## NIC ASIA Bank Limited

## Unaudited Financial Results (Quarterly) As at 1st Quarter ended on 31st Ashwin 2070 (17 Oct 2013 ) of Fiscal Year 2070/2071 (2013/2014)

Rs. in 000

|   |   |   |   | Rs. in 000  |
|---|---|---|---|---|
|   |   | This Quarter  | Previous Quarter  | Corresponding Previous  |
| S.N.  | Particulars   | Ended   | Ended   | Year Quarter Ended  |
|   |   | 17.10.2013  | 15.07.2013 (Unaudited)  | 16.10.2012  |
|   |   |   | , ,   |   |
| 1   | Total Capital and Liabilities (1.1 to 1.7)  | 45,624,131  | 46,535,225  | 24,772,277  |
| 1.1   | Paid Up Capital   | 2,311,552   | 2,311,552   | 1,311,552   |
| 1.2   | Reserves and Surplus  | 3,043,898   | 2,538,934   | 873,254   |
| 1.3   | Debentures and Bonds  | -   | -   | 200,000   |
| 1.4   | Borrowings  | 196,100   | 204,017   | 127,350   |
| 1.5   | Deposits (a+b)  | 37,855,785  | 39,908,774  | 20,606,928  |
|   | a. Domestic Currency  | 36,452,121  | 38,791,852  | 19,482,598  |
|   | b. Foreign Currency   | 1,403,664   | 1,116,923   | 1,124,330   |
| 1.6   | Income Tax Liability  | -   | -   | 36,267  |
| 1.7   | Other Liabilities   | 2,216,796   | 1,571,947   | 1,616,926   |
| 2   | Total Assets (2.1 to 2.7)   | 45,624,131  | 46,535,225  | 24,772,277  |
| 2.1   | Cash and Bank Balance   | 4,229,400   | 5,682,876   | 3,267,311   |
| 2.2   | Money at Call and Short Notice  | 98,050  | 9,580   | 350,010   |
| 2.3   | Investments   | 6,075,290   | 6,811,871   | 4,275,477   |
| 2.4   | Loans and Advances (a+b+c+d+e+f)  | 31,803,134  | 31,559,518  | 15,449,722  |
|   | a. Real Estate Loan   | 2,758,935   | 3,627,212   | 2,168,803   |
|   | 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs. 10 Million)   | 256,320   | 863,073   | 571,979   |
|   | 2. Business Complex & Residential Apartment Construction Loan   | 481,088   | 1,089,416   | 361,612   |
|   | 3. Income generating Commercial Complex Loan  | 137,101   | 16,606  | 19,732  |
|   | 4. Other Real Estate Loan (Including Land purchase & Plotting)  | 1,884,425   | 1,658,117   | 1,215,481   |
|   | b. Personal Home Loan of Rs.10 Million or Less  | 4,780,115   | 3,008,717   | 1,492,324   |
|   |   |   | 172,314   |   |
|   | c. Margin Type Loan   | 159,571   | · · · · · · · · · · · · · · · · · · ·   | 19,413  |
|   | d. Term Loan  | 2,472,721   | 2,856,737   | 874,912   |
|   | e. Overdraft Loan/WC Loan   | 15,088,000  | 14,430,873  | 5,533,908   |
|   | f. Others   | 6,543,792   | 7,463,666   | 5,360,360   |
| 2.5   | Fixed Assets  | 449,042   | 465,190   | 397,934   |
| 2.6   | Non Banking Assets  | -   | -   | -   |
| 2.7   | Other Assets  | 2,969,214   | 2,006,190   | 1,031,824   |
|   |   | Up to   | Up to   | Up to   |
| 3   | Profit and Loss Account   | This Quarter  | Previous Quarter  | Corresponding Previous<br>Year Quarter  |
|   |   |   |   |   |
| 2 1   | Interest Income   | 000.762   | 2,662,452   | 502 452   |
|   | Interest Income   | 999,763   | 2,663,452   | 583,452   |
|   | Interest Expense  | 598,901   | 1,420,129   | 347,958   |
| 3.2   | Interest Expense A. Net Interest Income(3.1-3.2)  | 598,901<br><b>400,862</b>   | 1,420,129<br>1,243,323  | 347,958<br><b>235,494</b>   |
| 3.2   | Interest Expense  A. Net Interest Income(3.1-3.2)  Fees, Commission and Discount  | 598,901<br><b>400,862</b><br>46,030   | 1,420,129<br><b>1,243,323</b><br>81,953   | 347,958<br><b>235,494</b><br>25,605   |
| 3.2<br>3.3<br>3.4   | Interest Expense  A. Net Interest Income(3.1-3.2)  Fees, Commission and Discount Other Operating Income   | 598,901<br><b>400,862</b><br>46,030<br>14,590   | 1,420,129<br>1,243,323<br>81,953<br>98,326  | 347,958<br><b>235,494</b><br>25,605<br>15,511   |
| 3.2   | Interest Expense  A. Net Interest Income(3.1-3.2)  Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  | 598,901<br><b>400,862</b><br>46,030<br>14,590<br>17,457   | 1,420,129<br>1,243,323<br>81,953<br>98,326<br>109,938   | 347,958<br><b>235,494</b><br>25,605<br>15,511<br>26,351   |
| 3.2<br>3.3<br>3.4   | Interest Expense  A. Net Interest Income(3.1-3.2)  Fees, Commission and Discount Other Operating Income   | 598,901<br><b>400,862</b><br>46,030<br>14,590   | 1,420,129<br>1,243,323<br>81,953<br>98,326  | 347,958<br><b>235,494</b><br>25,605<br>15,511   |
| 3.2<br>3.3<br>3.4   | Interest Expense  A. Net Interest Income(3.1-3.2)  Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  | 598,901<br><b>400,862</b><br>46,030<br>14,590<br>17,457   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467   | 347,958<br><b>235,494</b><br>25,605<br>15,511<br>26,351   |
| 3.2<br>3.3<br>3.4<br>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)  | 598,901<br><b>400,862</b><br>46,030<br>14,590<br>17,457<br><b>478,938</b>   | 1,420,129<br>1,243,323<br>81,953<br>98,326<br>109,938<br>1,533,540  | 347,958<br>235,494<br>25,605<br>15,511<br>26,351<br>302,960   |
| 3.2<br>3.3<br>3.4<br>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  | 598,901<br><b>400,862</b><br>46,030<br>14,590<br>17,457<br><b>478,938</b><br>92,055   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467   | 347,958<br>235,494<br>25,605<br>15,511<br>26,351<br>302,960<br>49,813   |
| 3.2<br>3.3<br>3.4<br>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  Other Operating Expenses  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080  | 1,420,129<br>1,243,323<br>81,953<br>98,326<br>109,938<br>1,533,540<br>224,467<br>242,449  | 347,958<br>235,494<br>25,605<br>15,511<br>26,351<br>302,960<br>49,813<br>54,593   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>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 (B 3.6-3.7)  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803  | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554  |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>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 (B 3.6-3.7)  Provision for Possible Loss   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599  | 347,958<br>235,494<br>25,605<br>15,511<br>26,351<br>302,960<br>49,813<br>54,593<br>198,554<br>5,873   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051  | 347,958<br>235,494<br>25,605<br>15,511<br>26,351<br>302,960<br>49,813<br>54,593<br>198,554<br>5,873   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  Non Operating Income/Expenses (Net)  Write Back of Provision for Possible Loss  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7)   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306  | 347,958<br>235,494<br>25,605<br>15,511<br>26,351<br>302,960<br>49,813<br>54,593<br>198,554<br>5,873<br>192,681<br>(72)  |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  Non Operating Income/Expenses (Net)  Write Back of Provision for Possible Loss  E. Profit from Regular Activities (D.+3.9+3.10)   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051  | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681  |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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)  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7)   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382  | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,669  |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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)  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382  | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72, - 192,609   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11  | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 - 227,776 20,707  | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72) - 192,609 17,510  |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11  | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 - 227,776 20,707 62,121   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72) - 192,609 17,510 52,530   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11  | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 - 227,776 20,707  | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72) - 192,609 17,510 52,530   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>3.13  | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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)   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 - 227,776 20,707 62,121   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72) - 192,609 17,510 52,530 122,569 At the end of   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11  | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 - 227,776 20,707 62,121 144,948 At the end of   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 17,510 52,530 122,569 At the end of Corresponding Previous   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>3.13  | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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)   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 20,707 62,121 144,948  At the end of This Quarter   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 17,510 52,530 122,569  At the end of Corresponding Previous Year Quarter   |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 20,707 62,121 144,948  At the end of This Quarter 14.29%  | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 17,510 52,530 122,569 At the end of Corresponding Previou Year Quarte  |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>3.13<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 - 227,776 20,707 62,121 144,948 At the end of This Quarter 14.29% 2.90%   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14.50% 2,32%                            | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 17,510 52,530 122,569 At the end of Corresponding Previou Year Quarte 12.10% 1.19%                                       |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>3.13<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 20,707 62,121 144,948  At the end of This Quarter 14.29% 2,90% 97,93%   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14.50% 2.32% 113.86%                    | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 17,510 52,530 122,569 At the end of Corresponding Previou Year Quarte 12.109 1.199 152.569                               |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>3.13<br>4<br>4.1<br>4.2<br>4.3<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL  Cost of Funds (Deposit + Borrowings)   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,776 - 227,776 20,707 62,121 144,948  At the end of This Quarter 14,29% 2,90% 97,93% 6,54%   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter  14.50% 2.32% 113.86% 6.88%             | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 - 192,609 17,510 52,530 122,569  At the end of Corresponding Previou Year Quarte 12.10% 1.19% 152.56% 6.99%              |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>4.2<br>4.3<br>4.4<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL  Cost of Funds (Deposit + Borrowings)  CD Ratio   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,776 - 227,776 20,707 62,121 144,948  At the end of This Quarter 14,29% 2,90% 97,93% 6,54% 77,57%  | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14.50% 2.32% 113.86% 6.88% 72.35%       | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 - 192,609 17,510 52,530 122,569  At the end of Corresponding Previou Year Quarte 12.10% 1.19% 152.56% 6.99%              |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>4.2<br>4.3<br>4.4<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL  Cost of Funds (Deposit + Borrowings)  CD Ratio  Base Rate   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,776 - 227,776 20,707 62,121 144,948  At the end of This Quarter 14,29% 2,90% 97,93% 6,54%   | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter  14.50% 2.32% 113.86% 6.88%             | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 - 192,609 17,510 52,530 122,569  At the end of Corresponding Previou Year Quarte 12.10% 1.19% 152.56% 6.99%              |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>3.13<br>4<br>4.1<br>4.2<br>4.3<br>4.4<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL  Cost of Funds (Deposit + Borrowings)  CD Ratio   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,776 - 227,776 20,707 62,121 144,948  At the end of This Quarter 14,29% 2,90% 97,93% 6,54% 77,57%  | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14.50% 2.32% 113.86% 6.88% 72.35%       | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,669 17,510 52,530 122,569  At the end of Corresponding Previou Year Quartee 12.10% 1.19% 152,56% 6.99% 72.68%                              |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>4.3<br>4.4<br>4.5<br>4.6                                    | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL  Cost of Funds (Deposit + Borrowings)  CD Ratio  Base Rate   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,776 - 227,776 20,707 62,121 144,948  At the end of This Quarter 14,29% 2,90% 97,93% 6,54% 77,57%  | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14.50% 2.32% 113.86% 6.88% 72.35%       | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 17,510 52,530 122,569 At the end of Corresponding Previou Year Quarte 12.109 1.199 152,569 6,999 72.689                  |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>4.3<br>4.4<br>4.5<br>4.6                                    | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL  Cost of Funds (Deposit + Borrowings)  CD Ratio  Base Rate  Other Key Indicators   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) 227,776 227,776 20,707 62,121 144,948  At the end of This Quarter 14.29% 2.90% 97,93% 6.54% 77.57% 9,36%                          | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14,50% 2,32% 113,86% 6,88% 72,35% 9,59% | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 - 192,609 17,510 52,530 122,569  At the end of Corresponding Previou: Year Quarte: 12.10% 1.19% 152.56% 6.99% 72.68%               |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>3.33<br>4<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>4.6         | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL  Cost of Funds (Deposit + Borrowings)  CD Ratio  Base Rate  Other Key Indicators  Average Yield (Loans + Investments)  | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,782 (7) - 227,776 - 227,776 20,707 62,121 144,948  At the end of This Quarter 14.29% 2.90% 97,93% 6.54% 77.57% 9.36%                      | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14.50% 2.32% 113.86% 6.88% 72.35% 9.59% | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72 192,609 17,510 52,530 122,569 At the end of Corresponding Previous Year Quartes 12.10% 1.19% 1.52.56% 6.99% 72.68%                 |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>4.2<br>4.3<br>4.4<br>4.5<br>4.6                                     | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL  Cost of Funds (Deposit + Borrowings)  CD Ratio  Base Rate  Other Key Indicators  Average Yield (Loans + Investments)  Net Interest Spread   | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,776 227,776 20,707 62,121 144,948  At the end of This Quarter 14,29% 2,90% 97,93% 6,54% 77,57% 9,36%                                      | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14.50% 2.32% 113.86% 6.88% 72.35% 9.59% | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72) - 192,609 17,510 52,530 122,569  At the end of Corresponding Previous Year Quarter 12.10% 1.19% 152.56% 6.99% 72.68%              |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.10<br>3.11<br>3.12<br>3.13<br>4<br>4.1<br>4.2<br>4.3<br>4.4<br>4.5<br>4.6                | 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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings)  CD Ratio Base Rate  Other Key Indicators  Average Yield (Loans + Investments)  Net Interest Spread  Return on Equity (ROE)                           | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,776 20,707 62,121 144,948  At the end of This Quarter 14.29% 2.90% 97,93% 6.54% 77.57% 9.36% 10.22% 3.68% 10.83%                          | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 983,382 89,398 251,847 642,136  At the end of Previous Quarter 14.50% 2.32% 113.86% 6.88% 72.35% 9.59%   | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72) - 192,609 17,510 52,530 122,569 At the end of Corresponding Previous Year Quarter 12.10% 1.19% 1.52.56% 6.99% 72.68% 22.78% 1.95% |
| 3.2<br>3.3<br>3.4<br>3.5<br>3.6<br>3.7<br>3.8<br>3.9<br>3.10<br>3.11<br>3.12<br>4.3<br>4.4<br>4.5<br>4.6<br>1<br>2<br>3<br>3<br>4<br>4<br>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 (B 3.6-3.7)  Provision for Possible Loss  D. Operating Profit (C 3.8)  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 Adequacy  Non Performing Loans (NPL) To Total Loans  Total Loan Loss Provision to Total NPL Cost of Funds (Deposit + Borrowings)  CD Ratio  Base Rate  Other Key Indicators  Average Yield (Loans + Investments)  Net Interest Spread  Return on Equity (ROE)  Return on Assets (ROA) | 598,901 400,862 46,030 14,590 17,457 478,938 92,055 87,080 299,803 72,021 227,776 - 227,776 - 227,776 20,707 62,121 144,948 At the end of This Quarter 14.29% 2.90% 97,93% 6.54% 77.57% 9.36% 10.22% 3.68% 10.83% 1.27% | 1,420,129 1,243,323 81,953 98,326 109,938 1,533,540 224,467 242,449 1,066,624 88,599 978,025 4,051 1,306 983,382 - 983,382 89,398 251,847 642,136 At the end of Previous Quarter 14.50% 2.32% 113.86% 6.88% 72.35% 9.59%  | 347,958 235,494 25,605 15,511 26,351 302,960 49,813 54,593 198,554 5,873 192,681 (72) - 192,609 17,510 52,530 122,569   |

<sup>\*</sup> Figures have been regrouped / rearranged wherever necessary.
\* The figures may change subject to instructions, if any, from statutory regulatory authorities

 $<sup>* \</sup>textit{The figures of corresponding previous year quarter relates to NIC Bank only} \\$