Hattisar, Katnmandu Unaudited Financial Results (Quarterly) As at 1st Quarter (17/10/2011) of the Fiscal Year 2068/69

Rs.in '000

S.N.	Particulars	This Quarter Ending 17.10.2011	Previous Quarter Ending 16.07.2011	Corresponding Previous Year Quarter Ending
	Total Capital and Liabilities (1.1 to 1.7)	24,522,385	24,405,872	22,386,597
	Paid Up Capital	1,618,264	1,618,264	1,561,048
	Reserve and Surplus	597,320	571,080	500,335
	Debenture and Bond	227,770	227,770	227,770
	Borrowings	45,000	45,000	784,550
	Deposits (a+b) a. Domestic Currency	21,429,496 20,533,061	21,575,654 20,629,128	18,907,602 17,922,051
	b. Foreign Currency	896,435	946,526	985.551
	Income Tax Liability	29,141	15,660	38,984
	Other Liabilities	575,393	352,444	366,308
	Total Assets (2.1 to 2.7)	24,522,385	24,405,872	22,386,597
	Cash and Bank Balance	2,824,133	1,905,685	1,197,402
	Money at Call and Short Notice	384,870	882,781	757,750
2.3	Investments	2,460,180	2,537,909	2,857,107
2.4	Loans and Advances (a+b+c+d+e+f)*	18,096,619	18,384,033	16,688,826
	a. Real Estate Loan	4,253,914	3,781,171	3,339,281
	1. Residental Real Estate Loan (Except Personal Home Loan upto Rs.80	44,184	81,207	-
	Business Complex & Residental Apartment Construction Loan	1,688,538	1,675,006	-
	Income generating Commercial Complex Loan	799,564	405,116	-
	Other Real Estate Loan (Including Land purchase & plotting)	1,721,629	1,619,842	-
	b. Personal Home Loan of Rs.80 Lacs or Less	688,744	731,897	748,209
	c. Margin Type Loan	489,060	454,138	537,642
	d. Term Loan	3,227,090	3,509,158	3,425,601
	e. Overdraft Loan/ TR Loan/ WC Loan	7,659,767	7,874,347	7,179,337
	f. Others Fixed Assets	1,778,043 400,162	2,033,322 368,174	1,458,756 393,921
	Non- Banking Assets	400,162	300,174	393,921
	Other Assets	356,421	327,290	491,591
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
				Quarter
3.1	Interest Income	680,382	2,690,294	632,562
3.2	Interest Expenses	680,382 538,207	2,690,294 1,925,243	*****
3.2			, ,	632,562
3.2	Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount	538,207 142,175 21,567	1,925,243 765,051 68,049	632,562 449,713 182,850 13,791
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income	538,207 142,175 21,567 16,247	1,925,243 765,051 68,049 62,252	632,562 449,713 182,850 13,791 15,709
3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	538,207 142,175 21,567 16,247 25,697	1,925,243 765,051 68,049 62,252 38,690	632,562 449,713 182,850 13,791 15,709 1,418
3.2 3.3 3.4 3.5	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)	538,207 142,175 21,567 16,247 25,697 205,685	1,925,243 765,051 68,049 62,252 38,690 934,041	632,562 449,713 182,850 13,791 15,709 1,418 213,769
3.2 3.3 3.4 3.5	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	538,207 142,175 21,567 16,247 25,697 205,685 37,206	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893
3.2 3.3 3.4 3.5 3.6 3.7	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	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251
3.2 3.3 3.4 3.5 3.6 3.7	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)	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624
3.2 3.3 3.4 3.5 3.6 3.7	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	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554
3.2 3.3 3.4 3.5 3.6 3.7	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)	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, 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)	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 492,437	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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 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	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 41,235 41,235 3,749 11,246	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 44,767 136,255	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 44,767 136,255 311,415	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 - 119,069 119,069 10,824 32,473 75,771
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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 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	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 41,235 41,235 3,749 11,246	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 44,767 136,255	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
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 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) Ratios	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 44,767 136,255 311,415 At the end of Previous Quarter	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 119,069 119,069 10,824 32,473 75,771 At the end of corresponding Previous Year 12.18%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.10 3.11 3.12 3.13 4 4.1 4.2	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66% 1.80%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 44,767 136,255 311,415 At the end of Previous Quarter 11.75% 0.62%	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 119,069 10,824 32,473 75,771 At the end of corresponding Previous Year 12.18% 1.00%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66% 1.80% 108.42%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 136,255 311,415 At the end of Previous Quarter 11.75% 0.62% 221.18%	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, 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 Fund	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 2,0,871 492,437	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 119,069 119,069 10,824 32,473 75,771 At the end of corresponding Previous Year 12.18% 1.00% 150.63% 8.77%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Expenses A. Net Interest Income (3.1 - 3.2) Fees, 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 Fund Credit to Depoist Ratio (Calculated as per NRB Directive)	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66% 1.80% 108.42%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 136,255 311,415 At the end of Previous Quarter 11.75% 0.62% 221.18%	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 119,069 119,069 10,824 32,473 75,771 At the end of corresponding Previous Year 12.18% 1.00% 150.63%
3.2 3.3 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	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) Ratios Capital Fund to RWA Non-Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66% 1.80% 9.99% 81.02%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 20,871 492,437 44,767 136,255 311,415 At the end of Previous Quarter 11.75% 0.62% 221.18% 9.06% 81.82%	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 119,069 10,824 32,473 75,771 At the end of corresponding Previous Year 12.18% 1.00% 150.63% 8.77% 84.88%
3.2 3.3 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	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66% 1.80% 1.99% 81.02%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 44,767 136,255 311,415 At the end of Previous Quarter 11.75% 0.62% 221.18% 9.06% 81.82%	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069
3.2 3.3 3.4 3.5 3.6 3.7 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 a	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) 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) Additional Information Average Yield Average Cost of Deposit-LCY	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66% 1.80% 108.42% 9.99% 81.02%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 492,437 36,255 311,415 At the end of Previous Quarter 11.75% 0.62% 221.18% 9.06% 81.82%	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 119,069 10,824 32,473 75,771 At the end of corresponding Previous Year 12.18% 1.00% 150.63% 8.77% 84.88%
3.2 3.3 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 a b c	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) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY Net Interest Spread	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66% 1.80% 108.42% 9.99% 81.02% 12.50% 10.12% 2.38%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 20,871 492,437	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 119,069 119,069 10,824 32,473 75,771 At the end of corresponding Previous Year 12.18% 1.00% 150.63% 8.77% 84.88%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 b	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) 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) Additional Information Average Yield Average Cost of Deposit-LCY	538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of This Quarter 10.66% 1.80% 108.42% 9.99% 81.02%	1,925,243 765,051 68,049 62,252 38,690 934,041 155,803 265,477 512,761 42,628 470,133 1,433 20,871 492,437 492,437 36,255 311,415 At the end of Previous Quarter 11.75% 0.62% 221.18% 9.06% 81.82%	632,562 449,713 182,850 13,791 15,709 1,418 213,769 29,893 52,251 131,624 12,554 119,069 119,069 119,069 10,824 32,473 75,771 At the end of corresponding Previous Year 12.18% 1.00% 150.63% 8.77% 84.88%

^{*} Loan & Advances figures are net of Loan Loss Provision.

Figures has been regrouped wherever necessary
Unaudited financial figure may vary if directed by external auditors and supervisory authority
As allowed, accrued interest income as on Ashwin end and collected within karkik end 2068 has been accounted as income of this quarter.