कास्की फाइनान्स लिमिटेड KASKI FINANCE LIMITED

(नेपाल राष्ट्र बैंकबाट 'ग' वर्गको इजाजत-पत्र प्राप्त वित्तीय संस्था)

Head Office: New Road, Pokhara, Ph:061-523011,536358 E-mail: pkr@kaskifinance.com.np ,URL: www.kaskifinance.com.np

Unaudited Financial Results (Quarterly)

As at Third Quarter (30/12/2072) of the Fiscal Year 2072/073

	_ · · ·		_	Rs. In '000
		This Quarter	Previous	Corresponding
S.N	Particulars		Quarter	Previous Year
		Ending	Ending	Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	3,774,614.53	3,618,171.60	3,136,335.61
	Paid Up Capital	332,528.30	332,528.30	283,580.40
	Reserve and Surplus	102,811.61	89,336.41	77,837.25
	Debenture and Bond	-		11,001.20
	Borrowings		-	_
	2			0 600 200 74
1.5	Deposits (a+b)	3,248,206.74	3,118,388.59	2,699,322.74
	a. Domestic Currency	3,248,206.74	3,118,388.59	2,699,322.74
	b. Foreign Currency	-	-	-
	Income Tax Liability	0.00	1,436.46	-
	Other Liabilities	91,067.88	76,481.84	75,595.22
	Total Assets (2.1 to 2.7)	3,774,614.53	3,618,171.60	3,136,335.61
2.1	Cash and Bank Balance	130,303.34	154,800.78	142,110.03
2.2	Money at Call and Short Notice	664,615.95	685,080.18	564,479.23
2.3	Investments	65,512.28	39,643.38	14,154.58
2.4	Loans and Advance(a+b+c+d+e+f)	2,861,947.71	2,659,348.21	2,362,094.55
	a. Real Estate Loan	240,783.06	211,913.70	205,198.50
	Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	-		
	2. Business Complex & Residential Apartment Construction Loan	-		
	3. Income Generating Commercial Complex Loan	-	-	-
			-	-
	4. Other Real Estate Loan(Including Land Purchase & Plotting)	240,783.06	211,913.70	205,198.50
	b. Personal Home Loan of Rs.10 Million or Less	514,986.64	429,643.85	374,516.36
	c. Margin Type Loan	4,570.00	5,525.00	6,727.40
	d. Term Loan	702,014.13	655,513.75	587,616.65
	e. Overdraft Loan /TR Loan/WC Loan	515,636.72	534,202.42	507,920.32
	f. Others	883,957.16	822,549.49	680,115.32
	Fixed Assets	43,560.62	41,888.01	41,383.43
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	8,674.63	37,411.04	12,113.79
3	Profit and Loss Account			
3.1	Interest Income	258,401.50	170,611.38	226,694.35
	Interest Expenses	143,288.17	98,254.88	133,439.84
0.2	A. Net Interest Income (3.1-3.2)	115,113.33	72,356.50	93,254.51
3.3	Fees,Commision and Discount	2,875.89	1,850.40	2,325.52
	Other Operation Income	19,419.71	11,747.53	16,135.06
	Foreign Exchange Gain/Loss(Net)	10,410.71	11,747.00	10,100.00
3.5	B. Total Operating Income (A.+3.3+3.4+3.5)	137,408.93	85,954.43	111,715.09
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	Staff Expenses	21,734.97	15,059.38	17,699.34
3.7	Other Operating Expenses	18,362.74	12,171.68	18,210.51
	C. Operating Profit Before Provision (B3.6-3.7)	97,311.22	58,723.37	75,805.24
3.8	Provision for Possible Losses	16,880.94	-	14,717.35
	D. Operating Profit (C3.8)	80,430.28	58,723.37	61,087.89
	Non Operating Income / Expenses(Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	531.62	-
	E. Profit From Regular Activities (D.+3.9+3.10)	80,430.28	59,254.99	61,087.89
3.11	Extraordinary Income/Expenses (Net)	-	-	-
	F. Profit Before Bonus and Taxes (E.+3.11)	80,430.28	59,254.99	61,087.89
3 12	Provision for Staff Bonus	7,311.84	5,386.82	5,553.44
	Provision For Tax	21,935.53	16,160.46	16,660.33
0.10	<i>G. Net Profit/Loss (F3.12-3.13)</i>	51,182.91	37,707.71	38,874.11
4		51,102.91	51,101.11	30,074.11
4	Ratios	44.400/	11 710/	44 4407
	Operated Freedom DM/A		14.74%	14.41%
4.1	Capital Fund to RWA	14.42%		
4.1 4.2	Non Performing Loan(NPL) To Total Loan	0.96%	0.47%	
4.1 4.2 4.3	Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL	0.96% 205.47%	0.47% 312.33%	0.92% 207.23%
4.1 4.2	Non Performing Loan(NPL) To Total Loan	0.96% 205.47% 5.88%	0.47%	
4.1 4.2 4.3	Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL	0.96% 205.47%	0.47% 312.33%	207.23%
4.1 4.2 4.3 4.4 4.5	Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost Of Fund	0.96% 205.47% 5.88%	0.47% 312.33% 6.36%	207.23% 7.46%



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

Unaudited Financial Results (Quarterly)

As at Third Quarter (30/12/2072) of the Fiscal Year 2072/2073

NN Previous Protocos Year Canding Previous Protocos Year Canding Previous Year Canding Corresponding Protocos Year Canding 1 Total Capital and Liabilities(1.1 to 1.7) 4.152.460 3.945.254 3.366.115 1.1 Paid up Capital 341.196 3.41.196 3.276.300 1.2 Reserve and Surplus 122.663 100.476 95.046 1.3 Debernute and Bond - - - - 1.4 Borrowings 3.574.493 3.406.109 2.882.543 a. Domestic Currency 3.574.493 3.406.109 2.2882.443 b. Foreign Currency 1.6 Income Tax Liability 28.11 18.707 7.7376 2 Total Assets (2.1 to 2.7) 4.152.640 3.945.254 3.366.115 2.1 Cash and Bank Balance 1.100 1.010 2.308.912 2. Innew at Call and Short Notice - - - 2.3 Innew at Call and Short Notice Correut Contant - - - 2.4 Lones and Advances 1.9000	As at Inird Quarter $(30/12/20/2)$ of the Fiscal Year $20/2/20/3$ _{Rs. In '000}							
1 Total Capital and Liabilities(1.1 to 1.7) 4,152,400 3,945,254 3,366,115 1.1 Paid up Capital 341,196 341,196 278,300 1.2 Reserve and Surplus 122,663 100,476 95,046 1.3 Debenture and Bond - - - - 1.4 Borrowings 3,574,493 3,406,109 2,892,543 a. Domestic Currency 3,574,493 3,406,109 2,892,543 b. Foreign Currency 3,74,493 3,406,109 2,892,543 1.6 Income Tax Liability 28,214 11,8706 22,885,33 1.7 Other Liabilities 86,074 78,767 77,736 2.1 Casta and Bark Baance 1,107,245 1,100,475 866,949 2.2 Money at Call and Short Notice - - - - 2.3 Investments 1,969 1,100 6,100 - - - - 2.4 Loans and Advances 2,847,338 2,744,830 2,388,912	S.N	Particulars	This Quarter					
1.1 Paid up Capital 341 196 241,196 278,300 1.2 Reserve and Surplus 122,663 100,476 95,046 1.3 Debenture and Bond - - - - 1.4 Borrowings - - - - 1.5 Depositing Currency 3,574,493 3,406,109 2,892,543 b. Foreign Currency - - - - - 1.6 Income Tax Liability 28,214 18,706 22,8850 2.1 Cash and Bank Balance 1,217,725 1,103,479 886,949 2.1 Money at Call and Short Notice - - - 2.3 Investments 1,999 1,100 6,100 2.4 Loans and Advances 2,847,338 2,744,630 2,388,912 a. Real Estate Loan 1,999 1,100 6,100 2,342,911 206,475 184,627 3. Income Gameang Commercial Compten Loan 4,2877,8438 2,744,630 2,388,912 - -			Ending	Ending	Quarter Ending			
1.2 Reserve and Surplus 122.683 100.476 95.046 1.3 Debroking and the serve and surplus - - - 1.4 Borrowings - - - 1.5 Deposits (a + b) 3.574.493 3.406.109 2.892.543 1.6 Income Tax Lability 28.214 18.706 2.2825.73 1.6 Income Tax Lability 28.214 18.706 2.2825.73 2.1 Cath and Bank Balance 1.217.725 1,103.479 886.949 2.2 Money at Call and Short Notice - - - - 2.3 Investments 1.969 1,100 6.100 6.100 2.4 Loans and Advances 2.847.338 2.744.630 2.386.912 2.5 Investments 1.969 1,100 6.100 -	1	Total Capital and Liabilities(1.1 to 1.7)	4,152,640	3,945,254	3,366,115			
1.2 Reserve and Surplus 122.683 100.476 95.046 1.3 Debroking and the serve and surplus - - - 1.4 Borrowings - - - 1.5 Deposits (a + b) 3.574.493 3.406.109 2.892.543 1.6 Income Tax Lability 28.214 18.706 2.2825.73 1.6 Income Tax Lability 28.214 18.706 2.2825.73 2.1 Cath and Bank Balance 1.217.725 1,103.479 886.949 2.2 Money at Call and Short Notice - - - - 2.3 Investments 1.969 1,100 6.100 6.100 2.4 Loans and Advances 2.847.338 2.744.630 2.386.912 2.5 Investments 1.969 1,100 6.100 -	1.1	Paid up Capital	341.196	341.196	278.300			
1.3 Debenture and Bond .				· · · · ·				
1.4 Borrowings - - - - - 1.5 Deposits (a + b) 3,574,493 3,406,109 2,892,543 b. Foreign Currency - - - 1.6 Income Tax Liability 28,214 18,706 22,892,543 1.7 Other Liabilities 86,074 78,767 77,736 2.1 Cash and Bank Balance 1,217,725 1,103,479 886,949 2.2 Money at Call and Short Notice - - - - 2.3 Investments 1,969 1,100 6,100 6,100 2.4 Leans and Advances 2,847,338 2,744,830 2,388,912 2.8 Leans and Advances 2,847,338 2,744,830 2,388,912 2.8 Leans and Advances 2,847,338 2,744,830 2,388,912 2.8 Leans and Advances 2,847,338 2,744,830 2,388,912 3.8 Leans and Advances 2,842,11 206,475 184,627 1.9 Personal Home Loan Of Rs. 10 Million or Less 607,878 603,585 484,699			-	-	-			
a. Domestic Currency 3,574,493 3,406,109 2,892,543 b. Foreign Currency - - - 1.6 Income Tax Liability 28,214 18,706 22,850 1.7 Other Liabilities 86,074 78,767 77,376 2 Total Assets (2,1 to 2.7) 41152,400 3,945,254 3,866,115 2.1 Cash and Bank Balance 1,217,725 1,103,479 886,949 2.2 Money at Call and Short Notice - - - 2.3 Investments 19,99 1,100 6,100 2.4 Least at Coan 23,4211 206,475 184,627 3. Investments 2,942 206,475 184,627 4. Other Heal Estate Conclusing Land Purchase & Ploating) 234,211 206,475 184,8269 c. Margin Type Loan 700 700 2,240 d. Term Loan 694,017 695,178 605,259 f. Other Assets 37,514 41,070 2.5 Fixed Assets 37,514 41,070	-		-	-	-			
b. Foreign Currency - - - 1.6 Income Tax Liability 28,214 18,706 22,850 1.7 Other Liabilities 86,074 78,767 77,376 2 Total Assets (2.1 to 2.7) 4,152,640 3,945,254 3,386,115 2.1 Cash and Bank Balance 1,103,479 886,949 - - 2.2 Money at Call and Short Notice - - - - - 2.3 Investments 1,969 1,100 6,100 2,447,38 2,744,530 2,388,912 2.4 Loans and Advances 2,847,38 2,744,530 2,388,912 - </td <td>1.5</td> <td>Deposits (a + b)</td> <td>3,574,493</td> <td>3,406,109</td> <td>2,892,543</td>	1.5	Deposits (a + b)	3,574,493	3,406,109	2,892,543			
1.6 Income Tax Liability 28,214 18,706 22,850 1.7 Other Liabilities 86,074 77,376 2 Total Assets (2.1 to 2.7) 4152,840 3,945,254 3,366,115 2.1 Cash and Bank Balance 1,217,725 1,103,479 886,949 2.2 Money at Call and Short Notice - - - 2.3 Investments 19,99 1,100 6,100 2.4 Loans and Advances 2,847,338 2,744,630 2,388,912 2.8 Real Estate Loan - - - - 2.5 Diversonal Home Loan (Energy neuron Loans Lan upto Fa.10 Million - - - 3 Incertime Commercial Complex Loan - - - - 4.0 Term Loan 690,878 603,355 484,699 -		a. Domestic Currency	3,574,493	3,406,109	2,892,543			
1.7. Other Labilities 86,074 78,767 77.376 2 Total Assets (2.1 to 2.7) 4,152,640 3,945,254 3,366,115 2.1 Cash and Bank Balance 1,217,275 1,103,479 886,949 2.2 Money at Call and Short Notice - - - 2.3 Investments 1,969 1,100 6,100 2.4 Leans and Advances 2,847,338 2,744,630 2,388,917 3. Real Estate Loan Cash,273 2,744,630 2,388,917 4. Gasterial Agmatus and Interment Construction Loan - - - 2. Bureness Complex & Readental Agmatumet Construction Loan - - - 3. Barceness Complex & Readental Agmatunet Construction Loan 607,878 603,585 484,689 4. Other Sastes 700 700 2,240 d. Gardraft Loan//R Loan//R Loan 690,856 645,469 541,334 e. Overfart Loan/R Loan/WC Loan 649,017 695,178 6005,259 5.		b. Foreign Currency	-	-	-			
1.7. Other Labilities 86,074 78,767 77.376 2 Total Assets (2.1 to 2.7) 4,152,640 3,945,254 3,366,115 2.1 Cash and Bank Balance 1,217,275 1,103,479 886,949 2.2 Money at Call and Short Notice - - - 2.3 Investments 1,969 1,100 6,100 2.4 Leans and Advances 2,847,338 2,744,630 2,388,917 3. Real Estate Loan Cash,273 2,744,630 2,388,917 4. Gasterial Agmatus and Interment Construction Loan - - - 2. Bureness Complex & Readental Agmatumet Construction Loan - - - 3. Barceness Complex & Readental Agmatunet Construction Loan 607,878 603,585 484,689 4. Other Sastes 700 700 2,240 d. Gardraft Loan//R Loan//R Loan 690,856 645,469 541,334 e. Overfart Loan/R Loan/WC Loan 649,017 695,178 6005,259 5.	1.6	Income Tax Liability	28,214	18,706	22,850			
2 Total Assets (2.1 to 2.7) 4,152,640 3,945,254 3,366,115 2.1 Cash and Bank Balance 1,217,725 1,103,479 886,649 2.2 Money at Call and Short Notice - - - 2.3 Investments 1,969 1,100 6,100 2.4 Loans and Advances 2,847,338 2,744,630 2,888,912 a. Real Estate Loan 234,211 206,475 184,827 a. Real Estate Loan 234,211 206,475 184,827 b. Bersonal Home Loan of Rs. 10 Million or Less 607,878 603,585 6484,699 c. Margin Type Loan 700 700 2,2441 d. Over Hard Loan/TR Loan/WC Loan 649,017 695,178 603,255 d. Over draft Loan/TR Loan/WC Loan 649,017 695,178 603,255 d. Over draft Loan/TR Loan/WC Loan 649,017 695,178 603,255 d. Not Raking Assets - - - - 2.6 Not Banking Assets - - - - <					77,376			
2.1 Cash and Bank Balance 1,217,725 1,100,479 886,949 2.2 Morey at Call and Short Notice - - - 2.3 Investments 1,969 1,100 6,100 2.4 Leans and Advances 2,847,338 2,744,630 2,388,912 a. Real Estate Loan 234,211 206,475 184,627 1. Readem Real Estate Loan (Except personal home Loan upto Rs. 10 Mileon - - 2. Business Complex & Residential Agartment Construction Loan - - - 4. Other Real Estate Loan (Including Land Purchase & Phoating) 234,211 206,475 184,627 b. Personal Home Loan of Rs. 10 Million or Less 607,878 603,585 484,699 c. Margin Type Loan 609,086 645,469 541,334 e. Overdraft Loan/TR Loan/WC Loan 619,676 593,223 570,753 3. Other Assets 37,684 37,514 41,070 2.6. Non Banking Assets 37,684 37,614 41,070 3.1 Interest Income 136,779 128,787 603,637	2	Total Assets (2.1 to 2.7)	4.152.640					
2.2 Money at Call and Short Notice 1. 1. 2.3 Investments 1,969 1,100 6,100 2.4 Loans and Advances 2,247,338 2,744,803 2,338,912 1. Record Particular Construction Loan 234,211 206,475 184,627 2. Business Complex & Residental Anamment Construction Loan - - - 3. Income Generating Commercial Complex Loan - - - 4. Other Real Estate Loan (including Lard Purchase & Poating) 234,211 206,475 184,627 b. Personal Home Loan of Rs. 10 Million or Less 607,878 603,685 484,699 c. Marefraft Loan/TR Loan/WC Loan 6990,856 645,469 541,334 e. Overdraft Loan/TR Loan/WC Loan 694,077 695,178 6005,259 7. Other Assets - - - - 2.7 Other Assets - - - - 3. Profit and Loss Account Upto This Quarter Upto Corresponding Previous Year 3.1 Interest Income 134,44 89,704								
2.3 Investments 1,969 1,100 6,100 2.4 Loans and Advances 2,847,338 2,744,630 2,388,912 a. Real Estate Loan 234,211 206,475 184,627 1. Beutomal Real Estate Loan 234,211 206,475 184,627 3. Income Generating Commercial Complex Loan - - - - 4. Other Ame Estate Loan (Codingtex Loan 3.000 603,585 484,699 - - 4. Other Ame Estate Loan (Codingtex Loan 607,878 603,585 484,699 - - - - 2.5 Fixed Assets 37,065 643,549 541,334 - - - - 3. Profit and Loss Account Upto This Quarter Upto This Quarter Upto This Quarter Upto Corresponding Previous Var Orcesponding Previous Var Quarter 3.1 Interest Income 124,279 A. Net Interest Income 124,279 A. Net Interest Income (3.1-3.2) 125,283 63,313 112,079 3.1 Interest Income (3.1-3.2) 125,295 83,133 1124,279			1,217,725	1,100,479	000,343			
2.4 Loans and Advances 2,847,338 2,744,630 2,388,912 a. Real Estate Loan 234,211 206,475 184,627 1. Resident Real Estate Loan (Except personal home Loan upto Rs. 10 Million - - - 2. Business Complex A Residental Agamment Construction Loan - - - - 4. Other Real Estate Loan (Including Land Purchase & Phoating) 234,211 206,475 184,627 b. Personal Home Loan of Rs. 10 Million or Less 607,678 603,585 484,699 c. Margin Type Loan 700 700 2,240 d. Term Loan 694,077 695,178 605,259 f. Others 619,676 593,223 570,753 2.5 Fixed Assets - - 2.7 Other Assets 47,922 58,531 43,085 3 Profit and Loss Account Upto This Quarter Upto Upto Corresponding Previous Year 3.1 Interest Income 134,434 89,704 124,279 3.2 Interest Income (3.1-3.2) 125,255 83,133 <td< td=""><td></td><td></td><td>-</td><td>-</td><td>-</td></td<>			-	-	-			
a. Real Estate Loan 234,211 206,475 184,627 1. Readental Rule Estate Loan (Except personal home Loan upto Rs. 10 Million) -								
1. Readental Real Elate Lon (Except personal home Lonu qub Rs. 10 Million 1 1 2. Buintess Complex A Readental Apartment Construction Loan - - - 3. Income Generating Commercial Complex Loan - - - 4. Other Real Estate Loan (including Land Purchase & Ploating) 234,211 206,475 184,627 b. Personal Home Loan of Rs. 10 Million or Less 607,878 603,585 484,699 c. Margin Type Loan 690,856 645,469 541,334 e. Overdraft Loan/TR Loan/WC Loan 694,017 695,173 605,259 f. Others 37,866 37,514 41,070 2.6 Non Banking Assets - - - 3. Profit and Loss Account Upto This Quarter Upto Ocrresponding Previous 208,357 32 3. Interest Income 259,730 172,837 239,537 12,2091 3 Profit and Loss Account 3,479 2,376 3,548 3. Other Operating Income 18,779 12,091 118,579 3 Interest Income (3,1-3.2) <t< td=""><td>2.4</td><td></td><td></td><td></td><td></td></t<>	2.4							
2 Business Complex & Residential Apartment Construction Loan - - 3 Income Generating Commercial Complex Loan - - - 4. Other Real Estate Loan (including Land Purchase & Ploating) 234,211 206,475 184,627 b. Personal Home Loan of Rs. 10 Million or Less 607,878 603,585 484,699 c. Margin Type Loan 700 700 2,240 d. Term Loan 690,856 645,469 541,334 e. Overdraft Loan/TR Loan/WC Loan 694,017 685,178 605,239 f. Others 619,676 533,223 570,753 2.5 Fixed Assets 37,514 41,070 2.6 Non Banking Assets - - - 2.7 Other Assets 47,922 58,531 43,085 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1 - 3.2) 125,295 33,133 112,079 3.3 Fees, Commission and Discount 3,479			234,211	,	184,627			
3.Income Generating Commercial Complex Loan - 1 1 206,475 184,629 0 2,240 0 2,240 0 2,240 0 2,240 0 2,240 0 2,261 0 0 2,240 0 2,251 1 2,261 0 1 0 2,263 1 3 0 0 0 2,263 1 4 1,070 2,263 1 4 1,070 2 2 5 1 4 3 0 <th0< th=""> 0 <th0< th=""></th0<></th0<>			-	-				
4. Other Real Estate Loan (including Land Purchase & Ploating) 234,211 206,475 184,627 b. Personal Home Loan of Rs. 10 Million or Less 607,878 603,855 484,699 c. Margin Type Loan 700 700 2,240 d. Term Loan 690,856 645,469 541,334 e. Overdraft Loan/TR Loan/WC Loan 694,017 695,178 605,259 f. Others 619,676 593,223 570,753 2.5 Fixed Assets 37,686 37,514 41,070 2.6 Non Banking Assets - - - 2.7 Other Assets 47,922 58,531 43,085 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Income (3.1-3.2) 125,295 83,133 112,079 3.4 Other Operating Income (A.1.3.2) 125,295 83,133 112,079 3.5 Fees, Commission and Discount 3.479 2.376 3.548 3.4 Other Operating Income (A.3.3+3.4+3.5) 147,553 97,600 134,206 <td></td> <td></td> <td>-</td> <td>-</td> <td>-</td>			-	-	-			
b. Personal Home Loan of Rs. 10 Million or Less 607,878 603,585 444,699 c. Margin Type Loan 700 700 2,240 d. Term Loan 690,856 645,469 541,334 e. Overdraft Loan/TR Loan/WC Loan 694,017 695,178 605,259 f. Others 619,676 593,223 570,753 2.5 Fixed Assets 37,686 37,514 41,070 2.6 Non Banking Assets - - - 2.7 Other Assets 47,922 58,531 43,085 3 Profit and Loss Account Upto This Quarter Upto Orresponding Previous Year Quarter Upto 3.1 Interest Income 21,422 13,434 89,704 124,279 A. Net Interest Income (3.1 - 3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 14,779 12,901 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - -		· · · · · · · · · · · · · · · · · · ·	234,211	206 475	184,627			
c. Margin Type Loan 700 700 2,240 d. Term Loan 690,856 645,469 541,334 e. Overdraft Loan/TR Loan/WC Loan 694,017 695,178 605,259 f. Others 619,676 593,223 570,753 2.5 Fixed Assets 37,686 37,514 41,070 2.6 Non Banking Assets - - - 2.7 Other Assets 47,922 58,531 43,085 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1-3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income (A+3,3+3,4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Income (A+3,3+3,4+3.5) 147,553 97,600 134,206 3.8								
e. Overdraft Loan/TR Loan/WC Loan 694,017 695,78 605,259 I. Others 619,676 593,223 570,753 2.5 Fixed Assets 37,686 37,514 41,070 2.6 Non Banking Assets - - - 2.7 Other Assets 47,922 58,531 43,085 3 Profit and Loss Account Upto This Quarter Upto Previous Year Quarter Quarter 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income (A+3,3+3,4+3.5) 147,553 97,600 134,206 3.4 Other Operating Expenses 21,464 15,224 18,321 3.7 C. Operating Profit Before Provision (B-3,6-3.7) 104,64 96,828 3.8 Provision For Possible Losses - - - 3.7 Other Operating Profit (C-3.8) 103,503								
e. Overdraft Loan/TR Loan/WC Loan 694,017 695,78 605,259 I. Others 619,676 593,223 570,753 2.5 Fixed Assets 37,686 37,514 41,070 2.6 Non Banking Assets - - - 2.7 Other Assets 47,922 58,531 43,085 3 Profit and Loss Account Upto This Quarter Upto Previous Year Quarter Quarter 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income (A+3,3+3,4+3.5) 147,553 97,600 134,206 3.4 Other Operating Expenses 21,464 15,224 18,321 3.7 C. Operating Profit Before Provision (B-3,6-3.7) 104,64 96,828 3.8 Provision For Possible Losses - - - 3.7 Other Operating Profit (C-3.8) 103,503		• •	690,856	645,469				
2.5 Fixed Assets 37,686 37,514 41,070 2.6 Non Banking Assets - - - - 2.7 Other Assets 47,922 58,531 43,085 3 Profit and Loss Account Upto This Quarter Upto Previous Year Quarter Upto Quarter Upto Corresponding Previous Year Quarter 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Income (A+3,3+3,4+3.5) 147,553 97,600 134,206 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit Before Provision (B-3,6-3.7) 104,667 86,828 98,82		e. Overdraft Loan/TR Loan/WC Loan	694,017	695,178				
2.6 Non Banking Assets - - - 2.7 Other Assets 47,922 58,531 43,085 3 Profit and Loss Account Upto This Quarter Upto Previous Quarter Upto Orresponding Previous Year Quarter 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1-3.2) 125,295 83,133 1112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,464 15,224 18,321 3.7 Other Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losse - - - 0.0 Operating Profit (C38) 103,503 68,521 83,522 3.9		f. Others	619,676	593,223	570,753			
2.7 Other Assets 47,922 58,531 43,085 3 Profit and Loss Account Upto This Quarter Upto Previous Quarter Upto Previous Quarter Upto Corresponding Previous Year Quarter 3.1 Interest Income 259,730 172,837 226,357 3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1-3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - B. Total Operating Income (A-4.3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,422 18,321 3,728 19,057 C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses - - - - 10 Write Back Of Provision For Possible Losses -	2.5	Fixed Assets	37,686	37,514	41,070			
3 Profit and Loss Account Upto This Quarter Upto This Quarter Upto Previous Quarter Upto Corresponding Previous Quarter 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - - - - - - - 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,422 13,728 19,057 C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Loss - - - - B.7 Ordision For Possible Loss - - - - - 3.10 Write Back Of Provision For Possible Loss - - <	2.6	Non Banking Assets	-	-	-			
3 Profit and Loss Account Upto This Quarter Opto Previous Quarter Corresponding Previous Vear Quarter 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1-3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - B. Total Operating Income (A.+3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,659 83,784 3.10 Write Back Of Provision For Possible Loss - - -	2.7	Other Assets	47,922	58,531	43,085			
3 Profit and Loss Account Opto This Quarter Previous Quarter Corresponding Previous Year Quarter 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1- 3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - B. Total Operating Income (A.+3,3+3,4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C-3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) - - - 1.				Unte	Upto			
Quarter Quarter Previous Year Quarter 3.1 Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1- 3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - B. Total Operating Income (A.+3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,422 13,728 19,057 C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Income / Expenses (Net) - - - - S.9 Non Operating Income / Expenses (Net) - -	_	Drefit and Less Assount	Upto This	•	Corresponding			
Interest Income 259,730 172,837 236,357 3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1- 3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - B. Total Operating Income (A.+3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,464 15,224 18,321 3.7 Other Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses - - - - 3.10 Write Back Of Provision For Possible Loss - - - - 3.10 <t< td=""><td>3</td><td>Profit and Loss Account</td><td>Quarter</td><td></td><td>Previous Year</td></t<>	3	Profit and Loss Account	Quarter		Previous Year			
3.2 Interest Expense 134,434 89,704 124,279 A. Net Interest Income (3.1- 3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - B. Total Operating Income (A.+3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,422 13,728 19,057 C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - F. Profit Before Bonus and Taxes (E.+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) <td></td> <td></td> <td></td> <td>Quarter</td> <td>Quarter</td>				Quarter	Quarter			
A. Net Interest Income (3.1- 3.2) 125,295 83,133 112,079 3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - B. Total Operating Income (A.+3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,422 13,728 19,057 C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) - - - E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) <	3.1	Interest Income	259,730	172,837	236,357			
3.3 Fees, Commission and Discount 3,479 2,376 3,548 3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - B. Total Operating Income (A.+3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,464 15,224 18,321 3.7 Other Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before	32							
3.4 Other Operating Income 18,779 12,091 18,579 3.5 Foreign Exchange Gain / Loss (Net) - - - - B. Total Operating Income (A.+3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,442 18,224 18,321 3.7 Other Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Tax 28,214 18,706 22,850 G.	0.2	Interest Expense	134,434	89,704	124,279			
3.5 Foreign Exchange Gain / Loss (Net) -	0.2		,	/				
B. Total Operating Income (A.+3.3+3.4+3.5) 147,553 97,600 134,206 3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,422 13,728 19,057 C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - F. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4 Ratios 13.85		A. Net Interest Income (3.1- 3.2)	125,295	83,133	112,079			
3.6 Staff Expenses 21,464 15,224 18,321 3.7 Other Operating Expenses 21,422 13,728 19,057 C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4 Ratios 0,42% 0,42% 0,52% 4.1 Capital Fund to RWA 13.85%	3.3	A. Net Interest Income (3.1- 3.2) Fees, Commission and Discount Other Operating Income	125,295 3,479	83,133 2,376	112,079 3,548			
3.7 Other Operating Expenses 21,422 13,728 19,057 C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4 Ratios 0142% 0.42% 0.52% 4.1 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan	3.3 3.4	A. Net Interest Income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net)	125,295 3,479 18,779 -	83,133 2,376 12,091 -	112,079 3,548 18,579 -			
C. Operating Profit Before Provision (B3.6-3.7) 104,667 68,648 96,828 3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Staff Bonus 9,405 6,235 7,617 3.13 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4.4 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3 Total Loan	3.3 3.4	A. Net Interest Income (3.1- 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net)	125,295 3,479 18,779 -	83,133 2,376 12,091 -	112,079 3,548 18,579 -			
3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Staff Bonus 9,405 6,235 7,617 3.13 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4 Ratios Mat the End of Of This Outerter At the End of Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3	3.3 3.4 3.5	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)	125,295 3,479 18,779 - 147,553	83,133 2,376 12,091 - 97,600	112,079 3,548 18,579 - 134,206			
3.8 Provision For Possible Losses 1,164 27 12,976 D. Operating Profit (C3.8) 103,503 68,621 83,852 3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss - - - E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Staff Bonus 9,405 6,235 7,617 3.13 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4 Ratios Mat the End of Of This Outerter At the End of Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3	3.3 3.4 3.5 3.6	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	125,295 3,479 18,779 - 147,553 21,464	83,133 2,376 12,091 - 97,600 15,224	112,079 3,548 18,579 - 134,206 18,321			
3.9 Non Operating Income / Expenses (Net) (50) (33) (69) 3.10 Write Back Of Provision For Possible Loss -	3.3 3.4 3.5 3.6	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	125,295 3,479 18,779 - 147,553 21,464 21,422	83,133 2,376 12,091 - 97,600 15,224 13,728	112,079 3,548 18,579 - 134,206 18,321 19,057			
3.10 Write Back Of Provision For Possible Loss - - E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - - - F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Staff Bonus 9,405 6,235 7,617 3.13 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 At the End of This Quarter At the End of Previous Quarter At the End of Previous Quarter At the End of Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3 Total Loan Loss Provision to Total NPL 295.74% 296.91% 300.88% 4.4 Cost of Fund 5.30% 5.36% 5.79% 4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% </td <td>3.3 3.4 3.5 3.6 3.7</td> <td>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)</td> <td>125,295 3,479 18,779 - 147,553 21,464 21,422 104,667</td> <td>83,133 2,376 12,091 </td> <td>112,079 3,548 18,579 - 134,206 18,321 19,057 96,828</td>	3.3 3.4 3.5 3.6 3.7	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)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667	83,133 2,376 12,091 	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828			
E. Profit From Regular Activities (D.+3.9+3.10) 103,453 68,589 83,784 3.11 Extraordinary Income / Expenses (Net) - </td <td>3.3 3.4 3.5 3.6 3.7</td> <td>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</td> <td>125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164</td> <td>83,133 2,376 12,091 97,600 15,224 13,728 68,648 27</td> <td>112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976</td>	3.3 3.4 3.5 3.6 3.7	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164	83,133 2,376 12,091 97,600 15,224 13,728 68,648 27	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976			
3.11 Extraordinary Income / Expenses (Net) -	3.3 3.4 3.5 3.6 3.7 3.8	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)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852			
F. Profit Before Bonus and Taxes (E.+3.11) 103,453 68,589 83,784 3.12 Provision For Staff Bonus 9,405 6,235 7,617 3.13 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Previous Quarter 4.1 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3 Total Loan Loss Provision to Total NPL 295.74% 296.91% 300.88% 4.4 Cost of Fund 5.30% 5.36% 5.79% 4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% 4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) -	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) -	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) -			
3.12 Provision For Staff Bonus 9,405 6,235 7,617 3.13 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Previous Quarter At the End of Previous Year Quarter 4.1 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3 Total Loan Loss Provision to Total NPL 295.74% 296.91% 300.88% 4.4 Cost of Fund 5.30% 5.36% 5.79% 4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% 4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) -	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) -	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) -			
3.13 Provision For Tax 28,214 18,706 22,850 G. Net Profit / Loss (F3.12-3.13) 65,834 43,647 53,317 4 Ratios At the End of This Quarter At the End of Previous Quarter At the End Quarter At the End of Previous Quarter At the End Quarter At the End of Quarter	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 -	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 -	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - - 83,784 -			
G. Net Profit / Loss (F3.12-3.13)65,83443,64753,317AAt the End of of This QuarterAt the End of of Previous QuarterAt the End of Corresponding Previous Year Quarter4.1Capital Fund to RWA13.85%13.78%13.90%4.2Non Performing Loan (NPL) To Total Loan0.42%0.42%0.52%4.3Total Loan Loss Provision to Total NPL295.74%296.91%300.88%4.4Cost of Fund5.30%5.36%5.79%4.5CD Ratio (As per NRB Directive)70.70%71.54%73.18%4.6Interest Rate Spread (As per NRB Directive)6.88%6.94%7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	A. Net Interest Income (3.1- 3.2) Fees, Commission and Discount Other Operating Income 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)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (5) - 103,453 - 103,453	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 - 68,589	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - - 83,784 - 83,784			
4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Quarter At the End of Quarter 4.3 Total Loan Loss Provision to Total NPL 295.74% 296.91% 300.88% 5.79% 4.4 Cost of Fund 5.30% 5.36% 5.79% 3.18% 4.5 CD Ratio (As per NRB Directive) 6.88% 6.94% 7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 - 103,453 9,405	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 - 68,589 6,235	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 7,617			
At the End of This QuarterAt the End of Previous QuarterAt the End of Previous QuarterCorresponding Previous Year Quarter4.1Capital Fund to RWA13.85%13.78%13.90%4.2Non Performing Loan (NPL) To Total Loan0.42%0.42%0.52%4.3Total Loan Loss Provision to Total NPL295.74%296.91%300.88%4.4Cost of Fund5.30%5.36%5.79%4.5CD Ratio (As per NRB Directive)70.70%71.54%73.18%4.6Interest Rate Spread (As per NRB Directive)6.88%6.94%7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 9,405 28,214	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 - 68,589 6,235 18,706	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - - 83,784 7,617 22,850			
4Ratiosof This Quarterof Previous QuarterCorresponding Previous Year Quarter4.1Capital Fund to RWA13.85%13.78%13.90%4.2Non Performing Loan (NPL) To Total Loan0.42%0.42%0.52%4.3Total Loan Loss Provision to Total NPL295.74%296.91%300.88%4.4Cost of Fund5.30%5.36%5.79%4.5CD Ratio (As per NRB Directive)70.70%71.54%73.18%4.6Interest Rate Spread (As per NRB Directive)6.88%6.94%7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 9,405 28,214	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 - 68,589 6,235 18,706	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - - 83,784 - 83,784 7,617 22,850 53,317			
Quarter Quarter Previous Year Quarter 4.1 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3 Total Loan Loss Provision to Total NPL 295.74% 296.91% 300.88% 4.4 Cost of Fund 5.30% 5.36% 5.79% 4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% 4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 9,405 28,214 65,834	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	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 7,617 22,850 53,317 At the End of			
4.1 Capital Fund to RWA 13.85% 13.78% 13.90% 4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3 Total Loan Loss Provision to Total NPL 295.74% 296.91% 300.88% 4.4 Cost of Fund 5.30% 5.36% 5.79% 4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% 4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12 3.13	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)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 9,405 28,214 65,834 At the End	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	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 - 83,784 7,617 22,850 53,317 At the End of Corresponding			
4.2 Non Performing Loan (NPL) To Total Loan 0.42% 0.42% 0.52% 4.3 Total Loan Loss Provision to Total NPL 295.74% 296.91% 300.88% 4.4 Cost of Fund 5.30% 5.36% 5.79% 4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% 4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12 3.13	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)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 - 103,453 9,405 28,214 65,834 At the End of This	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 Previous	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 7,617 22,850 53,317 At the End of Corresponding Previous Year			
4.3 Total Loan Loss Provision to Total NPL 295.74% 296.91% 300.88% 4.4 Cost of Fund 5.30% 5.36% 5.79% 4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% 4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12 3.13 4	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 Tax G. Net Profit / Loss (F3.12-3.13) Ratios Ratios	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 1,164 103,503 (50) - 103,453 9,405 28,214 65,834 At the End of This Quarter	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,621 (33) - 68,589 - 69,585 - 706 - 43,647 - - - - - - - - - - - - -	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 7,617 22,850 53,317 At the End of Corresponding Previous Year Quarter			
4.4 Cost of Fund 5.30% 5.36% 5.79% 4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% 4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1	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) Capital Fund to RWA	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 - 103,453 9,405 28,214 65,834 At the End of This Quarter 13.85%	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 627 68,621 (33) - 68,589 6,235 18,706 43,647 At the End of Previous Quarter 13.78%	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 7,617 22,850 53,317 At the End of Corresponding Previous Year Quarter 13.90%			
4.5 CD Ratio (As per NRB Directive) 70.70% 71.54% 73.18% 4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	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	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 9,405 28,214 65,834 At the End of This Quarter 13.85% 0.42%	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 Previous Quarter 13.78% 0.42%	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 7,617 22,850 53,317 At the End of Corresponding Previous Year Quarter 13,90% 0,52%			
4.6 Interest Rate Spread (As per NRB Directive) 6.88% 6.94% 7.03%	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	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 9,405 28,214 65,834 At the End of This Quarter 13.85% 0.42% 295.74%	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 Previous Quarter 13.78% 0.42% 296.91%	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 7,617 22,850 53,317 At the End of Corresponding Previous Year Quarter 13.90% 0.52% 300.88%			
	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12 3.13 4.1 4.2 4.3 4.4	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	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 9,405 28,214 65,834 At the End of This Quarter 13.85% 0.42% 295,74% 5.30%	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 Previous Quarter 13.78% 0.42% 296.91% 5.36%	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 7,617 22,850 53,317 At the End of Corresponding Previous Year Quarter 13.90% 0.52% 300.88% 5.79%			
Note: If the statutory and supervisory authority notify to change, the unaudited financial statement may be changed accordingly.	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5	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 (As per NRB Directive)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 - 103,453 9,405 28,214 65,834 At the End of This Quarter 1.3.85% 0.42% 2.95,74% 5.30% 70.70%	83,133 2,376 12,091 - 97,600 15,224 13,728 68,68 27 68,621 (33) - 68,589 6,235 18,706 43,647 At the End of Previous Quarter 13.78% 0.42% 296,91% 5.36% 71.54%	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 - 83,784 7,617 22,850 53,317 At the End of Corresponding Previous Year Quarter 13.90% 0.52% 300.88% 5.79% 73.18%			
	3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6	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 CD Ratio (As per NRB Directive) Interest Rate Spread (As per NRB Directive)	125,295 3,479 18,779 - 147,553 21,464 21,422 104,667 1,164 103,503 (50) - 103,453 - 103,453 9,405 28,214 65,834 At the End of This Quarter 13.85% 0.42% 295,74% 5.30% 70.70% 6.88%	83,133 2,376 12,091 - 97,600 15,224 13,728 68,648 27 68,689 - 68,589 - 68,589 6,235 18,706 43,647 At the End of Previous Quarter 13.78% 0.42% 296.91% 5.36% 71.54% 6.94%	112,079 3,548 18,579 - 134,206 18,321 19,057 96,828 12,976 83,852 (69) - 83,784 - 83,784 - 83,784 7,617 22,850 53,317 At the End of Corresponding Previous Year Quarter 13.90% 0.52% 300.88% 5.79% 73.18% 7.03%			