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Unaudited Financial Result (Quarterly) As at the Quarter Ended Poush, 2070

Figures in '000

S.N. Particulars Chain Ending Ending Ending Corresponding Ending Ending Corresponding Ending Ending Corresponding Ending Ending Ending Ending Ending Corresponding Ending Endig Ending Ending Endig Ending Ending Ending Ending Endig Ending Ending Ending End			This	D	0
1.1 Paid-up Capital 120000.00 1200	S.N.	Particulars	Quarter	Quarter	Previous Year Quarter Ending
1.2 Reserves and Surplus	1.	Total Capital & Liabilities (1.1 to 1.7)	423019.52	380107.67	337116.86
1.3 Debenture and Bond	1.1	Paid-up Capital	120000.00	120000.00	120000.00
1.4 Borrowings	1.2	Reserves and Surplus	-17540.26	-16978.16	-45606.88
1.5 Deposits (a+b)	1.3	Debenture and Bond			
a. Domestic Currency	1.4	Borrowings			
b. Foreign Currency	1.5	Deposits (a+b)	259104.97	219043.91	181129.70
1.6 Income Tax Liabilities		a. Domestic Currency	259104.97	219043.91	181129.70
1.7 Other Liabitities 61454.82 58041.92 81594.04 2. Total Assets (2.1 to 2.7) 423019.52 380107.67 337116.86 2.2 Money at call and short Notice 116666.14 95996.07 15906.84 2.2 Money at call and short Notice 3623.25 3623.25 3712.55 2.4 Loans & Advances (a+b+c+d+e+f) 27646.11 256499.13 157210.32 a. Real Estate Loan (Ecospt Personal Home Loan upto Rs 10 million) 21664.09 21664.09 21664.09 2. Business Complex & Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan 2. Business Complex & Residential Apartment Construction Loan 2. 1664.09 21664.09 <td< td=""><td></td><td>b. Foreign Currency</td><td></td><td></td><td></td></td<>		b. Foreign Currency			
2. Total Assets (2.1 to 2.7) 423019.52 380107.67 337116.86 2.1 Cash & Bank Balance 116666.14 95996.07 159066.84 2.2 Money at call and short Notice 95996.07 159066.84 2.3 Investments 3623.25 3623.25 3712.55 2.4 Loans & Advances (a+b+c+d+e+f) 276246.11 256499.13 157210.32 4. Residential Real Estate Loan 21664.09 21664.09 21664.09 1. Residential Real Estate Loan 21664.09 21664.09 21664.09 2. Business Complex & Residential Apartment Construction Loan 3. 1ncome generating Commercial Complex Loan 4. Complex Loan 21664.09	1.6	Income Tax Liabilities			
2.1 Cash & Bank Balance 116666.14 95996.07 159066.84 2.2 Money at call and short Notice 3623.25 3623.25 3712.55 2.4 Loans & Advances (a+b+c+d+e+f) 276246.11 256499.13 157210.32 2. Loans & Advances (a+b+c+d+e+f) 276246.11 256499.13 157210.32 2. Real Estate Loan 21664.09 21664.09 21664.09 3. Income generating Commercial Complex Loan 4 Other Real Estate Loan (Including Land Purchase & Plotting) 21664.09 21664.09 21664.09 4. Other Real Estate Loan (Including Land Purchase & Plotting) 21664.09 21664.09 21664.09 21664.09 5. Personal Home Loan of Rs. 10 million or less 18613.47 14901.54 9420.24 6. C. Margin Type Loan 17762.80 14965.20 13013.74 6. Tem Loan 12550.37 12637.87 11173.85 7. C. Margin Type Loan 17762.80 14965.20 1301.74 8. C. Margin Type Loan 175736.80 175048.76<	1.7	Other Liabilities	61454.82	58041.92	81594.04
2.2 Money at call and short Notice 3623.25 3623.25 3712.55 2.4 Loans & Advances (a+b+c+d+e+f) 276246.11 2664.99.13 157210.32 a. Real Estate Loan 21664.09 21664.09 21664.09 1. Residential Real Estate Loan (plot Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Residential Apartment Construction Loan 4. Other Real Estate Loan of Res. 10 million or less 18613.47 14901.54 9420.24 2. Business Complex Loan 17042.80 14695.20 13013.74 3. Term Loan 17042.80 14695.20 13013.74 4. Other Real Estate Loan (Including Land Purchase & Plotting) 12550.37 12637.87 11173.85 5. Personal Home Loan of Res. 10 million or less 18613.47 14901.54 9420.24 6. Nerrolan Loan / TR Loan / WC Loan 12550.37 12637.87 11173.85 7. Others 177336.80 175048.76 70169.07 7. Others 177336.80 175048.76 70169.07 7. Fixed Assets 2605.75 2605.75 4466.15 8. Non Banking Assets 20758.91 18264.09 8501.63 8. Profit and Loss Account 15268.77 6301.39 11030.47 1. Interest Income 15268.77 6301.39 11030.47 1. Interest Expense 12413.11 6572.38 11406.00 A. Net Interest Income 15268.77 6301.39 11030.47 1. Other Operating Income (A+3.3+3.4+3.5) 5402.74 886.41 -78.33 3. Foes Commission and Discount 1778.98 990.67 102.53 3. Other Operating Income (A+3.3+3.4+3.5) 5402.74 886.41 -78.33 3. Other Operating Income (A+3.3+3.4+3.5) 5402.74 886.41 -78.33 3. Profit From Regular Activities 1986.52 1258.85 -61200.74 9. Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 9. Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 9. Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 9. Other Operating Income/Expenses (Net) -7907.59 -1738.39 -61200.74 9. Other Operating Income/Expenses (Net) -7907.59 -7907.59 -7907.59 -7907.5	2.	Total Assets (2.1 to 2.7)	423019.52	380107.67	337116.86
2.3 Investments	2.1	Cash & Bank Balance	116666.14	95996.07	159066.84
2.4 Loans & Advances (a+b+c+d+e+f) 276246.11 256499.13 157210.32 a. Real Estate Loan 21664.09	2.2	Money at call and short Notice			
a. Real Estate Loan 1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) 2. Business Complex & Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) 2. 1664.09 2. 166	2.3	Investments	3623.25	3623.25	3712.55
1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million) 2. Business Complex & Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) 21664.09 21664.	2.4	Loans & Advances (a+b+c+d+e+f)	276246.11	256499.13	157210.32
Except Personal Home Loan upto Rs 10 million		a. Real Estate Loan	21664.09	21664.09	21664.09
2. Business Complex & Residential Apartment Construction Loan 3. Income generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) 21664.09 2166		Residential Real Estate Loan			
Apartment Construction Loan 3. Income generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) 21664.09 21		(Except Personal Home Loan upto Rs 10 million)			
3. Income generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) 21664.09 21664.0		2. Business Complex & Residential			
Complex Loan 4. Other Real Estate Loan (Including Land Purchase & Plotting) 21664.09 21664.		Apartment Construction Loan			
4. Other Real Estate Loan (Including Land Purchase & Plotting) 21664.09		3. Income generating Commercial			
Land Purchase & Plotting 21664.09 21664.09 21664.09 b. Personal Home Loan of Rs. 10 million or less 18613.47 14901.54 9420.24 c. Margin Type Loan 17042.80 14695.20 13013.74 d. Term Loan 12550.37 12637.87 11173.85 e. Overdraft Loan / TR Loan / WC Loan 29038.58 17551.66 31769.33 f. Others 177336.30 175048.76 70169.07 2.5 Fixed Assets 2605.75 2605.75 4466.15 6.0 Non Banking Assets 3119.37 3119.37 4159.37 7.7 Other Assets 20758.91 18264.09 8501.63 3. Profit and Loss Account 15268.77 6301.39 11030.47 3.1 Interest income 15268.77 6301.39 11030.47 3.2 Interest Expense 12413.11 6572.38 114060.0 A Net Interest income (3,1-3.2) 2855.65 271.00 375.53 3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) 8 Total Operating Income (A+3,3+3,4+3.5) 5402.74 896.41 -78.33 3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3,6-3,7) 970.59 1738.39 4304.87 D Operating profit C-3.8) -3621.99 1738.39 -61200.74 3.10 Write Back of Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) 707.39 343.32 C Net Profit From Regular Activities (D-3,9+3.10) 375.25 1258.85 -61200.74 3.12 Extraordinary Income/Expenses (Net) 707.39 343.32 G Net Profit Loss (F-3,12-3,13) 238.80 801.09 -61200.74 4. Ratios 4. Ratios 4. Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4. Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4. Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4. Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4. Non Performing Loan (NPL) to Total Loan 19		Complex Loan			
b. Personal Home Loan of Rs. 10 million or less 18613.47 14901.54 9420.24 c. Margin Type Loan 17042.80 14695.20 13013.74 d. Term Loan 12550.37 12637.87 11173.85 e. Overdraft Loan / TR Loan / WC Loan 29038.58 17551.66 31769.33 f. Others 17736.80 175048.76 70169.07 25. Fixed Assets 2605.75 2605.75 4466.15 26. Non Banking Assets 20758.91 18264.09 8501.63 3 Profit and Loss Account 110 Interest income 15268.77 6301.39 11030.47 31. Interest income 15268.77 6301.39 11030.47 31. Interest income 15268.77 6301.39 11030.47 32. Interest Expense 12413.11 6572.38 11406.00 3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) 5 Foreign Exchange Gain/Loss (Net) 5 Foreign Exchange Gain/Loss (Net) 778.93 194.33 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (Ps63.7) 970.59 -1738.39 -61200.74 3.8 Provision for Possible Loss 3592.58 56895.87 56895.87 572.31 0 Virite Back of Provision For Possible Loss 2997.24 2997.24 570.74 572.31 194.47 194.47 194.47 194.31 Extraordinary Income/Expenses (Net) 3.10 Write Back of Provision For Possible Loss 2997.24 2997.24 570.74 572.31 194.47		Other Real Estate Loan (Including			
Rs. 10 million or less		Land Purchase & Plotting)	21664.09	21664.09	21664.09
c. Margin Type Loan 17042.80 14695.20 13013.74 d. Term Loan 12550.37 12637.87 11173.85 e. Overdraft Loan / TR Loan / WC Loan 29038.88 17551.66 31769.33 f. Others 177336.80 175048.76 70169.07 2.5 Fixed Assets 2605.75 2605.75 4466.15 2.6 Non Banking Assets 3119.37 3119.37 4159.37 2.7 Other Assets 20758.91 18264.09 8501.63 3. Profit and Loss Account 1101000000000000000000000000000000000		b. Personal Home Loan of			
d. Term Loan 12550.37 12637.87 11173.85 e. Overdraft Loan / TR Loan / WC Loan 29038.58 17551.66 31769.33 f. Others 177336.80 17551.66 31769.33 f. Others 177336.80 17551.66 31769.33 2.5 Fixed Assets 2605.75 2605.75 4466.15 2.6 Non Banking Assets 3119.37 3119.37 4159.37 2.7 Other Assets 20758.91 18264.09 8501.63 3. Profit and Loss Account 1 18268.77 6301.39 11030.47 3.1 Interest Expense 12413.11 6572.38 11406.00 A Net Interest income (3.1-3.2) 2855.65 -271.00 -375.53 3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) 186.74 194.67 3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 <t< td=""><td></td><td>Rs. 10 million or less</td><td>18613.47</td><td>14901.54</td><td>9420.24</td></t<>		Rs. 10 million or less	18613.47	14901.54	9420.24
e. Overdraft Loan / TR Loan / WC Loan		c. Margin Type Loan	17042.80	14695.20	13013.74
f. Others 177336.80 175048.76 70169.07 2.5 Fixed Assets 2605.75 2605.75 4466.15 2.6 Non Banking Assets 3119.37 3119.37 4159.37 2.7 Other Assets 20758.91 18264.09 8501.63 3. Profit and Loss Account 15268.77 6301.39 11030.47 3.1 Interest income 15268.77 6301.39 11030.47 3.2 Interest Expense 12413.11 6572.38 11406.00 A Net Interest Income (3.1-3.2) 2855.65 -271.00 -375.53 3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) 778.33 2205.97 3.7 Other Operating Income (A+3.3+3.4+3.5) 5402.74 896.41 -78.33 3.8 Provision for Possible Loss 3592.58 1193.39 2205.97 C Operating profit Gefore Provision (B-3.6-3.7) 970.59 -1738.39 -		d. Term Loan	12550.37	12637.87	11173.85
2.5 Fixed Assets 2605.75 2605.75 4466.15 2.6 Non Banking Assets 3119.37 3119.37 4159.37 2.7 Other Assets 20758.91 18264.09 8501.63 3. Profit and Loss Account Interest income 15268.77 6301.39 11030.47 3.1 Interest income 15268.77 6301.39 11030.47 3.2 Interest Expense 12413.11 6572.38 11406.00 A Net Interest income (3.1-3.2) 2855.65 -271.00 -375.53 3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) 896.41 -78.33 3.6 Staff Expenses 2445.63 1193.39 2205.97 C Operating Expenses 1986.52 1441.41 2000.57 C Operating profit Before Provision (B-3.6-3.7) 970.59 -1738.39 -4304.87		e. Overdraft Loan / TR Loan / WC Loan	29038.58	17551.66	31769.33
2.6 Non Banking Assets 3119.37 3119.37 4159.37 2.7 Other Assets 20758.91 18264.09 8501.63 3. Profit and Loss Account		f. Others	177336.80	175048.76	70169.07
2.7 Other Assets 20758.91 18264.09 8501.63 3. Profit and Loss Account 15268.77 6301.39 11030.47 3.1 Interest income 15268.77 6301.39 11030.47 3.2 Interest Expense 12413.11 6672.38 11406.00 A Net Interest Income (3.1-3.2) 2855.65 -271.00 -375.53 3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) Foreign Exchange Gain/Loss (Net) 896.41 -78.33 3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-36-3.7) 970.59 -1738.39 -4304.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 <td>2.5</td> <td>Fixed Assets</td> <td>2605.75</td> <td>2605.75</td> <td>4466.15</td>	2.5	Fixed Assets	2605.75	2605.75	4466.15
3. Profit and Loss Account 15268.77 6301.39 11030.47 3.1 Interest income 15268.77 6301.39 11030.47 3.2 Interest Expense 12413.11 6572.38 11406.00 A Net Interest Income (3.1-3.2) 2855.65 -271.00 -375.53 3.3 Fees Commission and Discount 1776.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) Foreign Exchange Gain/Loss (Net) 896.41 -78.33 3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3.6-3.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3392.58 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 3.10 Write Back of Provision for Possible Loss 2997.24 2997.24	2.6	Non Banking Assets	3119.37	3119.37	4159.37
3.1 Interest income 15268.77 6301.39 11030.47 3.2 Interest Expense 12413.11 6572.38 11406.00 A Net Interest Income (3,1-3.2) 2855.65 -271.00 -375.33 3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) Foreign Exchange Gain/Loss (Net) -78.33 3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3.6-3.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 7 2997.24 2997.24 E Profit From Regular Activities (P-3.9+3.10) 375.25 1258.85 -61200.74 <	2.7	Other Assets	20758.91	18264.09	8501.63
3.2 Interest Expense 12413.11 6572.38 11406.00 A Net Interest Income (3.1-3.2) 2855.65 -271.00 -375.53 3.3 Fees Commission and Discount 1776.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net)	3.	Profit and Loss Account			
A Net Interest Income (3.1-3.2) 2855.65 -271.00 -375.53 3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) B Total Operating Income (A+3.3+3.4+3.5) 5402.74 896.41 -78.33 3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3.6-3.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) -2997.24 2997.24 2997.24 E Profit From Regular Activities (p+3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) -79.00 1258.85 -61200.74 3.12 P	3.1	Interest income	15268.77	6301.39	11030.47
3.3 Fees Commission and Discount 1778.98 980.67 102.53 3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) Foreign Exchange Gain/Loss (Net) 896.41 -78.33 3.6 Saff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3.6-3.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 2997.24 E Profit From Regular Activities (D+3.9+3.10) 375.25 1258.85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3.12-3.13) 238.80 801.99 -61200.74	3.2	Interest Expense		6572.38	11406.00
3.4 Other Operating Income 768.10 186.74 194.67 3.5 Foreign Exchange Gain/Loss (Net) 8 196.74 896.41 -78.33 3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3.6-3.7) 970.59 -1738.39 -4304.87 B Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 2997.24 2997.24 E Profit From Regular Activities (P-3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) 34.11 114.44 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3.12-3.13) 238.80 801.99 -61200.	Α	Net Interest Income (3.1-3.2)	2855.65	-271.00	375.53
3.5 Foreign Exchange Gain/Loss (Net) 8 B Total Operating Income (A+3,3+3,4+3,5) 5402.74 896.41 -78.33 3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3.6-3.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) -79.24 2997.24 2997.24 3.10 Write Back of Provision for Possible Loss 2997.24 2997.24 2997.24 E Profit From Regular Activities (D+3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) 375.25 1258.85 -61200.74 3.12 Profit Before Bonus and Taxes (E+3.11) 375.25 1258.85 -61200.74 3.12 Provision For Tax 102.34 343.32	3.3	Fees Commission and Discount	1778.98	980.67	102.53
B Total Operating Income (A+3,3+3,4+3,5) 5402.74 896,41 -78,33 3.6 Staff Expenses 2445,63 1193,39 2205,97 3.7 Other Operating Expenses 1986,52 1441,41 2020,57 C Operating profit Before Provision (B-3,6-3,7) 970,59 -1738,39 -4304,87 3.8 Provision for Possible Loss 3592,58 56895,87 D Operating profit (C-3,8) -2621,99 -1738,39 -61200,74 3.9 Non Operating Income/Expenses (Net)	3.4	Other Operating Income	768.10	186.74	194.67
3.6 Staff Expenses 2445.63 1193.39 2205.97 3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3.6-3.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 E Profit From Regular Activities (0+3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) 7 -61200.74 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 -61200.74 3.13 Provision For Tax 102.34 343.32 -61200.74 G Net Profit/Loss (F-3.12 -3.13) 238.80 801.09 -61200.74 4. Ratios -61200.74 -61200.74 -61200.74 4. Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88%	3.5				
3.7 Other Operating Expenses 1986.52 1441.41 2020.57 C Operating profit Before Provision (B-3c-3r.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 -61200.74 E Profit From Regular Activities (D-3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) 7 -61200.74 F Profit Before Bonus and Taxes (E+3.11) 375.25 1258.85 -61200.74 3.13 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3.12-3.13) 238.80 801.09 -61200.74 4. Ratios 4. Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88%	В	Total Operating Income (A+3.3+3.4+3.5)	5402.74	896.41	78.33
C Operating profit Before Provision (B-3,6-3.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 3.10 Write Back of Provision for Possible Loss 2997.24 2997.24 E Profit From Regular Activities (D+3,9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) 7 1258.85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3,12-3,13) 238.80 801.09 -61200.74 4. Ratios 4. Ratios 31.61% 38.87% 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Lo	3.6		2445.63	1193.39	2205.97
(B-3.6-3.7) 970.59 -1738.39 -4304.87 3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 E Profit From Regular Activities (D+3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) -700.000 F Profit Before Bonus and Taxes (E+3.11) 375.25 1258.85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3.12-3.13) 238.80 801.09 -61200.74 4. Ratios -6120.74 4. Capital Fund to RWA 29.00% 31.61% 38.87% 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%			1986.52	1441.41	2020.57
3.8 Provision for Possible Loss 3592.58 56895.87 D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 3.10 Write Back of Provision for Possible Loss 2997.24 2997.24 E Profit From Regular Activities (p+3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) Provision For Staff Bonus 34.11 114.44 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3.12 -3.13) 238.80 801.09 -61200.74 4. Ratios -61200.74 31.61% 38.87% 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Fund	С		970.59	-1738.39	-4304.87
D Operating profit (C-3.8) -2621.99 -1738.39 -61200.74 3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 3.10 Write Back of Provision for Possible Loss 2997.24 2997.24 E Profit From Regular Activities (0+3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) Profit Before Bonus and Taxes (E+3.11) 375.25 1258.85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 114.44 3.13 Provision For Tax 102.34 343.32 C G Net Profit/Loss (F-3.12 -3.13) 238.80 801.09 -61200.74 4. Ratios 29.00% 31.61% 38.87% 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06%	3.8				
3.9 Non Operating Income/Expenses (Net) 2997.24 2997.24 3.10 Write Back of Provision for Possible Loss 2997.24 2997.24 E Profit From Regular Activities (P-3.9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) 1 -61200.74 F Profit Before Bonus and Taxes (E+3.11) 375.25 1258.85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3.12 -3.13) 238.80 801.09 -61200.74 4. Ratios 31.61% 38.87% 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%				-1738.39	
3.10 Write Back of Provision for Possible Loss 2997.24 2997.24 E Profit From Regular Activities (p+3,9+3,10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) F Profit Before Bonus and Taxes (E+3.11) 375.25 1258.85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3,12-3,13) 238.80 801.09 -61200.74 4. Ratios	_				
E Profit From Regular Activities (D+3,9+3.10) 375.25 1258.85 -61200.74 3.11 Extraordinary Income/Expenses (Net) -61200.74 F Profit Before Bonus and Taxes (E+3.11) 375.25 1258.85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3,12-3,13) 238.80 801.09 -61200.74 4. Ratios -61200.74 31.61% 38.87% 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%			2997.24	2997.24	
(D+3,9+3,10) 375,25 1258,85 -61200.74 3.11 Extraordinary Income/Expenses (Net) F Profit Before Bonus and Taxes (E+3.11) 375,25 1258,85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102,34 343,32 G Net Profit/Loss (F-3,12-3,13) 238,80 801,09 -61200.74 4. Ratios	E	Profit From Regular Activities			
F Profit Before Bonus and Taxes (E+3.11) 375.25 1258.85 -61200.74 3.12 Provision For Staff Bonus 34.11 114.44 114.44 3.13 Provision For Tax 102.34 343.32 -61200.74 G Net Profit/Loss (F-3.12 -3.13) 238.80 801.09 -61200.74 4. Ratios -61200.74 -61200.74 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%			375.25	1258.85	61200.74
3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3.12-3.13) 238.80 801.09 -61200.74 4. Ratios -61200.74 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%	3.11	Extraordinary Income/Expenses (Net)			
3.12 Provision For Staff Bonus 34.11 114.44 3.13 Provision For Tax 102.34 343.32 G Net Profit/Loss (F-3.12-3.13) 238.80 801.09 -61200.74 4. Ratios -61200.74 4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%	F	Profit Before Bonus and Taxes (E+3.11)	375.25	1258.85	61200.74
G Net Profit/Loss (F-3.12 - 3.13) 238.80 801.09 -61200.74 4. Ratios	3.12	Provision For Staff Bonus			
G Net Profit/Loss (F-3.12 - 3.13) 238.80 801.09 -61200.74 4. Ratios	3.13	Provision For Tax	102.34	343.32	
4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%	G	Net Profit/Loss (F-3.12 -3.13)	238.80		-61200.74
4.1 Capital Fund to RWA 29.00% 31.61% 38.87% 4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%	4.	Ratios			
4.2 Non Performing Loan (NPL) to Total Loan 19.07% 19.26% 46.88% 4.3 Total Loan Loss Provision to total NPL 105.38% 105.07% 101.03% 4.4 Cost of Funds 9.84% 11.06% 11.26%	4.1	Capital Fund to RWA	29.00%	31.61%	38.87%
4.4 Cost of Funds 9.84% 11.06% 11.26%	4.2		19.07%	19.26%	46.88%
	4.3	Total Loan Loss Provision to total NPL	105.38%	105.07%	101.03%
4.5 CD Ratio (Calculated as per NRB Directives) 72.87% 75.65% 52.24%	4.4	Cost of Funds	9.84%	11.06%	11.26%
	4.5	CD Ratio (Calculated as per NRB Directives)	72.87%	75.65%	52.24%