CITIZENS BANK INTERNATIONAL LIMITED KAMALADI, KATHMANDU Unaudited Financial Results (Quarterly) As at Second Quarter (30/09/2068)of the Fiscal Year 2068/69

S.No.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Ouarter Ending
	Total Capital and Liabilities (1.1 to 1.7)	19,061,587	18,390,782	17,013,656
	Paid Up Capital	2,101,840	2,101,840	1,893,482
	Reserve and Surplus	204,305	184,864	249,569
	Debenture and Bonds			,, , , , , , , , , , , , , , , , , ,
	Borrowings	324,400	160,000	1,733,662
1.5	Deposits (a+b)	15,588,452	15,173,604	12,523,13
	a. Domestic Currency	15,306,005	14,504,811	12,023,25
	b. Foreign Currency	282,447	668,992	499.87
1.6	Income Tax Liability	-	_	,
	Other Liabilities	842,590	770,474	613,80
	Total Assets (2.1 to 2.7)	19,061,587	18,390,782	17,013,656
	Cash and Bank Balance	4,676,943	3,751,137	1,881,17
	Money at Call and Short Notice	193,750	232,200	1,047,11
	Investments	844,202	1,530,670	1,122,84
	Loans and Advances(a+b+c+d+e+f)	12,616,380	12,102,652	12,376,193
2.4	a. Real Estate Loan	2,534,903	2,528,270	2,914,591
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	325,310	338,437	379,779
	2. Business Complex and Residential Appartment Construction Loan	453,750	454,084	543,584
	3. Income Generating Commercial Complex Loan	435,750	454,084	545,584
	4. Other Real Estate Loans (Including Land Purchase & Plotting)	1,755,843	1,735,749	1,991,228
	b. Personal Home Loan of Rs. 10 million or less	413,860	424,856	462,506
	c.Margin Type Loan	64,236	71,740	291,598
	d.Term Loan	2,718,179	2,699,003	2,274,647
	e.Overdraft Loan /TR Loan/WC Loan	4,276,552	3,910,414	4,206,167
	f.Others	2,608,651	2,468,369	2,226,683
	Fixed Assets	201,055	211,133	196,842
	Non Banking Assets		-	-
27	Other Assets	529,257	562,990	389,483
4.1		527,251	502,990	
2.1		527,231		Upto Corresponding
			Previous Quarter	Upto Corresponding Previous Year
3	Profit and Loss Account	UP to This Quarter	Previous Quarter Ending	Upto Corresponding Previous Year Quarter
<u>3</u> 3.1	Profit and Loss Account Interest Income	UP to This Quarter 945,820	Previous Quarter Ending 491,713	Upto Corresponding Previous Year Quarter 847,94
<u>3</u> 3.1	Profit and Loss Account Interest Income Interest Expenses	UP to This Quarter 945,820 730,804	Previous Quarter Ending 491,713 361,342	Upto Corresponding Previous Year Quarter 847,94 568,95
3 3.1 3.2	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	UP to This Quarter 945,820 730,804 215,016	Previous Quarter Ending 491,713 361,342 130,371	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996
3 3.1 3.2 3.3	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	UP to This Quarter 945,820 730,804 215,016 39,213	Previous Quarter Ending 491,713 361,342 130,371 18,580	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97
3 3.1 3.2 3.3 3.4	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	UP to This Quarter 945,820 730,804 215,016 39,213 5,249	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06
3 3.1 3.2 3.3 3.4	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50
3 3.1 3.2 3.3 3.4 3.5	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536
3 3.1 3.2 3.3 3.4 3.5 3.6	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39
3 3.1 3.2 3.3 3.4 3.5 3.6	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,500 338,536 40,39 83,96
3 3.1 3.2 3.3 3.4 3.5 3.6	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,500 338,536 40,39 83,96
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,500 338,536 40,39 83,96 214,172
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,500 338,536 40,39 83,96 214,172 46,74
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.10	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating 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 to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.10	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 82,884	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 1113,515	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 82,884 -	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus	UP to This Quarter 945,820 730,804 215,016 3,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 8894 - - 82,884 - -	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99 - - 173,422 15,76
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319 30,959	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 82,884 - - 82,884 7,535 22,605	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99 - - 173,422 15,76 47,29
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus	UP to This Quarter 945,820 730,804 215,016 3,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 8894 - - 82,884 - -	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99 - - 173,422 15,76 47,29
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319 30,959	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 82,884 - - 82,884 7,535 22,605	Upto Corresponding Previous Year Quarter 847,94: 568,95: 278,996 43,97 7,06 8,500 338,536 40,39 83,96 214,172 46,74: 167,429 5,99 - 173,422 173,422 15,76 47,29 110,359 At the end of
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319 30,959 72,237	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 82,884 - - 82,884 7,535 22,605 52,744	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,500 3338,536 40,39 83,96 214,172 46,74 167,429 5,99 - 173,422 173,422 173,422 173,422 15,76 47,29 110,359 At the end of Corresponding
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12 3.13	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other 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 to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F - 3.12-3.13)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319 30,959 72,237 At the End of This	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 82,884 - - 82,884 7,535 22,605 52,744 Previous Quarter	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,500 338,536 40,39 83,96 214,172 46,74 167,429 5,99 - 173,422 173,422 15,76 47,29 110,335 At the end of Corresponding Previous Year
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit fore Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F - 3.12-3.13)	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319 30,959 72,237 At the End of This Quarter	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 82,884 - - 82,884 7,535 22,605 52,744 Previous Quarter Ending	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,500 3338,536 40,39 83,96 214,172 46,74 167,429 5,99 - 173,422 15,76 47,29 110,359 At the end of Corresponding Previous Year Quarter
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.10 3.11 3.12 3.13 4 4 4.1	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other 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 to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F - 3.12-3.13) Ratios(Mandatory) Capital Fund to RWA	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 1113,515 10,319 30,959 72,237 At the End of This Quarter 16.47%	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 82,884 - - 82,884 7,535 22,605 52,744 Previous Quarter Ending 16.30%	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99
$\begin{array}{r} 3\\ 3.1\\ 3.2\\ \hline \\ 3.3\\ 3.4\\ 3.5\\ \hline \\ 3.6\\ \hline \\ 3.7\\ \hline \\ 3.8\\ \hline \\ 3.9\\ \hline \\ 3.10\\ \hline \\ 3.11\\ \hline \\ 3.12\\ \hline \\ 3.12\\ \hline \\ 3.13\\ \hline \\ 4 \\ 4.1\\ \hline \\ 4.2\\ \end{array}$	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F - 3.12-3.13) Ratios(Mandatory) Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319 30,959 72,237 At the End of This Quarter 16.47% 2.89%	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 8894 78,043 8894 78,043 82,884 - - 82,884 7,535 22,605 52,744 Previous Quarter Ending 16.30% 3,06%	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99
3 3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F - 3.12-3.13) Ratios(Mandatory) Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to NPL	UP to This Quarter 945,820 730,804 215,016 3,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319 30,959 72,237 At the End of This Quarter 16.47% 2.89% 69.18%	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 8894 78,043 8894 78,043 8894 78,043 8894 78,043 8894 78,043 82,884 - - - - - - - - - - - - - - - - - -	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99
$\begin{array}{r} 3\\ 3.1\\ 3.2\\ \hline \\ 3.3\\ 3.4\\ 3.5\\ \hline \\ 3.5\\ \hline \\ 3.6\\ \hline \\ 3.5\\ \hline \\ 3.6\\ \hline \\ 3.5\\ \hline \\ 3.6\\ \hline \\ 3.7\\ \hline \\ 3.8\\ \hline \\ 3.9\\ \hline \\ 3.9\\ \hline \\ 3.10\\ \hline \\ 3.11\\ \hline \\ 3.12\\ \hline \\ 3.12\\ \hline \\ 3.13\\ \hline \\ 4.4\\ \hline \\ 4.3\\ \hline \\ 4.3\\ \hline \\ 4.3\\ \hline \\ 4.4\\ \hline \end{array}$	Profit and Loss Account Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A + 3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B - 3.6-3.7) Provision for Possible Losses D. Operating Profit (C - 3.8) Non Operating Income/Expenses (Net) Write Back to Provision for Possible Loss E. Profit from Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F - 3.12-3.13) Ratios(Mandatory) Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	UP to This Quarter 945,820 730,804 215,016 39,213 5,249 12,263 271,741 51,303 98,400 122,038 87,779 34,259 1,213 78,043 113,515 10,319 30,959 72,237 At the End of This Quarter 16.47% 2.89%	Previous Quarter Ending 491,713 361,342 130,371 18,580 3,162 7,494 159,607 28,825 47,377 83,405 79,457 3,948 894 78,043 8894 78,043 8894 78,043 82,884 - - 82,884 7,535 22,605 52,744 Previous Quarter Ending 16.30% 3,06%	Upto Corresponding Previous Year Quarter 847,94 568,95 278,996 43,97 7,06 8,50 338,536 40,39 83,96 214,172 46,74 167,429 5,99

**Above figures are subject to change upon otherwise instructions of Statutory Auditors and/or Regulatory Authorities