

नेपाल राष्ट बैक बाट ग बर्गको इजाजतपत्र प्राप्त संस्था

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		dited Financial Results (		(* 10001.)
S.N.	As at 4th Quarter A Particulars	shadh 31, 2073 (July 15, 20 This Quarter	Previous Quarter	(in '000' ) Corresponding Previous
9.1 <b>4</b> .	r ar ucular s	Ending	Ending	Year Quarter Ending
1	Total Capital And Liabilities (1.1 to 1.7)	3,158,992	2,524,348	2,570,380
	Paid up Capital	250,650	250,650	225,000
	Reserve and Surplus	65,244	65,193	54,405
	1	,		- ,
1.4	Borrowings	187,900	50,000	100,000
1.5	Deposits (a+b)	2,484,619	2,049,207	2,087,581
	a. Domestic Currency	2,484,619	2,049,207	2,087,581
	b. Foreign Currency			
1.6	Income Tax Liabilities	-	-	
1.7	Other Liabilities	170,579	109,297	103,394
2	Total Assets (2.1 to 2.7)	3,158,992	2,524,348	2,570,380
2.1	Cash and Bank Balance	860,530	559,934	687,130
2.2	Money at call and short Notice	-	-	-
		58	2,896	23,075
2.4	Loans and Advances (a+b+c+d+e+f) a. Real Estate Loan	<b>2,162,554</b> 214,772	1,872,170	<b>1,791,908</b> 40,505
	a. Real Estate Loan 1. Residential Real Estate Loan (Except	214,772	120,535	40,505
	1. Residential Real Estate Loan (Except personal Home Loan upto Rs. One crore)	61,824	19,000	19,000
	· · · ·	01,024	19,000	19,000
	2. Business Complex & Residential Apartment			
	Construction Loan	0.000	0.000	0.000
	3. Income generating Commercial Coplex Loan 4. Other Real Estate (Including Land Purchase	2,626	2,626	2,626
		150 200	08.000	10.070
	and Plotting)	150,322 539,802	98,909 448,799	18,879 389,476
	<ul><li>b. personal Home Loan of Rs. One Crore or less</li><li>c. Margin Type Loan</li></ul>	297,279	275,611	273,005
	d. Term Loan	549,440	461,257	329,793
	e. Overdraft Loan/TR Loan/WC Loan	277,907	245,214	296,286
	f. Others	283,354	320,754	462,843
2.5		11,444	11,804	12,883
	Non Banking Assets	41,346	-	12,000
2.7	Other Assets	83,060	77,543	55,383
3	Profit And Loss Account	Up to	Up to	Upto Corresponding
		This Quarter	Previous Quarter	Previous Year Quarter
3.1	Interest Income	This Quarter 264,315	Previous Quarter 185,163	Previous Year Quarter 200,581
3.1 3.2	Interest Expenses	This Quarter           264,315           155,702	185,163 115,584	200,581 139,991
3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	This Quarter           264,315           155,702           108,612	185,163 115,584 <b>69,579</b>	200,581 139,991 <b>60,591</b>
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	This Quarter           264,315           155,702           108,612           2,063	185,163 115,584 <b>69,579</b> 1,371	200,581 139,991 <b>60,591</b> 2,723
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	This Quarter           264,315           155,702           108,612	185,163 115,584 <b>69,579</b>	200,581 139,991 <b>60,591</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)	This Quarter           264,315           155,702           108,612           2,063           13,321	185,163 115,584 <b>69,579</b> 1,371 6,988	200,581 139,991 <b>60,591</b> 2,723 15,986
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)	This Quarter           264,315           155,702           108,612           2,063           13,321           -           123,996	185,163 115,584 69,579 1,371 6,988 - 77,938	200,581 139,991 2,723 15,986 - <b>79,299</b>
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	This Quarter           264,315           155,702           108,612           2,063           13,321           -           123,996           18,369	185,163 115,584 69,579 1,371 6,988 77,938 12,081	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494
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	This Quarter           264,315           155,702           108,612           2,063           13,321           -           123,996           18,369           19,057	185,163 115,584 69,579 1,371 6,988 77,938 12,081 12,608	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075
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)	This Quarter           264,315           155,702           108,612           2,063           13,321           -           123,996           18,369           19,057           86,570	185,163 115,584 69,579 1,371 6,988 77,938 12,081	200,581 139,991 60,591 2,723 15,986 79,299 15,494 18,075 45,731
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)	This Quarter           264,315           155,702           108,612           2,063           13,321           -           123,996           18,369           19,057           86,570           35,129	185,163 115,584 69,579 1,371 6,988 77,938 12,081 12,608	200,581 139,991 60,591 2,723 15,986 79,299 15,494 18,075 45,731 21,909
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)	This Quarter           264,315           155,702           108,612           2,063           13,321           -           123,996           18,369           19,057           86,570           35,129           51,441	185,163 115,584 69,579 1,371 6,988 77,938 12,081 12,608 53,250	200,581 139,991 60,591 2,723 15,986 79,299 15,494 18,075 45,731
3.2 3.3 3.4 3.5 3.6 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 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           264,315           155,702           108,612           2,063           13,321           -           123,996           18,369           19,057           86,570           35,129	185,163 115,584 69,579 1,371 6,988 77,938 12,081 12,608 53,250 53,250	200,581 139,991 60,591 2,723 15,986 79,299 15,494 18,075 45,731 21,909
3.2 3.3 3.4 3.5 3.6 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)	This Quarter           264,315           155,702           108,612           2,063           13,321           -           123,996           18,369           19,057           86,570           35,129           51,441	185,163 115,584 69,579 1,371 6,988 77,938 12,081 12,608 53,250	200,581 139,991 60,591 2,723 15,986 79,299 15,494 18,075 45,731 21,909
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 Profit (C3.8) Non Operating Income / Expenses (Net) Write Back of provision for possible Loss	This 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	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)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822
3.2 3.3 3.4 3.5 3.6 3.7 3.8 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 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           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	185,163 115,584 69,579 1,371 6,988 77,938 12,081 12,608 53,250 53,250 53,250 4,649 57,899 (6,009) 51,890	200,581 139,991 60,591 2,723 15,986 79,299 15,494 18,075 45,731 21,909 23,822
3.2 3.3 3.4 3.5 3.6 3.7 3.8 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 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)	This 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)	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)	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822
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)	This 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	185,163 115,584 69,579 1,371 6,988 77,938 12,081 12,608 53,250 53,250 53,250 4,649 57,899 (6,009) 51,890	200,581 139,991 60,591 2,723 15,986 79,299 15,494 18,075 45,731 21,909 23,822
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	This 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	185,163 115,584 69,579 1,371 6,988 77,938 12,081 12,608 53,250 53,250 53,250 53,250 (6,009) 51,890 4,717 14,152	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
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 Staff Bonus	This 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	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	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 Corresponding
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 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) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios	This 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 this Quarter	185,163 115,584 69,579 1,371 6,988 - 77,938 12,081 12,608 53,250 53,250 53,250 - 4,649 57,899 (6,009) 51,890 (6,009) 51,890 4,717 14,152 33,020 At the End of Previous Quarter	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 Corresponding Previous Year Quarter
3.2 3.3 3.4 3.5 3.6 3.7 3.9 3.10 3.11 3.12 3.13 4 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 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	This 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 this Quarter           13.33	185,163 115,584 69,579 1,371 6,988 - 77,938 12,081 12,608 53,250 53,250 53,250 - 4,649 57,899 (6,009) 51,890 (6,009) 51,890 4,717 14,152 33,020 At the End of Previous Quarter 15.49	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 Corresponding Previous Year Quarter 14.15
3.2 3.3 3.4 3.5 3.6 3.7 3.9 3.10 3.11 3.12 3.13 4 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) Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	This 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 this Quarter           13.33           3.57	185,163 115,584 69,579 1,371 6,988 - 77,938 12,081 12,608 53,250 53,250 53,250 - 4,649 57,899 (6,009) 51,890 (6,009) 51,890 4,717 14,152 33,020 At the End of Previous Quarter 15.49 4.25	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 Corresponding Previous Year Quarter 14.15 4,59
3.2 3.3 3.4 3.5 3.6 3.7 3.9 3.10 3.11 3.12 3.13 4 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 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	This 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 this Quarter           13.33           3.57           106,40	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 (6,009) 51,890 4,717 14,152 33,020 At the End of Previous Quarter 15.49 4.25 95.97	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 Corresponding Previous Year Quarter 14.15 4.59 107.84
3.2 3.3 3.4 3.5 3.6 3.7 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2 4.3 4.4	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 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	This 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 this Quarter           13.33           3.57           106,40           7.11	185,163 115,584 69,579 1,371 6,988 - 77,938 12,081 12,608 53,250 53,250 53,250 - 4,649 57,899 (6,009) 51,890 (6,009) 51,890 4,717 14,152 33,020 At the End of Previous Quarter 15.49 4.25 95.97 6.97	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 Corresponding Previous Year Quarter 14.15 4.59 107.84 8.16
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 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 CD Ratio	This 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 this Quarter           13.33           3.57           106.40           7.11           75.87	185,163 115,584 69,579 1,371 6,988 - 77,938 12,081 12,081 12,081 12,083 53,250 53,250 53,250 53,250 53,250 (6,009) 51,890 (6,009) 51,890 (6,009) 51,890 (6,009) 51,890 (6,009) 51,890 4,717 14,152 33,020 At the End of Previous Quarter 15,49 4,25 95,97 6,97 6,97	200,581 139,991 60,591 2,723 15,986 - 79,299 15,494 18,075 45,731 21,909 23,822 - - - - - - - - - - - - - - - - - -
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 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 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	This 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 this Quarter           13.33           3.57           106,40           7.11	185,163 115,584 69,579 1,371 6,988 - 77,938 12,081 12,608 53,250 53,250 53,250 - 4,649 57,899 (6,009) 51,890 (6,009) 51,890 4,717 14,152 33,020 At the End of Previous Quarter 15.49 4.25 95.97 6.97	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 Corresponding Previous Year Quarter

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