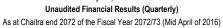


Dharmapath, Kathmandu Unaudited Financial Results (Quarterly)



		Rs. in '000 This Quarter Ending Previous Quarter Ending Previous Year Quarter Ending Previous Quarter Ending Previous Year Quarter Ending Previous Quarter Ending Previous Year Quarter Year Quarter Year Year Year Year Year Year Year Ye				
S.N.	Particulars			Previous Year Quarte		
1	Total Capital and Liabilities (1.1 to 1.7)	102,054,600	91,365,061			
1.1	Paid Up Capital	6,465,002	6,465,002	6,465,002		
1.2	Reserve and Surplus	(949,041)	(1,543,601)	(2,757,255		
1.3	Debenture and Bond	-	-	-		
1.4	Borrowings	-	-	-		
1.5	Deposits (a+b)	82,631,201	80,220,823	68,696,741		
	a. Domestic Currency	82,353,935	79,938,261	68,418,885		
	b. Foreign Currency	277,266	282,562	277,856		
	Income Tax Liability	-	-	-		
	Other Liabilities	13,907,438	6,222,837	10,336,487		
2	Total Assets (2.1 to 2.7)	102,054,600	91,365,061	82,740,974		
2.1	Cash and Bank Balance	12,149,320	9,263,966	8,805,679		
2.2	Money at Call and short Notice	-	-	350,009		
2.3	Investments	17,595,391	17,376,411	13,094,847		
2.4	Loans and Advances	59,820,475	55,131,915	49,584,194		
	a. Real Estate Loan	2,728,464	2,451,307	1,871,879		
	Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	251,385	246,529	96,158		
	Business Complex & Residential Apartment Construction Loan	523,226	400,744	509,278		
	3. Income Generating Commercial Complex Loan	357,375	358,286	360,556		
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,596,478	1,445,748	905,887		
	b. Personal Home Loan of Rs. 10 Million & Less	4,776,308	4,684,050	4,275,929		
	c. Margin Type Loan	1,626,223	1,674,673	1,510,211		
	d. Term Loan	12,976,584	11,093,223	9,660,579		
	e. Overdraft / TR Loan / WC Loan	22,420,982	24,216,365	20,970,505		
	f. Others	15,291,914	11,012,297	11,295,091		
2.5	Fixed Assets (Net)	413,192	423,867	419,790		
2.6	Non Banking Assets	146,730	175,600	226,366		
2.7	Other Assets	11,929,492	8,993,303	10,260,090		
3	Profit and Loss Account	This Quarter Ending	This Quarter Ending	Corresponding Previous Year Quarter Ending		
3.1	Interest Income	4,154,818	0.050.000	2 557 620		
٠	interest moone	4,104,010	2,650,233	3,557,628		
3.2	Interest Expense	1,247,122	839,870	1,354,653		
3.2	Interest Expense	1,247,122	839,870	1,354,653		
3.2	Interest Expense A. Net Interest Income (3.1-3.2)	1,247,122 2,907,696	839,870 1,810,362	1,354,653 2,202,975		
3.2	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	1,247,122 2,907,696 185,343 250,473 19,893	839,870 1,810,362 129,480 156,873 47,914	1,354,653 2,202,975 160,719 251,360 (108,478		
3.2 3.3 3.4 3.5	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405	839,870 1,810,362 129,480 156,873 47,914 2,144,629	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577		
3.2 3.3 3.4 3.5	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405		
3.2 3.3 3.4 3.5	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378		
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794		
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794 393,103		
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310)		
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916		
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987	1,354,653 2,202,975 160,719 251,360 (108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of Corresponding		
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 Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 4 4.1	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310 230,916 278,855 478,461 20,655 499,116 138,458 360,658 At the End of Corresponding Previous Year Quarte		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 4 4.1	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310 230,916 278,855 478,461 20,655 499,116 138,458 360,658 At the End of Corresponding Previous Year Quarte		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2 4.3	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter 9,55% 3,67% 111.87%	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending 9.11% 3.85% 111,76%	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of Corresponding Previous Year Quarter 4.58% 4.48% 105.20%		
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 4.1 4.2 4.3 4.4	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter 9,55% 3,67% 111,87% 2,11%	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending 9,11% 3,85% 111,76% 2,16%	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of Corresponding Previous Year Quarter 4.58% 4.48% 105.20% 3.27%		
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 4.1 4.2 4.3 4.4 4.5	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter 9,55% 3,67% 111,87% 2,11% 68.08%	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending 9,11% 3,85% 111,76% 2,16% 64,97%	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of Corresponding Previous Year Quarter 4.58% 4.48% 105,20% 3,27% 68,75%		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter 9,55% 3,67% 111,87% 2,11%	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending 9,11% 3,85% 111,76% 2,16%	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 138,458 360,658 At the End of Corresponding Previous Year Quarter		
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter 9,55% 3,67% 111,87% 2,11% 68.08%	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending 9,11% 3,85% 111,76% 2,16% 64,97%	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of Corresponding Previous Year Quarter 4.58% 4.48% 105,20% 3,27% 68,75% 7,86%		
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 4.1 4.2 4.3 4.4 4.5 4.6 Addition 1 2	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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 Staff Bonus 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)	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter 9.55% 3.67% 111.87% 2.11% 68.08% 6.27%	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending 9.11% 3.85% 111.76% 64.97% 63.5%	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of Corresponding Previous Year Quarter 4.58% 4.48% 105,20% 3,27% 68,75% 7,86%		
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 4.1 4.2 4.3 4.4 4.5 4.6 Addition 1 2	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (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	1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of this quarter 9,55% 3,67% 111.87% 2,11% 68.08% 6.27%	839,870 1,810,362 129,480 156,873 47,914 2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of previous quarter ending 9.11% 3.85% 111.76% 64.97% 63.5%	1,354,653 2,202,975 160,719 251,360 (108,478 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of Corresponding Previous Year Quarter 4.58% 4.48% 105,20% 3,27% 68,75% 7,86%		

^{1.} Figures regrouped wherever necessary.

2. Above ligures may vary wit	2. Above figures may vary with the audited figures if modified by the external auditor and regulators.							