

(नेपाल राष्ट बैंकबाट "ख" वर्गको इजाजत पत्र प्राप्त संस्था, १० जिल्ला कार्यक्षेत्र भएको)

Central Office: Srijanachowk, Pokhara-8, Kaski, Tel: 061-539672, 539673

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

As at Second Quarter (30/09/2072) of the Fiscal Year 2072/2073 Rs. In 1990

S.N	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
	Total Capital and Liabilities(1.1 to 1.7)	3,945,254		3,213,679
	Paid up Capital	341,196	341,196	278,300
	Reserve and Surplus	100,476	78,092	77,385
	Debenture and Bond	-	-	-
	Borrowings	-	-	-
	Deposits (a + b)	3,406,109	3,189,058	2,764,849
	a. Domestic Currency b. Foreign Currency	3,406,109	3,189,058	2,764,849
	Income Tax Liability	18,706	9,113	15,281
	Other Liabilities	78,767	94,601	77,864
	Total Assets (2.1 to 2.7)	3,945,254		3,213,679
	Cash and Bank Balance	1,103,479	1,088,966	939,595
	Money at Call and Short Notice	-	-	-
	Investments	1,100	1,100	6,100
	Loans and Advances	2,744,630	2,562,713	2,198,788
	a. Real Estate Loan	206,475	175,592	200,962
	Residental Real Estate Loan (Except personal home Loan upto Rs. 10 Million)	-	-	-
	2.Business Complex & Residental Apartment Construction Loan	-	-	-
	3.Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land Purchase & Ploating)	206,475	175,592	200,962
	b. Personal Home Loan of Rs. 10 Million or Less	603,585	580,154	429,157
	c. Margin Type Loan	700	699	700
	d. Term Loan	645,469	585,859	472,219
	e. Overdraft Loan/TR Loan/WC Loan f. Others	695,178 593,223	642,440 577.968	557,920 537,831
	Fixed Assets	37,514	39,616	40,408
	Non Banking Assets	-	-	
	Other Assets	58.531	19,664	28,788
3	Profit and Loss Account	Upto This Quarter	Upto Previous Quarter	Upto Corresponding Previous Year
			Guartor	Quarter
				G. G
	Interest Income	172,837	87,093	153,987
3.2	Interest Expense	89,704	45,748	153,987 84,521
3.2	Interest Expense A. Net Interest Income (3.1- 3.2)	89,704 <b>83,133</b>	45,748 <b>41,345</b>	153,987 84,521 <b>69,466</b>
3.2	Interest Expense A. Net Interest Income (3.1- 3.2) Fees, Commission and Discount	89,704 <b>83,133</b> 2,376	45,748 <b>41,345</b> 1,347	153,987 84,521 <b>69,466</b> 2,313
3.2 3.3 3.4	Interest Expense A. Net Interest Income (3.1- 3.2) Fees, Commission and Discount Other Operating Income	89,704 <b>83,133</b>	45,748 <b>41,345</b> 1,347 5,877	153,987 84,521 <b>69,466</b>
3.2 3.3 3.4 3.5	Interest Expense A. Net Interest Income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net)	89,704 83,133 2,376 12,091	45,748 <b>41,345</b> 1,347 5,877	153,987 84,521 <b>69,466</b> 2,313 11,686
3.2 3.3 3.4 3.5	Interest Expense  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)	89,704 83,133 2,376 12,091 - 97,600	45,748 41,345 1,347 5,877 - 48,570	153,987 84,521 <b>69,466</b> 2,313 11,686
3.2 3.3 3.4 3.5	Interest Expense  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	89,704 83,133 2,376 12,091 - 97,600 15,224	45,748 41,345 1,347 5,877 - 48,570 8,060	153,987 84,521 <b>69,466</b> 2,313 11,686 - <b>83,465</b> 12,230
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense  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	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382	153,987 84,521 <b>69,466</b> 2,313 11,686 - <b>83,465</b> 12,230 12,586
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense  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)	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128	153,987 84,521 <b>69,466</b> 2,313 11,686 - - <b>83,465</b> 12,230 12,586 <b>58,649</b>
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense  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	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382	153,987 84,521 <b>69,466</b> 2,313 11,686 - <b>83,465</b> 12,230 12,586
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense  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	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681	153,987 84,521 <b>69,466</b> 2,313 11,686 - - <b>83,465</b> 12,230 12,586 <b>58,649</b> 2,583
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expense  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)	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447	153,987 84,521 <b>69,466</b> 2,313 11,686 - - <b>83,465</b> 12,230 12,586 <b>58,649</b> 2,583 <b>56,066</b>
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense  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)	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33)	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34)	153,987 84,521 <b>69,466</b> 2,313 11,686 - <b>83,465</b> 12,230 12,586 <b>58,649</b> 2,583 <b>56,066</b> (36)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense  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	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33)	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447	153,987 84,521 <b>69,466</b> 2,313 11,686 - - <b>83,465</b> 12,230 12,586 <b>58,649</b> 2,583 <b>56,066</b>
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense  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)	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 - 68,589	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36)
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1	Interest Expense  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)	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) -
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1	Interest Expense  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	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 - 68,589	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - - 56,030
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1	Interest Expense  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	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 - 68,589 6,235	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413 3,038	153,987 84,521 69,466 2,313 11,686 - - - - - - - - - - - - - - - - - -
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1 3.1	Interest Expense  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)	89,704 83,133 2,376 12,091 97,600 15,224 13,728 68,648 27 68,621 (33) 68,589 6,235 18,706 43,647 At the End	45,748 41,345 1,347 5,877 48,570 8,060 6,382 34,128 681 33,447 (34) - - 33,413 3,038 9,113 21,263 At the End	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 - 56,030 5,094 15,281 35,656 At the End of Corresponding
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1	Interest Expense  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	89,704 83,133 2,376 12,091	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413 - 33,413 3,038 9,113 21,263 At the End of Previous	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 - 56,030 5,094 15,281 35,656 At the End of Corresponding Previous Year
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1 3.1	Interest Expense  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)	89,704 83,133 2,376 12,091 97,600 15,224 13,728 68,648 27 68,621 (33) 68,589 6,235 18,706 43,647 At the End	45,748 41,345 1,347 5,877 48,570 8,060 6,382 34,128 681 33,447 (34) - - 33,413 3,038 9,113 21,263 At the End	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 - 56,030 5,094 15,281 35,656 At the End of Corresponding
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1 3.1 4	Interest Expense  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)	89,704 83,133 2,376 12,091	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413 - 33,413 3,038 9,113 21,263 At the End of Previous	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 - 56,030 5,094 15,281 35,656 At the End of Corresponding Previous Year
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1 3.1 4 4.1	Interest Expense  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) Provision For Staff Bonus Provision For Tax G. Net Profit / Loss (F3.12-3.13)	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 6,235 18,706 43,647 At the End of This Quarter	45,748 41,345 1,347 5,877 - 8,060 6,382 34,128 681 33,447 (34) - 33,413 3,038 9,113 21,263 At the End of Previous Quarter	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 - 56,030 5,094 15,281 35,656 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 3.1 3.1 4 4.1 4.2	Interest Expense  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)  Provision For Staff Bonus  Provision For Tax  G. Net Profit / Loss (F3.12-3.13)  Ratios	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 6,235 18,706 43,647 At the End of This Quarter	45,748 41,345 1,347 5,877 - 8,060 6,382 34,128 681 33,447 (34) - 33,413 3,038 9,113 21,263 At the End of Previous Quarter	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 - 56,030 5,094 15,281 35,656 At the End of Corresponding Previous Year Quarter 14.19%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1 3.1 4.1 4.2 4.3	Interest Expense  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)  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	89,704 83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 6,235 18,706 43,647 At the End of This Quarter 13.78% 0.42%	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413 3,038 9,113 21,263 At the End of Previous Quarter 14.22% 0.87%	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 - 56,030 5,094 15,281 35,656 At the End of Corresponding Previous Year Quarter 14.19% 0.40%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1 3.1 3.1 4.1 4.2 4.3 4.4	Interest Expense  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)  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	89,704 83,133 2,376 12,091 97,600 15,224 13,728 68,648 27 68,621 (33) 68,589 6,235 18,706 43,647 At the End of This Quarter 13.78% 0.42% 296,91%	45,748 41,345 1,347 5,877 - 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413 3,038 9,113 21,263 At the End of Previous Quarter 14.22% 0.87% 156.61%	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 5,094 15,281 35,656 At the End of Corresponding Previous Year Quarter 14.19% 0.40% 309.47%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.1 3.1 3.1 4.1 4.2 4.3 4.4 4.5	Interest Expense  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	89,704 83,133 2,376 12,091 97,600 15,224 13,728 68,648 27 68,621 (33) 68,589 6,235 18,706 43,647 At the End of This Quarter 13.78% 0.42% 296,91% 5.36%	45,748 41,345 1,347 5,877 48,570 8,060 6,382 34,128 681 33,447 (34) - 33,413 3,038 9,113 21,263 At the End of Previous Quarter 14.22% 0.87% 156.61% 5.79%	153,987 84,521 69,466 2,313 11,686 - 83,465 12,230 12,586 58,649 2,583 56,066 (36) - 56,030 5,094 15,281 35,656 At the End of Corresponding Previous Year Quarter 14.19% 0.40% 309.47% 6.23%