

नेपाल राष्ट बैक बाट ग बगेको इजाजतपत्र प्राप्त संस्था

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Unaudited Financial Results (Quarterly)

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	As at 1st Quarter 30th As	shwin, 2073 (October 16, 20		(in '000')
S.N.	Particulars	This Quarter Ending	Previous Quarter	Corresponding Previous
	T . 10 111 1111 111 111 111		Ending	Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	3,956,941	3,158,992	2,439,424
1.1 1.2	Paid up Capital Reserve and Surplus	250,650 128,355	250,650 65,244	225,000 63,491
1.2	Debentures and Bond	126,555	03,244	03;491
1.5	Borrowings	827,900	187,900	37,900
	Deposits (a+b)	2,637,033	2,484,619	2,011,474
1.5	a. Domestic Currency	2,637,033	2,484,619	2,011,474
	b. Foreign Currency	2,057,055	2,404,017	
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	113,004	170,579	101,559
2	Total Assets (2.1 to 2.7)	3,956,941	3,158,992	2,439,424
2.1	Cash and Bank Balance	1,486,983	860,530	543,433
2.2	Money at call and short Notice	-	-	-
2.3	Investment	-	58	40,000
2.4	Loans and Advances (a+b+c+d+e+f)	2,323,885	2,162,554	1,792,429
	a. Real Estate Loan	225,513	214,772	147,159
	1. Residential Real Estate Loan (Except			I
	personal Home Loan upto Rs. One crore)	77,548	61,824	19,000
	2. Business Complex & Residential Apartment			
	Construction Loan	-		-
	3. Income generating Commercial Coplex Loan	2,551	2,626	2,626
	4. Other Real Estate (Including Land Purchase			
	and Plotting)	145,414	150,322	125,533
	b. personal Home Loan of Rs. One Crore or less	614,269	539,802	389,954
	c. Margin Type Loan	281,563	297,279	237,109
	d. Term Loan	592,060	549,440	364,759
	e. Overdraft Loan/TR Loan/WC Loan	317,357	277,907	280,548
	f. Others	293,123	283,354	372,900
2.5	Fixed Assets	19,919	11,444	12,468
2.6	Non Banking Assets	41,346	41,346	-
	-			
2.7	Other Assets	84,809	83,060	51,094
	-			51,094 Upto Corresponding Previous Quarter Ending
2.7	Other Assets	84,809 Up to This Quarter 69,863	83,060 Up to Previous	Upto Corresponding Previous Quarter Ending 59,869
2.7 3	Other Assets Profit And Loss Account Interest Income Interest Expenses	84,809 Up to This Quarter 69,863 48,009	83,060 Up to Previous Quarter 264,315 155,702	Upto Corresponding Previous Quarter Ending
2.7 3 3.1 3.2	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	84,809 Up to This Quarter 69,863 48,009 21,854	83,060 Up to Previous Quarter 264,315	Upto Corresponding Previous Quarter Ending 59,869
2.7 3 3.1 3.2 3.3	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	84,809 Up to This Quarter 69,863 48,009 21,854 96	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456
2.7 3 3.1 3.2 3.3 3.4	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	84,809 Up to This Quarter 69,863 48,009 21,854	83,060 Up to Previous Quarter 264,315 155,702 108,612	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643
2.7 3 3.1 3.2 3.3 3.4	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 -	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461
2.7 3 3.1 3.2 3.3 3.4 3.5	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - 26,972	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - 123,996	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - 21,559
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6	Other Assets Profit And Loss Account 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	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - 26,972 6,536	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - 21,559 4,530
2.7 3 3.1 3.2 3.3 3.4 3.5	Other Assets Profit And Loss Account 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 Other Operating Expenses	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - 26,972 6,536 5,542	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,363 13,369 123,996 18,369 19,057	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Other Operating Gain/Loss (Net) B. B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Profit Before Provision (B3.6-3.7)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894	83,060 Up to Previous Quarter 264,315 155,702 008,612 2,063 13,21 - - 123,996 18,369 19,057 86,570	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6	Other Assets Profit And Loss Account 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 Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - 26,972 6,536 5,542 14,894 1,946	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Other Assets Profit And Loss Account 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 Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - - - - - - - - - - - -	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129 51,441	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Other Assets Profit And Loss Account 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 Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Staff Expenses (Net)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - 26,972 6,536 5,542 14,894 1,946	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (A.+3.3+3.4++3.5) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 -	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - - 123,996 18,369 19,057 86,570 35,129 51,441 6,536	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - 21,559 4,530 3,816 13,213 - 13,213 - 1,066
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Other Assets Profit And Loss Account 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 Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Staff Expenses (Net)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - - - - - - - - - - - -	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129 51,441	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Other Assets Profit And Loss Account 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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss E. Profit From Regular Activities (D +3.9+3.10)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 -	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129 51,441 6,536 - -	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - 21,559 4,530 3,816 13,213 - 13,213 - 1,066
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount 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 Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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) Extraordinary Income / Expenses (Net)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 -	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129 51,441 6,536 - 57,977 (6,009)	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213 - 1,066 14,279
2.7 3 3.1 3.2 3.3 3.4 3.5 5 5 5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount 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 Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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) Extraordinary Income / Expenses (Net)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129 51,441 6,536 - - 57,977 (6,009) 51,968 4,724	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213 - - 1,066 14,279 - -
2.7 3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Pres, 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 Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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) Extraordinary Income / Expenses (Net) Provision for Staff Bonus Provision for Staff Bonus	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129 51,441 6,536 - - 57,977 (6,009) 51,968	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 1,066 14,279 - - 1,298
2.7 3 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	Other Assets Profit And Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses Doperating Profit (C3.8) 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 Tax G. Net Profit/Loss (F3.12-3.13)	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - - 123,996 18,369 19,057 86,570 35,129 51,441 6,536 - 57,977 (6,009) 51,968 4,724 14,173	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 3,816 13,213 - - 1,066 14,279 - - 1,298 3,894
2.7 3 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 4	Other Assets Profit And Loss Account 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 Other Operating Expenses Other Operating Income / A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Dother Operating Profit Before Provision (B3.6-3.7) 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) Frovision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios	84,809 Up to This Quarter 69,863 48,009 21,854 966 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893 9,084 At the End of This Quarter	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 13,321 13,369 19,057 86,570 35,129 51,441 6,536 - 57,977 (6,009) 51,968 4,724 14,173 33,071 At the End of Previous Quarter	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213 - - 1,066 14,279 1,298 3,894 9,086 At the End of Corresponding Previous Quarter
2.7 3 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 4 4.1	Other Assets Profit And Loss Account 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 Other Operating Profit Before Provision (B3.6-3.7) 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 Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA	84,809 Up to This Quarter 69,863 48,009 21,854 966 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893 9,084 At the End of This Quarter 13,97	83,060 Up to Previous Quarter 264,315 155,702 2,063 13,321 2,063 13,321 13,329 13,369 19,057 86,570 35,129 51,441 6,536 - 57,977 (6,009) 51,968 4,724 14,173 33,071 At the End of Previous Quarter 13,33	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 1,066 14,279 - 1,298 3,894 9,086 At the End of Corresponding Previous Quarter
2.7 3 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 4 4.1 4.2	Other Assets Profit And Loss Account Interest Income Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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 Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893 9,084 At the End of This Quarter 13.97 3,33	83,060 Up to Previous Quarter 264,315 155,702 2,063 13,321 - 2,063 13,321 13,329 13,369 19,057 86,570 35,129 51,441 6,536 - 57,977 (6,009) 51,968 4,724 14,173 33,071 At the End of Previous Quarter 13,33 3,57	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 1,066 14,279 - 14,279 - 1,298 3,894 9,086 At the End of Corresponding Previous Quarter 15.74 4,74
2.7 3 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 4 4.1 4.2 4.3	Other Assets Profit And Loss Account 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 Other Operating Expenses Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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 Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893 9,084 At the End of This Quarter 13.97 3.33 108.47	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - 123,996 18,369 19,057 86,570 35,129 51,441 6,536 - - 57,977 (6,009) 51,968 4,724 14,173 33,071 At the End of Previous Quarter 13,33 3,57 106,40	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213 - - 1,066 14,279 - 1,298 3,894 9,086 At the End of Corresponding Previous Quarter 15,74 4,74 89,42
2.7 3 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 4 4.1 4.2 4.3 4.4	Other Assets Profit And Loss Account 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 Other Operating Expenses Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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 Tax G. Net Profit/Loss (F3.12-3.13) Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893 9,084 At the End of This Quarter 13.97 3.33 108.47 7.05	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 13,321 13,369 19,057 86,570 35,129 51,441 6,536 - - 57,977 (6,009) 51,968 4,724 14,173 33,071 At the End of Previous Quarter 13,33 3,57 106,40 7,11	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213 - - 1,066 14,279 - 1,298 3,894 9,086 At the End of Corresponding Previous Quarter 15.74 4,74 89,42 8,12
2.7 3 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 4 4.1 4.2 4.3	Other Assets Profit And Loss Account 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 Other Operating Expenses Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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 Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893 9,084 At the End of This Quarter 13.97 3.33 108.47	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 - 123,996 18,369 19,057 86,570 35,129 51,441 6,536 - - 57,977 (6,009) 51,968 4,724 14,173 33,071 At the End of Previous Quarter 13,33 3,57 106,40	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213 - - 1,066 14,279 - 1,298 3,894 9,086 At the End of Corresponding Previous Quarter 15.74 4,74 89,42
2.7 3 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 4 4.1 4.2 4.3 4.4 4.5	Other Assets Profit And Loss Account 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 Other Operating Expenses Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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 Tax G. Net Profit/Loss (F3.12-3.13) Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	84,809 Up to This Quarter 69,863 48,009 21,854 96 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893 9,084 At the End of This Quarter 13.97 3.33 108.47 7.05	83,060 Up to Previous Quarter 264,315 155,702 108,612 2,063 13,321 13,321 13,369 19,057 86,570 35,129 51,441 6,536 - - 57,977 (6,009) 51,968 4,724 14,173 33,071 At the End of Previous Quarter 13,33 3,57 106,40 7,11	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 13,213 - - 1,066 14,279 - 1,298 3,894 9,086 At the End of Corresponding Previous Quarter 15.74 4,74 89,42 8,12
2.7 3 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 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Other Assets Profit And Loss Account Interest Income Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income (3.1-3.2) Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Profit Before Provision (B3.6-3.7) 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 Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund Capital Fund t	84,809 Up to This Quarter 69,863 48,009 21,854 966 5,021 - 26,972 6,536 5,542 14,894 1,946 12,947 1,328 - 14,275 - 14,275 1,298 3,893 9,084 At the End of This Quarter 13.97 3.33 108.47 7.05 75.79	83,060 Up to Previous Quarter 264,315 155,702 2,063 13,321 - 2,063 13,321 13,329 13,369 19,057 86,570 35,129 51,441 6,536 - 57,977 (6,009) 51,968 4,724 14,173 33,071 At the End of Previous Quarter 13,33 3,57 106,40 7,11 75,87	Upto Corresponding Previous Quarter Ending 59,869 41,227 18,643 456 2,461 - - 21,559 4,530 3,816 13,213 - - 1,066 14,279 - 1,298 3,894 9,086 At the End of Corresponding Previous Quarter 15,74 4,74 89,42 8,12 76,29

Note: *Above figures may vary with the audited figures if modified by the external auditors / regulators.

**Proposed Bonus Share of 14.74% is pending for NRB Approval. Hence has not been included in Paid up Capital.