NIC ASIA Bank Limited Unaudited Financial Result (Quarterly) As at 2nd Quarter of the Fiscal Year 2071/2072

		ter of the Fiscal Year 2071/2072		
				Rs. in 000
		This Quarter	Previous Quarter	Corresponding
S.N.	Particulars			Previous
····	T unitodial 5	Ended	Ended	Year Quarter Ended
		14-Jan-15	17-Oct-14	14-Jan-14
1 7	Total Capital and Liabilities (1.1 to 1.7)	54,990,884	56,103,500	44,928,508
1.1 F	Paid up Capital	2,658,285	2,658,285	2,311,552
1.2 F	Reserve and Surplus	2,575,362	2,369,010	3,280,583
1.3	Debenture and bond	500,000	500,000	· · · · · · -
1.4 E	Borrowing		2,450,000	196,800
	Deposits (a+b)	48,092,210	46,884,946	38,441,092
а	Domestic Currency	46,697,708	45,366,217	36,714,094
b	Foreign Currency	1,394,502	1,518,729	1,726,998
	Income Tax Liabilities	1,001,002	1,010,720	7,720,000
	Other Liabilities	1,165,027	1,241,260	698,481
	Total Assets (2.1 to 2.7)	54,990,884	56,103,500	44,928,508
	Cash and Bank balance	6,179,134	4,724,222	6,125,768
	Money at call and short Notice	298,200		196,800
	Investment	7,450,350	12,302,238	4,959,438
	Loan and Advances (a+b+c+d+e+f)	39,405,371	37,464,735	31,838,531
	a. Real Estate Loan	2,715,033	2,828,808	2,448,390
	1.Residential Real Estate Loan (Except Personal Home Loan			
l	up to NPR 10 million)	591,834	537,308	455,978
2	2.Business Complex & Residential Apartment			
	Construction Loan	660,788	852,262	904,883
	3. Income generating Commercial Complex Loan	153,880	164,359	203,502
	4.Other Real Estate Loan (Including Land	.00,000	70 1,000	200,002
	purchase & Plotting)	1,308,531	1,274,878	884,027
	b. Personal Home Loan up to NPR 10 million	5,945,449	5,680,632	4,594,330
	•			
	c. Margin Type Loan	2,216,628	2,008,165	246,875
	d. Term Loan	2,974,992	2,685,481	2,474,151
	e. Overdraft Loan/TR Loan/WC Loan	18,274,190	17,766,058	15,032,763
	f. Others	7,279,079	6,495,591	7,042,022
	Fixed Assets	594,042	592,945	428,826
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	1,063,787	1,019,360	1,379,145
			Up to Previous	Up to Corresponding
3	Profit and Loss Account	Up to This Quarter	Quarter	Previous Year Quarter
			Quarter	Frevious real Quarter
3.1 I	Interest Income	1,938,501	972,242	2,004,802
3.2 I	Interest Expenses	1,123,473	564,454	1,148,077
A 1	Net Interest Income (3.1-3.2)	815,028	407,788	856,725
	Fees, Commission and Discount		27,622	54,193
		60.878		
		60,878 131.543		
3.4 (Other Operating Income	131,543	65,075	99,753
3.4 (3.5 F	Other Operating Income Foreign Exchange Gain \ Loss (Net)	131,543 56,190	65,075 28,335	99,753 39,130
3.4 (3.5 F B 1	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5)	131,543 56,190 1,063,639	65,075 28,335 528,820	99,753 39,130 1,049,801
3.4 (3.5 F B 7 3.6 S	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	131,543 56,190 1,063,639 204,559	65,075 28,335 528,820 111,186	99,753 39,130 1,049,801 167,753
3.4 (3.5 F B 1 3.6 S 3.7 (Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	131,543 56,190 1,063,639 204,559 203,822	65,075 28,335 528,820 111,186 97,863	99,753 39,130 1,049,801 167,753 172,403
3.4 (3.5 F B 7 3.6 S 3.7 (Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7)	131,543 56,190 1,063,639 204,559 203,822 655,258	65,075 28,335 528,820 111,186 97,863 319,771	99,753 39,130 1,049,801 167,753 172,403 709,645
3.4 (3.5 F B 13.6 S 3.7 (4.5 C) 3.8 F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883	65,075 28,335 528,820 111,186 97,863 319,771 98,973	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170
3.4 (3.5 F B 7 3.6 S 3.7 (C (3.8 F D (Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475
3.4 (3.5 F B 7 3.6 S 3.7 (3.8 F D (4.5 C)	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883	65,075 28,335 528,820 111,186 97,863 319,771 98,973	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475
3.4 (3.5 F B 13.6 S 3.7 (C (3.8 F D (3.9 N	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100
3.4 (3.5 F B 7 3.6 S 3.7 (C (3.8 F D (3.9 N 3.10 N	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983
3.4 (3.5 F B 3.6 S 3.7 (C (3.8 F D (3.9 N 3.10 N E F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983
3.4 (3.5 F B 7 3.6 S 3.7 (C C (3.8 F D (3.9 N 3.10 N E F 3.1 E 3.1 E	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983
3.4 (3.5 F B 13.6 S 3.7 (C (3.8 F D (3.9 N 3.10 N E F F F F F F F F F F F F F F F F F F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\text{Expenses} (net) Profit Before Bonus and Taxes (E+3.11)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557
3.4 (3.5 F B 7 3.6 S 3.7 (C 6 3.8 F D 6 3.9 N 3.10 N E F 3.1 F 3.1 F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 - 605,557 55,051
3.4 (3.5 F B 3.6 S 3.7 (C (3.8 F D (3.9 N 3.10 N E F 3.1 F 3.1 F 3.1 F 3.1 F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\(\) Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 - 566,680 51,516 154,549	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 - 242,413 22,038 66,113	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051
3.4 (3.5 F B 7 3.6 S 3.7 (C 6 3.8 F D 6 3.9 N 3.10 N E F F F 3.1 F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355
3.4 (3.5 F B 7 3.6 S 3.7 (6 G 7 5 F F F F 6 G 7 6 G 7 5 F F F F 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6 G 7 6	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 - 242,413 22,038 66,113	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of
3.4 (3.5 F B 3.6 S 3.7 (C (3.8 F D (3.9 N 3.10 N E F 3.1 F 3.1 F 3.1 F 3.1 F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\(\) Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 - 566,680 51,516 154,549	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of Corresponding Previous
3.4 (3.5 F B 3.6 S 3.7 (C (3.8 F P D (3.8 F F F F 3.1 F F F F F F F F F F F F F F F F F F F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of Corresponding Previous
3.4 (3.5 F B 3.6 S 3.7 (C (3.8 F P 3.3 S 1.7 C (3.8 F P 3.3 S 1.7 C (3.8 F P 4.8 S 1.8 F P 4.4 S 1.8 C (4.4 S 1.4 S 1.4 C (4.4 S 1.4 S 1.4 C (4.4 S 1.4 S 1	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\text{Expenses} (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of Corresponding Previous Year Quarter 13.77%
3.4 () 3.5 B 3.6 S 3.7 () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C () C	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 - 566,680 51,516 154,549 360,615 At the end of this Quarter	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 - 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,177 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of Corresponding Previous Year Quarter 13,779 2,969
3.4 (3.5 FB 3.5 FB 3.6 S 3.7 (C (4.5 FB 3.1 FB 3.1 FB 3.1 FB 3.1 FB 4.4	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62% 97.25%	99,753 39,133 1,049,801 167,753 172,403 709,645 186,177 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of Corresponding Previou Year Quarter 13,779 2,969 99,339
3.4 (3.5 F B 3.6 S 3.7 (C C C 3.8 F D 3.9 N 3.10 N E F F 3.1 F F F 3.1 F F F 4.4 (4.2 N 4.4)	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Deposit + Borrowings)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 - 566,680 51,516 154,549 360,615 At the end of this Quarter	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 - 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of Corresponding Previou Year Quarter 13,779 2,969 99.339
3.4 (3.5 F B 3.6 S 3.7 (C C C G S 3.9 F C C G S 3.1 F F F F F F F F F S 3.1 F F F F F F F F F F F F F F F F F F F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62% 97.25%	99,753 39,133 1,049,801 167,753 172,403 709,645 186,177 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of Corresponding Previou Year Quarter 13.779 2.969 99.339 6.409
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3.4 (3.5 FB 3.5 FB 3.6 SB 3.7 CC CC CC CC CC 3.8 FB 3.1 FB 3.1 FB 3.1 FB 3.1 FB 4.1 CC 4.2 FB	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\text{Expenses (net)} Provision for Staff Bonus Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Deposit + Borrowings) CD Ratio Base Rate	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter 13.91% 2.41% 109.96% 5.06% 76.72% 7.78%	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62% 97.25% 5.03% 75.71% 7.35%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of Corresponding Previou Year Quarter 13.779 2.966 99.339 6.409 77.399 8.699
3.4 (3.3.5 FB 3.3.6 SB 3.3.6 SB 3.3.7 FB 3.3.7 FB 3.3.8 FB 3.3.1 FB 3.3.1 FB 4.1 (4.2 N 4.3 TB 4.4.3 TB 4.4.5 (4.5 CB 4.4.6 FB 4.	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Provision for Staff Bonus Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter 13.91% 2.41% 109.96% 5.06% 76.72%	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62% 97.25% 5.03% 75.71%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 55,051 165,152 385,355 At the end of Corresponding Previou Year Quarter 13.779 2.966 99.339 6.409 77.399 8.699
3.4 (3.5 f B 3.5 f B 3.7 f B 3.7 f B 3.7 f B 3.1 f B 3.1 f B 3.1 f B 3.1 f B 4.2 f B 4.4 f B 6.4 f B 4.7 f B 4	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives) Other Key Indicators	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter 13.91% 2.41% 109.96% 5.06% 76.72% 7.78% 3.63%	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62% 97.25% 5.03% 75.71% 7.35% 3.09%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of Corresponding Previous Year Quarter 13,779 2,969 99.339 6,409 77.399 8,699 5,799
3.4 (3.5 f B 3.5 f B 3.7 f B 3.8 f B 3.8 f B 3.8 f B 3.1 f B 4.1 f B 4.2 f B 4.2 f B 4.2 f B 4.4 f B 4.5 f B 4.7 f B 4.8 f B 4.7 f B 4.8 f B 4	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives) Other Key Indicators Average Yield (Loans + Investment)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter 13.91% 2.41% 109.96% 5.06% 76.72% 7.78% 3.63%	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62% 97.25% 5.03% 75.71% 7.35% 3.09%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of Corresponding Previous Year Quarter 13.777 2.96% 99.33% 6.40% 77.399 8.69% 5.79%
3.4 (3.5 f B 3.6 s 3.7 c C (3.8 f D 0 3.8 f D 0 3.8 f D 0 3.8 f D 0 4 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0 6 f D 0	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives) Other Key Indicators Average Yield (Loans + Investment) Earning Per Share (in Rs.)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter 13.91% 2.41% 109,96% 5.06% 76.72% 7.78% 3.63%	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.662% 97.25% 5.03% 75.71% 7.35% 3.09%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of Corresponding Previous Year Quarter 13.77% 2.96% 99.33% 6.40% 77.39% 8.69% 5.79%
3.4 (3.5 F B 3.6 S 3.6 S 3.6 S 3.7 F F F 3.1 F F F 3.1 F F F 4.4 C 6 E 4.7 F 1 F 5 F F 5 F 5 F 5 F 5 F 5 F 5 F 5 F	Other Operating Income Foreign Exchange Gain \ Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non- Operating Income Write Back Provision for Possible loss Profit from Regular Activities (D+3.9+3.10) Extra-Ordinary Income\ Expenses (net) Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision for Tax Net Profit/Loss (F-3.12-3.13) Ratios Capital Adequacy Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Deposit + Borrowings) CD Ratio Base Rate Interest Spread (As per NRB Directives) Other Key Indicators Average Yield (Loans + Investment)	131,543 56,190 1,063,639 204,559 203,822 655,258 176,883 478,375 2,568 85,737 566,680 51,516 154,549 360,615 At the end of this Quarter 13.91% 2.41% 109.96% 5.06% 76.72% 7.78% 3.63%	65,075 28,335 528,820 111,186 97,863 319,771 98,973 220,798 1,858 19,757 242,413 22,038 66,113 154,263 At the end of Previous Quarter 13.88% 2.62% 97.25% 5.03% 75.71% 7.35% 3.09%	99,753 39,130 1,049,801 167,753 172,403 709,645 186,170 523,475 3,100 78,983 605,557 605,557 55,051 165,152 385,355 At the end of Corresponding Previous

^{*} The figures may change subject to instructions, if any, from statutory regulatory authorities * Figures have been regrouped / rearranged wherever necessary.