

Unaudited Financial Results (Quarterly)

	As at Fourth Quarter Ending on 32/03/20	073 (10/01/2010) of the 1130	ai i eai 2014/013	NRs in 000'
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year's Quarter Ending
1	Total Capital and Liabilites (1.1 to 1.7)	32,616,042	30,311,383	30,001,420
1.1	Paid Up Capital	2,633,797	2,633,797	2,633,797
1.2	Reserve and Surplus	1,430,225	1,191,464	1,091,604
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	27,276,844	25,111,151	25,136,613
	a. Domestic Currency b. Foreign Currency	27,274,766 2,079	25,108,770 2,381	25,133,287 3,325
1.6	Income Tax Liability	2,019	2,501	-
1.7	Other Liabilities	1,275,175	1,374,970	1,139,406
2	Total Assets (2.1 to 2.7)	32,616,042	30,311,383	30,001,420
2.1	Cash & Bank Balance	1,825,045	1,702,716	2,256,145
2.2	Money at Call and Short Notice	6,540,229	4,395,192	5,077,842
2.3	Investment	1,767,357	1,759,459	1,168,157
2.4	Loans and Advances (a+b+c+d+e)	21,659,523	21,647,122	20,722,437
	Real Estate Loan Residential Real Estate Loan (Except Personal	1,936,349	1,909,477	1,876,906
	Home Loan upto Rs. 1.5 crore) 2. Business Complex & Residential Apartment	121,993	133,635	121,985
	Construction Loan	107,143	111,607	185,098
	Income generating Commercial Complex Loan	101,140	,307	.55,650
	Other Real Estate Loan (Including Land purchase & Plotting)	1,707,213	1,664,235	1,569,822
	b. Personal Home Loan of Rs. 1.5 crore or less	1,600,643	1,468,254	1,269,980
	c. Margin Type Loan	994,042	931,696	626,477
	d. Term Loan	4,849,094	4,820,198	2,272,214
	e. Overdraft Loan/TR Loan/WC Loan	7,431,892	7,638,358	5,736,992
	f. Others	4,847,504	4,879,139	8,939,868
2.5	Fixed Assets	325,781	323,962	300,117
2.6	Non Banking Assets Other Assets	498,107	482,933	476,722
				Corresponding Previous
	Beefft and Lane Assessment	Up to	Previous Quarter	Year's Quarter
3	Profit and Loss Acccount	This Quarter	Ending	
3.1	Interest Income	This Quarter 3,196,450	Ending 2,259,727	1,647,663
	Interest Income Interest Expenses	This Quarter	Ending	
3.1	Interest Income	This Quarter 3,196,450 2,121,084	Ending 2,259,727 1,540,814	1,647,663 867,772
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	This Quarter 3,196,450 2,121,084 1,075,366	Ending 2,259,727 1,540,814 718,913	1,647,663 867,772 779,891
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24	2,259,727 1,540,814 718,913 359 112,766	1,647,663 867,772 779,891 5,686 101,176
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621	Ending 2,259,727 1,540,814 718,913 3359 112,766 126 832,163	1,647,663 867,772 779,891 5,686 101,176 109
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Frofit Before Provision (B 3.6-3.7) Provision for Possible Losses	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433 634,328 505,581
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 171,015	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433 634,328 505,581 128,747
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 1100,741 60,216	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 171,015 18,190	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 141,433 634,328 505,581 128,747 45,076
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149)	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 171,015 18,190 382,310 571,514 (42,097)	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240)
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Et Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 177,015 18,190 382,310 571,514 (42,097) 529,417	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 171,015 18,190 382,310 571,514 (42,097) 529,417 48,129	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 171,015 18,190 382,310 571,514 (42,097) 529,417 48,129	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 177,015 18,190 382,310 577,514 (42,097) 529,417 48,129 144,387 336,902	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter	Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Staff Sonus Ratios Capital Fund To RWA (As per NRB Directive)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,1231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86	Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 1414,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous Year's
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (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 (As per NRB Directive) Non Performing Loan (NPL) to Total Loan	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 6005,330 1100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86 3.88	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 177,015 18,190 382,310 571,514 (42,097) 529,417 48,129 144,387 336,902 Previous Quarter Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous Year's
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (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 (As per NRB Directive) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,1231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86	Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous Year's 14.62 3.63 67.75
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (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 (As per NRB Directive) Non Performing Loan (NPL) to Total Loan	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86 3,88 86.56	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 177,015 18,190 382,310 571,514 (42,097) 529,417 48,129 144,387 336,902 Previous Quarter Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous Year's
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (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 (As per NRB Directive) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Deposit Ratio (Calculated as per NRB Directives) Base rate	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 6005,330 1100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86 3.88 86.56 9,011 12,34	Ending 2,259,727 1,540,814 718,913 359 112,766 126 832,163 187,394 167,818 476,952 305,937 177,015 18,190 382,310 571,514 (42,097) 529,417 48,129 144,387 336,902 Previous Quarter Ending 15,31 3,97 83,54 8,63 75,22 12,11	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous Year's 14.62 3.63 67.75 7.00 71,84
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (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 (F-3.12-3.13) Ratios Capital Fund To RWA (As per NRB Directive) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Deposit Ratio (Calculated as per NRB Directives) Base rate Average Spread Rate	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86 3.88 8.6.56 9,01 69,11	Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous Year's 14.62 3.63 67.75 7.00 71.84
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.4 4.5 4.6 4.7 Additio	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (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 (As per NRB Directive) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Deposit Ratio (Calculated as per NRB Directives) Base rate Average Spread Rate nal Information	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86 3.88 86.56 9,01 69,11 12,34 4,28	Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,352 219,102 444,246 Corresponding Previous Year's 14.62 3.63 67.75 7.00 71.84 11.38 5.18
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.7 4.8	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA (As per NRB Directive) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Deposit Ratio (Calculated as per NRB Directives) Base rate Average Spread Rate nal Information Earning Per Share (Annualized)	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86 3.88 8.6.56 9,01 69,11 12,34 4,28	Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 141,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,335 219,102 444,246 Corresponding Previous Year's 14.62 3.63 67.75 7.00 71.84 11.38 5.18
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.10 3.11 3.12 3.13 4.1 4.2 4.2 4.4 4.5 4.6 4.7 Additio	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activites (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 (As per NRB Directive) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Deposit Ratio (Calculated as per NRB Directives) Base rate Average Spread Rate nal Information	This Quarter 3,196,450 2,121,084 1,075,366 9,894 146,336 24 1,231,621 275,876 249,674 706,071 605,330 100,741 60,216 705,695 866,652 (28,149) 838,503 76,228 201,139 561,136 At the End of This Quarter 16.86 3.88 86.56 9,01 69,11 12,34 4,28	Ending	1,647,663 867,772 779,891 5,686 101,176 109 886,862 1111,102 1414,433 634,328 505,581 128,747 45,076 596,101 769,924 (40,240) 729,683 66,352 219,102 444,246 Corresponding Previous Year's 14.62 3.63 67.75 7.00 71.84 11.38 5.18

The Unaudited Financial figures are subject to change from External auditors and Regulatory Authority.

Loan and Advances has been presented on Gross figure and Loan loss provision has been presented under other liabilities.

Provision for possible losses and write back of provision for possible loss has been presented in net figure.

Corresponding previous year figure includes the previous year audited figure.