				Rs.in '000
	Particulars	This Quarter Ending 13.04.2011	Previous Quarter Ending 14.01.2011	Corresponding Previous Year Quarter Ending 13.04.2010
	Total Capital and Liabilities (1.1 to 1.7)	25,027,186	24,742,444	22,786,717
	Paid Up Capital	1,561,048	1,561,048	1,230,034
	Reserve and Surplus Debenture and Bond	532,621	432,864	347,686
	Borrowings	227,770	<u>227,770</u> 1,714,550	227,770 1,145,000
	Deposits (a+b)	20,471,779	20,374,807	19,430,770
	a. Domestic Currency	19,528,753	19,256,202	18,406,511
	b. Foreign Currency	943,026	1,118,605	1,024,260
1.6	Income Tax Liability	24,522	3,793	-
	Other Liabilities	704,447	427,612	405,457
	Total Assets (2.1 to 2.7)	25,027,186	24,742,444	22,786,717
	Cash and Bank Balance	1,689,788	1,827,472	1,775,316
	Money at Call and Short Notice	1,860,875	1,699,667	1,115,880
	Investments	2,655,476	2,918,824	2,391,837
2.4	Loans and Advances (a+b+c+d+e+f)*	17,980,301	17,596,273	16,840,028
	a. Real Estate Loan	3,751,111	4,235,460	4,009,862
	1. Residental Real Estate Loan 2. Business Complex & Residental Apartment Construction Loan	<u>195,851</u> 1,546,310	772,567 1,766,426	-
	3. Income generating Commercial Complex Loan	350,905	234,694	-
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,658,046	1,461,773	
	b. Margin Type Loan	506,593	515,580	576,692
	c. Term Loan	3,667,564	3,491,987	3,137,762
	d. Overdraft Loan/ TR Loan/ WC Loan	7,797,232	7,663,994	7,766,731
	e. Others	2,257,801	1,689,251	1,348,982
	Fixed Assets	404,302	393,101	205,899
	Non- Banking Assets	-	-	-
2.7	Other Assets	436,444	307,107	457,756
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
	Interest Income	1,954,402	1,261,990	1,360,010
3.2	Interest Expenses	1,385,617	902,482	954,965
	A. Net Interest Income (3.1 -3.2)		250 507	
		568,785	359,507	405,045
	Fees, Commission and Discount	41,348	26,035	30,031
3.4	Fees, Commission and Discount Other Operating Income	41,348 47,031	26,035 33,844	30,031 41,047
3.4	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	41,348 47,031 19,221	26,035 33,844 10,145	30,031 41,047 18,765
3.4 3.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5)	41,348 47,031 19,221 676,384	26,035 33,844 10,145 429,529	30,031 41,047 18,765 494,888
3.4 3.5 3.6	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	41,348 47,031 19,221 676,384 103,874	26,035 33,844 10,145 429,529 67,117	30,031 41,047 18,765 494,888 70,608
3.4 3.5 3.6	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	41,348 47,031 19,221 676,384 103,874 180,669	26,035 33,844 10,145 429,529 67,117 113,771	30,031 41,047 18,765 494,888 70,608 108,978
3.4 3.5 3.6 3.7	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)	41,348 47,031 19,221 676,384 103,874 180,669 391,842	26,035 33,844 10,145 429,529 67,117 113,771 248,642	30,031 41,047 18,765 494,888 70,608 108,978 315,303
3.4 3.5 3.6 3.7	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	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634
3.4 3.5 3.6 3.7 3.8	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)	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948	26,035 33,844 10,145 429,529 67,117 113,771 248,642	30,031 41,047 18,765 494,888 70,608 108,978 315,303
3.4 3.5 3.6 3.7 3.8 3.8 3.9	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	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634
3.4 3.5 3.6 3.7 3.8 3.8 3.9	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)	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634
3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.10	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	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 -	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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)	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 -	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - - 376,381 - 376,381 34,216	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - 219,620 19,965	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 - 257,669 23,424
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - 219,620 - 219,620 19,965 59,896	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - - 376,381 - 376,381 34,216	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - 219,620 19,965	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 - 23,424 70,273 163,971
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - 219,620 - 219,620 19,965 59,896	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4	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) Ratios	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 34,216 102,649 239,515 At the end of This	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - 219,620 - 19,965 59,896 139,759 At the end of	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - 257,669 - 23,424 70,273 163,971 At the end of corresponding
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,515 At the end of This Quarter 11.45% 0.78%	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - - 219,620 19,965 59,896 139,759 At the end of Previous Quarter 11.30% 0.95%	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273 163,971 At the end of corresponding Previous Year 10.31% 0.59%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2 4.3	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 1,433 1,433	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - - 219,620 19,965 59,896 139,759 At the end of Previous Quarter 11.30% 0.95% 160.08%	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273 163,971 At the end of corresponding Previous Year 10.31% 0.59% 232.24%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2 4.3 4.4	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,515 At the end of This Quarter 11.45% 0.78% 8.80%	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - 19,965 59,896 139,759 At the end of Previous Quarter 11.30% 0.95% 160.08% 8.78%	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273 163,971 At the end of corresponding Previous Year 10.31% 0.59% 232.24% 6.80%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2 4.3 4.4	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive)	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 1,433 1,433	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - - 219,620 19,965 59,896 139,759 At the end of Previous Quarter 11.30% 0.95% 160.08%	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273 163,971 At the end of corresponding Previous Year 10.31% 0.59% 232.24%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,515 At the end of This Quarter 11.45% 0.78% 182.38% 8.80%	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - - 219,620 - 19,965 59,896 139,759 At the end of Previous Quarter 11.30% 0.95% 160.08% 8.78%	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 - - 257,669 23,424 70,273 163,971 At the end of corresponding Previous Year 10.31% 0.59% 232.24% 6.80%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2 4.3 4.4 4.5 4.4 4.5	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,515 At the end of This Quarter 11.45% 0.78% 182.38% 84.44% 12.52%	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - - 219,620 19,965 59,896 139,759 At the end of Previous Quarter 11.30% 0.95% 160.08% 8.78% 84.17%	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273 163,971 At the end of corresponding Previous Year 10.31% 0.59% 232.24% 6.80% 85.53%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 5 6 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Net Interest Spread	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,515 At the end of This Quarter 11.45% 0.78% 8.80% 84.44% 12.52% 3.72%	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - - 219,620 19,965 59,896 139,759 At the end of Previous Quarter 11,30% 0.95% 160.08% 8.78% 84.17%	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273 163,971 At the end of corresponding Previous Year 10.31% 0.59% 232.24% 6.80% 85.53%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.10 3.12 3.13 3.12 3.13 4.4 4.5 4.3 4.4 4.5 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,515 At the end of This Quarter 11.45% 0.78% 182.38% 84.44% 12.52%	26,035 33,844 10,145 429,529 67,117 113,771 248,642 29,023 219,620 - - 219,620 - - 219,620 19,965 59,896 139,759 At the end of Previous Quarter 11.30% 0.95% 160.08% 8.78% 84.17%	30,031 41,047 18,765 494,888 70,608 108,978 315,303 57,634 257,669 - - 257,669 23,424 70,273 163,971 At the end of corresponding Previous Year 10.31% 0.59% 232.24% 6.80% 85.53%

* Loan & Advances figures are net of Loan Loss Provision.

Unaudited financial figure may vary if directed by external auditors and supervisory authority