

Kamalpokhari, Kathmandu

Unaudited Financial Reports (Quarterly)

As at 3rd Quarter (30/12/2067) of Fiscal Year 2067/068

Rs. in "000"

	As at 3rd Quarter (30/12/206	7) OI FISCAI TEAI 200	77008	Rs. in "000"
		This Quarter	Previous Quarter	Corresponding
S.NO.	Particulars	Ending	Ending	Previous Quarter
		2067/12/30	2067/09/30	Ending (2066/12/31)
1	Total Capital and Liabilities (1.1 to 1.7)	1696668	1,532,944	1,125,278
1 1	Paid Up Capital**	175225	175,225	150,000
	Reserve & Surplus	13334	18,482	20,197
	Debenture and Bond	10004	10,402	20,137
		106300	90,000	170.050
	Borrowings	106300	80,000	172,250
1.5	Deposits (a+b)			=
	a. Domestic Currency	1318438	1,182,078	730,603
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	728	2,934	3,293
1.7	Other Liabilities	82643	74,225	48,935
2	Total Assets (2.1 to 2.7)	1,696,668	1,532,944	1,125,278
2.1	Cash and Bank Balance	55893	60,260	36,026
2.2	Money at Call and Short Notice	162108	135,486	137,960
2.3	Investments	90756	54,105	33,370
2.4	Loans and Advances	1326869	1,219,326	869,398
	a. Real estate Loan	253626	236,949	314,562
	Residential Real Estate Loan (Except Personal		200,010	0.1,002
	Home Loan Upto Rs. 60 Lacs)	12700	-	-
	2. Business Complex & Residential Apartment			
	Construction Loan			
	3. Income generating Commercial Complex Loan			
	Other Real Estate Loan (Including Loan Purchase			
	& Plotting)	240925	-	-
	b. Personal Home Loan of Rs. 60 Lacs or Less	95557	110,919	62,036
	c. MarginType Loan	48384	49,774	24,073
	d. Term Loan	80396	63,240	40,069
	e. Overdraft Loan/TR Loan/WC Loan	268867	232,630	43,622
	f. Others	580039	-	*
0.5			525,814	385,036
	Fixed Assets	36138	30,331	13,780
	Non Banking Assets	-	-	715
2/	Other Assets	24904	33,438	34,028
2.7			,	,
2.7		This Quarter		Corresponding
			Previous Quarter	Corresponding Previous Quarter
3	Profit and Loss Account	This Quarter Ending		Corresponding Previous Quarter Ending (2066/12/31)
		This Quarter Ending	Previous Quarter	Previous Quarter
3		This Quarter Ending	Previous Quarter	Previous Quarter
3	Profit and Loss Account	This Quarter Ending 2067/12/30	Previous Quarter Ending 2067/09/30	Previous Quarter Ending (2066/12/31)
3	Profit and Loss Account Interest Income Interest Expenses	This Quarter Ending 2067/12/30	Previous Quarter Ending 2067/09/30 88,675	Previous Quarter Ending (2066/12/31) 75,473 52,334
3.1 3.2	Profit and Loss Account Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2)	This Quarter Ending 2067/12/30 136154 101595 34558	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139
3.1 3.2 3.3	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount	This Quarter Ending 2067/12/30 136154 101595 34558 888	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income	This Quarter Ending 2067/12/30 136154 101595 34558	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 - 10,760	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 - 11,374
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 2670 243	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 10,760 978	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 - 11,374 - 11,374 1,034
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Tax	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 2670 243 728	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 - 11,374 - 11,374 - 1,034 3,102
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 2670 243	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 10,760 978	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 - 11,374 - 11,374 - 7,238
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Tax	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 2670 243 728	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 - 11,374 - 11,374 1,034 3,102 7,238 Corresponding
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Tax	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 2670 2670 243 728 1699 This Quarter ending	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934 6,848 Previous Quarter ending	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss(F-3.13-3.13)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 2670 243 728 1699 This Quarter	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934 6,848 Previous Quarter	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 - 11,374 - 11,374 1,034 3,102 7,238 Corresponding
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss(F-3.13-3.13)	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 2670 2670 243 728 1699 This Quarter ending	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934 6,848 Previous Quarter ending	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 - 11,374 1,034 3,102 7,238 Corresponding Previous year Quarter ending
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss(F-3.13-3.13) Ratios	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 243 728 1699 This Quarter ending 2067.12.30	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 - 10,760 978 2,934 6,848 Previous Quarter ending 2067.09.30	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 - 11,374 1,034 3,102 7,238 Corresponding Previous year Quarter ending 2066,12,31
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss(F-3.13-3.13) Ratios Capital Fund to RWA	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 243 728 1699 This Quarter ending 2067.12.30 14.71%	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934 6,848 Previous Quarter ending 2067.09.30	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 11,374 1,034 3,102 7,238 Corresponding Previous year Quarter ending 2066,12,31 20.04%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss(F-3.13-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 243 728 1699 This Quarter ending 2067.12.30 14.71% 2.87% 89.92%	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934 6,848 Previous Quarter ending 2067.09.30 15,96% 1,72% 134,88%	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 - 11,374 1,034 3,102 7,238 Corresponding Previous year Quarter ending 2066,12.31 20.04% 1,46% 171.63%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss(F-3.13-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 243 728 1699 This Quarter ending 2067.12.30 14.71% 2.87%	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934 6,848 Previous Quarter ending 2067.09.30 15,96% 1,72%	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 11,374 1,034 3,102 7,238 Corresponding Previous year Quarter ending 2066,12,31 20.04% 1,46%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	Interest Income Interest Expenses A.Net Interest Income (3.1 - 3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain\Loss(Net) B.Total Operating Income (A+3.3 to 3.5) Staff Expenses Other Operating Expenses C. Operating Profit before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income\Expenses(Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses(Net) F. Profit before Bonus and Tax(E+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss(F-3.13-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL	This Quarter Ending 2067/12/30 136154 101595 34558 888 18778 54224 10195 25182 18847 16177 2670 2670 243 728 1699 This Quarter ending 2067.12.30 14.71% 2.87% 89.92%	Previous Quarter Ending 2067/09/30 88,675 63,073 25,602 464 12,878 38,944 7,004 15,411 16,529 5,769 10,760 10,760 978 2,934 6,848 Previous Quarter ending 2067.09.30 15,96% 1,72% 134,88%	Previous Quarter Ending (2066/12/31) 75,473 52,334 23,139 818 10,233 - 34,190 6,491 11,380 16,320 4,946 11,374 11,374 - 11,374 1,034 3,102 7,238 Corresponding Previous year Quarter ending 2066,12.31 20.04% 1,46% 171.63%

^{**}Including Advance Capital Rs.25225 Thousands.

Note: Financial Statement could be changed, if supervisory authority and other authority notify any remarks to change.