

## नेपाल राष्ट बैक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था

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## As at 4th Quarter 31 Ashadh 2072 (July 16 2015) of the fiscal y 2071/72

	As at 4th Quarter 31 Ashadh, 2	072 (July 16, 2015) of the	fiscal year 2071/72	(in '000')
S.N.	Particulars	This Quarter	Previous Quarter	Corresponding Previous
		Ending	Ending	Year Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	2,570,380	2,343,868	1,686,693
	Paid up Capital	225,000	225,000	225,000
	Reserve and Surplus	54,405	51,500	22,371
1.3				
1.4	6	100,000	135,000	1 240 014
1.5	Deposits (a+b)	<b>2,087,581</b>	1,837,957	1,348,814
	a. Domestic Currency b. Foreign Currency	2,087,581	1,837,957	1,348,814
16	Income Tax Liabilities			
1.7		103,394	94,411	90,508
2	Total Assets (2.1 to 2.7)	2,570,380	2,343,868	1,686,693
2.1		687,130	551,663	474,749
2.2	Money at call and short Notice	-	,	
2.3	Investment	23,075	55,000	17,214
2.4	Loans and Advances $(a+b+c+d+e+f)$	1,791,908	1,670,841	1,143,885
	a. Real Estate Loan	40,505	41,408	56,455
	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)	18,879	19,782	34,829
	b. personal Home Loan of Rs. One Crore or less	389,476	336,812	77,845
	c. Margin Type Loan	273,005	257,406	246,479
	d. Term Loan	329,793	309,390	156,418
	e. Overdraft Loan/TR Loan/WC Loan	296,286	292,170	263,085
2.5	f. Others	462,843	433,655	343,603
	Fixed Assets	12,883	12,942	11,529
	Non Banking Assets Other Assets	- 55,383	53,422	39,316
	Profit And Loss Account	Up to	Up to	Upto Corresponding
		-	Previous Quarter	Previous Year Quarter
		This Quarter	r revious Quarter	
3.1	Interest Income	This Quarter 200,581	140,745	146,892
	Interest Income Interest Expenses		-	,
3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	200,581	140,745	146,892
3.2 3.3	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	200,581 139,991	140,745 98,765 <b>41,980</b> 1,376	146,892 90,359
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	200,581 139,991 <b>60,591</b>	140,745 98,765 <b>41,980</b>	146,892 90,359 <b>56,533</b>
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)	200,581 139,991 60,591 2,723 15,986	140,745 98,765 <b>41,980</b> 1,376 12,948	146,892 90,359 <b>56,533</b> 109 14,631
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)	200,581 139,991 60,591 2,723 15,986 - 79,299	140,745 98,765 41,980 1,376 12,948 56,304	146,892 90,359 56,533 109 14,631 71,273
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	200,581 139,991 60,591 2,723 15,986 - - 79,299 15,494	140,745 98,765 41,980 1,376 12,948 56,304 9,986	146,892 90,359 56,533 109 14,631 71,273 10,828
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) Staff Expenses Other Operating Expenses	200,581 139,991 60,591 2,723 15,986 - - 79,299 15,494 18,075	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179	146,892 90,359 <b>56,533</b> 109 14,631 <b>71,273</b> 10,828 14,510
3.2 3.3 3.4 3.5 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 (B3.6-3.7)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935
3.2 3.3 3.4 3.5 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 (B3.6-3.7)         Provision for Possible Losses	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881	146,892 90,359 <b>56,533</b> 109 14,631 <b>71,273</b> 10,828 14,510 <b>45,935</b> 25,264
3.2 3.3 3.4 3.5 3.6 3.7 3.8 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 (B3.6-3.7)         Provision for Possible Losses         D. Operating Profit (C3.8)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935
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 (B3.6-3.7)         Provision for Possible Losses         D. Operating Profit (C3.8)         Non Operating Income / Expenses (Net)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881	146,892 90,359 <b>56,533</b> 109 14,631 <b>71,273</b> 10,828 14,510 <b>45,935</b> 25,264
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 (B3.6-3.7)         Provision for Possible Losses         D. Operating Profit (C3.8)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881	146,892 90,359 <b>56,533</b> 109 14,631 <b>71,273</b> 10,828 14,510 <b>45,935</b> 25,264
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 (B3.6-3.7)         Provision for Possible Losses         D. Operating Income / Expenses (Net)         Write Back of provision for possible Losse	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671
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         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)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671
3.2 3.3 3.4 3.5 3.6 3.7 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         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)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - -	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - - - - 23,822	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - - 23,822 - 23,822 2,166 6,497	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 - - 20,671 1,879 6,034
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 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)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - - 23,822 - 23,822 2,166 6,497 15,159	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 20,671 - - - 20,671 1,879 6,034 12,758
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 (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	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - - 23,822 - 23,822 2,166 6,497	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 - - 20,671 1,879 6,034
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 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)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - - 23,822 - 23,822 - 23,822 2,166 6,497 15,159 At the End of	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 - 20,671 - 1,879 6,034 12,758 At the End of Corresponding Previous Year Quarter
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 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)         Provision for Staff Bonus         Provision for Tax         G. Net Profit/Loss (F3.12-3.13)         Ratios         Capital Fund to RWA	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - 23,822 - 23,822 - 2,166 6,497 15,159 At the End of this Quarter	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - - - - - - - - - - - - - - - - -	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 20,671 - 20,671 1,879 6,034 12,758 At the End of Corresponding Previous Year Quarter 21.07
3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.9 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 (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	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - 23,822 - 23,822 - 2,166 6,497 15,159 At the End of this Quarter 14,15	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - 19,258 1,751 5,252 12,255 At the End of Previous Quarter 14.90	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 20,671 - 20,671 1,879 6,034 12,758 At the End of Corresponding Previous Year Quarter 21.07 4.11
3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.9 3.10 3.11 3.12 3.13 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 (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	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - 23,822 - 23,822 - 2,166 6,497 15,159 At the End of this Quarter 14,15 4,59	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - 19,258 1,751 5,252 12,255 At the End of Previous Quarter 14,90 3,96	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 20,671 
3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.9 3.10 3.11 3.12 3.13 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 (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	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - 23,822 - 2,166 6,497 15,159 At the End of this Quarter 14,15 4,59 107.84	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 - - - 19,258 1,751 5,252 12,255 At the End of Previous Quarter 14,90 3,96 123,36	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 - 20,671 - 20,671 1,879 6,034 12,758 At the End of Corresponding Previous Year Quarter 21.07 4.11 121.79 8.19
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 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 Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund CD Ratio	200,581 139,991 60,591 2,723 15,986 - - 79,299 15,494 18,075 45,731 21,909 23,822 - - 23,822 - - 23,822 - - 23,822 - - 23,822 - 2,166 6,497 15,159 4.t the End of this Quarter 14.15 4.59 107.84 8.16 75.70	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 19,258 1,751 5,252 12,255 At the End of Previous Quarter 14.90 3.96 123.36 8.26 79.02	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 20,671 - - - 20,671 1,879 6,034 12,758 At the End of Corresponding Previous Year Quarter 21.07 4.11 121.79 8.19 70.73
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 3.13 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 (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) Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - - 23,822 - - 23,822 - 2,166 6,497 15,159 At the End of this Quarter 14.15 4,59 107.84 8.16	140,745 98,765 41,980 1,376 12,948 56,304 9,986 12,179 34,139 14,881 19,258 19,258 19,258 1,751 5,252 12,255 At the End of Previous Quarter 14.90 3.96 123.36 8.26	146,892 90,359 56,533 109 14,631 71,273 10,828 14,510 45,935 25,264 20,671 20,671 20,671 1,879 6,034 12,758 At the End of Corresponding Previous Year Quarter 21.07 4.11 121.79 8.19 70.73

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