

## MANJUSHREE FINANCIAL INSTITUTION LIMITED मञ्जुश्री फाईनान्सियल ईन्स्टिच्युसन लिमिटेड

## नेपाल राष्ट बैक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था

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

As at 2nd Quarter 30 Poush, 2071 (January 14, 2015) of the fiscal year 2071/72 (in '000')

C M	Particulars	This Ougarton	Provious O	Corresponding Previous
S.N.	raruculars	This Quarter Ending	Previous Quarter Ending	Year Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	2,367,581	1,867,145	1,362,666
1.1		2,367,581	225,000	225,000
1.1		43,566	42,092	41,059
1.3	Debentures and Bond	43,300	42,092	41,039
1.3		212,900	37,900	- -
1.5	Deposits (a+b)	1,798,287	1,480,607	1,012,976
1.5	a. Domestic Currency	1,798,287	1,480,607	1,012,976
	b. Foreign Currency	1,770,207	-	1,012,970
1.6	• •	_	_	_
1.7	Other Liabilities	87,827	81,546	83,631
2	Total Assets (2.1 to 2.7)	2,367,581	1,867,145	1,362,666
2.1	Cash and Bank Balance	744,623	443,475	352,983
2.2	Money at call and short Notice	-		
2.3	Investment	10,000	10,000	10,957
2.4	Loans and Advances (a+b+c+d+e+f)	1,548,388	1,361,760	921,422
	a. Real Estate Loan	46,145	55,644	
	1. Residential Real Estate Loan (Except			
	personal Home Loan upto Rs. One crore)	19,000	19,000	19,000
	2. Business Complex & Residential Apartment			
	Construction Loan	-		
	3. Income generating Commercial Coplex Loan	2,626	2,626	2,626
	4. Other Real Estate (Including Land Purchase			
	and Plotting)	24,518	34,018	40,209
	b. personal Home Loan of Rs. One Crore or less	272,444	180,105	34,835
	c. Margin Type Loan	263,764	273,643	98,618
	d. Term Loan	235,272	211,750	128,013
	e. Overdraft Loan/TR Loan/WC Loan	296,865	254,769	267,589
	f. Others	433,899	385,848	330,533
2.5		12,083	12,420	10,462
2.6	Non Banking Assets		20.400	66040
	Other Assets Profit And Loss Account	52,487	39,490	66,842
		I In to	l n to	Into Corresponding
3	Front And Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Quarter
3.1	Interest Income	This Quarter	Up to Previous Quarter 34,165	Previous Year Quarter 63,602
	Interest Income		Previous Quarter	Previous Year Quarter
3.1	Interest Income	This Quarter 86,570	Previous Quarter 34,165	Previous Year Quarter 63,602
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	This Quarter 86,570 62,038	Previous Quarter 34,165 29,124	Previous Year Quarter 63,602 50,000
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 86,570 62,038	Previous Quarter 34,165 29,124	Previous Year Quarter 63,602 50,000
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  86,570 62,038  24,532  - 10,122	972 Previous Quarter 34,165 29,124 5,041 6,973	Previous Year Quarter 63,602 50,000 13,602 9,930
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  86,570 62,038 24,532 - 10,122 - 34,654	9revious Quarter 34,165 29,124 5,041 6,973	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532
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  86,570 62,038  24,532  - 10,122 - 34,654 6,404	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589
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	This Quarter  86,570 62,038  24,532  - 10,122  - 34,654 6,404 8,117	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943	9,930 23,532 4,589 6,179
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  86,570 62,038  24,532 - 10,122 - 34,654 6,404 8,117 20,133	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764
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) Provision for Possible Losses	This Quarter  86,570 62,038  24,532  - 10,122  - 34,654 6,404 8,117 20,133 13,344	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335
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)	This Quarter  86,570 62,038  24,532  - 10,122 - 34,654 6,404 8,117 20,133 13,344 6,790	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764
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)	This Quarter  86,570 62,038  24,532  - 10,122  - 34,654 6,404 8,117 20,133 13,344	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335
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	This Quarter  86,570 62,038  24,532 - 10,122 - 34,654 6,404 8,117 20,133 13,344 6,790	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83 4,471	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429
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)	This Quarter  86,570 62,038  24,532  - 10,122 - 34,654 6,404 8,117 20,133 13,344 6,790	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335
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)	This Quarter  86,570 62,038  24,532 - 10,122 - 34,654 6,404 8,117 20,133 13,344 6,790 6,790	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83 4,471 4,471	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429
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)	This Quarter  86,570 62,038  24,532  - 10,122  - 34,654 6,404 8,117 20,133 13,344 6,790 - 6,790 - 6,790	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83 4,471 4,471 4,471	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429 6,429 6,429
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 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  86,570 62,038  24,532  - 10,122 - 34,654 6,404 8,117 20,133 13,344 6,790 6,790 - 6,790 617	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83 4,471 4,471 4,471 406	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429 6,429 6,429 585
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	This Quarter  86,570 62,038  24,532  - 10,122  - 34,654 6,404 8,117 20,133 13,344 6,790 - 6,790 - 6,790	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83 4,471 4,471 4,471	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429 6,429 6,429
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	This Quarter  86,570 62,038 24,532  10,122  - 34,654 6,404 8,117 20,133 13,344 6,790 6,790 - 1,852 4,321	9revious Quarter  34,165 29,124 5,041  6,973  12,014 3,517 3,943 4,554 83 4,471 4,471 406 1,220 2,845	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	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	This Quarter  86,570 62,038 24,532  10,122  34,654 6,404 8,117 20,133 13,344 6,790 - 6,790 - 6,790 617 1,852	9revious Quarter 34,165 29,124 5,041 6,973 12,014 3,517 3,943 4,554 83 4,471 4,471 406 1,220	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 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  86,570 62,038 24,532  10,122 34,654 6,404 8,117 20,133 13,344 6,790 6,790 1,852 4,321 At the End of	9revious Quarter  34,165 29,124 5,041  6,973  12,014 3,517 3,943 4,554 83 4,471 4,471 406 1,220 2,845 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 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  86,570 62,038 24,532  10,122 34,654 6,404 8,117 20,133 13,344 6,790 6,790 6,790 617 1,852  At the End of this Quarter	### Previous Quarter    34,165     29,124     5,041     6,973     12,014     3,517     3,943     4,554     83     4,471         4,471     406     1,220     2,845     At the End of Previous Quarter	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429 6,429 6,429 585 1,754 4,090 At the End of Corresponding 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 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  86,570 62,038  24,532  10,122 34,654 6,404 8,117 20,133 13,344 6,790 6,790 1,852  4,321  At the End of this Quarter  15.14 4.40 117.56	### Previous Quarter    34,165     29,124     5,041     6,973     12,014     3,517     3,943     4,554     83     4,471         4,471     406     1,220     2,845     At the End of Previous Quarter     17.96	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429 6,429 6,429 585 1,754 4,090 At the End of Corresponding Previous Year Quarter 28.46 1.11 261.60
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 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  86,570 62,038 24,532  10,122 34,654 6,404 8,117 20,133 13,344 6,790 6,790 6,790 617 1,852 4,321  At the End of this Quarter  15.14 4.40	### Revious Quarter    34,165     29,124     5,041     6,973     12,014     3,517     3,943     4,554     83     4,471         4,471     406     1,220     2,845     At the End of Previous Quarter     17.96     4,19	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429 6,429 6,429 585 1,754 4,090 At the End of Corresponding Previous Year Quarter 28.46 1.11 261.60
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 4.1 4.2 4.3	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	This Quarter  86,570 62,038  24,532  10,122 34,654 6,404 8,117 20,133 13,344 6,790 6,790 1,852  4,321  At the End of this Quarter  15.14 4.40 117.56	### Previous Quarter    34,165     29,124     5,041     6,973     12,014     3,517     3,943     4,554     83     4,471         4,471     406     1,220     2,845     At the End of Previous Quarter     17.96     4.19     117.24	Previous Year Quarter 63,602 50,000 13,602 9,930 23,532 4,589 6,179 12,764 6,335 6,429 6,429 6,429 585 1,754 4,090 At the End of Corresponding Previous Year Quarter 28.46 1.11 261.60 8.50
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 4.1 4.2 4.3 4.4	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 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	This Quarter  86,570 62,038 24,532 - 10,122 - 34,654 6,404 8,117 20,133 13,344 6,790 6,790 - 1,852 4,321 At the End of this Quarter  15.14 4.40 117.56 7.93 74.92	### Previous Quarter    34,165     29,124     5,041     6,973      12,014     3,517     3,943     4,554     83     4,471	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 4.1 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	This Quarter  86,570 62,038  24,532  10,122  -  34,654 6,404 8,117 20,133 13,344 6,790 6,790 617 1,852  4,321  At the End of this Quarter  15.14 4.40 117.56 7.93	### Previous Quarter    34,165     29,124     5,041     6,973     12,014     3,517     3,943     4,554     83     4,471         4,471     406     1,220     2,845     At the End of Previous Quarter     17.96     4.19     117.24     8.24	Previous Year Quarter

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