,264,635
	Paid Up Capital	320,000	320,000	320,000
	Reservs & Surplus	117,340	113,488	96,607
1.3	Debenture & Bond	-		-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	2,013,100	2,004,587	1,731,592
	a. Domestic Currency	2,013,100	2,004,587	1,731,592
	b. Foreign Currency	-	,	
1.6	Income Tax Liability	4,460	2,849	9,807
1.7	Other Liabilities	170,897	136,718	106,629
2	Total Assets (2.1 to 2.7)	2,625,797	2,577,642	2,264,635
2.1	Cash & Bank Balance	769,349	756,609	821,296
2.2	Money at call & short notice	-	-	-
2.3	Investments	111,182	111,089	106,872
2.4	Loan & Advances (a+b+c+d+e+f)	1,629,261	1,628,515	1,293,326
	a. Real Estate Loan	174,553	203,869	68,172
	1. Residential Real Estate Loan	-	-	
	2. Business Complex and Residential Apartment Const. Loan	-	7,400	7,400
	3. Income Generating Commercial Complex Loan	-	-	
	4. Other Real Estate Loan (including Land purchasing & Plotting)	174,553	196,469	60,772
	b. Personal Home Loan of Rs.1 Crore or Less	195,964	205,368	306,822
	c. Margin Type Loan	169,198	208,761	160,858
	d. Term Loan	360,196	781,532	697,420
	e. Overdraft/ TR Loan/ WC Loan f. Others	- 720.250	- 220.005	60,054
2 5	Fixed Assets	729,350 19,054	228,985	
	Non Banking Assets	19,034	20,329	15,118
	Other Assets	96,951	61,100	28,023
	Other Assets			
				(0)
		0	0	(0)
3	Profit & Loss Account	0 - Upto This	0 Previous Quarter	Corresponding Previous Year Quarter
3	Profit & Loss Account Interest Income	0	0	Corresponding
<b>3</b>		0 Upto This Quarter	0 Previous Quarter Ending (Uudited)	Corresponding Previous Year Quarter Ending (Audited)
<b>3</b>	Interest Income	Upto This Quarter 108,938	Previous Quarter Ending (Uudited) 44,000	Corresponding Previous Year Quarter Ending (Audited) 102,721
<b>3</b> .1 3.2	Interest Income Interest Expenses	0 Upto This Quarter 108,938 70,087	Previous Quarter Ending (Uudited) 44,000 35,297	Corresponding Previous Year Quarter Ending (Audited) 102,721 69,210
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	0 Upto This Quarter 108,938 70,087 38,851	Previous Quarter Ending (Uudited) 44,000 35,297 8,702	Corresponding Previous Year Quarter Ending (Audited) 102,721 69,210 33,511
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Comission and Discount	0 Upto This Quarter 108,938 70,087 38,851 238	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82	Corresponding Previous Year Quarter Ending (Audited) 102,721 69,210 33,511 276
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)	0 Upto This Quarter 108,938 70,087 38,851 238 8,464	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490	Corresponding Previous Year Quarter Ending (Audited) 102,721 69,210 33,511 276
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	0 Upto This Quarter 108,938 70,087 38,851 238 8,464 - - 47,553 10,495	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480
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	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480 10,017
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)	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480 10,017 25,281
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	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 12,490 5,874 6,169 446	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991  -  43,778  8,480  10,017  25,281  20,834
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)	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 446	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480 10,017 25,281 20,834 4,447
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)	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 446	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991  43,778  8,480  10,017  25,281  20,834  4,447  16,300
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 Income / Expenses (Net) Write Back of Provision for Possible Loss	0 Upto This Quarter  108,938 70,087 38,851 238 8,464	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 446 - 2,788	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480 10,017 25,281 20,834 4,447 16,300 15,724
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)	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 446	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991  43,778  8,480  10,017  25,281  20,834  4,447  16,300
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 Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) a.Extraordinary Income/ Expenses (Net)*	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 446 - 2,788 3,234	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480 10,017 25,281 20,834 4,447 16,300 15,724 36,471
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)	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 2,788 3,234 - 3,234	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991  43,778  8,480  10,017  25,281  20,834  4,447  16,300  15,724  36,471
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	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 2,788 3,234 - 3,234	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991   43,778  8,480  10,017  25,281  20,834  4,447  16,300  15,724  36,471   36,471  3,315
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 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 Staff Bonus Provision for Tax	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 8,131 2,493	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 2,788 3,234 - 3,234 294 882	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480 10,017 25,281 20,834 4,447 16,300 15,724 36,471 - 36,471 3,315 9,827
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	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831	0 Previous Quarter Ending (Uudited) 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	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991  -  43,778  8,480  10,017  25,281  20,834  4,447  16,300  15,724  36,471  -  36,471  3,315
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 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)	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 8,131 2,493	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 2,788 3,234 - 3,234 294 882	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480 10,017 25,281 20,834 4,447 16,300 15,724 36,471 - 36,471 3,315 9,827 23,329
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 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 Staff Bonus Provision for Tax	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817  At the End of	0 Previous Quarter Ending (Uudited) 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 0 Previous Quarter	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991
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 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 Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817  At the End of This Quarter	0 Previous Quarter Ending (Uudited) 44,000 35,297 8,702 82 3,706 - 12,490 5,874 6,169 446 - 2,788 3,234 - 3,234 - 3,234 - 3,234 - 3,234 - 9 Previous Quarter Ending (Uudited)	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991
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	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 225,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817  At the End of This Quarter 21.72%	0 Previous Quarter Ending (Uudited) 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 0 Previous Quarter Ending (Uudited) 21.75%	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991  43,778  8,480  10,017  25,281  20,834  4,447  16,300  15,724  36,471  3,315  9,827  23,329  Corresponding Previous Year Quarter Ending (Audited)
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.1 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 Expenses D. 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	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817  At the End of This Quarter 21.72% 4.87%	0 Previous Quarter Ending (Uudited) 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 0 Previous Quarter Ending (Uudited) 21,75% 3,60%	Corresponding Previous Year Quarter Ending (Audited)  102,721 69,210 33,511 276 9,991 - 43,778 8,480 10,017 25,281 20,834 4,447 16,300 15,724 36,471 - 33,15 9,827 23,329  Corresponding Previous Year Quarter Ending (Audited) 25,65% 4.04%
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	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	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817  At the End of This Quarter 21,72% 4,87% 112,61%	0 Previous Quarter Ending (Uudited) 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 0 Previous Quarter Ending (Uudited) 21,75% 3,60% 120,45%	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991  - 43,778  8,480  10,017  25,281  20,834  4,447  16,300  15,724  36,471  - 36,471  3,315  9,827  23,329  Corresponding Previous Year Quarter Ending (Audited)  25.65%  4,04%
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 Expenses D. 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	0 Upto This Quarter  108,938 70,087 38,851 238 8,464 47,553 10,495 11,943 25,115 17,018 8,097 1,044 9,141 9,141 831 2,493 5,817  At the End of This Quarter 21.72% 4.87%	0 Previous Quarter Ending (Uudited) 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 0 Previous Quarter Ending (Uudited) 21,75% 3,60%	Corresponding Previous Year Quarter Ending (Audited)  102,721  69,210  33,511  276  9,991

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