

(नेपाल राष्ट्र बैंकबाट "घ" वर्जको इजाजतपत्र प्राप्त संस्था) Central Office: Katahari-2, Morang

Unaudited Financial Results (Quarterly)

As at 4th Quarter (31/03/2077) of the Fiscal Year 2076/2077

Particulars		(Rs. in '000)				
1.1 Paid-up Capital 140,000.00 140,0	s.n.	Particulars		Quarter	Previous Year	
1.2 Reserves and Surplus	1	Total Capital & Liabilities (1.1 to 1.7)	11,702,911.97	11,890,605.96	10,160,168.15	
1.3 Debenture and Bond 1.4 Borrowings 3,385,328.14 3,009,115.27 2,822,937.07 1.5 Deposits (a+b) 5,623,185.51 5,632,595.11 4,813,949.04 2.6 Deposits (a-b) 5,623,185.51 5,632,595.11 4,813,949.04 3. Domestic Currency 5,623,185.51 5,632,595.11 4,813,949.04 4. Deposits Currency 5,623,185.51 5,632,595.11 4,813,949.04 5. Foreign Currency 1.6 Income Tax Liabilities 146,324.56 116,799.08 94,941.56 1.0 Other Liabilities 1,857,027.50 2,509,441.05 2,067,009.95 2. Total Assets (2.1 to 2.7) 11,702,911.97 11,890,605.96 10,160,168.15 2.1 Cash & Bank Balance 469,663.49 644,825.92 566,845.92 2.2 Money at call and short Notice 2.3 Investments - 2.4 Loans & Advances 10,662,426.65 10,703,034.09 9,270,666.69 3. Profit and Loss Account 1,753,256.18 1,235,792.03 52,394.95 3. Profit and Loss Account 1,753,256.18 1,235,792.03 616,310.02 3. Interest income 1,753,256.18 1,235,792.03 616,310.02 3. Profit and Loss Account 1,753,256.18 1,235,792.03 616,310.02 3. Resc Commission and Discount - 3. Foreign Exchange Gain/Loss (Net) - - - 3. Foreign Exchange Gain/Loss (Net) - - - 3. Total Operating Income (A+3,3+3,4+3.5) 1,049,705.29 731,620.58 369,203.07 3. Staff Expenses 307,324.38 229,498.89 99,440.01 3. Other Operating Expenses 85,510.03 65,194.89 99,440.01 3. Other Operating Expenses 85,510.03 65,194.89 99,440.01 3. Other Operating Income (A+3,3+3,4+3.5) 1,049,705.29 731,620.58 369,203.07 3. Foreign Exchange Gain/Loss 233,036.50 118,701.93 7,427.64 D Operating profit Before Provision (B-3,6-3.7) 656,670.88 436,926.81 237,572.23 3. Profit From Regular Activities (D+3,9+3.10) 524,044.86 415,749.58 230,144.59 3. Profit From Regular Activities (D+3,9+3.10) 524,044.86 415,749.58 230,144.59 3. Provis	1.1	Paid-up Capital	140,000.00	140,000.00	140,000.00	
1.4 Borrowings	1.2	Reserves and Surplus	551,046.26	482,154.86	221,330.52	
1.5 Deposits (a+b)	1.3	Debenture and Bond				
a. Domestic Currency b. Foreign Currency b. Foreign Currency l. Glincome Tax Liabilities l. Marcoll Assets (2.1 to 2.7) l. Grant Assets (2.1 to 2.7) l. Gash & Bank Balance l. Grant Assets (2.1 to 2.7) l. Gash & Bank Balance l. Grant Assets (2.1 to 2.7) l. Gash & Bank Balance l. Grant Assets (2.1 to 2.7) l. Gash & Bank Balance l. Grant Assets (2.1 to 2.7) l. Gash & Bank Balance l. Grant Assets (2.1 to 2.7) l. Gash & Bank Balance l. Grant Assets (2.1 to 2.7) l. Gash & Bank Balance l. Grant Assets (2.1 to 2.7) l. Gash & Bank Balance l. Grant Assets l. Gra	1.4	Borrowings	3,385,328.14	3,009,115.27	2,822,937.07	
D. Foreign Currency	1.5	Deposits (a+b)	5,623,185.51	5,632,595.11	4,813,949.04	
1.6		a. Domestic Currency	5,623,185.51	5,632,595.11	4,813,949.04	
1.7 Other Liabilities						
Total Assets (2.1 to 2.7)	1.6	Income Tax Liabilities	146,324.56	116,799.68	94,941.56	
Cash & Bank Balance	1.7	Other Liabilities	1,857,027.50	2,509,941.05	2,067,009.95	
2.2 Money at call and short Notice	2	Total Assets (2.1 to 2.7)	11,702,911.97	11,890,605.96	10,160,168.15	
2.3 Investments	2.1	Cash & Bank Balance	469,663.49	614,825.92	566,845.92	
Loans & Advances	2.2	Money at call and short Notice	C	-	÷	
2.5 Fixed Assets 51,896,29 53,787.20 52,394.95 2.6 Non Banking Assets	2.3	Investments	L V	<u> </u>	-	
2.6 Non Banking Assets - - 2.7 Other Assets 518,925.54 518,958.76 270,260.60 3 Profit and Loss Account 1,753,256.18 1,235,792.03 616,310.02 3.2 Interest Expense 804,277.00 598,835.09 290,637.91 A Net Interest Income (3.1-3.2) 948,979.17 636,956.94 325,672.11 3.3 Fees Commission and Discount - - - 3.4 Other Operating Income 100,726.11 94,663.64 43,530.96 3.5 Foreign Exchange Gain/Loss (Net) - - - 3.6 Staff Expenses 307,324.38 229,498.89 99,440.01 3.7 Other Operating Expenses 85,510.03 65,194.89 32,190.83 C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating Income/Expenses (Net) - - -	2.4	Loans & Advances	10,662,426.65	10,703,034.09	9,270,666.69	
2.7 Other Assets 518,925.54 518,958.76 270,260.60 3 Profit and Loss Account 3.1 Interest income 1,753,256.18 1,235,792.03 616,310.02 3.2 Interest Expense 804,277.00 598,835.09 290,637.91 A Net Interest Income (3.1-3.2) 948,979.17 636,956.94 325,672.11 3.3 Fees Commission and Discount 3.4 Other Operating Income 100,726.11 94,663.64 43,530.96 3.5 Foreign Exchange Gain/Loss (Net) -	2.5	Fixed Assets	51,896.29	53,787.20	52,394.95	
3.1 Interest income	2.6	Non Banking Assets	A Y -	-		
3.1 Interest income 1,753,256.18 1,235,792.03 616,310.02 3.2 Interest Expense 804,277.00 598,835.09 290,637.91 A Net Interest Income (3.1-3.2) 948,979.17 636,956.94 325,672.11 3.3 Fees Commission and Discount - - - 3.4 Other Operating Income 100,726.11 94,663.64 43,530.96 3.5 Foreign Exchange Gain/Loss (Net) - - - B Total Operating Income (A+3.3+3.4+3.5) 1,049,705.29 731,620.58 369,203.07 3.6 Staff Expenses 307,324.38 229,498.89 99,440.01 3.7 Other Operating Expenses 85,510.03 65,194.89 32,190.83 C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net)	2.7	Other Assets	518,925.54	518,958.76	270,260.60	
3.2 Interest Expense 804,277.00 598,835.09 290,637.91 A Net Interest Income (3.1-3.2) 948,979.17 636,956.94 325,672.11 3.3 Fees Commission and Discount - - - 3.4 Other Operating Income 100,726.11 94,663.64 43,530.96 3.5 Foreign Exchange Gain/Loss (Net) - - - B Total Operating Income (A+3.3+3.4+3.5) 1,049,705.29 731,620.58 369,203.07 3.6 Staff Expenses 307,324.38 229,498.89 99,440.01 3.7 Other Operating Expenses 85,510.03 65,194.89 32,190.83 C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss <td< td=""><td>3</td><td>Profit and Loss Account</td><td></td><td></td><td></td></td<>	3	Profit and Loss Account				
A Net Interest Income (3.1-3.2) 948,979.17 636,956.94 325,672.11 3.3 Fees Commission and Discount	3.1	Interest income	1,753,256.18	1,235,792.03	616,310.02	
3.3 Fees Commission and Discount 3.4 Other Operating Income 100,726.11 94,663.64 43,530.96 3.5 Foreign Exchange Gain/Loss (Net)	3.2	Interest Expense	804,277.00	598,835.09	290,637.91	
3.4 Other Operating Income 100,726.11 94,663.64 43,530.96 3.5 Foreign Exchange Gain/Loss (Net) - - - B Total Operating Income (A+3,3+3,4+3.5) 1,049,705.29 731,620.58 369,203.07 3.6 Staff Expenses 307,324.38 229,498.89 99,440.01 3.7 Other Operating Expenses 85,510.03 65,194.89 32,190.83 C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F <t< td=""><td>A</td><td>Net Interest Income (3.1-3.2)</td><td>948,979.17</td><td>636,956.94</td><td>325,672.11</td></t<>	A	Net Interest Income (3.1-3.2)	948,979.17	636,956.94	325,672.11	
3.5 Foreign Exchange Gain/Loss (Net) - - - B Total Operating Income (A+3.3+3.4+3.5) 1,049,705.29 731,620.58 369,203.07 3.6 Staff Expenses 307,324.38 229,498.89 99,440.01 3.7 Other Operating Expenses 85,510.03 65,194.89 32,190.83 C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 43,2591.39 348,119.05 3	3.3	Fees Commission and Discount		-	-	
B Total Operating Income (A+3.3+3.4+3.5) 1,049,705.29 731,620.58 369,203.07 3.6 Staff Expenses 307,324.38 229,498.89 99,440.01 3.7 Other Operating Expenses 85,510.03 65,194.89 32,190.83 C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Tax 146,324.56 116,799.68 94,941.56	3.4		100,726.11	94,663.64	43,530.96	
3.6 Staff Expenses 307,324.38 229,498.89 99,440.01 3.7 Other Operating Expenses 85,510.03 65,194.89 32,190.83 C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,259.14 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58	3.5	Foreign Exchange Gain/Loss (Net)	-	-	-	
3.7 Other Operating Expenses 85,510.03 65,194.89 32,190.83 C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,2591.4 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58 221,530.31	В	Total Operating Income (A+3.3+3.4+3.5)	1,049,705.29	731,620.58	369,203.07	
C Operating profit Before Provision (B-3.6-3.7) 656,870.88 436,926.81 237,572.23 3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,2591.4 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% <td>3.6</td> <td></td> <td>307,324.38</td> <td></td> <td>99,440.01</td>	3.6		307,324.38		99,440.01	
3.8 Provision for Possible Loss 233,036.50 118,701.93 7,427.64 D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,2591.4 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12-3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24%<	3.7		85,510.03	65,194.89	32,190.83	
D Operating profit (C-3.8) 423,834.38 318,224.88 230,144.59 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,2591.4 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 48				-	237,572.23	
3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,259.14 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17% </td <td>3.8</td> <td></td> <td></td> <td></td> <td></td>	3.8					
3.10 Write Back of Provision for Possible Loss 100,210.49 97,524.70 - E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,259.14 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12-3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%			423,834.38	318,224.88	230,144.59	
E Profit From Regular Activities (D+3.9+3.10) 524,044.86 415,749.58 230,144.59 3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,259.14 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 -3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%			-	-	-	
3.11 Extraordinary Income/Expenses (Net) 17,897.95 16,841.81 117,974.47 F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,259.14 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12-3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%					-	
F Profit Before Bonus and Taxes (E+3.11) 541,942.82 432,591.39 348,119.05 3.12 Provision For Staff Bonus 54,194.28 43,259.14 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%			,			
3.12 Provision For Staff Bonus 54,194.28 43,259.14 31,647.19 3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58 221,530.31 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%						
3.13 Provision For Tax 146,324.56 116,799.68 94,941.56 G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%		` '	-			
G Net Profit/Loss (F-3.12 - 3.13) 341,423.97 272,532.58 221,530.31 4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%	2.00					
4 Ratios 4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%		The control of the co				
4.1 Capital Fund to RWA 9.06% 8.03% 4.74% 4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%			341,423.97	272,532.58	221,530.31	
4.2 Non Performing Loan (NPL) to Total Loan 0.29% 0.30% 0.24% 4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%		mattern e				
4.3 Total Loan Loss Provision to total NPL 755.56% 410.15% 485.15% 4.4 Cost of Funds 8.93% 9.81% 10.17%		-				
4.4 Cost of Funds 8.93% 9.81% 10.17%	-	B \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \				
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Limiton not (C.1.1. 1. Arm not of)		Service Control of Con			10,000,000,000,000	
4.5 CD Ratio (Calculated as per NRB Directives) 189.62% 190.02% 192.58%	4.5	CD Ratio (Calculated as per NRB Directives)	189.62%	190.02%	192.58%	

Note: If the statutory and regulatory authority notify to change the Unaudited Financial Statements, the figure may change accordingly.