

## Hattisar, Kathmandu Unaudited Financial Results (Quarterly) As at 2nd Quarter (14/1/2012) of the Fiscal Year 2068/69

	As at 2nd Quarter (14/1/2012) of the F	iscal Teal 2000/09		Rs.in '000
S.N.	Particulars	This Quarter Ending 14.1.2012	Previous Quarter Ending 17.10.2011	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	26,077,989	24,522,385	24,742,444
	Paid Up Capital	1,618,264	1,618,264	1,561,048
	Reserve and Surplus	463,331	597,320	432,864
	Debenture and Bond	227,770	227,770	227,770
	Borrowings	70,000	45,000	1,714,550
1.5	Deposits (a+b) a. Domestic Currency	23,210,625 22,121,983	21,429,496 20,533,061	20,374,807 19,256,202
	b. Foreign Currency	1,088,642	896,435	1,118,605
16	Income Tax Liability	-	29,141	3,793
	Other Liabilities	487,999	575,393	427,612
2	Total Assets (2.1 to 2.7)	26,077,989	24,522,385	24,742,444
2.1	Cash and Bank Balance	3,159,636	2,824,133	1,827,472
	Money at Call and Short Notice	597,040	384,870	1,699,667
	Investments	2,270,714	2,460,180	2,918,824
2.4	Loans and Advances (a+b+c+d+e+f)*	19,117,508	18,096,619	17,596,273
	a. Real Estate Loan	4,238,364	4,209,730	3,462,893
	1. Residental Real Estate Loan (Except Personal Home Loan upto Rs.100 Lacs)	4 700 057	4 000 500	4 700 400
1	2. Business Complex & Residental Apartment Construction Loan     3. Income generating Commercial Complex Loan	1,738,857	1,688,538	1,766,426
	A. Other Real Estate Loan (Including Land purchase & plotting)	805,904 1,693,603	799,564 1,721,629	234,694 1,461,773
	b. Personal Home Loan of Rs.100 Lacs or Less	808,645	732,929	772,567
	c. Margin Type Loan	418,055	489,060	515,580
	d. Term Loan	3,287,582	3,227,090	3,491,987
	e. Overdraft Loan/ TR Loan/ WC Loan	8,404,411	7,659,767	7,663,994
	f. Others	1,960,451	1,778,042	1,689,251
	Fixed Assets	391,652	400,162	393,101
	Non- Banking Assets			-
2.7	Other Assets	541,439	356,421	307,107
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year
				Quarter
3.1	Interest Income	1.379.169		
	Interest Income	1,379,169 1,036,712	680,382 538,207	Quarter 1,261,990 902,482
			680,382	1,261,990
3.2	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount	1,036,712	680,382 538,207 <b>142,175</b> 21,567	1,261,990 902,482
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income	1,036,712 342,457 40,985 44,199	680,382 538,207 <b>142,175</b> 21,567 16,247	1,261,990 902,482 <b>359,508</b> 26,035 33,844
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1 -3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	1,036,712 342,457 40,985 44,199 47,923	680,382 538,207 <b>142,175</b> 21,567 16,247 25,697	1,261,990 902,482 <b>359,508</b> 26,035 33,844 10,145
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)	1,036,712 342,457 40,985 44,199 47,923 475,564	680,382 538,207 <b>142,175</b> 21,567 16,247 25,697 <b>205,685</b>	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531
3.2 3.3 3.4 3.5 3.6	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	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117
3.2 3.3 3.4 3.5 3.6	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	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771
3.2 3.3 3.4 3.5 3.6 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)	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372 257,711	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643
3.2 3.3 3.4 3.5 3.6 3.7 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	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 113,771 248,643 29,023
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)	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372 257,711	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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)	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 113,771 248,643 29,023
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 113,771 248,643 29,023 219,620 -
3.2 3.3 3.4 3.5 3.6 3.7 3.8 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)	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 113,771 248,643 29,023
3.2 3.3 3.4 3.5 3.6 3.7 3.8 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	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 113,771 248,643 29,023 219,620 -
3.2 3.3 3.4 3.5 3.6 3.7 3.8 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)	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 -	680,382 538,207 142,175 21,567 16,247 205,697 205,685 37,206 63,944 104,534 63,299 41,235	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - - 219,620
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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)	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - - 219,620 - - 219,620
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 - - 146,442 13,313	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235 - - 41,235 3,749	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 - 219,620 19,965
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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	1,036,712 342,457 40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 - 146,442 - 146,442 13,313 39,939	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235 - - 41,235 3,749 11,246	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 19,965 59,896
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.10 3.11 3.12 3.13 4 4.1	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) Ratios Capital Fund to RWA	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270           146,442           -           146,442           -           146,442           -           146,442           -           A146,442           -           146,442           -           146,442           -           At the end of This	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235 - - 41,235 3,749 11,246 26,241 At the end of	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding
3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.7 3.10 3.11 3.11 3.12 3.13 4 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	1,036,712         342,457         40,985         44,199         47,923         475,564         77,481         140,372         257,711         111,270         146,442         -         146,442         -         146,442         -         146,442         -         At the end of This Quarter	680,382 538,207 142,175 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 Previous Quarter	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year
3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.7 3.7 3.7 3.7 3.7 3.10 3.11 3.12 3.13 4 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	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           103,913           39,939           93,190           At the end of This Quarter           10.39%           1.79%           103.60%	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235 - - 41,235 3,749 11,246 26,241 At the end of Previous Quarter 10.66% 1.80% 108.42%	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year 11.30% 0.95%
3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.7 3.7 3.7 3.7 3.10 3.11 3.12 3.13 4 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) Provision for Staff Bonus 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	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270           146,442           -           146,442           39,939           93,190           At the end of This Quarter           10.39%           1.79%           103.60%           9.48%	680,382 538,207 142,175 21,567 205,687 205,685 37,206 63,944 104,534 63,299 41,235 - - - 41,235 - - 41,235 3,749 11,246 26,241 At the end of Previous Quarter 10.66% 1.80% 108.42% 9.99%	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year 11.30% 0,95% 160,08%
3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.7 3.7 3.7 3.7 3.10 3.11 3.12 3.13 4 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)	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           103,913           39,939           93,190           At the end of This Quarter           10.39%           1.79%           103.60%	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235 - - 41,235 3,749 11,246 26,241 At the end of Previous Quarter 10.66% 1.80% 108.42%	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year 11.30% 0.95%
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 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	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           10,3939           93,190           At the end of This Quarter           10.39%           1.79%           103.60%           9.48%           79.37	680,382 538,207 142,175 21,567 205,685 37,206 63,944 104,534 63,299 41,235 - - - 41,235 3,749 11,246 26,241 At the end of Previous Quarter 10.66% 1.80% 0.99% 81.02%	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 - - 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year 11.30% 0.95% 160.08% 8.78%
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 5 4.5 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	1,036,712           342,457           40,985           44,199           47,923           475,564           77,481           140,372           257,711           111,270           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           146,442           -           146,442           13,313           39,939           93,190           At the end of This Quarter           10.39%           1.79%           103.60%           9.48%           79.37           -           12.81%	680,382 538,207 142,175 21,567 16,247 25,697 205,685 37,206 63,944 104,534 63,299 41,235 	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year 11.30% 0.95% 160.08%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.10 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.5 6 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 Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY	1,036,712         342,457         40,985         44,199         47,923         475,564         77,481         140,372         257,711         111,270         146,442         -         146,442         -         146,442         -         146,442         13,313         39,939         93,190         At the end of This Quarter         10.39%         1.79%         103.60%         9.48%         79.37         12.81%         9.82%	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235 - 41,235 3,749 11,246 26,241 At the end of Previous Quarter 10.66% 1.80% 108.42% 9.99% 81.02%	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year 11.30% 0.95% 160.08% 8.78% 84.17%
3.2 3.3 3.4 3.5 3.6 3.7 3.10 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.5 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) Provision for Staff Bonus 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	1,036,712         342,457         40,985         44,199         47,923         475,564         77,481         140,372         257,711         111,270         146,442         -         146,442         -         146,442         -         146,442         -         146,442         -         146,442         -         103,939         93,190         At the end of This Quarter         10.39%         1.79%         103.60%         9.48%         79.37         -         12.81%         9.82%         3.33%	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235 - 41,235 - 41,235 3,749 11,246 26,241 At the end of Previous Quarter 10.66% 1.80% 108.42% 9.99% 81.02% -	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year 11,30% 0.95% 160.08% 8.78% 84.17%
3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.10 3.11 3.12 3.13 4 4 4.1 4.2 4.3 4.4 4.5 4.3 4.4 4.5 0 c d	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	1,036,712         342,457         40,985         44,199         47,923         475,564         77,481         140,372         257,711         111,270         146,442         -         146,442         -         146,442         -         146,442         13,313         39,939         93,190         At the end of This Quarter         10.39%         1.79%         103.60%         9.48%         79.37         12.81%         9.82%	680,382 538,207 142,175 21,567 16,247 205,685 37,206 63,944 104,534 63,299 41,235 - - 41,235 - 41,235 3,749 11,246 26,241 At the end of Previous Quarter 10.66% 1.80% 108.42% 9.99% 81.02%	1,261,990 902,482 359,508 26,035 33,844 10,145 429,531 67,117 113,771 248,643 29,023 219,620 - 219,620 - 219,620 19,965 59,896 139,758 At the end of corresponding Previous Year 11.30% 0.95% 160.08% 8.78% 84.17%

\* 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