

## नेपाल राष्ट बैक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था

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

Third Quarter As on End of Chaitra 2067 (April 13, 2011) for FY 2067/068 (in '000')

C M	Particulars			(II UUU )
S.N.	Particulars	This Quarter	Previous Quarter	Corresponding Previous
-	Total Canital And I to Little (4.4.4.7)	Ending	Ending	Year Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	1,033,836	1,012,984	670,938
	Paid up Capital	70,000	70,000	70,000
1.2		55,880	52,030	19,100
	Reserve and Surplus	32,813	27,977	18,619
1.4		-	-	-
1.5	E	80,000	20,000	40,000
1.6	Deposits (a+b)	760,474	816,445	500,785
	a. Domestic Currency	760,474	816,445	500,785
	b. Foreign Currency			
1.7				
1.8		34,669	26,532	22,434
2	Total Assets (2.1 to 2.7)	1,033,836	1,012,984	670,938
2.1		198,486	232,296	94,940
2.2		-		
2.3	Investment	70,000	90,000	9,000
2.4	Loans & Advances (Gross)	728,212	650,004	539,314
	a. Real Estate Loan	125,445	204,278	215,199
	1. Residential Real Estate Loan	38,516	96,373	
	2. Business Complex & Residential Apartment			
	Construction Loan	_		
	3. Income generating Commercial Coplex Loan	2,934	2,980	
	Income generating Commercial Copiex Loan     Other Real Estate (Including Land Purchase	2,934	2,980	
		92.005	104.025	
	and Plotting)	83,995	104,925	
	L D LIV I D COI	57.152		
	b. Personal Home Loan Rs. 60 Lac or less	57,163		
	c. Margin Type Loan	48,473	46,795	47,565
	d. Term Loan	89,148	80,816	44,186
	e. Overdraft Loan/TR Loan/WC Loan	250,449	175,438	153,823
	f. Others	157,534	142,677	78,541
	Fixed Assets	14,038	9,005	7,865
	Non Banking Assets	=		
	Other Assets	23,100	31,679	19,819
3	Profit And Loss Account	Up to	Up to	Upto Corresponding
		This Quarter	Previous Quarter	Previous Year Quarter
3.1	Interest Income	This Quarter 89,384	Previous Quarter 53,761	Previous Year Quarter 53,890
3.1	Interest Income Interest Expenses	This Quarter 89,384 61,380	Previous Quarter 53,761 39,390	Previous Year Quarter 53,890 35,507
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	This Quarter 89,384 61,380 28,004	Previous Quarter 53,761 39,390 14,371	Previous Year Quarter 53,890 35,507 18,383
3.1 3.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	This Quarter  89,384 61,380  28,004	Previous Quarter 53,761 39,390 14,371 119	Previous Year Quarter 53,890 35,507 18,383 52
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	This Quarter 89,384 61,380 28,004	Previous Quarter 53,761 39,390 14,371	Previous Year Quarter 53,890 35,507 18,383
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)	This Quarter  89,384 61,380  28,004  151 4,929	Previous Quarter 53,761 39,390 14,371 119 2,072	Previous Year Quarter 53,890 35,507 18,383 52 3,309
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)	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084	Previous Quarter 53,761 39,390 14,371 119 2,072 - 16,562	Previous Year Quarter 53,890 35,507 18,383 52 3,309 - 21,744
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	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084 4,334	Previous Quarter 53,761 39,390 14,371 119 2,072	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031
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)	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084  4,334 10,271	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031 5,350
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	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084 4,334	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031
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 C. Operating Profit Before Provision (B3.6-3.7)	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084  4,334 10,271	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031 5,350
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)	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084 4,334 10,271 18,479	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031 5,350 13,363
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 Loan Losses D. Operating Profit (C3.8)	### This Quarter    89,384     61,380     28,004     151     4,929     -     33,084     4,334     10,271     18,479     3,677	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031 5,350 13,363 658
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 Loan Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net)	### This Quarter    89,384     61,380     28,004     151     4,929     -     33,084     4,334     10,271     18,479     3,677	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031 5,350 13,363 658
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 Loan Losses D. Operating Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss	### This Quarter    89,384     61,380     28,004     151     4,929     -     33,084     4,334     10,271     18,479     3,677	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031 5,350 13,363 658
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 Loan 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)	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084 4,334 10,271 18,479 3,677 14,802	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031 5,350 13,363 658 12,705
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 Loan 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)	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084 4,334 10,271 18,479 3,677 14,802	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201	Previous Year Quarter 53,890 35,507 18,383 52 3,309 21,744 3,031 5,350 13,363 658 12,705
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 Loan 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)	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084 4,334 10,271 18,479 3,677 14,802 - 14,802	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201	Previous Year Quarter  53,890 35,507  18,383 52 3,309 21,744 3,031 5,350 13,363 658 12,705 12,705
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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 Loan 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	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 14,802 1,346	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201 7,201 654	Previous Year Quarter  53,890 35,507  18,383 52 3,309
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 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 Loan 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	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 14,802	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201 7,201 654 1,963	Previous Year Quarter  53,890 35,507  18,383 52 3,309 21,744 3,031 5,350 13,363 658 12,705 12,705
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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 Loan 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	This Quarter  89,384 61,380  28,004  151 4,929 - 33,084 4,334 10,271 18,479 3,677 14,802 - 14,802 - 14,802 1,346 4,036	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201 7,201 654	Previous Year 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 Loan 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)	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 - 14,802 1,346 4,036 9,420	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201 7,201 654 1,963 4,584	Previous Year 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 Loan 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	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 14,802 1,346 4,036 9,420  At the End of	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201 7,201 654 1,963 4,584 At the End of	Previous Year 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 Loan 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	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 - 14,802 1,346 4,036 9,420  At the End of this Quarter	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201 7,201 654 1,963 4,584  At the End of Previous Quarter	Previous Year 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 Loan 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	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 14,802 1,346 4,036 9,420  At the End of this Quarter 20.80	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201 7,201 654 1,963 4,584  At the End of Previous Quarter 21.28	Previous Year Quarter  53,890 35,507  18,383 52 3,309
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	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 Loan 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	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 14,802 1,346 4,036 9,420  At the End of this Quarter 20.80 0.30	Previous Quarter  53,761 39,390  14,371 119 2,072 16,562 2,858 5,410 8,294 1,093 7,201 7,201 7,201 654 1,963 4,584 At the End of Previous Quarter 21.28 0.17	Previous Year 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 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) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Loan 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 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 Funds	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 14,802 1,346 4,036 9,420  At the End of this Quarter 20.80 0.30 441.72	7,201  7,201  654  At the End of Previous Quarter  21.28  0.17  704.62	Previous Year 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 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) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Loan 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	This Quarter  89,384 61,380  28,004  151 4,929 33,084 4,334 10,271 18,479 3,677 14,802 14,802 14,802 1,346 4,036 9,420  At the End of this Quarter 20.80 0.30 441.72	7,201  7,201  654  At the End of Previous Quarter  21.28  0.17  704.62	Previous Year Quarter

**Note:** 1. Previous figures have been regrouped wherever considered necessary.

2. Above figures may vary with the audited figures if modified by the external auditors and regulators.