CITIZENS BANK INTERNATIONAL LIMITED KAMALADI, KATHMANDU

Unaudited Financial Results (Quarterly)
As at Fourth Quarter (31/03/2069)of the Fiscal Year 2068/69

Rs in '000

a v	n	This Quarter	Previous Quarter	
S.No.	Particulars	Ending	Ending	Year Quarter Ending
	Total Capital and Liabilities (1.1 to 1.7)	20,354,298	18,798,308	17,057,442
	Paid Up Capital	2,101,840	2,101,840	2,000,000
	Reserve and Surplus	355,093	232,505	342,645
	Debenture and Bonds	- 00.250	121 440	
	Borrowings	88,250	131,440	805,000
1.5	Deposits (a+b)	17,354,534	15,289,515	13,478,331
	a. Domestic Currency	16,945,245	14,923,017	12,848,217
1.0	b. Foreign Currency	409,290	366,498	630,114
	Income Tax Liability	6,828	1 0 12 000	-
	Other Liabilities	447,753	1,043,009	431,466
	Total Assets (2.1 to 2.7)	20,354,298	18,798,308	17,057,442
	Cash and Bank Balance	3,769,874	2,689,425	1,505,536
	Money at Call and Short Notice	21,100	192,321	226,837
	Investments	1,529,903	1,602,854	2,401,437
2.4	Loans and Advances(a+b+c+d+e+f)	14,415,393	13,526,517	12,514,232
	a. Real Estate Loan	2,528,889	2,514,169	2,710,025
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	284,592	303,996	353,862
	2. Business Complex and Residential Appartment Construction Loan	473,391	466,700	543,114
	3. Income Generating Commercial Complex Loan		-	-
	4. Other Real Estate Loans (Including Land Purchase & Plotting)	1,770,907	1,743,473	1,813,049
	b. Personal Home Loan of Rs. 10 million or less	407,933	392,615	453,946
	c.Margin Type Loan	102,941	53,839	157,211
	d.Term Loan	2,922,163	2,817,174	2,597,148
	e.Overdraft Loan /TR Loan/WC Loan	5,526,535	5,073,223	4,166,042
	f.Others	2,926,932	2,675,498	2,429,859
	Fixed Assets	324,345	194,080	192,065
2.6	Non Banking Assets			
2.7	Other Assets	293,684	593,111	217,335
		-,,,,,,	0,0,00	
			,	
		,	Previous Quarter	Corresponding Previous
	Profit and Loss Account	UP to This Quarter	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	,	Previous Quarter Ending 1,422,175	Corresponding Previous
3.1	Interest Income Interest Expenses	UP to This Quarter 1,980,320 1,405,860	Previous Quarter Ending 1,422,175 1,061,334	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322
3.1	Interest Income	UP to This Quarter 1,980,320	Previous Quarter Ending 1,422,175 1,061,334 360,841	Corresponding Previous Year Quarter Ending 1,795,233
3.1 3.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	UP to This Quarter 1,980,320 1,405,860	Previous Quarter Ending 1,422,175 1,061,334	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	UP to This Quarter 1,980,320 1,405,860 574,460	Previous Quarter Ending 1,422,175 1,061,334 360,841	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910
3.1 3.2 3.3 3.4	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 1,980,320 1,405,860 574,460 40,361	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	UP to This Quarter 1,980,320 1,405,860 574,460 40,361 71,927	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121
3.1 3.2 3.3 3.4 3.5	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847
3.1 3.2 3.3 3.4 3.5	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283
3.1 3.2 3.3 3.4 3.5	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689
3.1 3.2 3.3 3.4 3.5 3.6 3.7	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)	UP to This Quarter 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 449,991 77,035 151,457 221,499	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006
3.1 3.2 3.3 3.4 3.5 3.6 3.7	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368
3.1 3.2 3.3 3.4 3.5 3.6 3.7	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	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	UP to This Quarter 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	UP to This Quarter 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 - 312,368
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 - 312,368
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 352,482 32,044	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 157,829	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 - 312,368 - 312,368 312,368
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 352,482 32,044 97,464	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 14,348 43,044	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 - 312,368 312,368 28,397 85,617
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 352,482 32,044	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 157,829	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 - 312,368 312,368 28,397 85,617 198,354
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 352,482 32,044 97,464 222,974	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 14,348 43,044 100,437	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 - 312,368 312,368 28,397 85,617 198,354 At the end of
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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)	UP to This Quarter 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 352,482 32,044 97,464 222,974 At the End of This	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 14,348 43,044 100,437 Previous Quarter	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 312,368 312,368 28,397 85,617 198,354 At the end of Corresponding Previous
3.1 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 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)	UP to This Quarter 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 32,044 97,464 222,974 At the End of This Quarter	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 14,348 43,044 100,437 Previous Quarter Ending	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 312,368 312,368 28,397 85,617 198,354 At the end of Corresponding Previous Year Quarter
3.1 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 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	UP to This Quarter 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 352,482 32,044 97,464 222,974 At the End of This Quarter 15.58%	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 14,348 43,044 100,437 Previous Quarter Ending 16,33%	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 312,368 28,397 85,617 198,354 At the end of Corresponding Previous Year Quarter 15.31%
3.1 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 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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 32,044 97,464 222,974 At the End of This Quarter 15.58% 2.01%	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 14,348 43,044 100,437 Previous Quarter Ending 16,33% 3,10%	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 312,368 312,368 28,397 85,617 198,354 At the end of Corresponding Previous Year Quarter 15.31% 1.17%
3.1 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 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 Total Loan Loss Provision to NPL	UP to This Quarter 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 32,044 97,464 222,974 At the End of This Quarter 15.58% 2.01% 99.71%	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 14,348 43,044 100,437 Previous Quarter Ending 16,33% 3,10% 75,28%	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 312,368 - 312,368 28,397 85,617 198,354 At the end of Corresponding Previous Year Quarter 15.31% 1.17% 165.83%
3.1 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	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 1,980,320 1,405,860 574,460 40,361 71,927 23,092 709,840 108,814 212,723 388,303 125,728 262,575 10,470 79,437 352,482 32,044 97,464 222,974 At the End of This Quarter 15.58% 2.01%	Previous Quarter Ending 1,422,175 1,061,334 360,841 61,733 10,874 16,544 449,991 77,035 151,457 221,499 151,816 69,683 10,104 78,043 157,829 14,348 43,044 100,437 Previous Quarter Ending 16,33% 3,10%	Corresponding Previous Year Quarter Ending 1,795,233 1,236,322 558,910 32,533 65,121 13,283 669,847 81,689 179,152 409,006 103,368 305,638 6,730 - 312,368 28,397 85,617 198,354 At the end of Corresponding Previous Year Quarter 15,31% 1,17%

^{*}Figures have been regrouped/rearranged whereever necessary

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