

## नेपाल राष्ट बैंक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था

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## **Unaudited Financial Results ( Quarterly)**

	Unaudited Financial Results ( Quarterly)  As at 3rd Quarter 31st Chaitra, 2073 (April 13, 2017) of the year 2073/74 (in '00				
			Previous Quarter	Corresponding Previous	
S.N.	Particulars	This Quarter Ending	Ending	Quarter Ending	
1	Total Capital And Liabilities (1.1 to 1.7)	4,837,729	4,696,117	2,524,348	
1.1	•	623,901	285,741	250,650	
1.2	Reserve and Surplus	64,746	51,883	65,193	
	Right Share recceived from basic Shareholders		143,204		
1.3	Debentures and Bond			-	
1.4	8	677,900	837,900	50,000	
1.5	• • •	3,256,475	3,188,247	2,049,207	
	a. Domestic Currency	3,256,475	3,188,247	2,049,207	
	b. Foreign Currency			=	
1.6		-	-	-	
1.7		214,707	189,142	109,297	
2.1		4,837,729	4,696,117	2,524,348	
2.1		1,221,171	1,497,996	559,934	
2.3	3	100,000	50,000	2,896	
2.4		3,313,893	2,970,598	1,872,170	
2.4	a. Real Estate Loan	265,835	265,716	120,535	
	1. Residential Real Estate Loan (Except	203,033	203,710	120,555	
	personal Home Loan upto Rs. One crore)	31,148	43,032	19,000	
	2. Business Complex & Residential Apartment	, , , , ,	-,	3,000	
	Construction Loan	_		_	
	3. Income generating Commercial Coplex Loan	2,376	2,451	2,626	
	4. Other Real Estate (Including Land Purchase	2,370	2,731	2,020	
	and Plotting)	232,311	220,233	98,909	
	b. personal Home Loan of Rs. One Crore or less	957,008	854,317	448,799	
	c. Margin Type Loan	303,012	275,830	275,611	
	d. Term Loan	848,029	758,510	461,257	
	e. Overdraft Loan/TR Loan/WC Loan	556,184	684,051	245,214	
	f. Others	383,825	132,173	320,754	
2.5	Fixed Assets	25,194	20,028	11,804	
2.6		41,346	41,346	-	
2.7	Other Assets	136,126	116,149	77,543	
3	Profit And Loss Account	Up to This Quarter	Up to Previous	Upto Corresponding Previous	
			Quarter	Quarter Ending	
3.1	Interest Income	288,532	<b>Quarter</b> 167,360	Quarter Ending 185,163	
	Interest Income Interest Expenses	288,532 198,619	Quarter 167,360 107,775	Quarter Ending 185,163 115,584	
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	288,532	<b>Quarter</b> 167,360	Quarter Ending 185,163	
3.1	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	288,532 198,619 <b>89,913</b>	Quarter 167,360 107,775 59,585	Quarter Ending 185,163 115,584 69,579	
3.1 3.2	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	288,532 198,619 <b>89,913</b> 2,270	Quarter 167,360 107,775 59,585 1,306	Quarter Ending 185,163 115,584 69,579 1,371	
3.1 3.2 3.3 3.4	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	288,532 198,619 <b>89,913</b> 2,270	Quarter 167,360 107,775 59,585 1,306	Quarter Ending 185,163 115,584 69,579 1,371	
3.1 3.2 3.3 3.4	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5)	288,532 198,619 <b>89,913</b> 2,270 20,633	Quarter 167,360 107,775 59,585 1,306 14,889 -	Quarter Ending 185,163 115,584 69,579 1,371 6,988	
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses	288,532 198,619 <b>89,913</b> 2,270 20,633 - <b>112,815</b> 19,163 22,534	Quarter 167,360 107,775 59,585 1,306 14,889 - 75,779 12,193 14,187	Quarter Ending  185,163  115,584  69,579  1,371  6,988  -  77,938  12,081  12,608	
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	288,532 198,619 <b>89,913</b> 2,270 20,633 - <b>112,815</b> 19,163 22,534 <b>71,118</b>	Quarter  167,360 107,775  59,585  1,306 14,889 75,779  12,193 14,187 49,400	Quarter Ending  185,163  115,584  69,579  1,371 6,988 - 77,938  12,081	
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	288,532 198,619 <b>89,913</b> 2,270 20,633 - <b>112,815</b> 19,163 22,534 <b>71,118</b>	Quarter           167,360           107,775           59,585           1,306           14,889           -           75,779           12,193           14,187           49,400           13,460	Quarter Ending  185,163 115,584  69,579 1,371 6,988 - 77,938 12,081 12,608 53,250	
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	288,532 198,619 <b>89,913</b> 2,270 20,633 - <b>112,815</b> 19,163 22,534 <b>71,118</b> 14,966 <b>56,152</b>	Quarter 167,360 107,775 59,585 1,306 14,889 75,779 12,193 14,187 49,400 13,460 35,939	Quarter Ending  185,163  115,584  69,579  1,371  6,988  -  77,938  12,081  12,608	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net)	288,532 198,619 <b>89,913</b> 2,270 20,633 - <b>112,815</b> 19,163 22,534 <b>71,118</b>	Quarter 167,360 107,775 59,585 1,306 14,889 75,779 12,193 14,187 49,400 13,460	Quarter Ending  185,163 115,584  69,579 1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250	
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Losse	288,532 198,619 89,913 2,270 20,633 - 112,815 19,163 22,534 71,118 14,966 56,152 1,328	Quarter  167,360 107,775  59,585  1,306 14,889  -  75,779  12,193 14,187  49,400  13,460  35,939  1,328  -	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250 - 4,649	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	288,532 198,619 <b>89,913</b> 2,270 20,633 - <b>112,815</b> 19,163 22,534 <b>71,118</b> 14,966 <b>56,152</b>	Quarter 167,360 107,775 59,585 1,306 14,889 75,779 12,193 14,187 49,400 13,460 35,939	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250 - 4,649 57,899	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	288,532 198,619 89,913 2,270 20,633 	Quarter  167,360 107,775  59,585  1,306 14,889  -  75,779  12,193 14,187  49,400  13,460  35,939  1,328  -  37,267	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250 - 4,649 57,899 (6,009)	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) 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)	288,532 198,619 89,913 2,270 20,633 - 112,815 19,163 22,534 71,118 14,966 56,152 1,328 - 57,480	Quarter  167,360 107,775  59,585  1,306 14,889  -  75,779 12,193 14,187 49,400 13,460 35,939 1,328 - 37,267 - 37,267	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250 - 4,649 57,899 (6,009) 51,890	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	288,532 198,619 89,913 2,270 20,633 	Quarter  167,360 107,775  59,585  1,306 14,889  - 75,779  12,193 14,187  49,400 13,460 35,939 1,328 - 37,267 - 37,267 3,388	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250 - 4,649 57,899 (6,009) 51,890 4,717	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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 Tax	288,532 198,619 89,913 2,270 20,633 	Quarter  167,360 107,775  59,585  1,306 14,889  -  75,779  12,193 14,187  49,400  13,460  35,939  1,328  -  37,267  -  37,267  3,388 10,164	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	288,532 198,619 89,913 2,270 20,633 	Quarter  167,360 107,775  59,585  1,306 14,889 - 75,779 12,193 14,187 49,400 13,460 35,939 1,328 - 37,267 - 37,267 3,388 10,164 23,715	Quarter Ending  185,163 115,584  69,579  1,371 6,988  -  77,938  12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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 Tax	288,532 198,619 89,913 2,270 20,633 	Quarter  167,360 107,775  59,585  1,306 14,889  - 75,779  12,193 14,187  49,400  13,460  35,939  1,328  - 37,267  - 37,267  3,388 10,164 23,715  At the End of	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020  At the End of Corresponding	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	288,532 198,619 89,913 2,270 20,633 	Quarter  167,360 107,775  59,585  1,306 14,889 - 75,779 12,193 14,187 49,400 13,460 35,939 1,328 - 37,267 - 37,267 3,388 10,164 23,715	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020  At the End of Corresponding Previous Quarter	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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 Tax G. Net Profit/Loss (F3.12-3.13)  Ratios  Capital Fund to RWA	288,532 198,619 89,913 2,270 20,633 	Quarter  167,360 107,775  59,585  1,306 14,889  - 75,779  12,193 14,187  49,400  13,460  35,939  1,328  - 37,267  - 37,267  3,388 10,164  23,715  At the End of Previous Quarter	Quarter Ending  185,163 115,584  69,579 1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of Corresponding Previous Quarter	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	288,532 198,619 89,913 2,270 20,633 - 112,815 19,163 22,534 71,118 14,966 56,152 1,328 - 57,480 57,480 5,225 15,676 36,578 At the End of This Quarter	Quarter  167,360 107,775  59,585  1,306 14,889 75,779  12,193 14,187  49,400 13,460 35,939 1,328 37,267 - 37,267 3,388 10,164 23,715  At the End of Previous Quarter 14.11	Quarter Ending  185,163 115,584  69,579 1,371 6,988 77,938 12,081 12,608 53,250 53,250 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of Corresponding Previous Quarter  15,49 4,25	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	288,532 198,619 89,913 2,270 20,633  112,815 19,163 22,534 71,118 14,966 56,152 1,328  57,480 57,480 5,225 15,676 36,578 At the End of This Quarter	Quarter  167,360 107,775  59,585  1,306 14,889 75,779  12,193 14,187 49,400 13,460 35,939 1,328 37,267 37,267 3,388 10,164 23,715  At the End of Previous Quarter  14.11 2.63	Quarter Ending  185,163 115,584 69,579 1,371 6,988 12,081 12,608 53,250 53,250 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of Corresponding Previous Quarter  15,49 4,25 95,97	
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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 Cost of Fund	288,532 198,619 89,913 2,270 20,633 - 112,815 19,163 22,534 71,118 14,966 56,152 1,328 - 57,480 57,480 5,225 15,676 36,578 At the End of This Quarter 18.55 2.71 125.18	Quarter  167,360 107,775  59,585  1,306 14,889 75,779  12,193 14,187 49,400 13,460 35,939 1,328 37,267 37,267 3,388 10,164 23,715  At the End of Previous Quarter  14.11 2.63 124.82	Quarter Ending  185,163 115,584  69,579 1,371 6,988 - 77,938 12,081 12,608 53,250 - 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of Corresponding Previous Quarter  15,49 4,25 95,97 6,97	
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	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) 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 CD Ratio	288,532 198,619 89,913 2,270 20,633  112,815 19,163 22,534 71,118 14,966 56,152 1,328  57,480 57,480 5,225 15,676 36,578 At the End of This Quarter 18.55 2.71 125.18 10.63 78.74	Quarter  167,360 107,775  59,585  1,306 14,889 75,779  12,193 14,187  49,400 13,460 35,939 1,328 37,267 37,267 3,388 10,164 23,715  At the End of Previous Quarter  14.11 2.63 124.82 7.64 79.93	Quarter Ending  185,163 115,584  69,579 1,371 6,988 77,938 12,081 12,608 53,250 53,250 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020 At the End of Corresponding Previous Quarter  15,49 4,25 95,97 6,97 79,16	
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 4.6	Interest Income Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4++3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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 Cost of Fund	288,532 198,619 89,913 2,270 20,633 - 112,815 19,163 22,534 71,118 14,966 56,152 1,328 - 57,480 57,480 5,225 15,676 36,578 At the End of This Quarter 18.55 2.71 125.18 10.63	Quarter  167,360 107,775  59,585  1,306 14,889 75,779  12,193 14,187 49,400 13,460 35,939 1,328 37,267 37,267 37,267 37,267 At the End of Previous Quarter  14.11 2.63 124.82 7.64	Quarter Ending  185,163 115,584  69,579  1,371 6,988 - 77,938 12,081 12,608 53,250 - 4,649 57,899 (6,009) 51,890 4,717 14,152 33,020  At the End of Corresponding	

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