## Unaudited Financial Results As at 3rd Quarter 30/12/2071 ( 13/04/2015) of the Fiscal Year 2071/72

( Rs. in '000)

Particulars   October   Particulars   October   Octobe					( Rs. in '000)
Total Capital and Liabilities (1.1 to 1.7)	S.No.		This Quarter	Previous Quarter	Corresponding
Total Capital and Liabilities ( Li to L7)			30.12.2071	30.09.2071	Previous year
1 Total Capital and Liabilities (1.1 to 1.7)		Particulars			•
Total Capital and Liabilities ( 1.1 to 1.7)			(13.04.2013)	(14.01.2013)	
1.1   Paid Up Capital					(13.04.2014)
1.2   Reserve and Surplus			86,533,073	85,164,098	72,175,693
1.3   Debenture and Bond   468,845   408,845   408,845   408,845   1.6   Borrowings   1.5   Deposite (a+b)   71,056,827   70,019,793   62,764,388   3.0 Demostic Currency   7,736,871   8,414,175   5,664,397   1.6   Income Trac Liability   7,736,871   8,414,175   5,664,397   1.7   1.6   Income Trac Liability   7,736,871   8,414,175   5,664,397   1.7	1.1	Paid Up Capital *	2,137,388	2,137,388	1,921,239
1.3   Debenture and Bond   468,845   408,845   408,845   408,845   1.6   Borrowings   1.5   Deposite (a+b)   71,056,827   70,019,793   62,764,388   3.0 Demostic Currency   7,736,871   8,414,175   5,664,397   1.6   Income Trac Liability   7,736,871   8,414,175   5,664,397   1.7   1.6   Income Trac Liability   7,736,871   8,414,175   5,664,397   1.7	1.2	Reserve and Surplus	4 513 643	4 090 986	3 987 554
1.4   Borrowings		*	, , , , , , , , , , , , , , , , , , ,		
1.5   Deposite (a+b)   7.1056,827   70,019,793   62,764,888   3.0 Domestic Currency   63,310,957   61,616,618   57,0998   5. Percign Currency   7.736,871   8.414,175   5.664,397   1.6 Income Tax Liability   (7.813)   31,222   (9.00)   1.7 Other Liabilities   8.414,183   8.414,185   5.664,397   1.7 Cash & Bank Balance   15,767,938   41,458,733   8.164,089   72,175,693   2.1 Cash & Bank Balance   15,767,938   41,537,733   7,968,553   2.2 Money at Call & Short Notice   1.7   1.574,083   11,305,000   2.2 Money at Call & Short Notice   1.7   1.574,083   11,305,000   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   56,494,785   54,701,753   50,644,699   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   56,494,785   54,701,753   50,644,699   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   5.649,775   54,701,753   50,644,699   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   5.649,775   54,701,753   50,644,699   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   5.649,775   54,701,753   50,644,699   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   5.649,775   5.649,775   5.044,789   5.040,790   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   5.649,775   5.044,789   5.040,790   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   5.649,775   5.649,775   5.044,789   5.040,790   2.2 Money at Advances (Gross) (a+b+c+d+e+f)   5.649,775   5.649,775   5.044,789   5.040,790   5.040,			408,843	408,843	408,843
a. Domestic Currency			-	-	-
b. Foreign Currency	1.5	Deposits (a+b)	71,056,827	70,019,793	62,764,383
b. Foreign Currency		a. Domestic Currency	63.319.957	61,605,618	57.099.987
1.6   Income Tax Liabilities		*			
17. Other Liabilities	1.0				
2   Total Assets (2.1 to 2.7)		,		· ·	
2.1 Cash & Bank Balance   15,767,938   14,537,733   7,968,535   2.2 Money and Call & Short Notice   2.3 Investments   11,793,997   13,574,083   11,305,906   2.4 Loans and Advances (Gross) (a+b+c+d+e+f)   5.4,947,875   5.4,701,733   5.9,643,091   3.74,083   1.1,305,906   3.74,083   1.1,305,906   3.74,083   1.1,305,906   3.74,083   1.1,305,906   3.74,083   1.1,305,906   3.74,083   1.1,305,906   3.74,083   1.1,305,906   3.74,083   1.1,305,906   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.1,305,904   3.74,083   3.74,0	1.7	Other Liabilities	8,414,183	8,415,865	3,042,672
2.1 Cash & Bank Balance   15,767,938   14,537,733   7,968,533   2.2 Money at Call & Short Notice   2.3 Investments   11,703,997   13,574,083   11,305,960   2.4 Laans and Advances (Gross) (a+b+c+d+e+f)   5.494,785   54,701,753   50,644,091   3. Real Estate Loan   2.268,481   2.746,443   2.2904,871   1. Residential Housing Loan (Except Personal Housing Loan   2.268,481   2.746,443   2.2904,871   1. Residential Housing Loan (Except Personal Housing Loan   1,833,405   1,359,904   870,250   2. Business Complex & Residential Apartment Construction   689,245   1,149,197   116,4001   4. Other Real Estate Loan (Including Land purchase & Plott   33,304   38,663   6,195	2	Total Assets (2.1 to 2.7)	86,533,073	85,164,098	72,175,693
2.2   Money at Call & Short Notice   2.3   Investments   11,793.997   13,574.083   11,305.960		` '			
2.2   Investments	1		15,707,550	1.,007,700	7,700,000
2.4   Louns and Advances (Gross) (arbot-t-the-tf)	1	*			-
a. Real Estate Loan 1. Residential Housing Loan (Except Personal Housing Loan 2. Business Complex. & Residential Apartment Construction 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land purchase & Plott b. Personal Housing Loan upto Rs. 1 Cr. 8.305.934 7.808.126 8.358.232 8.71.196 7.811.035 7.202.769 7.821.035 7.202.769 7.821.035 7.202.769 7.202.7			11,793,997	13,574,083	11,305,960
1. Residential Housing Lanu (Except Personal Housing Loar 2. Business Complex & Residential Apartment Construction	2.4	Loans and Advances (Gross) (a+b+c+d+e+f)	56,494,785	54,701,753	50,643,091
1. Residential Housing Lanu (Except Personal Housing Loar 2. Business Complex & Residential Apartment Construction		a Real Estate Loan	2 268 481	2 746 443	2 299 487
2. Business Complex & Residential Apartment Construction 3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land purchase & Plot b. Personal Housing Loan upto Rs. 1 Cr. 5. 8,305,934 6. C. Margin Type Loan 7. 8,305,934 7. 8,081,26 6. Afrem Loan 7. 8,305,934 7. 8,081,26 7. 8,305,934 7. 8,081,26 7. 8,305,934 7. 8,081,26 7. 8,305,934 7. 8,081,26 7. 8,305,934 7. 8,081,26 7. 8,305,934 7. 8,081,26 7. 8,305,934 7. 8,081,26 7. 8,305,934 7. 8,081,27					
3. Income Generating Commercial Complex Loan 4. Other Real Estate Loan (Including Land purchase & Plot b. Personal Housing Loan upto Rs. I Cr. 5. Seption 1. Seption					
A. Other Real Estate Loan (Including Land purchase & Plot b. Personal Housing Loan upto Rs. 1 Cr.   Say 232			689,245	1,149,197	1,259,031
A. Other Real Estate Loan (Including Land purchase & Plot b. Personal Housing Loan upto Rs. 1 Cr.   Say 232		3. Income Generating Commercial Complex Loan	192,327	198,479	164,001
b. Personal Housing Loan upto Rs. 1 Cr. c. Margin Type Loan d. Term Loan lo. Sep. 25, 33 d. Term Loan d. Term Loan lo. Sep. 25, 33 d. Term Loan lo. Sep. 34 d. Term Loan lor Loan	1			· ·	6 105
c. Margin Type Lean d. Term Loan (10,581,359) e. Overdraft Loan /TR Loan /Working Capital Loan (26,529,583) f. Others (27, Other Assets (27, 1196) 7, 581,1035 7, 202,769 2.6 Non Banking Assets (Net of provision) 7, 7, 17, 18, 19, 18, 19, 19, 19, 19, 19, 19, 19, 19, 19, 19					
d. Term Loan   10.581,359   10.398,107   8.548,019   c. Overdraft Loan /TR Loan /Working Capital Loan   26.529,583   25.427,785   25.624,781   f. Others   8.271,196   7.811,035   7.202,769   669,982   669,982   67.409   669,982   7.70   667,409   669,982   7.70   667,409   669,982   7.70   667,409   669,982   7.70   669,982   7.70   7				, ,	
c. Overdraft Loan /TR Loan /Working Capital Loan f. Others f. Others f. Others f. Others s. 271,196 f. Others 8,271,196 f. 7,811,035 7,202,769 2.5 Fixed Assets 690,341 667,409 669,982 2.6 Non Banking Assets (Net of provision)		c. Margin Type Loan	538,232	510,257	311,954
Coverdraft Loan /TR Loan /Working Capital Loan	1	d. Term Loan	10,581,359	10,398,107	8,548,019
Cothers		e. Overdraft Loan /TR Loan /Working Capital Loan	26,529,583	25,427,785	25,624,781
2.5   Fixed Assets   690,341   667,409   669,982   2.6   Non Banking Assets (Net of provision)   1,786,011   1,683,119   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,588,107   1,502,487   998,483   1,711,543   1,502,487   998,483   1,711,543   1,502,487   1,502,4		~ ^		, ,	
2.6   Non Banking Assets (Net of provision)   1,786,011   1,683,119   1,588,107					
Profit and Loss Account			690,341	667,409	669,982
Up to This Quarter	2.6	Non Banking Assets ( Net of provision)	-	-	-
Up to This Quarter	2.7	Other Assets	1.786.011	1,683,119	1,588,107
3   Profit and Loss Account   Up to This Quarter   Up to Previous Quarter   Corresponding Previous year Quarter			, , .	,,	7 7
3.1   Interest Income   3.590,519   2.380,591   3.733,187     3.2   Interest Expense   1.502,487   998,483   1.711,543     A. Net Interest Income (3.1-3.2)   2.088,032   1,382,108   2.021,644     3.3   Fees Commissions and Discounts   225,816   146,835   180,539     3.4   Other Operating Income   282,060   163,917   217,715     3.5   Foreign Exchange Gain/Loss (Net)   49,349   32,684   49,731     B. Total Operating Income (A+3.3+3.4+3.5)   2,645,256   1,725,544   2,469,629     3.6   Staff Expenses   350,035   242,809   355,257     3.7   Other Operating Expenses   360,248   257,420   346,339     C. Operating Profit before provision (B-3.6-3.7)   1,928,972   1,225,315   1,768,033     3.8   Provision for possible losses   84,529   43,015   80,660     D. Operating Profit (C-3.8)   1,844,443   1,182,301   1,687,373     3.9   Non Operating Income/Expenses (Net)   6,224   4,191   5,403     3.10   Write back of provision for possible loss   25,435   25,435   25,435   25,435     E. Profit from Regular Activities (D+3.9+3.10)   1,876,103   1,211,277   1,698,633     3.12   Provision for Income Tax   511,664   330,525   463,264     G. Net Profit Josephson Market (Park)   1,93,883   771,226   1,089,648     4.   Capital Fund to RWA   1,204   1,11,547   1,11,27     4.   Capital Fund to RWA   1,204   1,11,547   1,11,27     4.   Capital Fund to RWA   1,204   1,11,547   1,11,27     4.   Capital Fund to RWA   1,204   1,11,247   1,698,633     4.   Capital Fund to RWA   1,204   1,204   1,204   1,204   1,204     4.   Capital Fund to RWA   1,204   1,204   1,204   1,204   1,204   1,204     4.   Capital Fund to RWA   1,204					Up to
3.1   Interest Income   3.590,519   2.380,591   3.733,187     3.2   Interest Expense   1.502,487   998,483   1.711,543     A. Net Interest Income (3.1-3.2)   2.088,032   1.382,108   2.021,644     3.3   Fees Commissions and Discounts   225,816   146,835   180,539     3.4   Other Operating Income   282,060   163,917   217,715     3.5   Foreign Exchange Gain/Loss (Net)   49,349   32,684   49,731     B. Total Operating Income (A+3.3+3.4+3.5)   2,645,256   1,725,544   2,469,629     3.6   Staff Expenses   356,035   242,809   355,257     3.7   Other Operating Expenses   360,248   257,420   346,339     C. Operating Profit before provision (B-3.6-3.7)   1,928,972   1,225,315   1,768,033     3.8   Provision for possible losses   84,529   43,015   80,660     D. Operating Profit (C-3.8)   1,844,443   1,182,301   1,687,373     3.9   Non Operating Income/Expenses (Net)   6,224   4,191   5,403     3.10   Write back of provision for possible loss   25,435   25,435   25,435   25,435     E. Profit from Regular Activities (D+3.9+3.10)   1,876,103   1,211,277   1,698,633     3.12   Provision for Income Tax   511,664   330,525   463,264     G. Net Profit Jose From Tax   511,664   330,525   463,264     G. Net Profit Informe Tax   511,664   330,525   403,264     G. Net Profit Information   50,667   50,667     G. Net Profit Information   50,667   50,667     G. Net Profit Information   50,667   50,667     G. Net Information   50,667   50,667				Un to Previous	-
3.1   Interest Income	3	Profit and Loss Account	Up to This Quarter	-	
3.1   Interest Income   3,590,519   2,380,591   3,733,187   3.2   Interest Expense   1,502,487   998,483   1,711,1543   4.   Net Interest Income ( 3.I-3.2)   2,988,032   I,382,108   2,021,644   3.3   Fees Commissions and Discounts   225,816   146,835   180,539   3.4   Other Operating Income   282,060   163,917   217,715   3.5   Foreign Exchange Gain/Loss (Net)   49,349   32,684   49,731   B. Total Operating Income ( A+3,3+3,4+3.5)   2,645,256   I,725,544   2,469,629   3.6   Staff Expenses   360,0248   257,420   346,339   C. Operating Profit before provision (B-3,6-3.7)   1,928,972   1,225,315   1,768,033   3.8   Provision for possible losses   84,529   43,015   80,660   D. Operating Profit ( C-3.8)   1,844,443   1,182,301   1,687,373   3.9   Non Operating Income/Expenses (Net)   6,224   4,191   5,403   3.10   Write back of provision for possible loss   25,435   25,435   25,435   5,876   E. Profit before Bonus and Taxes ( E+3.11)   1,876,103   1,211,927   1,698,653   3.11   Extra Ordinary Income/Expenses (Net)   1,876,103   1,211,927   1,698,653   3.12   Provision for Staff Bonus   170,555   110,175   154,421   3.13   Provision for Staff Bonus   170,555   110,175   154,421   3.13   Provision for Staff Bonus   1,20,404   1,15,404   1,193,883   771,226   1,080,948   4,10	1			Ouarter	Previous year
3.2   Interest Expense					
3.2   Interest Expense				<b>C</b>	Quarter
A. Net Interest Income (3.1-3.2)	3.1	Interest Income	3,590,519	-	
3.3   Fees Commissions and Discounts   225,816   146,835   180,539   3.4   Other Operating Income   282,060   163,917   217,715   3.5   Foreign Exchange Gain/Loss (Net)   49,349   32,684   49,731   B. Total Operating Income (A+3.3+3.4+3.5)   2,645,256   1,725,544   2,469,629   3.6   Staff Expenses   356,035   242,809   355,257   3.7   Other Operating Expenses   360,0248   257,420   346,339   C. Operating Profit before provision (B-3.6-3.7)   1,928,972   1,225,315   1,768,033   3.8   Provision for possible losses   84,529   43,015   80,660   D. Operating Profit (C-3.8)   1,844,443   1,182,301   1,687,373   3.9   Non Operating Income/Expenses (Net)   6,224   4,191   5,403   3.10   Write back of provision for possible loss   25,435   25,435   5,876   E. Profit from Regular Activities (D+3.9+3.10)   1,876,103   1,211,927   1,698,633   3.11   Extra Ordinary Income/Expenses (Net)     (20)   F. Profit before Bonus and Taxes (E+3.11)   1,876,103   1,211,927   1,698,633   3.12   Provision for Staff Bonus   170,555   110,175   154,421   3.13   Provision for Income Tax   511,664   330,525   463,264   G. Net Profit/Loss (F-3.12-3.13)   1,193,883   771,226   1,080,948   4   Ratios   1,244   1,2	1			2,380,591	3,733,187
3.4   Other Operating Income   282,060   163,917   217,715   3.5   Foreign Exchange Gain/Loss (Net)   49,349   32,684   49,731   B. Total Operating Income (A+3.3+3.4+3.5)   2,645,256   1,725,544   2,469,629   36.5 Staff Expenses   356,035   242,809   355,257   3.7   Other Operating Expenses   360,248   257,420   346,339   C. Operating Profit before provision (B-3.6-3.7)   1,928,972   1,225,315   1,768,033   3.8   Provision for possible losses   84,529   43,015   80,660   D. Operating Profit (C-3.8)   1,844,443   1,182,301   1,687,373   3.9   Non Operating Income/Expenses (Net)   6,224   4,191   5,403   3.10   Write back of provision for possible loss   25,435   25,435   25,435   5,876   E. Profit form Regular Activities (D+3.9+3.10)   1,876,103   1,211,927   1,698,653   3.11   Extra Ordinary Income/Expenses (Net)   -   (20)   F. Profit before Bonus and Taxes (E+3.11)   1,876,103   1,211,927   1,698,653   3.12   Provision for Staff Bonus   170,555   110,175   154,421   3.13   Provision for Income Tax   511,664   330,525   463,264   4.2   Non Perforting Loan (NPL) to Total Loan   0,63%   0,65%   0,62%   4.3   Total Loan (Loan (NPL) to Total Loan   0,63%   0,65%   0,62%   4.3   Total Loan (Loan (NPL) to Total Loan   0,63%   0,65%   0,62%   4.3   Total Loan Loss Provision to NPL   100,00%   100,00%   4.4   Average Yield   8,14%   7,73%   9,29%   4.5   Cost of Deposit   3,30%   3,16%   3,64%   4.6   Average Interest Spread   4,88%   4,57%   5,56%   4.7   Base Rate   6,09%   6,01%   6,39%   78,84%   Other Information   1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)   79,17%   78,92%   78,84%   Other Information   1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)   79,17%   78,92%   78,84%   Other Information   27,03   25,92   27,56   4,81   2,928   2,90   30,61   6,840   30,651   30,000	1	Interest Expense	1,502,487	2,380,591 998,483	3,733,187 1,711,543
3.5   Foreign Exchange Gain/Loss (Net)	3.2	Interest Expense A. Net Interest Income ( 3.1-3.2)	1,502,487 2,088,032	2,380,591 998,483 <i>1,382,108</i>	3,733,187 1,711,543 2,021,644
B. Total Operating Income (A+3,3+3.4+3.5)	3.2	Interest Expense A. Net Interest Income ( 3.1-3.2)	1,502,487 2,088,032	2,380,591 998,483 <i>1,382,108</i>	3,733,187 1,711,543 2,021,644
B. Total Operating Income (A+3,3+3.4+3.5)	3.2	Interest Expense A. Net Interest Income ( 3.1-3.2) Fees Commissions and Discounts	1,502,487 2,088,032 225,816	2,380,591 998,483 <b>1,382,108</b> 146,835	3,733,187 1,711,543 <b>2,021,644</b> 180,539
3.6   Staff Expenses   356,035   242,809   355,257   3.7   Other Operating Expenses   360,248   257,420   346,339   C. Operating Profit before provision (B-3.6-3.7)   1,928,972   1,225,315   1,768,033   3.8   Provision for possible losses   84,529   43,015   80,660   D. Operating Profit ( C-3.8)   1,844,443   1,182,301   1,687,373   3.9   Non Operating Income/Expenses (Net)   6,224   4,191   5,403   3.10   Write back of provision for possible loss   25,435   25,435   5,876   E. Profit from Regular Activities ( D+3.9+3.10)   1,876,103   1,211,927   1,698,653   3.11   Extra Ordinary Income/Expenses (Net)   -	3.2 3.3 3.4	Interest Expense A. Net Interest Income ( 3.1-3.2) Fees Commissions and Discounts Other Operating Income	1,502,487 2,088,032 225,816 282,060	2,380,591 998,483 <b>1,382,108</b> 146,835 163,917	3,733,187 1,711,543 <b>2,021,644</b> 180,539 217,715
3.7 Other Operating Expenses   360,248   257,420   346,339	3.2 3.3 3.4	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts Other Operating Income Foreign Exchange Gain/Loss ( Net)	1,502,487 2,088,032 225,816 282,060 49,349	2,380,591 998,483 <b>1,382,108</b> 146,835 163,917 32,684	3,733,187 1,711,543 <b>2,021,644</b> 180,539 217,715 49,731
C. Operating Profit before provision (B-3.6-3.7)   1,928,972   1,225,315   1,768,033	3.2 3.3 3.4 3.5	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts Other Operating Income Foreign Exchange Gain/Loss ( Net)  B. Total Operating Income ( A+3.3+3.4+3.5)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629
3.8 Provision for possible losses   84,529   43,015   80,660   D. Operating Profit ( C-3.8)   1,844,443   1,182,301   1,687,373   3.9 Non Operating Income/Expenses (Net)   6,224   4,191   5,403   25,435   25,435   5,876   E. Profit from Regular Activities ( D+3.9+3.10)   1,876,103   1,211,927   1,698,653   3.11   Extra Ordinary Income/Expenses (Net)   -	3.2 3.3 3.4 3.5	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts Other Operating Income Foreign Exchange Gain/Loss ( Net)  B. Total Operating Income ( A+3.3+3.4+3.5)  Staff Expenses	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257
3.8 Provision for possible losses   84,529   43,015   80,660   D. Operating Profit ( C-3.8)   1,844,443   1,182,301   1,687,373   3.9 Non Operating Income/Expenses (Net)   6,224   4,191   5,403   25,435   25,435   5,876   E. Profit from Regular Activities ( D+3.9+3.10)   1,876,103   1,211,927   1,698,653   3.11   Extra Ordinary Income/Expenses (Net)   -	3.2 3.3 3.4 3.5	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts Other Operating Income Foreign Exchange Gain/Loss ( Net)  B. Total Operating Income ( A+3.3+3.4+3.5)  Staff Expenses Other Operating Expenses	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257
D. Operating Profit ( C-3.8)	3.2 3.3 3.4 3.5	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts Other Operating Income Foreign Exchange Gain/Loss ( Net)  B. Total Operating Income ( A+3.3+3.4+3.5)  Staff Expenses Other Operating Expenses	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339
3.9   Non Operating Income/Expenses (Net)   6,224   4,191   5,403   3.10   Write back of provision for possible loss   25,435   25,435   5,876   E. Profit from Regular Activities ( D+3.9+3.10)   1,876,103   1,211,927   1,698,653   3.11   Extra Ordinary Income/Expenses (Net)   -   (20)   F. Profit before Bonus and Taxes (E+3.11)   1,876,103   1,211,927   1,698,653   3.12   Provision for Staff Bonus   170,555   110,175   154,421   3.13   Provision for Income Tax   511,664   330,525   463,264   G. Net Profit/Loss (F-3.12-3.13)   1,193,883   771,226   1,080,948   4 Ratios   4.1   Capital Fund to RWA   12.04%   11.54%   11.92%   4.2   Non Performing Loan (NPL) to Total Loan   0,63%   0,65%   0,62%   4.3   Total Loan Loss Provision to NPL   100,00%   100,00%   100,00%   4.4   Average Yield   8,14%   7,73%   9,29%   4.5   Cost of Deposit   3,30%   3,16%   3,64%   4.6   Average Interest Spread   4,84%   4,57%   5,65%   4.7   Base Rate   6,09%   6,01%   6,39%   4.8   Credit to Deposit Ratio (Calculated as per NRB Directives)   79,17%   78,92%   78,84%   Other Information   1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)   78,91   76,46   80,02   2   Market Share Price (in Rs.)   2133   1982   2205   3   Price Earning Ratio   27,03   25,92   27,56   Net Liquid Asset/Deposit (As per NRB Directives in %)   3,86   34,70   24,92   5   Return on Total Net Assets (Annualized in %)   29,83   28,90   30,61	3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 (B-3.6-3.7)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033
3.10   Write back of provision for possible loss   25,435   25,435   5,876	3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 (B-3.6-3.7)  Provision for possible losses	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660
E. Profit from Regular Activities ( D+3.9+3.10)   1,876,103   1,211,927   1,698,653	3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 (B-3.6-3.7)  Provision for possible losses D. Operating Profit ( C-3.8)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 1,768,033 80,660 1,687,373
S.11   Extra Ordinary Income/Expenses (Net)   -   -   (20)     F. Profit before Bonus and Taxes (E+3.11)   1,876,103   1,211,927   1,698,633   3.12   Provision for Staff Bonus   170,555   110,175   154,421   3.13   Provision for Income Tax   511,664   330,525   463,264   G. Net Profit/Loss (F-3.12-3.13)   1,193,883   771,226   1,080,948   4 Ratios	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 (B-3.6-3.7)  Provision for possible losses D. Operating Profit ( C-3.8) Non Operating Income/Expenses (Net)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403
S.11   Extra Ordinary Income/Expenses (Net)   -   -   (20)     F. Profit before Bonus and Taxes (E+3.11)   1,876,103   1,211,927   1,698,633   3.12   Provision for Staff Bonus   170,555   110,175   154,421   3.13   Provision for Income Tax   511,664   330,525   463,264   G. Net Profit/Loss (F-3.12-3.13)   1,193,883   771,226   1,080,948   4 Ratios	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 ( 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	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 1,768,033 80,660 1,687,373 5,403 5,876
F. Profit before Bonus and Taxes( E+3.11)   1,876,103   1,211,927   1,698,633     3.12   Provision for Staff Bonus   170,555   110,175   154,421     3.13   Provision for Income Tax   511,664   330,525   463,264     G. Net Profit/Loss ( F-3.12-3.13)   1,193,883   771,226   1,080,948     4   Ratios   4.1   Capital Fund to RWA   12.04%   11.54%   11.92%     4.2   Non Performing Loan (NPL) to Total Loan   0.63%   0.65%   0.62%     4.3   Total Loan Loss Provision to NPL   100.00%   100.00%   100.00%     4.4   Average Yield   8.14%   7.73%   9.29%     4.5   Cost of Deposit   3.30%   3.16%   3.64%     4.6   Average Interest Spread   4.84%   4.57%   5.65%     4.7   Base Rate   6.09%   6.01%   6.39%     4.8   Credit to Deposit Ratio (Calculated as per NRB Directives)   79.17%   78.92%   78.84%     Other Information   1   Earning Per Share(Net Profit/Total No. of Ordinary Shares)   78.91   76.46   80.02     2   Market Share Price (in Rs.)   2133   1982   2205     3   Price Earning Ratio   27.03   25.92   27.56     4   Net Liquid Asset/Deposit (As per NRB Directives in %)   37.86   34.70   24.92     5   Return on Total Net Assets (Annualized in %)   2.02   1.97   2.08     6   Return on Equity(Annualized in %)   29.83   28.90   30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 ( 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	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 1,768,033 80,660 1,687,373 5,403 5,876
3.12   Provision for Staff Bonus   170,555   110,175   154,421   3.13   Provision for Income Tax   511,664   330,525   463,264   G. Net Profit/Loss (F-3.12-3.13)   1,193,883   771,226   1,080,948   4   Ratios	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 Commissions and Discounts 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 (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)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653
3.13   Provision for Income Tax   511,664   330,525   463,264   G. Net Profit/Loss (F-3.12-3.13)   1,193,883   771,226   1,080,948   4   Ratios	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 Commissions and Discounts 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 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)  Extra Ordinary Income/Expenses (Net)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653
G. Net Profit/Loss (F-3.12-3.13)	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 Commissions and Discounts 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 Expenses C. Operating Profit before provision (B-3.6-3.7) Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10) Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633
G. Net Profit/Loss (F-3.12-3.13)	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 Commissions and Discounts 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 ( 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11)  Provision for Staff Bonus	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633
Ratios	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 Commissions and Discounts 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 ( 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11)  Provision for Staff Bonus	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421
4.1 Capital Fund to RWA       12.04%       11.54%       11.92%         4.2 Non Performing Loan (NPL) to Total Loan       0.63%       0.65%       0.62%         4.3 Total Loan Loss Provision to NPL       100.00%       100.00%       100.00%         4.4 Average Yield       8.14%       7.73%       9.29%         4.5 Cost of Deposit       3.30%       3.16%       3.64%         4.6 Average Interest Spread       4.84%       4.57%       5.65%         4.7 Base Rate       6.09%       6.01%       6.39%         4.8 Credit to Deposit Ratio (Calculated as per NRB Directives)       79.17%       78.92%       78.84%         Other Information       78.91       76.46       80.02         1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)       78.91       76.46       80.02         2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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 Commissions and Discounts 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 ( 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11)  Provision for Staff Bonus Provision for Income Tax	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,633 154,421 463,264
4.2       Non Performing Loan (NPL) to Total Loan       0.63%       0.65%       0.62%         4.3       Total Loan Loss Provision to NPL       100.00%       100.00%       100.00%         4.4       Average Yield       8.14%       7.73%       9.29%         4.5       Cost of Deposit       3.30%       3.16%       3.64%         4.6       Average Interest Spread       4.84%       4.57%       5.65%         4.7       Base Rate       6.09%       6.01%       6.39%         4.8       Credit to Deposit Ratio (Calculated as per NRB Directives)       79.17%       78.92%       78.84%         Other Information       78.91       76.46       80.02         1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)       78.91       76.46       80.02         2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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 Commissions and Discounts 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( 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus  Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,633 154,421 463,264
4.3 Total Loan Loss Provision to NPL       100.00%       100.00%       100.00%         4.4 Average Yield       8.14%       7.73%       9.29%         4.5 Cost of Deposit       3.30%       3.16%       3.64%         4.6 Average Interest Spread       4.84%       4.57%       5.65%         4.7 Base Rate       6.09%       6.01%       6.39%         4.8 Credit to Deposit Ratio (Calculated as per NRB Directives)       79.17%       78.92%       78.84%         Other Information       78.91       76.46       80.02         1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)       78.91       76.46       80.02         2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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 Commissions and Discounts 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 ( 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes ( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 10,175 330,525 771,226	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948
4.4 Average Yield       8.14%       7.73%       9.29%         4.5 Cost of Deposit       3.30%       3.16%       3.64%         4.6 Average Interest Spread       4.84%       4.57%       5.65%         4.7 Base Rate       6.09%       6.01%       6.39%         4.8 Credit to Deposit Ratio (Calculated as per NRB Directives)       79.17%       78.92%       78.84%         Other Information         1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)       78.91       76.46       80.02         2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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 Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 ( 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes ( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios Capital Fund to RWA	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 10,175 330,525 771,226	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948
4.5 Cost of Deposit       3.30%       3.16%       3.64%         4.6 Average Interest Spread       4.84%       4.57%       5.65%         4.7 Base Rate       6.09%       6.01%       6.39%         4.8 Credit to Deposit Ratio (Calculated as per NRB Directives)       79.17%       78.92%       78.84%         Other Information         1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)       78.91       76.46       80.02         2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 ( B-3.6-3.7)  Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes ( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 10,175 330,525 771,226	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 80,660 1,687,373 5,403 5,876 1,698,633 154,421 463,264 1,080,948
4.5 Cost of Deposit       3.30%       3.16%       3.64%         4.6 Average Interest Spread       4.84%       4.57%       5.65%         4.7 Base Rate       6.09%       6.01%       6.39%         4.8 Credit to Deposit Ratio (Calculated as per NRB Directives)       79.17%       78.92%       78.84%         Other Information         1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)       78.91       76.46       80.02         2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 ( B-3.6-3.7)  Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes ( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 10,175 330,525 771,226	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 80,660 1,687,373 5,403 5,876 1,698,633 154,421 463,264 1,080,948
4.6 Average Interest Spread       4.84%       4.57%       5.65%         4.7 Base Rate       6.09%       6.01%       6.39%         4.8 Credit to Deposit Ratio (Calculated as per NRB Directives)       79.17%       78.92%       78.84%         Other Information         1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)       78.91       76.46       80.02         2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948
4.7 Base Rate       6.09%       6.01%       6.39%         4.8 Credit to Deposit Ratio (Calculated as per NRB Directives)       79.17%       78.92%       78.84%         Other Information         1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)       78.91       76.46       80.02         2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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 Commissions and Discounts 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 Expenses C. Operating Profit before provision (B-3.6-3.7)  Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11,92% 0,62% 100.00% 9,29%
4.8         Credit to Deposit Ratio (Calculated as per NRB Directives)         79.17%         78.92%         78.84%           Other Information         1         Earning Per Share(Net Profit/Total No. of Ordinary Shares)         78.91         76.46         80.02           2         Market Share Price (in Rs.)         2133         1982         2205           3         Price Earning Ratio         27.03         25.92         27.53           4         Net Liquid Asset/Deposit (As per NRB Directives in %)         37.86         34.70         24.92           5         Return on Total Net Assets (Annualized in %)         2.02         1.97         2.08           6         Return on Equity(Annualized in %)         29.83         28.90         30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 (B-3.6-3.7)  Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10)  Extra Ordinary Income/Expenses (Net)  F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus  Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL  Average Yield Cost of Deposit	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226  11.54% 0.65% 100.00% 7.73% 3.16%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11,92% 0,62% 100,00% 9,29% 3,64%
Other Information           1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)         78.91         76.46         80.02           2 Market Share Price (in Rs.)         2133         1982         2205           3 Price Earning Ratio         27.03         25.92         27.56           4 Net Liquid Asset/Deposit (As per NRB Directives in %)         37.86         34.70         24.92           5 Return on Total Net Assets (Annualized in %)         2.02         1.97         2.08           6 Return on Equity(Annualized in %)         29.83         28.90         30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense  A. Net Interest Income ( 3.1-3.2) Fees Commissions and Discounts 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 Expenses D. Operating Profit before provision (B-3.6-3.7) Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10) Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11) Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,653 154,421 463,264 1,080,948 11.92% 0.62% 100,00% 9,29% 3,64% 5,65%
Other Information           1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)         78.91         76.46         80.02           2 Market Share Price (in Rs.)         2133         1982         2205           3 Price Earning Ratio         27.03         25.92         27.56           4 Net Liquid Asset/Deposit (As per NRB Directives in %)         37.86         34.70         24.92           5 Return on Total Net Assets (Annualized in %)         2.02         1.97         2.08           6 Return on Equity(Annualized in %)         29.83         28.90         30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense  A. Net Interest Income ( 3.1-3.2) Fees Commissions and Discounts 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 Expenses D. Operating Profit before provision (B-3.6-3.7) Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10) Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11) Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,653 154,421 463,264 1,080,948 11.92% 0.62% 100.00% 9,29% 3,64% 5,65%
1 Earning Per Share(Net Profit/Total No. of Ordinary Shares)     78.91     76.46     80.02       2 Market Share Price (in Rs.)     2133     1982     2205       3 Price Earning Ratio     27.03     25.92     27.56       4 Net Liquid Asset/Deposit (As per NRB Directives in %)     37.86     34.70     24.92       5 Return on Total Net Assets (Annualized in %)     2.02     1.97     2.08       6 Return on Equity(Annualized in %)     29.83     28.90     30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4,5 4.6 4.7	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread Base Rate	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57% 6.01%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11,92% 0.62% 100.00% 9,29% 3,64% 5,65% 6,39%
2 Market Share Price (in Rs.)       2133       1982       2205         3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4,5 4.6 4.7	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 Expenses C. Operating Profit before provision ( B-3.6-3.7)  Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes ( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57% 6.01%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11,92% 0.62% 100.00% 9,29% 3,64% 5,65% 6,39%
3 Price Earning Ratio       27.03       25.92       27.56         4 Net Liquid Asset/Deposit (As per NRB Directives in %)       37.86       34.70       24.92         5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11)  Provision for Staff Bonus  Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives) Other Information	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09% 79.17%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57% 6.01% 78.92%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11.92% 0.62% 100.00% 9.29% 3.64% 5.65% 6.39% 78.84%
4 Net Liquid Asset/Deposit (As per NRB Directives in %) 37.86 34.70 24.92 5 Return on Total Net Assets (Annualized in %) 2.02 1.97 2.08 6 Return on Equity(Annualized in %) 29.83 28.90 30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 (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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives) Other Information Earning Per Share(Net Profit/Total No. of Ordinary Shares)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09% 79.17%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57% 6.01% 78.92%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11.92% 0.62% 100.00% 9,29% 3,64% 5,65% 6,39% 78,84%
5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives) Other Information  Earning Per Share(Net Profit/Total No. of Ordinary Shares) Market Share Price (in Rs.)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09% 79.17%	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57% 6.01% 78.92%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 1,768,033 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11.92% 0.62% 100.00% 9.29% 3.64% 5.65% 6.39% 78.84%
5 Return on Total Net Assets (Annualized in %)       2.02       1.97       2.08         6 Return on Equity(Annualized in %)       29.83       28.90       30.61	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  4.7  4.8  1  2  3  3	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 Expenses C. Operating Profit before provision( B-3.6-3.7)  Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL  Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives) Other Information  Earning Per Share(Net Profit/Total No. of Ordinary Shares) Market Share Price (in Rs.) Price Earning Ratio	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09% 79.17% 78.91 2133 27.03	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226  11.54% 0.655% 100.00% 7.73% 3.16% 4.57% 6.01% 78.92%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11,92% 0,62% 100,00% 9,29% 3,64% 5,65% 6,39% 78,84%
6 Return on Equity(Annualized in %) 29.83 28.90 30.61	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  4.7  4.8  1  2  3  3	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 Expenses C. Operating Profit before provision( B-3.6-3.7)  Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL  Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives) Other Information  Earning Per Share(Net Profit/Total No. of Ordinary Shares) Market Share Price (in Rs.) Price Earning Ratio	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09% 79.17% 78.91 2133 27.03	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226  11.54% 0.655% 100.00% 7.73% 3.16% 4.57% 6.01% 78.92%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11,92% 0,62% 100,00% 9,29% 3,64% 5,65% 6,39% 78,84%
	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  4.7  4.8  1  2  3  4	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 Expenses C. Operating Profit before provision (B-3.6-3.7)  Provision for possible losses D. Operating Income/Expenses (Net) Write back of provision for possible loss E. Profit from Regular Activities ( D+3.9+3.10)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL  Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives) Other Information  Earning Per Share(Net Profit/Total No. of Ordinary Shares) Market Share Price (in Rs.) Price Earning Ratio Net Liquid Asset/Deposit (As per NRB Directives in %)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09% 79.17% 78.91 2133 27.03 37.86	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226  11.54% 0.65% 100.00% 7.73% 3.16% 4.57% 6.01% 78.92%	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,653 154,421 463,264 1,080,948 11.92% 0.62% 100.00% 9.29% 3.64% 5.65% 6.39% 78.84%
/ Net worth Per share (in Ks.) 323.74 302.79 321.38	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4,5 4.6 4.7 4.8 1 2 3 4 5	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives) Other Information  Earning Per Share(Net Profit/Total No. of Ordinary Shares) Market Share Price (in Rs.) Price Earning Ratio Net Liquid Asset/Deposit (As per NRB Directives in %) Return on Total Net Assets (Annualized in %)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09% 79.17% 78.91 2133 27.03 37.86 2.02	2,380,591 998,483 1,382,108 146,835 163,917 32,684 1,725,544 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57% 6.01% 78.92% 76.46 1982 25.92 34.70 1.97	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,333 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,653 154,421 463,264 1,080,948 11,92% 0.62% 100.00% 9,29% 3.64% 5.65% 6.39% 78.84% 80.02 2205 27.56 24.92 2.08
* Paid Up Capital includes Convertible Preference Shares of Rs. 12 crore.	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 4.1 4.2 4.3 4.4 4.5 4.6 4.7 4.8 1 2 3 4 4 5 6 6	Interest Expense  A. Net Interest Income ( 3.1-3.2)  Fees Commissions and Discounts 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 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)  Extra Ordinary Income/Expenses (Net) F. Profit before Bonus and Taxes( E+3.11)  Provision for Staff Bonus Provision for Income Tax G. Net Profit/Loss ( F-3.12-3.13)  Ratios  Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to NPL Average Yield Cost of Deposit Average Interest Spread Base Rate Credit to Deposit Ratio (Calculated as per NRB Directives) Other Information  Earning Per Share(Net Profit/Total No. of Ordinary Shares) Market Share Price (in Rs.) Price Earning Ratio Net Liquid Asset/Deposit (As per NRB Directives in %) Return on Total Net Assets (Annualized in %) Return on Equity(Annualized in %)	1,502,487 2,088,032 225,816 282,060 49,349 2,645,256 356,035 360,248 1,928,972 84,529 1,844,443 6,224 25,435 1,876,103 170,555 511,664 1,193,883 12.04% 0.63% 100.00% 8.14% 3.30% 4.84% 6.09% 79.17% 78.91 2133 27.03 37.86 2.02 29.83	2,380,591 998,483 1,382,108 146,835 163,917 32,684 242,809 257,420 1,225,315 43,015 1,182,301 4,191 25,435 1,211,927 110,175 330,525 771,226 11.54% 0.65% 100.00% 7.73% 3.16% 4.57% 6.01% 78.92% 76.46 1982 25,92 34.70 1.97 28.90	3,733,187 1,711,543 2,021,644 180,539 217,715 49,731 2,469,629 355,257 346,339 1,768,033 80,660 1,687,373 5,403 5,876 1,698,653 (20) 1,698,633 154,421 463,264 1,080,948 11.92% 0.62% 100.00% 9.29% 3.64% 5.65% 6.39% 78.84% 80.02 2205 27.56 24,92 2.08 30.61

<sup>\*</sup> Paid Up Capital includes Convertible Preference Shares of Rs. 12 crore.

The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.