## NIC ASIA Bank Limited Unaudited Financial Result (Quarterly) As at 3rd Quarter of the Fiscal Year 2071/2072

Rs. in 000

Total Capital and Liabilities (1-1 to 1-7)   \$5,806,755   \$4,900,844   \$4,473,731			This Quarter	Previous Quarter	Corresponding Previous
Total Capital and Liabilities (1.1 to 1.7)	S.N.	Particulars	Ended	Ended	Year Quarter Ended
1.1 Part up Capital			13-Apr-15	14-Jan-15	13-Apr-14
1.2 Reserve and Surplus         2,789,506         2,575,582         2,703,582           1.4 Borrowing         1,4 Borrowing         48,235,425         48,022,10         40,882,10           1.5 Deposits (arth)         48,235,425         48,022,10         40,882,50           1.5 Deposits (arth)         47,334,405         48,027,10         30,486,65           1.6 Income Tax Labilities         1,298,230         1,394,602         1,245,22           1.7 Other Labilities         1,197,460         1,185,027         87,306           2.7 Incal Assets (2,10 27)         55,806,875         54,890,884         48,473,37           2.1 Catal Anset (2,10 27)         55,806,875         54,890,884         48,473,37           2.1 Catal Anset (2,10 27)         55,806,875         54,890,884         48,473,37           2.1 Catal Anset (2,10 27)         55,806,875         54,890,884         48,473,37           2.2 Increase (2,10 27)         55,806,875         54,890,884         48,473,37           2.1 Catal And Bank Islance         4,853,398         6,179,134         7,080,000           2.2 Increase (2,10 27)         55,806,875         54,890,884         48,473,37           2.1 Catal Anset (2,10 27)         56,806,875         52,890,874         2,715,033         3,202,134      <					46,473,372
1-3 Debenture and bond   500,000   500,000   1-1 Serroring   1-5 Deposits (a-th)   40,235,425   48,092,210   40,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591   20,569,591		·			2,311,552
1.4 Borrowing		·			2,703,935
1.5 Deposits (α+b)   49,235,425   48,092,210   40,599,945   20   20   20   20   20   20   20   2			500,000	500,000	-
Domestic Currency   1,299,309   46,697,708   33,24,425   1,50   Foroign Currency   1,299,300   1,394,505   1,245,505   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50   1,50			49 235 425	48 092 210	40 569 954
Description   1,289,939   1,394,502   1,245,524   1,161,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,101,101   1,		. , ,			
1.6   Income Tax Liabilities   1,197,680   1,195,095   387,095   2 Total Assets (2.1 to 2.7)   55,380,675   54,990,884   46,473,372   2.7   Clash and Bank balance   4,683,398   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,200   299,20		•			
2 Total Assets (2.1 to 2.7)	1.6		-	-	, -, -
2.1 Cash and Bank balance	1.7	Other Liabilities	1,197,460	1,165,027	887,932
2.2 Money at call and short Notice	2	Total Assets (2.1 to 2.7)	56,380,675	54,990,884	46,473,372
2.3 Investment	2.1	Cash and Bank balance	4,633,398	6,179,134	7,089,809
2.4 Loan and Advances (a+b+c+d-e+f)         41,763,516         39,465,371         33,222,186           a. Real Estate Loan (Except Personal Home Loan up to NPR 10 million)         765,200         591,834         480,465           1. Residential Real Estate Loan (Except Personal Home Loan up to NPR 10 million)         656,543         660,788         910,688           2. Business Complex & Residential Apartment Construction Loan         155,151         153,880         185,077           3. Income generating Commercial Complex Loan         1,527,180         1,538,081         1,339,531         1,173,92           4. Other Real Estate Loan (Including Land         1,627,640         5,945,449         4,866,339         1,173,92           b. Personal Home Loan up to NPR 10 million         6,402,402         5,945,449         4,866,339         2,260,279         2,210,628         3,556,779         2,210,628         3,556,779         2,210,628         3,556,779         2,210,628         3,556,779         2,240,88         3,666,779         2,210,628         3,556,779         2,210,628         3,556,779         2,408,88         4,566,779         2,210,628         3,556,749         4,866,338         4,866,338         4,866,338         4,866,338         4,866,338         4,866,338         4,866,338         4,866,338         4,866,338         4,866,338         4,866,348 <td< td=""><td></td><td></td><td>-</td><td>,</td><td>-</td></td<>			-	,	-
B. Real Estate Loan   C. Xeopt Personal Home Loan up to NPR 10 million   765,200   591,834   499,465   1. Residential Real Estate Loan (Except Personal Home Loan up to NPR 10 million   2. Business Complex & Residential Apartment   656,543   660,788   910,688   910,688   3. Income generating Commercial Complex Loan   155,151   153,880   185,677   4. Other Real Estate Loan (Including Loan   1,521,801   1,308,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,173,924   1,008,531   1,008,531   1,008,531   1,008,531   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,535   1,008,53					
1. Residential Real Estate Loan (Except Personal Home Loan up to NPR 10 million)   765,200   591,834   489,460   2. Bisiness Complex & Residential Apartment   656,543   660,788   910,688   3. Income generating Commercial Complex Loan   1.55,151   153,880   185,677   4. Other Real Estate Loan (Including Land   1.521,801   1.306,531   1.173,922   purchase & Plotting)   1. Personal Home Loan up to NPR 10 million   6.402,402   5.946,449   4.866,388   c. Margin Type Loan   2.956,379   2.216,628   835,064   d. Term Loan   3.3106,774   2.974,992   2.2480,681   e. Overdraft Loan/TR Loan/WC Loan   19.320,034   18.274,190   16.029,671   f. Others   6.969,234   7.279,079   6.320,044   c. Overdraft Loan/TR Loan/WC Loan   19.320,034   18.274,190   16.029,671   f. Other Assets   583,295   594,042   438,451   f. Other Assets   1,337,095   1,034,373   f. Other Assets   1,337,095   1,034,374   f. Other Assets   1,337,095   1,034,374   f. Other Assets   1,337,095   1,333,374   f. Other Assets   1,337,095   1,335,374   f. Other Assets   1,337,395   1,335,35   f. Other Assets   1,337,395   1,335,375   f. Other Assets   1,337,395   1,335,375   f. Other Assets   1,337,395   1,335,375   f. Other Assets   1,337,395   1,335,35   f. Other Assets   1,337,395   1,335,35   f. Other Assets   1,337,395   1,335,35   f. Other Assets   1,337,395   f. Other Assets   1,337,395   1,335,	2.4	,			
To NPR 10 million   Chapter   Chap			3,098,694	2,715,033	2,760,754
2 Business Complex & Residential Apartment   656,543   660,788   910,686   31,060m   3. Income generating Commercial Complex Loan   155,151   153,880   185,677   4. Other Reside Estate Loan (including Land purchase & Plotting)   1,521,801   1,308,531   1,173,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,92*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,773,93*   1,7		· · ·	765,200	591,834	490,463
Society					
3. Income generating Commercial Complex Loan   1.55,151   153,860   1.55,671   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1   1.73,92-1		·	656,543	660,788	910,688
A. Other Real Estate Loan (Including Land purchase & Picting)   1,521,801   1,308,531   1,173,922   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000   1,000			155 151	153 880	185 679
Description   1,301,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,103,031   1,					
b. Personal Home Loan up to NPR 10 million         6.402.402         5.945.449         4.865.836           c. Margin Type Loan         2.956.379         2.216.628         835.66           d. Term Loan         3.016.774         2.974.992         2.480.68           e. Overdraft Loan/TR Loan/WC Loan         19.320.034         1.8274.190         16.029.26           f. Others         6.989.232         7.279.079         6.200.44           2.6 Non Banking Assets         583.295         594.042         438.45           2.7 Other Assets         1,337.095         1.063.787         1.094.335           3         Profit and Loss Account         Up to This Quarter         Up to Previous Quarter         Up to Corresponding Previous Year Quarter           3.1 Interest Income         2.901.573         1.938,501         2.957.931           3.2 Interest Expenses         1.679.044         1.122,473         1.648.68           A Net Interest Income         2.901.573         1.938,501         2.957.931           3.1 Floreign Expenses         1.679.044         1.122,473         1.648.68           A Net Interest Income         2.901.573         1.938,501         2.957.931           3.2 Floreign Expenses         1.679.044         1.122,473         1.648.68           A Vert In			1,521,801	1,308,531	1,173,924
c. Margin Type Loan d. Term Loan         2.966.379         2.216.628         385.066           e. Overdraft Loan/TR Loan/WC Loan         19.320.034         18.274.190         16.029.26           f. Others         6.989.232         7.279.079         6.320.04           2.5 Fixed Assets         583,295         594,042         438,451           2.6 Non Banking Assets         1,337,095         1,063,787         1,094,393           2.7 Other Assets         1,337,095         1,063,787         1,094,393           3         Profit and Loss Account         Up to This Quarter         Up to Previous Year Quarter           3.1 Interest Income         2,901,573         1,938,501         2,957,913           3.2 Interest Expenses         1,679,044         1,123,473         1,648,682           3.3 Fees, Commission and Discount         93,768         60,878         88,499           3.4 Other Operating Income         202,178         815,028         1,309,231           3.5 Foreign Exchange Gain \Loss (Net)         93,799         56,190         68,641           3.6 Staff Expenses         306,309         204,559         244,344           3.6 Staff Expenses         316,728         20,382         262,598           3.6 Staff Expenses         316,728         20,382 </td <td></td> <td></td> <td>6.402.402</td> <td>5.945.449</td> <td>4.866.389</td>			6.402.402	5.945.449	4.866.389
d. Term Loain         3,016,774         2,974,902         2,480,68           e. Overdraft Loan/TR Loan/TR Loan/TR Loan/TR Loan         19,320,034         18,274,190         16,029,261           f. Others         6,969,232         7,279,079         6,320,04           2.5 Fixed Assets         553,295         594,042         438,451           2.6 Non Banking Assets         1,337,095         1,063,787         1,094,393           7.7 Other Assets         1,337,095         1,063,787         1,094,393           3.1 Interest Income         2,301,573         1,938,501         2,987,813           3.2 Interest Expenses         1,679,044         1,123,473         1,648,682           A Net Interest Income (3,1-3,2)         1,222,529         815,028         1,309,231           3.2 Fees, Commission and Discount         93,798         60,678         8,849           3.4 Other Operating Income         202,178         131,543         147,791           3.5 Foreign Exchange Gain \ Loss (Net)         93,799         56,190         66,641           B Total Operating Income (A+3,3+3,4+3.5)         1,612,274         1,038,331         1,611,515           3.7 Other Operating Expenses         306,309         204,559         244,544           3.7 Other Operating Profite Grassible Losses </td <td></td> <td></td> <td></td> <td></td> <td>835,064</td>					835,064
f. Others         6,969,222         7,279,079         6,320,04           2.5 Fixed Assets         583,295         594,042         438,451           2.6 Non Banking Assets         1,337,095         1,063,787         1,094,385           2.7 Other Assets         1,337,095         1,063,787         1,094,385           3         Profit and Loss Account         Up to This Quarter         Up to Previous Vear Quarter           3.1 Interest Income         2,901,573         1,938,501         2,957,913           3.2 Interest Expenses         1,679,044         1,123,473         1,648,682           A Net Interest Income (3,1-3,2)         1,222,529         815,028         1,309,231           3.5 Foreign Exchange Gain Loss (Net)         93,789         66,109         66,878         88,494           3.4 Other Operating Income         202,178         131,543         147,791           5. Foreign Exchange Gain Loss (Net)         93,799         56,100         68,641           B Total Operating Income (A+3,3+3,4+3.5)         1,612,274         1,083,639         1,614,515           3.6 Staff Expenses         306,309         204,559         244,346           3.6 Provision for Diestorie provision (B-3,6-3,7)         989,237         655,228         1,107,221           3. Provi					2,480,681
2.5 Fixed Assets         583,295         594,042         438,451           2.6 Non Banking Assets         1,337,095         1,063,787         1,094,395           2.7 Other Assets         Up to This Quarter         Up to Previous Quarter         Up to Corresponding Previous Year Quarter           3.1 Interest Income         2,901,573         1,938,501         2,957,913           3.2 Interest Expenses         1,679,044         1,123,473         1,648,682           A Net Interest Income (3.1-3.2)         1,222,529         815,028         1,309,331           3.3 Fees, Commission and Discount         9,3768         60,878         88,494           4 Other Operating Income         93,799         56,190         68,641           8 Total Operating Income         93,799         56,190         68,641           8 Total Operating Income (As-3,3-3,4-3,5)         1,912,274         1,963,633         1,914,155           3.7 Other Operating Expenses         305,099         204,559         224,344           5.0 Operating Profit Before provision (B-3,6-3.7)         988,237         655,258         1,107,221           3.9 Non- Operating Profit Before provision (B-3,6-3.7)         988,237         655,258         1,107,221           3.0 Write Back Provision for Possible losses         227,434         176,803		e. Overdraft Loan/TR Loan/WC Loan	19,320,034	18,274,190	16,029,267
2.6 Non Banking Assets         1,337,095         1,063,787         1,094,392           3         Profit and Loss Account         Up to This Quarter         Up to Previous Quarter         Up to Corresponding Previous Vear Quarter           3.1 Interest Income         2,901,573         1,938,501         2,957,913           3.2 Interest Expenses         1,679,044         1,123,473         1,648,668           A Net Interest Income (3.1-3.2)         1,222,529         815,028         1,309,231           3.3 Fees, Commission and Discount         93,768         6,0878         88,494           3.4 Other Operating Income         202,178         131,543         147,791           3.5 Foreign Exchange Gain \ Loss (Net)         93,799         5,6190         68,644           B Total Operating Income (A+3,3+3,4+3.5)         1,612,274         1,063,639         1,614,158           3. Other Operating Expenses         316,728         203,822         262,590           C Operating Profit Before provision (B-3,6-3,7)         989,237         655,258         1,107,227           3. Provision for Possible Losses         227,434         176,883         256,122           D Operating Profit G-3,8         761,803         761,803         761,903           3. Non-Operating Income         8,142         2,568		f. Others	6,969,232	7,279,079	6,320,044
2.7 Other Assets         1,337,095         1,063,787         1,094,393           3         Profit and Loss Account         Up to This Quarter         Up to Previous Vear Quarter Quarter         Up to Corresponding Previous Year Quarter           3.1 Interest Income         2,901,573         1,938,501         2,957,913           3.2 Interest Expenses         1,679,044         1,123,473         1,648,668           A Net Interest Income (3.1-3.2)         1,222,529         815,028         1,309,231           3.3 Fees, Commission and Discount         93,768         60,878         88,494           3.4 Other Operating Income         202,178         131,543         147,791           3.5 Foreign Exchange Gain \ Loss (Net)         93,799         56,190         68,464           B Total Operating Income (A+3.3+3.4+3.5)         1,612,274         1,063,639         1,614,563           3.6 Staff Expenses         306,309         204,559         244,346           3.7 Other Operating Profite George provision (B-3.6-3.7)         399,237         655,258         1,107,221           3.8 Provision for Possible Losses         227,434         176,883         256,128           3.9 Non- Operating Income         8,142         2,568         8,737           3.10 Write Back Provision for Possible loss         134,927			583,295	594,042	438,451
3   Profit and Loss Account   Up to This Quarter   Up to Previous Quarter   Up to Previous Quarter   Up to Previous Quarter   Up to Previous Year Quarter   1,000			-	-	-
3.1   Interest Income   2,901,573   1,938,501   2,967,915   3.2   Interest Expenses   1,679,044   1,123,473   1,848,682   A   Net Interest Expenses   1,679,044   1,123,473   1,848,682   A   Net Interest Expenses   1,679,044   1,123,473   1,848,682   A   Net Interest Income (3.1-3.2)   1,222,529   815,028   1,309,231   3.3   Fees, Commission and Discount   33,768   60,878   88,849   3.4   Other Operating Income   202,178   31,543   147,791   3.5   Foreign Exchange Gain \Loss (Net)   33,799   56,190   68,641   47,791   5.5   Foreign Exchange Gain \Loss (Net)   33,799   56,190   68,641   47,791   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5   5.5	2.7	Other Assets	1,337,095	1,063,787	1,094,393
1,679,044	3	Profit and Loss Account	Up to This Quarter	•	Up to Corresponding Previous Year Quarter
3.2   Interest Expenses	3.1	Interest Income	2,901,573	1,938,501	2,957,913
3.3 Fees, Commission and Discount 3.4 Other Operating Income 3.7 Other Operating Income 3.8 Fees, Commission and Discount 3.5 Foreign Exchange Gain \Loss (Net) 3.6 Total Operating Income (A+3.3+3.4+3.5) 3.7 Other Operating Income (A+3.3+3.4+3.5) 3.6 Staff Expenses 3.06,309 3.0 (3.09 3.00 3.00 3.00 3.00 3.00 3.00 3.00	3.2	Interest Expenses			1,648,682
3.4 Other Operating Income 3.5 Foreign Exchange Gain \ Loss (Net) 3.6 Foreign Exchange Gain \ Loss (Net) 3.7 Other Operating Income (A+3.3+3.4+3.5) 3.8 Staff Expenses 3.06,309 2.04,559 2.04,349 3.7 Other Operating Expenses 3.06,309 2.04,559 2.04,349 3.7 Other Operating Expenses 3.06,309 3.8 Provision for Possible Losses 3.06,309 3.9 Royalting Frofit Before provision (B-3.6-3.7) 3.8 Provision for Possible Losses 3.8 Provision for Possible Losses 3.9 Non- Operating Income 3.10 Write Back Provision for Possible loss 3.9 Non- Operating Income 3.10 Write Back Provision for Possible loss 3.10 Provision for Staff Bonus 3.10 Write Back Provision for Staff Bonus 3.10 Write Back Provision for Staff Bonus 3.10 Write Back Provision for Staff Bonus 3.10 Provision for Staff Bonus 3.11 Provision for Staff Bonus 3.12 Provision for Staff Bonus 3.13 Provision for Staff Bonus 3.14 Provision for Staff Bonus 3.15 Provision for Staff Bonus 3.16 At the end of this Quarter 4.1 Capital Adequacy 4.2 Non Performing Loan (NPL) to Total Loan 4.3 Total Loan Loss Provision to Total NPL 4.3 Total Loan Loss Provision to Total NPL 4.4 Cost of Fund (Deposit + Borrowings) 4.5 CD Ratio (As per NRB Directives) 4.6 Base Rate 4.7 Non-Performing Loan (NPL) to Total Loan 4.8 Sagas Rate 4.9 Non-Performing Loan (NPL) to Total Loan 4.1 Capital Adequacy 4.2 Non-Performing Loan (NPL) to Total Loan 4.3 Total Loan Loss Provision to Total NPL 4.4 Non-Performing Loan (NPL) to Total Loan 4.5 Logar Ratio Revolution Revolution Revolution Revolution Revolution Revolution Revolution Revoluti	Α	Net Interest Income (3.1-3.2)	1,222,529	815,028	1,309,231
S. Foreign Exchange Gain \ Loss (Net)			93,768	60,878	88,494
B Total Operating Income (A+3.3+3.4+3.5)         1,612,274         1,063,639         1,614,155           3.6 Staff Expenses         306,309         204,559         244,346           3.7 Other Operating Expenses         316,728         203,822         262,599           C Operating Profit Before provision (B-3.6-3.7)         989,237         655,258         1,107,221           3.8 Provision for Possible Losses         227,434         176,883         256,125           D Operating Profit (C-3.8)         761,803         478,375         851,093           3.9 Non- Operating Income         8,142         2,568         8,737           3.10 Write Back Provision for Possible loss         134,927         85,737         125,945           E Profit from Regular Activities (D+3.9+3.10)         904,871         566,680         985,774           3.1 Extra-Ordinary Income\ Expenses (net)         (1,679)         -         -           F Profit Before Bonus and Taxes (E+3.11)         903,192         566,680         985,774           3.1 Provision for Staff Bonus         82,108         51,516         89,616           3.1 Provision for Tax         246,325         154,549         268,846           4 Net Profit/Loss (F-3.12-3.13)         At the end of this Quarter         At the end of Provious Quarter         At t		. •			147,791
3.6 Staff Expenses       306,309       204,559       244,345         3.7 Other Operating Expenses       316,728       203,822       262,590         C Operating Profit Before provision (B-3.6-3.7)       989,237       655,258       1,107,221         3.8 Provision for Possible Losses       227,434       176,883       256,125         D Operating Income       8,142       2,568       8,737         3.10 Write Back Provision for Possible loss       134,927       85,737       125,945         E Profit from Regular Activities (D+3.9+3.10)       904,871       566,680       985,774         3.1 Extra-Ordinary Income Expenses (net)       (1,679)       -       -         F Profit Before Bonus and Taxes (E+3.11)       903,192       566,680       985,774         3.1 Provision for Staff Bonus       82,108       51,516       89,616         3.1 Provision for Tax       246,325       154,549       28,844         G Net Profit/Loss (F-3.12-3.13)       74,759       360,615       627,311         4.1 Capital Adequacy       13.27%       13.91%       13.849         4.2 Non Performing Loan (NPL) to Total Loan       2.14%       2.41%       2.77         4.3 Total Loan Loss Provision to Total NPL       119.82%       109.96%       103.80%					
3.7 Other Operating Expenses       316,728       203,822       262,596         C Operating Profit Before provision (B-3.6-3.7)       989,237       655,258       1,107,221         3.8 Provision for Possible Losses       227,434       176,883       256,128         D Operating Profit (C-3.8)       761,803       478,375       851,093         3.9 Non- Operating Income       8,142       2,568       8,737         3.10 Write Back Provision for Possible loss       134,927       85,737       125,948         E Profit from Regular Activities (D+3.9+3.10)       904,871       566,680       985,774         3.1 Extra-Ordinary Income\(\text{Expenses (net)}\)       (1,679)       -       -         F Profit Before Bonus and Taxes (E+3.11)       903,192       566,680       985,774         3.1 Provision for Staff Bonus       82,108       51,516       89,616         3.1 Provision for Tax       246,325       154,549       268,848         G Net Profit/Loss (F-3.12-3.13)       774,759       360,615       627,311         4.1 Capital Adequacy       13,27%       13,91%       4t the end of previous Quarter         4.2 Non Performing Loan (NPL) to Total Loan       2,14%       2,41%       2,41%         4.2 Nor Performing Loan (SPL) to Total Loan       2,14%       2,4					
C Operating Profit Before provision (B-3.6-3.7)         989,237         655,258         1,107,221           3.8 Provision for Possible Losses         227,434         176,883         256,122           D Operating Profit (C-3.8)         761,803         478,375         851,093           3.9 Non- Operating Income         8,142         2,568         8,737           3.10 Write Back Provision for Possible loss         134,927         85,737         125,948           E Profit from Regular Activities (D+3.9+3.10)         904,871         566,680         985,774           3.1 Extra-Ordinary Income\ Expenses (net)         (1,679)             F Profit Before Bonus and Taxes (E+3.11)         903,192         566,680         985,774           3.1 Provision for Staff Bonus         82,108         51,516         89,616           3.1 Provision for Tax         246,325         154,549         268,846           G Net Profit/Loss (F-3.12-3.13)         At the end of this Quarter         At the end of Provious Quarter         At the end of Provious Quarter           4.1 Capital Adequacy         13.27%         13.91%         13.84*           4.2 Non Performing Loan (NPL) to Total Loan         2.14%         2.41%         2.77*           4.3 Total Loan Loss Provision to Total NPL         119,82%					
3.8   Provision for Possible Losses   227,434   176,883   256,128     D   Operating Profit (C-3.8)   761,803   478,375   851,093     3.9   Non-Operating Income   8,142   2,568   8,737     3.10   Write Back Provision for Possible loss   134,927   85,737   125,945     E   Profit from Regular Activities (D+3.9+3.10)   904,871   566,680   985,774     E   Etra-Ordinary Income\ Expenses (net)   (1,679)					
D   Operating Profit (C-3.8)   761,803   478,375   851,093   3.9   Non- Operating Income   8,142   2,568   8,737   125,944   E   Profit Back Provision for Possible loss   134,927   85,737   125,944   E   Profit from Regular Activities (D+3.9+3.10)   904,871   566,680   985,774   3.1   Extra-Ordinary Income   Expenses (net)   (1,679)					
3.9   Non- Operating Income   8,142   2,568   8,737   3.10   Write Back Provision for Possible loss   134,927   85,737   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125,945   125					,
3.10 Write Back Provision for Possible loss   134,927   85,737   125,945     E   Profit from Regular Activities (D+3.9+3.10)   904,871   566,680   985,774     E   Strta-Ordinary Income\texpenses (net)   (1,679)			The state of the s	•	· ·
E         Profit from Regular Activities (D+3.9+3.10)         904,871         566,680         985,774           3.1         Extra-Ordinary Income\ Expenses (net)         (1,679)         -         -           F         Profit Before Bonus and Taxes (E+3.11)         903,192         566,680         985,774           3.1         Provision for Staff Bonus         82,108         51,516         89,616           3.1         Provision for Tax         246,325         154,549         268,848           G         Net Profit/Loss (F-3.12-3.13)         574,759         360,615         627,311           At the end of Previous Quarter         At the end of Previous Quarter         At the end of Previous Quarter           4.1         Capital Adequacy         13.27%         13.91%         13.849           4.2         Non Performing Loan (NPL) to Total Loan         2.14%         2.41%         2.779           4.2         Non Performing Loan (NPL) to Total NPL         119,82%         109,96%         103,80%           4.2         Total Loan Loss Provision to Total NPL         119,82%         109,96%         103,80%           4.5         CD Ratio (As per NRB Directives)         5.03%         5.06%         6.189           4.5         CD Ratio (As per NRB Directives)         3.58% <td></td> <td></td> <td></td> <td></td> <td></td>					
Strans				,	
F         Profit Before Bonus and Taxes (E+3.11)         903,192         566,680         985,774           3.1         Provision for Staff Bonus         82,108         51,516         89,616           3.1         Provision for Tax         246,325         154,549         268,848           G         Net Profit/Loss (F-3.12-3.13)         574,759         360,615         627,311           4         Ratios         At the end of this Quarter         At the end of Previous Quarter         At the end of Previous Quarter         4.1 Capital Adequacy         13.27%         13.91%         13.84%           4.2         Non Performing Loan (NPL) to Total Loan         2.14%         2.41%         2.77           4.3         Total Loan Loss Provision to Total NPL         119.82%         109.96%         103.80%           4.4         Cost of Fund (Deposit + Borrowings)         5.03%         5.06%         6.18%           4.5         CD Ratio (As per NRB Directives)         78.61%         76.72%         76.72%           4.6         Base Rate         7.57%         7.78%         8.03%           4.7         Interest Spread (As per NRB Directives)         3.58%         3.63%         5.36%           5         Cother Key Indicators         8.36%         8.43%         10.56%			The state of the s	· · · · · · · · · · · · · · · · · · ·	-
3.1 Provision for Tax   246,325   154,549   266,848   G   Net Profit/Loss (F-3.12-3.13)   S74,759   360,615   627,311     4 Ratios   At the end of this Quarter   At the end of Previous Quarter   Previous Quarter   At the end of Previous Quarter   At the end of Previous Quarter   Previous				566,680	985,774
G         Net Profit/Loss (F-3.12-3.13)         574,759         360,615         627,314           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 Quarter           4.1         Capital Adequacy         13.27%         13.91%         13.84%           4.2         Non Performing Loan (NPL) to Total Loan         2.14%         2.41%         2.77%           4.3         Total Loan Loss Provision to Total NPL         119.82%         109.96%         103.80%           4.4         Cost of Fund (Deposit + Borrowings)         5.03%         5.06%         6.18%           4.5         CD Ratio (As per NRB Directives)         78.61%         76.72%         76.72%           4.6         Base Rate         7.57%         7.78%         8.03%           4.7         Interest Spread (As per NRB Directives)         3.58%         3.63%         5.36%           5.06         Total Loan Service (In Rs.)         28.83         27.13         36.18           2 Earning Per Share (in Rs.)         28.83         27.13         36.18           3 Return on Equity(ROE)         14.75%         13.78%         16.68%           4 Return on Assets(ROA)         1.40%         1.33%	3.1	Provision for Staff Bonus			89,616
4         Ratios         At the end of this Quarter         At the end of Previous Quarter         At the end of Corresponding Previous Year Quarter         At 3.84         At 3.84         At 3.84         At 3.80	3.1	Provision for Tax	246,325	154,549	268,848
4         Ratios         At the end of this Quarter Previous Quarter         At the end of Previous Quarter Previous Quarter         Corresponding Previous Quarter           4.1         Capital Adequacy         13.27%         13.91%         13.84%           4.2         Non Performing Loan (NPL) to Total Loan         2.14%         2.41%         2.41%           4.3         Total Loan Loss Provision to Total NPL         119.82%         109.96%         103.80%           4.4         Cost of Fund (Deposit + Borrowings)         5.03%         5.06%         6.18%           4.5         CD Ratio (As per NRB Directives)         78.61%         76.72%         76.72%           4.6         Base Rate         7.57%         7.78%         8.03%           4.7         Interest Spread (As per NRB Directives)         3.58%         3.63%         5.36%           Other Key Indicators           1         Average Yield (Loans + Investment)         8.36%         8.43%         10.56%           2         Earning Per Share (in Rs.)         28.83         27.13         36.18           3         Return on Equity(ROE)         14.75%         13.78%         16.68%           4         Return on Assets(ROA)         1.40%         1.33%         1.80%	G	Net Profit/Loss (F-3.12-3.13)	574,759	360,615	627,311
A.1   Capital Adequacy		Pod		At the end of	
4.1 Capital Adequacy       13.27%       13.91%       13.84%         4.2 Non Performing Loan (NPL) to Total Loan       2.14%       2.41%       2.779         4.3 Total Loan Loss Provision to Total NPL       119.82%       109.96%       103.80%         4.4 Cost of Fund (Deposit + Borrowings)       5.03%       5.06%       6.18%         4.5 CD Ratio (As per NRB Directives)       78.61%       76.72%       76.72%         4.6 Base Rate       7.57%       7.78%       8.03%         4.7 Interest Spread (As per NRB Directives)       3.58%       3.63%       5.36%         Other Key Indicators         1 Average Yield (Loans + Investment)       8.36%       8.43%       10.56%         2 Earning Per Share (in Rs.)       28.83       27.13       36.18         3 Return on Equity(ROE)       14.75%       13.78%       16.68%         4 Return on Assets(ROA)       1.40%       1.33%       1.80%	4	Ratios	At the end of this Quarter	Previous Quarter	
4.2 Non Performing Loan (NPL) to Total Loan       2.14%       2.41%       2.779         4.3 Total Loan Loss Provision to Total NPL       119.82%       109.96%       103.809         4.4 Cost of Fund (Deposit + Borrowings)       5.03%       5.06%       6.18%         4.5 CD Ratio (As per NRB Directives)       78.61%       76.72%       76.72%         4.6 Base Rate       7.57%       7.78%       8.03%         4.7 Interest Spread (As per NRB Directives)       3.58%       3.63%       5.36%         Other Key Indicators         1 Average Yield (Loans + Investment)       8.36%       8.43%       10.56%         2 Earning Per Share (in Rs.)       28.83       27.13       36.18         3 Return on Equity(ROE)       14.75%       13.78%       16.68%         4 Return on Assets(ROA)       1.40%       1.33%       1.80%	41	Capital Adequacy	12 270/	12 010/	
4.3 Total Loan Loss Provision to Total NPL       119.82%       109.96%       103.80%         4.4 Cost of Fund (Deposit + Borrowings)       5.03%       5.06%       6.18%         4.5 CD Ratio (As per NRB Directives)       78.61%       76.72%       76.72%         4.6 Base Rate       7.57%       7.78%       8.03%         4.7 Interest Spread (As per NRB Directives)       3.58%       3.63%       5.36%         Other Key Indicators         1 Average Yield (Loans + Investment)       8.36%       8.43%       10.56%         2 Earning Per Share (in Rs.)       28.83       27.13       36.18         3 Return on Equity(ROE)       14.75%       13.78%       16.68%         4 Return on Assets(ROA)       1.40%       1.33%       1.80%					2.77%
4.4 Cost of Fund (Deposit + Borrowings)       5.03%       5.06%       6.189         4.5 CD Ratio (As per NRB Directives)       78.61%       76.72%       76.72%         4.6 Base Rate       7.57%       7.78%       8.03%         4.7 Interest Spread (As per NRB Directives)       3.58%       3.63%       5.36%         Other Key Indicators         1 Average Yield (Loans + Investment)       8.36%       8.43%       10.56%         2 Earning Per Share (in Rs.)       28.83       27.13       36.18         3 Return on Equity(ROE)       14.75%       13.78%       16.68%         4 Return on Assets(ROA)       1.40%       1.33%       1.80%					103.80%
4.5 CD Ratio (As per NRB Directives)       78.61%       76.72%       76.72%         4.6 Base Rate       7.57%       7.78%       8.03%         4.7 Interest Spread (As per NRB Directives)       3.58%       3.63%       5.36%         Other Key Indicators         1 Average Yield (Loans + Investment)       8.36%       8.43%       10.56%         2 Earning Per Share (in Rs.)       28.83       27.13       36.18         3 Return on Equity(ROE)       14.75%       13.78%       16.68%         4 Return on Assets(ROA)       1.40%       1.33%       1.80%					6.18%
4.6 Base Rate       7.57%       7.78%       8.03%         4.7 Interest Spread (As per NRB Directives)       3.58%       3.63%       5.36%         Other Key Indicators         1 Average Yield (Loans + Investment)       8.36%       8.43%       10.56%         2 Earning Per Share (in Rs.)       28.83       27.13       36.18         3 Return on Equity(ROE)       14.75%       13.78%       16.68%         4 Return on Assets(ROA)       1.40%       1.33%       1.80%		· 1			76.72%
Other Key Indicators       1 Average Yield (Loans + Investment)     8.36%     8.43%     10.56%       2 Earning Per Share (in Rs.)     28.83     27.13     36.18       3 Return on Equity(ROE)     14.75%     13.78%     16.68%       4 Return on Assets(ROA)     1.40%     1.33%     1.80%					8.03%
1 Average Yield (Loans + Investment)       8.36%       8.43%       10.56%         2 Earning Per Share (in Rs.)       28.83       27.13       36.18         3 Return on Equity(ROE)       14.75%       13.78%       16.68%         4 Return on Assets(ROA)       1.40%       1.33%       1.80%	4.7	Interest Spread (As per NRB Directives)	3.58%	3.63%	5.36%
2 Earning Per Share (in Rs.)       28.83       27.13       36.18         3 Return on Equity(ROE)       14.75%       13.78%       16.68%         4 Return on Assets(ROA)       1.40%       1.33%       1.80%		•			
3 Return on Equity(ROE) 14.75% 13.78% 16.689 4 Return on Assets(ROA) 1.40% 1.33% 1.809		o (			10.56%
4 Return on Assets(ROA) 1.40% 1.33% 1.80%					36.18
					16.68%
				1.33%	1.80%

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