

(नेपाल राष्ट्र बैकबाट 'घ' वर्गको इजाजतपत्र प्राप्त राष्ट्रिय स्तरको वित्तीय संस्था)

Golbazar-7, Choharwa, Siraha

Unaudited Quarterly Financial Statement

As at 2nd Quarter (29/09/2077) of the Fiscal Year 2077/078 (Rs. In '000')

Total Capital & Liabilities (1.1 to 1.7) 1712722.26 1528661.90 1660060.29	As	As at 2 nd Quarter (29/09/2077) of the Fiscal Year 2077/078				
Total Capital & Liabilities (1.1 to 1.7)	Sno.	Particulars	-		-	
1.1 Paid-up Capital 70000.00 70000.00 70000.00 1.2 Reserves and Surplus 63287.41 45024.77 59610.54 1.3 Debenture and Bond 2			_	-	1660060.29	
1.2 Reserves and Surplus	1.1					
1.4 Borrowings						
1.4 Borrowings		-				
a. Domestic Currency b. Foreign Currency b. Foreign Currency compared to the c	1.4	Borrowings	726904.11	600273.82	747606.98	
a. Domestic Currency b. Foreign Currency b. Foreign Currency compared to the provision of the provision for Possible Loss D. Operating Profit Before Provision (B-3.6-3.7) a. Domestic Currency b. Foreign Currency control of Provision for Possible Loss control provision for Pass 20, 312, 322, 322, 322, 322, 323, 324, 322, 324, 323, 324, 323, 324, 324	1.5	Deposits (a+b)	639434.47	617738.95	567522.69	
1.6 Income Tax Liabilities		a. Domestic Currency	639434.47	617738.95	567522.69	
1.7 Other Liabilities		b. Foreign Currency				
Total Assets (2.1 to 2.7)	1.6	Income Tax Liabilities	13596.21	5769.37	6113.67	
2.1 Cash & Bank Balance	1.7	Other Liabilities	199500.06	189854.99	209206.41	
2.2 Money at Call and short Notice 56.60 36.68 1205037.48 20857.55 27428.06 20.77 10.00 60.00 14542.01 20.00 20.00 20.00 20.00 20.00 20.00 59.78.35 20.00 59.78.35 40.00 59.978.35 40.00 40.00 40.00 59.978.35 40.00 50.00 59.978.35 40.00 50.50 59.978.35 40.00 50.50 59.978.35 40.00 50.00 50.00 40.00 40.00 40.00 40.00 40.00 40.00 <td< td=""><td>2</td><td>Total Assets (2.1 to 2.7)</td><td>1712722.26</td><td>1528661.90</td><td>1660060.29</td></td<>	2	Total Assets (2.1 to 2.7)	1712722.26	1528661.90	1660060.29	
2.3 Investments 56.60 56.60 56.60 56.60 2.4 Loans & Advances 1568540.48 1309686.68 1205037.48 2.5 Fixed Assets 16590.57 15864.9 14542.01 2.6 Non Banking Assets 2.7 Other Assets 30585.45 20857.55 27428.06 3 Profit and Loss Account 3.1 Interest income 115136.09 58219.47 117058.89 3.2 Interest Expense 41147.02 21800.76 59978.35 A Net Interest Income (3.1-3.2) 73989.07 36418.71 57080.54 3.3 Fees Commission and Discount 3.4 Other Operating Income 17843.7 5587.82 6701.79 3.5 Foreign Exchange Gain/Loss (Net) 5 Total Operating Income (A+3.3+3.4+3.5) 91832.77 42006.53 63782.33 3.6 Staff Expenses 31131.45 17464.22 27704.14 3.7 Other Operating Expenses 7930.12 3084.22 7846.66 C Operating Profit Before Provision (B-3.6-3.7) 52771.20 21458.09 28231.53 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) 7 Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 A Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Ron Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 20.97% 250.22% 17.99% 4.4 Cost of Funds 5 Pro NB Directives) 257.38% 224.09% 218.39%	2.1	Cash & Bank Balance	96949.16	182196.17	412996.14	
2.4 Loans & Advances	2.2	Money at Call and short Notice				
2.5 Fixed Assets 16590.57 15864.9 14542.01 2.6 Non Banking Assets 30585.45 20857.55 27428.06 3 Profit and Loss Account 3.1 Interest income 115136.09 58219.47 117058.89 3.2 Interest Expense 41147.02 21800.76 59978.35 A Net Interest Income (3.1-3.2) 73989.07 36418.71 57080.54 3.3 Fees Commission and Discount 34 Offer Operating Income 17843.7 5587.82 6701.79 3.5 Foreign Exchange Gain/Loss (Net) 7541.04 117.05 117.0	2.3	Investments	56.60	56.60	56.60	
2.6 Non Banking Assets 2.7 Other Assets 30585.45 20857.55 27428.06 3 Profit and Loss Account 3.1 Interest income 115136.09 58219.47 117058.89 3.2 Interest Expense 41147.02 21800.76 59978.35 A Net Interest Income (3.1-3.2) 73989.07 36418.71 57080.54 3.3 Fees Commission and Discount 17843.7 5587.82 6701.79 3.5 Foreign Exchange Gain/Loss (Net) 17041 Operating Income (A+3.3+3.4+3.5) 91832.77 42006.53 63782.33 3.6 Staff Expenses 31131.45 17464.22 27704.14 3.7 Other Operating Expenses 7930.12 3084.22 7846.66 C Operating Profit Before Provision (B-3.6-3.7) 52771.20 21458.09 28231.53 3.8 Provision for Possible Loss 3937.71 1321.00 9538.01 D Operating Profit (C-3.8) 48833.49 20137.09 18693.52 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 E Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%	2.4	Loans & Advances	1568540.48	1309686.68	1205037.48	
2.7 Other Assets 30585.45 20857.55 27428.06	2.5	Fixed Assets	16590.57	15864.9	14542.01	
3.1 Interest income 115136.09 58219.47 117058.89 3.2 Interest Expense 41147.02 21800.76 59978.35 A Net Interest Income (3.1-3.2) 73989.07 36418.71 57080.54 3.3 Fees Commission and Discount 3.4 Other Operating Income 17843.7 5587.82 6701.79 3.5 Foreign Exchange Gain/Loss (Net)	2.6	Non Banking Assets				
3.1 Interest income 115136.09 58219.47 117058.89 3.2 Interest Expense 41147.02 21800.76 59978.35 A Net Interest Income (3.1-3.2) 73989.07 36418.71 57080.54 3.3 Fees Commission and Discount	2.7	Other Assets	30585.45	20857.55	27428.06	
3.2 Interest Expense	3	Profit and Loss Account				
A Net Interest Income (3.1-3.2) 73989.07 36418.71 57080.54 3.3 Fees Commission and Discount 17843.7 5587.82 6701.79 3.5 Foreign Exchange Gain/Loss (Net)	3.1	Interest income	115136.09	58219.47	117058.89	
3.3 Fees Commission and Discount 3.4 Other Operating Income 3.5 Foreign Exchange Gain/Loss (Net) B Total Operating Income (A+3.3+3.4+3.5) 3.6 Staff Expenses 31131.45 3.7 Other Operating Expenses 313131.45 3.8 Provision for Possible Loss 48833.49 3.9 Non Operating Profit (C-3.8) 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 4 Profit From Regular Activities (D+3.9+3.10) 3.11 Extraordinary Income/expenses (Net) 3.12 Provision for Staff Bonus 3.13 Provision for Tax 3.14 Provision for Tax 3.15 Provision for Tax 3.17 Provision for Tax 3.18 Provision for Staff Bonus 3.19 Profit Hefore Bonus and Taxes (E+3.11) 3.11 Provision for Staff Bonus 3.12 Provision for Tax 3.13 Provision for Tax 3.14 Capital Fund to RWA 4.1 Capital Fund to RWA 4.2 Non Performing Loan (NPL) to Total Loan 4.3 Total Loan Loss Provision to total NPL 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 267.06.53 267.07 27.58.01 27.704.14 27.704.14 27.704.12 27.704.14 27.704.14 27.704.12 27.704.14 27.704.14 27.704.12 27.704.14 27.704.14 27.704.12 2013.09 2013.09 20137.09	3.2	Interest Expense	41147.02	21800.76	59978.35	
3.4 Other Operating Income 17843.7 5587.82 6701.79 3.5 Foreign Exchange Gain/Loss (Net) 8 Total Operating Income (A+3.3+3.4+3.5) 91832.77 42006.53 63782.33 3.6 Staff Expenses 31131.45 17464.22 27704.14 3.7 Other Operating Expenses 7930.12 3084.22 7846.66 C Operating Profit Before Provision (B-3.6-3.7) 52771.20 21458.09 28231.53 3.8 Provision for Possible Loss 3937.71 1321.00 9538.01 D Operating Profit (C-3.8) 48833.49 20137.09 18693.52 3.9 Non Operating Income/Expenses (Net) 3109.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA </td <td>Α</td> <td>Net Interest Income (3.1-3.2)</td> <td>73989.07</td> <td>36418.71</td> <td>57080.54</td>	Α	Net Interest Income (3.1-3.2)	73989.07	36418.71	57080.54	
3.5 Foreign Exchange Gain/Loss (Net)	3.3	Fees Commission and Discount				
B Total Operating Income (A+3.3+3.4+3.5) 91832.77 42006.53 63782.33 3.6 Staff Expenses 31131.45 17464.22 27704.14 3.7 Other Operating Expenses 7930.12 3084.22 7846.66 C Operating Profit Before Provision (B-3.6-3.7) 52771.20 21458.09 28231.53 3.8 Provision for Possible Loss 3937.71 1321.00 9538.01 D Operating Profit (C-3.8) 48833.49 20137.09 18693.52 3.9 Non Operating Income/Expenses (Net) 310 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) 2154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4.1			17843.7	5587.82	6701.79	
3.6 Staff Expenses 31131.45 17464.22 27704.14 3.7 Other Operating Expenses 7930.12 3084.22 7846.66 C Operating Profit Before Provision (B-3.6-3.7) 52771.20 21458.09 28231.53 3.8 Provision for Possible Loss 3937.71 1321.00 9538.01 D Operating Profit (C-3.8) 48833.49 20137.09 18693.52 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) 2154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99%	3.5	Foreign Exchange Gain/Loss (Net)				
3.7 Other Operating Expenses 7930.12 3084.22 7846.66 C Operating Profit Before Provision (B-3.6-3.7) 52771.20 21458.09 28231.53 3.8 Provision for Possible Loss 3937.71 1321.00 9538.01 D Operating Profit (C-3.8) 48833.49 20137.09 18693.52 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) 7976 Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds <td< td=""><td>В</td><td>Total Operating Income (A+3.3+3.4+3.5)</td><td>91832.77</td><td>42006.53</td><td>63782.33</td></td<>	В	Total Operating Income (A+3.3+3.4+3.5)	91832.77	42006.53	63782.33	
C Operating Profit Before Provision (B-3.6-3.7) 52771.20 21458.09 28231.53 3.8 Provision for Possible Loss 3937.71 1321.00 9538.01 D Operating Profit (C-3.8) 48833.49 20137.09 18693.52 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) F Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost	3.6	Staff Expenses	31131.45	17464.22	27704.14	
3.8 Provision for Possible Loss 3937.71 1321.00 9538.01 D Operating Profit (C-3.8) 48833.49 20137.09 18693.52 3.9 Non Operating Income/Expenses (Net) 1017.26 3723.29 3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%	3.7		7930.12	3084.22	7846.66	
D Operating Profit (C-3.8) 48833.49 20137.09 18693.52 3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) F Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 <t< td=""><td>С</td><td>Operating Profit Before Provision (B-3.6-3.7)</td><td>52771.20</td><td>21458.09</td><td>28231.53</td></t<>	С	Operating Profit Before Provision (B-3.6-3.7)	52771.20	21458.09	28231.53	
3.9 Non Operating Income/Expenses (Net) 3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) F Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%	3.8		3937.71	1321.00	9538.01	
3.10 Write Back of Provision for Possible Loss 1019.28 1017.26 3723.29 E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) F Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%			48833.49	20137.09	18693.52	
E Profit From Regular Activities (D+3.9+3.10) 49852.77 21154.35 22416.81 3.11 Extraordinary Income/expenses (Net) 49852.77 21154.35 22416.81 F Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%	3.9	Non Operating Income/Expenses (Net)				
3.11 Extraordinary Income/expenses (Net) F Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%	3.10		1019.28	1017.26	3723.29	
F Profit Before Bonus and Taxes (E+3.11) 49852.77 21154.35 22416.81 3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%			49852.77	21154.35	22416.81	
3.12 Provision for Staff Bonus 4532.07 1923.12 2037.89 3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%						
3.13 Provision for Tax 13596.21 5769.37 6113.67 G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%	F	Profit Before Bonus and Taxes (E+3.11)	49852.77			
G Net Profit/Loss (F-3.12-3.13) 31724.49 13461.86 14265.25 4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%				1923.12	2037.89	
4 Ratios 4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%	3.13		13596.21	5769.37	6113.67	
4.1 Capital Fund to RWA 8.87% 8.93% 10.52% 4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%		Net Profit/Loss (F-3.12-3.13)	31724.49	13461.86	14265.25	
4.2 Non Performing Loan (NPL) to Total Loan 1.83% 2.15% 1.60% 4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%						
4.3 Total Loan Loss Provision to total NPL 220.97% 250.22% 172.99% 4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%		*				
4.4 Cost of Funds 5.99% 6.86% 10.00% 4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%						
4.5 CD Ratio (Calculated as Per NRB Directives) 257.38% 224.09% 218.39%						

Note: If the Statutory audit and Supervisory authority notify any remarks to Change, the Unaudited financial Statement Could Change accordingly.

Yearly Interest Rate

On Deposit: Yearly 3% to 12% Loan: Yearly 13% to 15%