

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Poush end 2074 of the Fiscal Year 2074/75 (Mid January of 2018)

Rs. in '000

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Ī	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	113,023,503	121,082,821	106,284,193
1.1	Paid Up Capital	8,042,662	8,042,662	6,499,478
1.2	Reserve and Surplus	5,047,550	4,759,372	2,263,504
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	30,772	16,162	300,031
1.5	Deposits (a+b)	91,898,690	92,720,739	84,833,964
	a. Domestic Currency	91,548,314	92,378,051	84,554,157
	b. Foreign Currency	350,376	342,688	279,806
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	8,003,828	15,543,886	12,387,216
2	Total Assets (2.1 to 2.7)	113,023,503	121,082,821	106,284,193
2.1	Cash and Bank Balance	11,339,603	11,700,339	7,306,265
2.2	Money at Call and short Notice	3,300,000	3,800,000	-
2.3	Investments	12,594,586	17,979,491	13,680,842
2.4	Loans and Advances	78,710,279	73,695,712	70,815,546
	a. Real Estate Loan	3,810,998	3,832,092	3,485,692
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	162,837	163,738	259,940
	2. Business Complex & Residential Apartment Construction Loan	580,722	583,936	335,208
	Income Generating Commercial Complex Loan	566,298	569,433	163,660
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,501,141	2,514,985	2,726,884
	b. Personal Home Loan of Rs. 10 Million & Less	5,577,978	4,975,158	5,634,764
	c. Margin Type Loan	1,947,163	1,684,792	1,677,249
	d. Term Loan	18,760,871	18,619,733	18,749,980
	e. Overdraft / TR Loan / WC Loan	34,172,135	30,259,942	30,137,332
	f. Others	14,441,134	14,323,996	11,130,529
2.5	Fixed Assets (Net)	510,054	445,372	433,441
2.6	Non Banking Assets	119,519	119,519	132,456
2.7	Other Assets	6,449,462	13,342,387	13,915,643
				Up to Corresponding
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Previous Year Quarter
3.1	Interest Income	4,248,797	2,036,715	3,309,407
3.2	Interest Expense	1,308,468	642,689	763,093
	A. Net Interest Income (3.1-3.2)	2,940,329	1,394,025	2,546,314
3.3	Fees, Commission and Discount	353,510	206,163	183,541
3.4	Other Operating Income			
J.¬	Total Operating moone	192,708	94,168	216,315
3.5	Foreign Exchange Gain/Loss (Net)	192,708 75,281	94,168 48,084	·
	· · · · · ·		,	49,499
	Foreign Exchange Gain/Loss (Net)	75,281	48,084	49,499
3.5	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	75,281 3,561,829	48,084 1,742,441	49,499 2,995,669 1,125,391
3.5	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses	75,281 3,561,829 1,220,199	48,084 1,742,441 612,360	49,499 2,995,669 1,125,391 297,415
3.5 3.6 3.7	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	75,281 3,561,829 1,220,199 330,937	48,084 1,742,441 612,360 171,906	49,499 2,995,669 1,125,391 297,415 1,572,863
3.5 3.6 3.7	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	75,281 3,561,829 1,220,199 330,937 2,010,693	48,084 1,742,441 612,360 171,906 958,174	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034
3.5 3.6 3.7 3.8	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538	48,084 1,742,441 612,360 171,906 958,174 229,951	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829
3.5 3.6 3.7 3.8	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213
3.5 3.6 3.7 3.8	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net)	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355
3.5 3.6 3.7 3.8 3.9 3.10	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397
3.5 3.6 3.7 3.8 3.9 3.10	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10)	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409
3.5 3.6 3.7 3.8 3.9 3.10	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) 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)	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409
3.5 3.6 3.7 3.8 3.9 3.10 3.11	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11)	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131
3.5 3.6 3.7 3.8 3.9 3.10 3.11	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598
3.5 3.6 3.7 3.8 3.9 3.10 3.11	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598
3.5 3.6 3.7 3.8 3.9 3.10 3.11	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13)	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 4 4.1	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59% 3.42%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21% 2.85%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 4 4.1 4.2 4.3	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41% 3.23%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59% 3.42% 99.27%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21% 2.85% 109.02%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41% 3.23% 102.81%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59% 3.42% 99.27% 2.77%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21% 2.85% 109.02% 1.96%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41% 3.23% 102.81% 2.94%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59% 3.42% 99.27% 2.77% 69.84%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21% 2.85% 109.02% 1.96% 75.89%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 Addition	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives) Base Rate al Information	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41% 3.23% 102.81% 2.94% 75.30% 6.93%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59% 3.42% 99.27% 69.84% 6.90%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21% 2.85% 109.02% 1.96% 75.89% 6.32%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 Addition 1	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives) Base Rate Pal Information Average Yield	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41% 3.23% 102.81% 75.30% 6.93%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59% 3.42% 99.27% 69.84% 6.90%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21% 2.85% 109.02% 1.96% 75.89% 6.32%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 Addition 1 2	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives) Base Rate Information Average Yield Net Interest Spread (As per NRB Directives)	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41% 3.23% 102.81% 2.94% 75.30% 6.93%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59% 3.42% 99.27% 69.84% 6.90%	49,499 2,995,669 1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21% 2.85% 109.02% 1.96% 75.89% 6.32%
3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 Addition 1 2	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Directives) Base Rate Pal Information Average Yield	75,281 3,561,829 1,220,199 330,937 2,010,693 231,538 1,779,156 494,928 238,327 2,512,411 13,014 2,525,424 185,035 701,930 1,638,459 At the end of this Quarter 16.41% 3.23% 102.81% 75.30% 6.93%	48,084 1,742,441 612,360 171,906 958,174 229,951 728,223 473,014 292,916 1,494,153 4,453 1,498,605 111,008 416,279 971,318 At the end of Previous Quarter 16.59% 3.42% 99.27% 69.84% 6.90%	297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the end of Corresponding Previous Year Quarter 12.21% 2.85% 109.02% 1.96% 75.89% 6.32% 7.99% 4.97% 55.39%

Note:

- 1. Figures regrouped wherever necessary.
- 2. Above figures may vary with the audited figures if modified by the external auditor and regulators.