🖊 Siddhartha Bank

Hattisar, Kathmandu Unaudited Financial Results (Quarterly) As at 2nd Quarter (13/01/2017) of the Fiscal Year 2073/74

Rs.in '000

1.1 Part Up Capplair								
Total Capital and Liabilities (1.1 to 1.8)	S.N.	Particulars	This Quarter Ending 13.01.2017					
1.1 Pearl up Cappeter			Group	Siddhartha Bank	Group		Group	
1.1 Part Up Capalar	1	Total Capital and Liabilities (1.1 to 1.8)	86,881,198	86,802,704	81,884,441		55,498,521	55,405,429
1.3 Dehenuse and Rood				5,235,008				2,437,416
1.4 Storowangs	1.2	Reserve and Surplus	2,515,712	2,471,861	3,620,428	3,589,818	1,811,431	1,796,077
15 Deposits (a-b)	1.3	Debenture and Bond	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520	1,203,520
B. Domestic Currency	1.4	Borrowings	600,000	600,000	660,000	660,000		189,350
B. Foreign Currency	1.5	Deposits (a+b)	74,299,771	74,935,731	69,998,356	70,050,926	48,595,447	48,638,230
1.6 Income Tax Liability		a. Domestic Currency	73,287,912	73,923,872	69,174,904	69,227,474	47,729,183	47,771,966
17 Other Labelities		b. Foreign Currency	1,011,859	1,011,859	823,452	823,452	866,264	866,264
1.8 Non-Controlling Interest			-	-				24,984
2 Total Assets (2.1 to 2.7)				2,356,584		2,517,370		1,115,852
2.1 Cash and Bank Balance				-				
22 Money at Call and Short Notice		` ,						
2.3 Investments								
2.4 Loans and Advances (a-bt-cd-eb-f)" 62,659,288 62,859,288 58,937,945 59,937,945 40,300,618 40,300,618 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08 1.08								
a. Real Estate Loan								
1. Residential Real Estate Loan (Except Personal Home Loan up to R. Correi) 390,037 390,037 390,037 267,318 267,318 211,578 211,578 2 21,177 2 2 Business Complex & Residential Apartment 1,234,606 1,238,899 1,238,899 1,103,359 1,103,359 1,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,103,359 3,	2.4							
Loan uplo Rs.1 Corole 390,037 390,037 267,318 267,318 211,578 211,578 211,578 Construction Loan 1,234,606 1,234,606 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809 1,238,809			6,233,321	6,233,321	5,771,561	5,771,561	4,132,779	4,132,779
2. Business Complex & Residental Apartment 1.234.606 1.238.899 1.238.899 1.103.359 1.103.359 3. Income generating Commercial Complex Loan 446.938 446.938 445.939 453,939 455,939 496,837 496,837 496,837 4. Other Real Estate Loan (Including Land purchase & plotting) 4.161,740 4.161,740 3.810.406 3.810.406 3.810.406 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.005 2.231.								
Construction Loan			390,037	390,037	267,318	267,318	211,578	211,578
3. 1. 1. 1. 1. 1. 1. 1.	l							
A. Other Real Estate Loan (Including Land purchase & plotting)								
Debting A-161,740			446,938	446,938	453,939	453,939	496,837	496,837
D. Personal Home Loan of Rs.1 crore or Less 3,398,235 3,380,963 3,830,963 2,637,795 52,637,795 592,624 C. Margin Type Loan 1,157,690 1,157,690 1,058,346 1,068,346 592,624 d. Term Loan 1,2810,721 1,2810,721 1,1992,798 1,1992,798 8,708,235 8,709,235 c. Overdraft Loan' TR Loan' WC Loan 1,2810,721 1,2810,721 1,1992,798 1,1992,798 8,708,235 8,709,235 c. Overdraft Loan' TR Loan' WC Loan 1,2810,721 1,2810,721 1,1992,798 1,1992,798 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,8653,519 1,865								
C. Margin Type Loan				, . , .				
d. Term Loan								
Department Content C								
College								
2.5 Fixed Assets								
2.6 Non- Banking Assets								
3								
3 Profit and Loss Account This Quarter 2,776,459 2,781,060 1,293,731 1,305,003 1,791,339 1,792,513 3.2 Interest Income 2,776,459 1,474,475 666,508 677,781 989,847 991,021 A. Net Interest Income (3,1-3,2) 1,313,320 1,305,855 627,223 627,223 801,492 801,492 A. Net Interest Income (3,1-3,2) 1,313,320 1,305,855 627,223 627,223 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,492 801,49								
3.1 Interest Income	2.7	Other Assets	1,415,484	1,358,979	2,465,566	2,431,146	1,353,041	1,315,619
3.1 Interest Income			•		-		-	la a Danida
3.1 Interest Income								
1.463_138	3	Profit and Loss Account	This	Quarter	Previou	s Quarter		
A. Net Interest Income (3.1-3.2)							Year C	Quarter
3.3 Fees. Commission and Discount 82,640 82,640 42,334 42,334 83,415 83,415 83,415 3.4 Other Operating Income 242,406 193,791 123,886 92,274 152,987 123,786 156,843 16,843 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,	3.1	Interest Income	2,776,459	2,781,060	1,293,731	1,305,003	Year 0 1,791,339	1,792,513
3.4 Other Operating Income 242,406 193,791 123,886 92,274 152,987 123,786 3.5 Foreign Exchange Gain/Loss (Net) 63,465 63,465 63,465 16,843 16,843 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,744 102,745 103,755 103,056 126,604 225,433 111,149,233 113,056 126,604 225,433 215,936 126,604 225,433 215,936 126,604 225,433 215,936 126,604 225,433 215,936 127,739 11,149,293 567,120 547,110 735,796 723,217 133,87 11,149,293 567,120 547,110 735,796 723,217 133,87 11,149,293 567,120 547,110 735,796 723,217 133,87 12,1695 128,844 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848 128,848	3.1	Interest Income Interest Expenses	2,776,459 1,463,138	2,781,060 1,474,475	1,293,731 666,508	1,305,003 677,781	Year 0 1,791,339 989,847	1,792,513 991,021
3.5 Foreign Exchange Gain/Loss (Net) 63.465 63.465 63.465 16.843 102.744 102.744 1.70.744 1.70.744 1.70.745 1.701.831 1.646,481 810,286 778,674 1.740,639 1.711.418 3.6 Staff Expenses 239.424 221,881 110,108 104,959 179,411 172,265 3.7 Other Operating Expenses 289.424 275,307 133,058 126,604 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,433 215,936 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000 225,000	3.1	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2)	2,776,459 1,463,138 1,313,320	2,781,060 1,474,475 1,306,585	1,293,731 666,508 627,223	1,305,003 677,781 627,223	1,791,339 989,847 801,492	1,792,513 991,021 801,492
B. Total Operating Income (A+3.3+3.4+3.5)	3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	2,776,459 1,463,138 1,313,320 82,640	2,781,060 1,474,475 1,306,585 82,640	1,293,731 666,508 627,223 42,334	1,305,003 677,781 627,223 42,334	Year C 1,791,339 989,847 801,492 83,415	1,792,513 991,021 801,492 83,415
3.6 Staff Expenses 231.214 221.881 110.108 104.959 179.411 172.265 3.7 Other Operating Expenses 289.424 275.307 133.058 126.604 225.433 215.936 C. Operating Profit Before Provision (B-3.6-3.7) 1,181.193 1,149.293 567,120 547,110 735,796 723,217 3.8 Provision for Possible Losses 277,739 277,739 211,695 211,695 211,695 128,884 128,884 128,884 D. Operating Profit (C-3.8) 903,454 871,554 335,425 335,415 606,912 594,333 3.9 Non- Operating Income/Expenses (Net) 176,641 141,078 163,703 154,329 70,913 67,751 3.10 Write Back of Provision for Possible Loss 127,420 127,420 75,461 75,461 103,850 781,674 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765	3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income	2,776,459 1,463,138 1,313,320 82,640 242,406	2,781,060 1,474,475 1,306,585 82,640 193,791	1,293,731 666,508 627,223 42,334 123,886	1,305,003 677,781 627,223 42,334 92,274	Year C 1,791,339 989,847 801,492 83,415 152,987	1,792,513 991,021 801,492 83,415 123,766
3.7 Other Operating Expenses 289,424 275,307 133,058 126,604 225,433 215,936	3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465	1,293,731 666,508 627,223 42,334 123,886 16,843	1,305,003 677,781 627,223 42,334 92,274 16,843	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744	1,792,513 991,021 801,492 83,415 123,766 102,744
3.8 Provision for Possible Losses 277,739 277,739 211,695 211,695 128,884 128,884 D. Operating Profit (C-3.8) 903,454 871,554 355,425 335,415 606,912 594,333 39. Non-Operating Income/Expenses (Net) 176,641 411,078 163,703 154,329 70,913 67,751 3.10 Write Back of Provision for Possible Loss 127,420 127,420 75,461 75,461 103,850 103,850 E. Profit from Regular Activities (D+3.9+3.10) 1,207,515 1,140,052 594,589 565,205 781,674 765,934 765,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,	3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418
3.8 Provision for Possible Losses 277,739 277,739 211,695 211,695 128,884 128,884 D. Operating Profit (C-3.8) 903,454 871,554 355,425 335,415 606,912 594,333 39. Non-Operating Income/Expenses (Net) 176,641 411,078 163,703 154,329 70,913 67,751 3.10 Write Back of Provision for Possible Loss 127,420 127,420 75,461 75,461 103,850 103,850 E. Profit from Regular Activities (D+3.9+3.10) 1,207,515 1,140,052 594,589 565,205 781,674 765,934 765,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,934 767,	3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959	Year G 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411	1,792,513 991,021 801,492 83,415 123,766 102,744
D. Operating Profit (C-3.8) 903,454 871,554 355,425 335,415 606,912 594,333 3.9 Non-Operating Income/Expenses (Net) 176,641 141,078 163,703 154,329 70,913 67,751 3.10 Write Back of Provision for Possible Loss 127,420 75,461 75,461 103,850 103,850 103,850 E. Profit from Regular Activities (D+3.9+3.10) 1,207,515 1,140,052 594,589 565,205 781,674 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934	3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604	Year G 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433	2uarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265
3.9 Non-Operating Income/Expenses (Net) 176,641 141,078 163,703 154,329 70,913 67,751	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, Commission 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)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796	2uarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217
3.10 Write Back of Provision for Possible Loss 127,420 127,420 75,461 75,461 103,850 103,850 E. Profit from Regular Activities (D+3.9+3.10) 1,207,515 1,140,052 594,589 565,205 781,674 765,934 3.11 Extraordinary Income/Expenses (Net) 863 863 -	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, Commission 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	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884	2uarter 1,792,513 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884
E. Profit from Regular Activities (D+3.9+3.10) 1,207,515 1,140,052 594,589 565,205 781,674 765,934 3.11 Extraordinary Income/Expenses (Net) 863 863	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, Commission 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)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554	1,293,731 666,508 627,223 42,334 123,866 16,843 810,286 110,108 133,058 567,120 211,695 355,425	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912	2uarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217
Straordinary Income/Expenses (Net) 863 863 863 863 863 863 863 863 865 865,205 781,674 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,934 765,935 765,935 772,034 726,037 737,711 765,935 772,034 726,037 737,711 765,935 772,034 726,037 737,711 765,935 765,935 772,034 726,037 737,711 765,935 765,935 765,935 7749,496 726,037 7369,894 726,037 7369,894 726,037 7369,894 726,037 7369,894 726,037 7369,894 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037 726,037	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, Commission 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)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333
3.12 Provision for Staff Bonus 109,853 103,720 54,054 51,382 71,061 69,630 3.13 Provision for Taxes 326,491 311,159 160,825 154,147 212,468 208,891 3.14 15. Share of Non-Controlling interest in the Profit/Loss of St 22,539 - 9,817 - 5,259 -	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, Commission 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	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 567,120 211,695 355,425 163,703 75,461	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751
3.13 Provision for Taxes 326,491 311,159 160,825 154,147 212,468 208,891	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, Commission 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)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,730 871,554 141,078 127,420 1,140,052	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 567,120 211,695 355,425 163,703 75,461 594,589	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913	2uarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934
G. Net Profit/Loss (F- 3.12-3.13) 772,034 726,037 379,711 359,676 498,145 487,412 3.14 15. Share of Non-Controlling interest in the Profit/Loss of St 22,539 - 9,817 - 5,259 - H. Net Profit /(Loss)** 749,496 726,037 369,894 359,676 492,886 487,412 4	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,730 871,554 141,078 127,420 1,140,052	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850
G. Net Profit/Loss (F- 3.12-3.13) 772,034 726,037 379,711 359,676 498,145 487,412	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	2,776,459 1,463,138 1,313,320 82,640 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674	2uarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934
3.14 15. Share of Non-Controlling interest in the Profit/Loss of St. 22,539 - 9,817 - 5,259 - 1,416 - 1,417 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 - 4,418 -	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F, Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,45 163,703 75,461 594,589 - 594,589 54,054	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934
4 Ratios At the end of This Quarter At the end of Previous Quarter Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 11.63% 11.57% 11.34% 11.28% 11.12% 11.04% 4.2 Non- Performing Loan (NPL) to Total Loan 1.50% 1.50% 1.59% 1.59% 1.41% 1.41% 4.3 Total Loan Loss Provision to Total NPL 135.66% 132.88% 132.88% 143.65% 143.65% 4.4 Cost of Fund 4.16% 4.16% 3.95% 3.95% 4.10% 4.10% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 77.92% 77.92% 78.30% 78.30% 77.50% 77.50% 4.6 Base Rate 6.79% 6.79% 6.38% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information 7.72% 7.72% 7.43% 7.43% 7.56% 7.56% 7.56% 7.56%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,052 1,140,052 31,140,052	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 565,205 51,382 154,147	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630
4 Ratios At the end of This Quarter At the end of Previous Quarter Year Quarter 4.1 Capital Fund to RWA 11.63% 11.57% 11.34% 11.28% 11.12% 11.04% 4.2 Non- Performing Loan (NPL) to Total Loan 1.50% 1.50% 1.59% 1.59% 1.41% 1.41% 4.3 Total Loan Loss Provision to Total NPL 135.66% 135.66% 132.88% 132.88% 143.65% 4.4 Cost of Fund 4.16% 4.16% 3.95% 3.95% 4.10% 4.10% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 77.92% 77.92% 78.30% 78.30% 77.50% 77.50% 4.6 Base Rate 6.79% 6.79% 6.38% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information 7.72% 7.72% 7.43% 7.43% 7.56% 7.56% 7.56% 7.56% 7.56%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Su	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 1,140,915 103,720 311,159 726,037	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817	1,305,003 677,781 627,223 42,334 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412
4 Ratios At the end of This Quarter At the end of Previous Quarter Year Quarter 4.1 Capital Fund to RWA 11.63% 11.57% 11.34% 11.28% 11.12% 11.04% 4.2 Non- Performing Loan (NPL) to Total Loan 1.50% 1.50% 1.59% 1.59% 1.41% 1.41% 4.3 Total Loan Loss Provision to Total NPL 135.66% 135.66% 132.88% 132.88% 143.65% 4.4 Cost of Fund 4.16% 4.16% 3.95% 3.95% 4.10% 4.10% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 77.92% 77.92% 78.30% 78.30% 77.50% 77.50% 4.6 Base Rate 6.79% 6.79% 6.38% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information 7.72% 7.72% 7.43% 7.43% 7.56% 7.56% 7.56% 7.56% 7.56%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Su	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 1,140,915 103,720 311,159 726,037	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817	1,305,003 677,781 627,223 42,334 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259	2uarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 - 765,934 69,630 208,891
4.2 Non- Performing Loan (NPL) to Total Loan 1.50% 1.59% 1.59% 1.41% 1.41% 4.3 Total Loan Loss Provision to Total NPL 135.66% 135.66% 132.88% 132.88% 143.65% 143.65% 4.4 Cost of Fund 4.16% 4.16% 3.95% 3.95% 4.10% 4.10% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 77.92% 77.92% 78.30% 78.30% 77.50% 77.50% 4.6 Base Rate 6.79% 6.79% 6.38% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information 4.04% 7.72% 7.72% 7.43% 7.43% 7.56% 7.56% b Average Yield 7.72% 7.72% 7.43% 7.43% 7.56% 7.56% b Average Cost of Deposit-LCY 4.15% 4.15% 3.85% 3.85% 4.10% 4.10% c Return on Equity 18.84% 18.84% 20.66% 20.66% 23.03% 23.03%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Sult. Net Profit /(Loss)**	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,733 871,554 141,078 127,420 1,140,952 863 1,140,915 103,720 311,159 726,037	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412
4.2 Non- Performing Loan (NPL) to Total Loan 1.50% 1.59% 1.59% 1.41% 1.41% 4.3 Total Loan Loss Provision to Total NPL 135.66% 135.66% 132.88% 132.88% 143.65% 143.65% 4.4 Cost of Fund 4.16% 3.95% 3.95% 4.10% 4.10% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 77.92% 77.92% 78.30% 78.30% 77.50% 77.50% 4.6 Base Rate 6.79% 6.79% 6.38% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information a Average Yield 7.72% 7.72% 7.43% 7.43% 7.56% 7.56% b Average Cost of Deposit-LCY 4.15% 4.15% 3.85% 3.85% 4.10% 4.10% c Return on Equity 18.84% 18.84% 20.66% 20.66% 23.03% 23.03%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of Sult. Net Profit /(Loss)**	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,733 871,554 141,078 127,420 1,140,952 863 1,140,915 103,720 311,159 726,037	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 765,934 69,630 208,891 487,412
4.4 Cost of Fund 4.16% 4.16% 3.95% 3.95% 4.10% 4.10% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 77.92% 77.92% 78.30% 77.50% 77.50% 4.6 Base Rate 6.79% 6.79% 6.38% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information a Average Yield 7.72% 7.43% 7.43% 7.56% 7.56% b Average Cost of Deposit-LCY 4.15% 4.15% 3.85% 3.85% 4.10% 4.10% c Return on Equity 18.84% 18.84% 20.66% 20.66% 23.03% 23.03%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. Ratios Capital Fund to RWA	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,952 863 1,140,915 103,720 311,159 726,037 726,037	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 765,934 69,630 208,891 487,412
4.4 Cost of Fund 4.16% 4.16% 3.95% 3.95% 4.10% 4.10% 4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 77.92% 77.92% 78.30% 77.50% 77.50% 4.6 Base Rate 6.79% 6.79% 6.38% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information a Average Yield 7.72% 7.43% 7.43% 7.56% 7.56% b Average Cost of Deposit-LCY 4.15% 4.15% 3.85% 3.85% 4.10% 4.10% c Return on Equity 18.84% 18.84% 20.66% 20.66% 23.03% 23.03%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. Ratios Capital Fund to RWA	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,730 871,554 141,078 127,420 1,140,952 863 1,140,915 103,720 311,159 726,037 f This Quarter	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 781,674 212,468 498,145 5,259 492,886 Correspond Year C	1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 487,412 ling Previous
4.5 Credit to Deposit Ratio (Calculated as per NRB Directive) 77.92% 77.92% 78.30% 78.30% 77.50% 77.50% 4.6 Base Rate 6.79% 6.79% 6.38% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 4 4.1 4.2	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non-Performing Loan (NPL) to Total Loan	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915 103,720 311,159 726,037 f This Quarter	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond Year C 11,12% 1,41%	20arter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 765,934 487,412 487,412 ling Previous 20arter 11.04%
4.6 Base Rate 6.79% 6.79% 6.38% 7.06% 7.06% 4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 4 4.1	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non-Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	2,776,459 1,463,138 1,313,320 82,640 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 227,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 1,140,915 103,720 311,159 726,037 776,037 f This Quarter 11.57% 1.50% 135.66%	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter 11,28% 132,88%	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond Year C 11.12% 143,65%	Quarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412 487,412 ting Previous Quarter 11,04% 1,41%
4.7 Net Interest Spread (Calculated as per NRB Directives) 4.04% 4.04% 3.90% 3.90% 4.01% 4.01% Additional Information	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.10 3.11 3.12 3.13 4.1 4.1 4.2 4.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 871,554 141,078 127,420 1,140,915 103,720 311,159 726,037 f This Quarter 11.57% 1.50% 135.66% 4.16%	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter 11.28% 1.58% 1.58% 3.95%	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond Year C 11,12% 1,41% 4,418,65% 4,10%	20arter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412 11,04% 11,04% 11,04% 143,65%
a Average Yield 7.72% 7.72% 7.43% 7.43% 7.56% 7.56% b Average Cost of Deposit-LCY 4.15% 4.15% 3.85% 3.85% 4.10% 4.10% c Return on Equity 18.84% 18.84% 20.66% 20.66% 23.03% 23.03%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2 4.3 4.4 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non-Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive)	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 2275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,915 103,720 726,037 f This Quarter 11.57% 1.50% 135.66% 4.16% 77.92%	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter 11.28% 132,88% 3,95% 78,30%	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 71,061 421,468 498,145 5,259 492,886 Correspond 11,12% 1,41% 143,655% 4,10% 77,50%	20arter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 763,32,17 128,884 594,333 67,751 103,850 765,934
b Average Cost of Deposit-LCY 4.15% 4.15% 3.85% 3.85% 4.10% 4.10% c Return on Equity 18.84% 18.84% 20.66% 20.66% 23.03% 23.03%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.14 4.1 4.2 4.3 4.4,5 4.6	Interest Income Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Crest fit one Calculated as per NRB Directive) Base Rate	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o 11.63% 1,50% 135.66% 4,16% 77,92% 6.79%	2.781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915 103,720 311,159 726,037 f This Quarter 11.57% 1.50% 135.66% 4.16% 77,92% 6.79%	1,293,731 666,508 627,223 42,334 123,886 110,108 130,58 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P 11,34% 13,288% 3,95% 78,30% 6,38%	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter 11.28% 1.59% 132.88% 3.95% 78.30% 6.38%	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond Year C 11.12% 143,65% 4.10% 77,50% 77,50%	Quarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412 487,412 110,47% 1,41% 1,41% 1,41% 1,41% 1,41% 1,41% 1,41% 1,41% 1,41% 1,41% 1,41%
b Average Cost of Deposit-LCY 4.15% 4.15% 3.85% 3.85% 4.10% 4.10% c Return on Equity 18.84% 18.84% 20.66% 20.66% 23.03% 23.03%	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2 4.3 4.4 4.4 4.5 4.6 4.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives) Additional Information	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o 11.63% 1,50% 135.66% 4,16% 77,92% 6.79%	2.781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915 103,720 311,159 726,037 f This Quarter 11.57% 1.50% 135.66% 4.16% 77,92% 6.79%	1,293,731 666,508 627,223 42,334 123,886 110,108 130,58 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P 11,34% 13,288% 3,95% 78,30% 6,38%	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter 11.28% 1.59% 132.88% 3.95% 78.30% 6.38%	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond Year C 11.12% 143,65% 4.10% 77,50% 77,50%	1,792,513
	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives) Additional Information	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o 11.63% 1,50% 13.60% 1,50% 13.60% 14.60% 77.92% 6.79% 4.04%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 2275,307 1,149,293 871,554 141,078 127,420 311,140,915 103,720 311,159 726,037 - 726,037 f This Quarter 11.57% 15.50% 15.60% 4.16% 77.92% 6.79% 4.04%	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P 11.34% 1.59% 132,88% 139,9%	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter 11.28% 1.59% 132.89% 132.89% 78.30% 6.38% 3.90%	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 168,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond Year C 11.12% 1.41% 143,65% 4.10% 77.50% 7.06%	1,792,513
	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F-3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives) Additional Information Average Vield	2,776,459 1,463,138 1,313,320 82,640 242,406 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o 11.63% 1.50% 135,66% 4.16% 77,92% 6.79% 4.04%	2.781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 2275,307 1,149,293 277,739 871,554 141,078 127,420 1,140,052 863 1,140,915 726,037 726,037 F This Quarter 11.57% 1.50% 135,66% 4.16% 77,92% 6.79% 4.04%	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P 11,34% 1,59% 132,88% 3,95% 78,30% 6,38% 3,90%	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter 11,28% 1,59% 132,88% 3,95% 78,30% 6,38% 3,90%	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond Year C 11.12% 1,41% 143,65% 4,10% 7,50% 7,06% 4,01%	Quarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412
	3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 4.2 4.3 4.4 4.5 4.6 4.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission 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) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Taxes G. Net Profit/Loss (F- 3.12-3.13) 15. Share of Non-Controlling interest in the Profit/Loss of St. H. Net Profit /(Loss)** Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Deposit Ratio (Calculated as per NRB Directive) Base Rate Net Interest Spread (Calculated as per NRB Directives) Additional Information Average Vield Average Cost of Deposit-LCY Return on Equity	2,776,459 1,463,138 1,313,320 82,640 63,465 63,465 1,701,831 231,214 289,424 1,181,193 277,739 903,454 176,641 127,420 1,207,515 863 1,208,378 109,853 326,491 772,034 22,539 749,496 At the end o 11.63% 1.50% 135.66% 4.16% 77.92% 6.79% 4.04%	2,781,060 1,474,475 1,306,585 82,640 193,791 63,465 1,646,481 221,881 227,307 1,149,293 277,739 871,554 141,075 127,420 1,140,052 863 1,140,915 103,720 311,159 726,037 776,037 f This Quarter 11.57% 135.66% 4,16% 77.92% 6.79% 4.04%	1,293,731 666,508 627,223 42,334 123,886 16,843 810,286 110,108 133,058 567,120 211,695 355,425 163,703 75,461 594,589 54,054 160,825 379,711 9,817 369,894 At the end of P 11,34% 132,88% 132,88% 132,88% 3,95% 78,30% 6,38% 3,90%	1,305,003 677,781 627,223 42,334 92,274 16,843 778,674 104,959 126,604 547,110 211,695 335,415 154,329 75,461 565,205 51,382 154,147 359,676 359,676 revious Quarter 11,28% 132,88% 3,95% 78,30% 6,38% 3,90%	Year C 1,791,339 989,847 801,492 83,415 152,987 102,744 1,140,639 179,411 225,433 735,796 128,884 606,912 - 70,913 103,850 781,674 71,061 212,468 498,145 5,259 492,886 Correspond Year C 11.12% 143.65% 4.10% 77.50% 4.01%	Quarter 1,792,513 991,021 801,492 83,415 123,766 102,744 1,111,418 172,265 215,936 723,217 128,884 594,333 67,751 103,850 765,934 69,630 208,891 487,412 143,65% 4,104% 1,41% 143,65% 4,104% 77,50% 7,06% 4,01%

^{*} Right Share after allotment Rs. 739,667,511 & Proposed Bonus Share has been included in the Paid Up Capital at the end of this Quarter,
** Loan & Advances figures are net of Loan Loss Provisioning,

Unaudited financial figure may vary if directed by external auditors and supervisory authority, figures has been regrouped wherever necessary,

 $Group\ represents\ Siddhartha\ Bank\ Ltd.\ (\textbf{Siddhartha})\ and\ its\ subsidiary\ Siddhartha\ Capital\ Ltd.\ (\textbf{Siddhartha}\ Capital),$

All inter company transactions among the group have been eliminated in the above statement related to the group,
Corresponding Previous Year Quarter Ending figures have been taken from the unaudited Financial Statement of Siddhartha Bank only,

All above financials have been prepared as per NRB Directives no. 4 which is not fully compliant with NFRS,

Non- Banking Assets are presented gross of provision . Provisioning of NBA is presented under-Other Liablities.