## Aviyan Laghubitta Bittiya Sanstha Ltd. Head Office : Panauti-4, Kavre, Phone No: 011-441027

E-mail : aviyanlaghu@gmail.com, Website: www.aviyanlaghubitta.com

## Quarterly Financial Statement At the quarter ended Chaitra, 2077

S. N.         Particulars         This Quarter Ending         Previous Quarter Ending         Corresponding Previous Year Quarter Edding           1         Total Capital & Liabilities (1.1 to 1.7)         1666026.47         837938.43         208023.92           1.1         Paid-orginal         15250.00 <td< th=""><th></th><th></th><th></th><th></th><th>(Rs. in '000)</th></td<>					(Rs. in '000)
N         Particulars         Quarter Ending         Previous Year Ending         Previous Year Quarter Ending           11         Paid-up Capital         152500.00         152500.00         152500.00           1.2         Reserves and Surplus         815.24         -10429.52         -6434.12           1.3         Debenture and Bond         -         -         -           1.4         Borrowings         1301386.86         581565.95         40000.00           1.4         Borrowings         1301386.86         581565.95         40000.00           1.5         Deposits (arb)         168909.05         92297.18         10192.00           a. Domestic Currency         168909.05         92297.18         10192.00           1.6         Income Tax Liabilities         742.78         2004.82         8766.04           2         Total Assets (2.1 to 2.7)         1666026.47         837938.43         205023.92           2.1         Cash & Advance (arb+c+d+e+f)         1518056.33         789688.28         140186.02           2.3         Investments         0.00         0.00         0.00         0.00           1.         Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)         -         -           2.	G		This	Previous	
Ending         Ending         Ending         Quarter Ending           1         Total Capital & Liabilities (1.1 to 1.7)         166062.67         83738.43         20523.92           1.1         Paid-up Capital         152500.00         152500.00         152500.00           1.2         Reserves and Surplus         815.24         -10429.52         -6434.12           1.3         Debenture and Bond         1         1090.00         92297.18         10192.00           1.4         Borrowings         1301386.86         581565.95         40000.00           1.5         Deposits (a*b)         168909.05         92297.18         10192.00           1.6         Income Tax Liabilities         742.78         10192.00           1.6         Income Tax Liabilities         742.78         2004.82         8766.04           2.1         Cash & Bank Balance         118157.61         29146.45         22219.89           2.2         Money at call and short Notice         3         30000.00         2.4         Leask & Advances (a*b+c+d+e+f)         1518056.33         789688.28         140186.02           2.4         Leask & Advances (a*b+c+d+e+f)         1518056.33         789688.28         140186.02           2.5         Investments		Particulars	Quarter	Quarter	
1.1         Paid-up Capital         152500.00         152500.00         152500.00           1.2         Reserves and Surplus         815.24         -10429.52         -6434.12           1.3         Debenture and Bond	1.		Ending		Quarter Ending
1.2       Reserves and Surplus       815.24       -10429.52       -6434.12         1.3       Debenture and Bond       1       1301386.86       581565.95       40000.00         1.4       Borrowings       1301386.86       581565.95       40000.00         1.5       Deposits (a+b)       168909.05       92297.18       10192.00         b. Foreign Currency       168909.05       92297.18       10192.00         b. Foreign Currency       1660026.47       837938.43       205023.92         21       Cash & Bank Balance       118157.61       29146.45       22219.89         2.2       Money at call and short Notice	1		1666026.47	837938.43	205023.92
1.3         Debenture and Bond		Paid-up Capital			
1.4         Borrowings         1301386.86         581565.95         40000.00           1.5         Deposits (a+b)         168909.05         92297.18         10192.00           b. Foreign Currency         168909.05         92297.18         10192.00           b. Foreign Currency         742.78         10192.00           1.6         Income Tax Liabilities         742.78         10172.00           2.1         Cash & Bank Balance         118157.61         29146.45         22219.89           2.2         Money at call and short Notice         10000         0.00         0.00         1.0000           2.4         Leans & Advances (a+b+c+d+e+f)         1518056.33         789688.28         140186.02           2.4         Leans & Advances (a+b+c+d+e+f)         1518056.33         789688.28         140186.02           2.5         Investments         0.00         0.00         0.00         0.00           1. Residential Real Estate Loan (Except Personal Home Loan of Rs. 10 million or less         1.00000         1.00000         1.00000           2.5         Fixed Assets         14077.00         12152.23         10082.52.59           2.6         Non Banking Assets         12524.53         6951.46         1765.42           2.6			815.24	-10429.52	-6434.12
1.5         Deposits (a+b)         168999.05         92297.18         10192.00           a. Domestic Currency         168909.05         92297.18         10192.00           b. Foreign Currency         742.78         10192.00           1.7         Other Liabilities         742.78         10192.00           2.1         Cash & Bank Balance         118157.61         29146.45         22219.89           2.2         Money at call and short Notice         2000.82         30000.00         2.4         Leans & Advances (a+b+c+d+e+f)         1518056.33         789688.28         140186.02           2.3         Investments         30000.00         0.00         0.00         0.00         0.00           2.4         Leans & Advances (a+b+c+d+e+f)         1518056.33         789688.28         140186.02           2.3         Investments         30000.00         0.00         0.00         0.00           2.5         Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million or less         10         10         10           2.5         Real Estate Loan (Including Land Purchase & Plotting)         10         10         10         10         10         10         10         2.5.5         10         10         15.05.33         789688.28         <					
a. Domestic Currency         168909.05         92297.18         10192.00           b. Foreign Currency         1         10					
b. Foreign Currency         742.78           1.6         Income Tax Liabilities         71672.55           2.7         Other Liabilities         41672.55           2.1         Cash & Bank Balance         118157.61         29146.45           2.1         Cash & Bank Balance         118157.61         29146.45         22219.89           2.2         Money at call and short Notice         10000.00         30000.00         24           2.3         Investments         1518056.33         789688.28         140186.02           a. Real Estate Loan         0.00         0.00         0.00         0.00           1. Residential Real Estate Loan (Except         0.00         0.00         0.00           2.8         Business Complex & Residential         4         0.01 For Real Estate Loan (Including Land         100000           1.4         Other Real Estate Loan (Including Land         118157.61         2152.32         10852.59           2.6         Non Banking Asets         12152.33         10852.59         10852.59           2.6         Non Banking Asets         12152.453         6951.46         1765.42           3.7         Other Assets         15234.53         6951.46         1765.42           3.6         Fese Commission a	1.5				
1.6         Income Tax Liabilities         742.78           1.7         Other Liabilities         41672.55         22004.82         8766.04           2         Total Assets (2.1 to 2.7)         1666026.47         837938.43         205023.92           2.1         Cash & Bank Balance         118157.61         29146.45         22219.89           2.2         Money at call and short Notice			168909.05	92297.18	10192.00
1.7       Other Liabilities       41672.55       22004.82       8766.04         2       Total Assets (2.1 to 2.7)       1666026.47       837938.43       205023.92         2.1       Cash & Bank Balance       118157.61       29146.45       22219.89         2.2       Money at call and short Notice       30000.00       224       Loans & Advances (a+b+c+d+e+f)       1518056.33       789688.28       140186.02         2.4       Loans & Advances (a+b+c+d+e+f)       1518056.33       789688.28       140186.02         2.4       Loans & Advances (a+b+c+d+e+f)       1518056.33       789688.28       140186.02         2.8usiness Complex & Residential       Apartment Construction Loan       Apartment Construction Loan       14       140186.02         2.8usiness Complex & Residential       Apartment Construction Loan       1518056.33       789688.28       140186.02         2.5       Fixed Assets       15234.53       6951.46       1765.42         3       Profit and Loss Account       15180					
2         Total Assets (2.1 to 2.7)         1666026.47         837938.43         205023.92           2.1         Cash & Bank Balance         118157.61         29146.45         22219.89           2.2         Money at call and short Notice         30000.00         21         Loans & Advances (a+b+c+d+e+f)         1518056.33         789688.28         140186.02           a. Real Estate Loan         0.00         0.00         0.00         0.00         0.00           1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)         2. Business Complex & Residential Apartment Construction Loan         4         4         4         4         Cher Real Estate Loan (Including Land Purchase & Plotting)         4         0.04 res         1518056.33         789688.28         140186.02           2.5         Fixed Assets         1518056.33         789688.28         140186.02           2.5         Fixed Assets         1518056.33         789688.28         140186.02           2.5         Fixed Assets         1518056.33         789688.28         140186.02           2.6         Margin Type Loan         51818056.33         789688.28         140186.02           2.5         Fixed Assets         15234.53         6951.46         1765.42           3         Profit and Loss Account					
2.1         Cash & Bank Balance         118157.61         29146.45         22219.89           2.2         Money at call and short Notice         30000.00         30000.00           2.4         Loans & Advances (a+b+c+d+e+f)         1518056.33         789688.28         140186.02           a. Real Estate Loan         0.00         0.00         0.00         0.00           1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)         2         Business Complex & Residential Apartment Construction Loan         3           3. Income generating Commercial Complex Loan         4         0.04 real Estate Loan (Including Land Purchase & Plotting)         9           b. Personal Home Loan of Rs. 10 million or less         0         0         125.22.3         18082.59           c. Overdraft Loan / TR Loan / WC Loan         1         4.10186.02         1852.59         1524.53           c. Noredraft Loan / TR Loan / WC Loan         1         1765.42         789688.28         140186.02           2.5         Fixed Assets         1524.53         6951.46         1765.42           3.1         Interest income         61953.95         25966.52         6185.44           3.2         Interest Expense         21724.66         8521.40         534.72           3.3         Fees Co					
2.2         Money at call and short Notice         30000.00           2.3         Investments         30000.00           2.4         Loans & Advances (a+b+c+d+c+f)         1518056.33         789688.28         140186.02           a. Real Estate Loan         0.00         0.00         0.00         0.00           1. Residential Real Estate Loan (Except         0.00         0.00         0.00           2. Business Complex & Residential         Apartment Construction Loan         0.00         0.00           3. Income generating Commercial Complex Loan         0.00         0.00         0.00           4. Other Real Estate Loan (Including Land         Purchase & Plotting)         0.00         0.00           b. Personal Home Loan of Rs. 10 million or less         0.01         0.10852.33         140186.02           2.5         Fixed Assets         14578.00         12152.23         10852.59           2.6         Non Banking Assets         1524.53         6951.46         1765.42           3.1         Interest income         61953.95         25966.52         6185.44           3.2         Interest Expense         21724.66         8521.40         534.72           3.4         Other Operating Income (A:3.3.2)         40229.29         17445.12         5650.72 <td></td> <td></td> <td>1</td> <td></td> <td></td>			1		
2.3         Investments         30000.00           2.4         Loans & Advances (a+b+c+t+e+f)         1518056.33         789688.28         140186.02           a. Real Estate Loan         0.00         0.00         0.00         0.00           1. Residential Real Estate Loan (Except         9.00         0.00         0.00         0.00           2. Business Complex & Residential         Apartment Construction Loan         1.         1.         1.           3. Income generating Commercial Complex Loan			118157.61	29146.45	22219.89
2.4         Loans & Advances (a+b+c+d+e+f)         1518056.33         789688.28         140186.02           a. Real Estate Loan         0.00         0.00         0.00         0.00           1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)         2.         Business Complex & Residential Apartment Construction Loan         3.           3. Income generating Commercial Complex Loan         4.         0.00         0.00           4. Other Real Estate Loan (Including Land Purchase & Plotting)         9.         9.           b. Personal Home Loan of Rs. 10 million or less         0.         0.           c. Margin Type Loan         0.         12152.23         10852.59           2.6 Non Banking Assets         1518056.33         789688.28         140186.02           2.7 Other Assets         15234.53         6951.46         1765.42           3 Profit and Loss Account         0.         534.72         104745.12         5560.72           3.1 Interest income         21724.66         8521.40         534.72           3.4 Net Interest Income (3.1-3.2)         4022.29         17445.12         5560.72           3.5 Foreign Exchange Gain/Loss (Net)         0         0         0         2455.99           C Operating Income (A+3.3+3.4+3.5)         68582.50         3095		· · · · · · · · · · · · · · · · · · ·			
a. Real Estate Loan         0.00         0.00         0.00           1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)         2         0.00         0.00           2. Business Complex & Residential Apartment Construction Loan         1         1         1           3. Income generating Commercial Complex Loan         1         1         1           4. Other Real Estate Loan (Including Land Purchase & Plotting)         1         1         1           b. Personal Home Loan of Rs. 10 million or less         1         1         1           c. Margin Type Loan         1         1         1         1           d. Term Loan         1         1         1         1         1         1           d. Term Loan         1					
1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)         .           2. Business Complex & Residential Apartment Construction Loan         .           3. Income generating Commercial Complex Loan         .           4. Other Real Estate Loan (Including Land Purchase & Plotting)         .           b. Personal Home Loan of Rs. 10 million or less         .           c. Margin Type Loan         .           d. Term Loan         .           e. Overdraft Loan / TR Loan / WC Loan         .           f. Others         .           15.0 mBarking Assets         .           2.7 Other Assets         .           9 Profit and Loss Account         .           3.1 Interest income         .           3.2 Interest Expense         .           3.2 Interest Expense         .           3.4 Other Operating Income (3.1-3.2)         40229.29           3.7 Other Operating Income         .           3.7 Other Operating Income (A+3.3+3.4+3.5)         .           3.8 Staff Expenses         .           3.7 Other Operating Income (A+3.3+3.4+3.5)         .           3.8 Total Operating Income (A+3.3+3.4+3.5)         .           3.8 Total Operating Income (A+3.3+3.4+3.5)         .           3.9 Operating profit Before Provision (B-3.6-3.	2.4	× /			
Personal Home Loan upto Rs 10 million)         Personal Home Loan upto Rs 10 million)           2. Business Complex & Residential Apartment Construction Loan         A           3. Income generating Commercial Complex Loan         A           4. Other Real Estate Loan (Including Land Purchase & Plotting)         Purchase & Plotting)           b. Personal Home Loan of Rs. 10 million or less         C           c. Margin Type Loan         C           d. Term Loan         C           e. Overdraft Loan / TR Loan / WC Loan         C           f. Others         1518056.33           789688.28         140186.02           2.5         Fixed Assets         15234.53           0         Other Rs         15234.53           2.6         Non Banking Assets         C           2.7         Other Assets         15234.53           3         Forfit and Loss Account         C           3.1         Interest Income (3.1-3.2)         4202.92           4         Net Interest Income (3.1-3.2)         4202.92           3.5         Foreign Exchange Gain/Loss (Net)         C           B         Total Operating Income (4.3-4.3+3.5)         68582.50         30955.11           3.6         Staff Expenses         27364.48         17204.77         8			0.00	0.00	0.00
2. Business Complex & Residential Apartment Construction Loan					
Apartment Construction Loan         Apartment Construction Loan           3. Income generating Commercial Complex Loan					
3. Income generating Commercial Complex Loan           4. Other Real Estate Loan (Including Land Purchase & Plotting)           b. Personal Home Loan of Rs. 10 million or less           c. Margin Type Loan           d. Term Loan           e. Overdraft Loan / TR Loan / WC Loan           f. Others           f. Others           14518056.33           789688.28           14578.00           2.5           Fixed Assets           14578.00           2.7           Other Sasets           1518056.33           789688.28           14578.00           2.6           Non Banking Assets           15234.53           6951.46           1765.42           3           Profit and Loss Account           3.1           Interest income           3.1.3           Interest Income (3.1-3.2)           40229.29           17445.12           5650.72           3.3           Fees Commission and Discount           3.4           Other Operating Income (A+3.3+3.4+3.5)           68582.50           30955.11           80140 Operating Expens					
4. Other Real Estate Loan (Including Land Purchase & Plotting)					
Purchase & Plotting)         Purchase & Plotting)           b. Personal Home Loan of Rs. 10 million or less         .           c. Margin Type Loan         .           d. Term Loan         .           e. Overdraft Loan / TR Loan / WC Loan         .           f. Others         .           1518056.33         789688.28         .           2.5         Fixed Assets         .         .           2.6         Non Banking Assets         .         .           2.7         Other Assets         .         .         .           3.1         Interest income         .         .         .           3.1         Interest Income (3.1-3.2)         40229.29         17445.12         .           3.3         Fees Commission and Discount         .         .         .           3.4         Other Operating Income (A+3.3+3.4+3.5)         .         .         .           3.6         Staff Expenses         .         .         .         .           3.6         Staff Expenses         .         .         .         .           3.4         Other Operating Income (A+3.3+3.4+3.5)         .         .         .         .         .           3.6					
b. Personal Home Loan of Rs. 10 million or less         .           c. Margin Type Loan         .           d. Term Loan         .           e. Overdraft Loan / TR Loan / WC Loan         .           f. Others					
c. Margin Type Loan					
d. Term Loan					
e. Overdraft Loan / TR Loan / WC Loan         1518056.33         789688.28         140186.02           2.5         Fixed Assets         14578.00         12152.23         10852.59           2.6         Non Banking Assets         1         1         10852.59           2.7         Other Assets         15234.53         6951.46         1765.42 <b>3 Profit and Loss Account</b>					
f. Others       1518056.33       789688.28       140186.02         2.5       Fixed Assets       14578.00       12152.23       10852.59         2.6       Non Banking Assets					
2.5       Fixed Assets       14578.00       12152.23       10852.59         2.6       Non Banking Assets			1518056 33	789688 28	140186.02
2.6         Non Banking Assets         100000           2.7         Other Assets         15234.53         6951.46         1765.42           3         Profit and Loss Account         1         1         1765.42           3.1         Interest income         61953.95         25966.52         6185.44           3.2         Interest Expense         21724.66         8521.40         534.72           A         Net Interest Income (3.1-3.2)         40229.29         17445.12         5650.72           3.3         Fees Commission and Discount	2.5				
2.7       Other Assets       15234.53       6951.46       1765.42         3       Profit and Loss Account			11070.00	12102.25	10002.07
3         Profit and Loss Account           3.1         Interest income         61953.95         25966.52         6185.44           3.2         Interest Expense         21724.66         8521.40         534.72           A         Net Interest Income (3.1-3.2)         40229.29         17445.12         5650.72           3.3         Fees Commission and Discount			15234.53	6951.46	1765.42
3.1       Interest income       61953.95       25966.52       6185.44         3.2       Interest Expense       21724.66       8521.40       534.72         A       Net Interest Income (3.1-3.2)       40229.29       17445.12       5650.72         3.3       Fees Commission and Discount	3				- ,
3.2       Interest Expense       21724.66       8521.40       534.72         A       Net Interest Income (3.1-3.2)       40229.29       17445.12       5650.72         3.3       Fees Commission and Discount       -       -       -         3.4       Other Operating Income       28353.21       13509.99       2967.58         3.5       Foreign Exchange Gain/Loss (Net)       -       -       -         B       Total Operating Income (A+3.3+3.4+3.5)       68582.50       30955.11       8618.30         3.6       Staff Expenses       27364.88       17204.77       8269.37         3.7       Other Operating Expenses       11408.90       5866.92       44455.99         C       Operating profit Before Provision (B-3.6-3.7)       29808.71       7883.41       -4107.07         3.8       Provision for Possible Loss       17834.39       8972.86       1414.52         D       Operating profit C-3.8)       11974.32       -1089.45       -5521.59         3.9       Non Operating Income/Expenses (Net)       -       -       -         3.10       Write Back of Provision for Possible Loss       70.51       51.77       12.66         F       Profit From Regular Activities (D+3.9+3.10)       12044.84	3.1		61953.95	25966.52	6185.44
A         Net Interest Income (3.1-3.2)         40229.29         17445.12         5650.72           3.3         Fees Commission and Discount	3.2	Interest Expense	21724.66	8521.40	
3.3       Fees Commission and Discount         3.4       Other Operating Income       28353.21       13509.99       2967.58         3.5       Foreign Exchange Gain/Loss (Net)            B       Total Operating Income (A+3.3+3.4+3.5)       68582.50       30955.11       8618.30         3.6       Staff Expenses       27364.88       17204.77       8269.37         3.7       Other Operating Expenses       11408.90       5866.92       4455.99         C       Operating profit Before Provision (B-3.6-3.7)       29808.71       7883.41       -4107.07         3.8       Provision for Possible Loss       17834.39       8972.86       1414.52         D       Operating profit (C-3.8)       11974.32       -1089.45       -5521.59         3.9       Non Operating Income/Expenses (Net)            3.10       Write Back of Provision for Possible Loss       70.51       51.77       12.66         E       Profit From Regular Activities (D+3.9+3.10)       12044.84       -1037.68       -5508.93         3.11       Extraordinary Income/Expenses (Net)            F       Profit Before Bonus and Taxes (E+3.11)       12044.84       -1037.68       -5508.93	Α		40229.29	17445.12	5650.72
3.5         Foreign Exchange Gain/Loss (Net)         0           B         Total Operating Income (A+3.3+3.4+3.5)         68582.50         30955.11         8618.30           3.6         Staff Expenses         27364.88         17204.77         8269.37           3.7         Other Operating Expenses         11408.90         5866.92         4455.99           C         Operating profit Before Provision (B-3.6-3.7)         29808.71         7883.41         -4107.07           3.8         Provision for Possible Loss         17834.39         8972.86         1414.52           D         Operating profit (C-3.8)         11974.32         -1089.45         -5521.59           3.9         Non Operating Income/Expenses (Net)	3.3				
3.5       Foreign Exchange Gain/Loss (Net)       8         B       Total Operating Income (A+3.3+3.4+3.5)       68582.50       30955.11       8618.30         3.6       Staff Expenses       27364.88       17204.77       8269.37         3.7       Other Operating Expenses       11408.90       5866.92       4455.99         C       Operating profit Before Provision (B-3.6-3.7)       29808.71       7883.41       -4107.07         3.8       Provision for Possible Loss       17834.39       8972.86       1414.52         D       Operating profit (C-3.8)       11974.32       -1089.45       -5521.59         3.9       Non Operating Income/Expenses (Net)       3.10       Write Back of Provision for Possible Loss       70.51       51.77       12.66         E       Profit From Regular Activities (D+3.9+3.10)       12044.84       -1037.68       -5508.93         3.11       Extraordinary Income/Expenses (Net)       742.78       742.78         G       Net Profit/Loss (F-3.12 -3.13)       10207.08       -1037.68       -5508.93         3.12       Provision For Tax       742.78       742.78       742.78       742.78       742.78       742.78       742.78       742.78       742.78       742.78       742.78       742.78	3.4	Other Operating Income	28353.21	13509.99	2967.58
B         Total Operating Income (A+3.3+3.4+3.5)         68582.50         30955.11         8618.30           3.6         Staff Expenses         27364.88         17204.77         8269.37           3.7         Other Operating Expenses         11408.90         5866.92         4455.99           C         Operating profit Before Provision (B-3.6-3.7)         29808.71         7883.41         -4107.07           3.8         Provision for Possible Loss         17834.39         8972.86         1414.52           D         Operating profit (C-3.8)         11974.32         -1089.45         -5521.59           3.9         Non Operating Income/Expenses (Net)              3.10         Write Back of Provision for Possible Loss         70.51         51.77         12.66           F         Profit From Regular Activities (D+3.9+3.10)         12044.84         -1037.68         -5508.93           3.11         Extraordinary Income/Expenses (Net)               F         Profit Before Bonus and Taxes (E+3.11)         12044.84         -1037.68         -5508.93           3.12         Provision For Tax         742.78             G         Net Profit/Loss (F-3.12 -3.13)         10207.08	3.5				
3.7       Other Operating Expenses       11408.90       5866.92       4455.99         C       Operating profit Before Provision (B-3.6-3.7)       29808.71       7883.41       -4107.07         3.8       Provision for Possible Loss       17834.39       8972.86       1414.52         D       Operating profit (C-3.8)       11974.32       -1089.45       -5521.59         3.9       Non Operating Income/Expenses (Net)       -       -       -         3.10       Write Back of Provision for Possible Loss       70.51       51.77       12.66         E       Profit From Regular Activities (D+3.9+3.10)       12044.84       -1037.68       -5508.93         3.11       Extraordinary Income/Expenses (Net)       -       -       -         F       Profit Before Bonus and Taxes (E+3.11)       12044.84       -1037.68       -5508.93         3.12       Provision For Staff Bonus       1094.99       -       -         3.13       Provision For Tax       742.78       -       -         G       Net Profit/Loss (F-3.12 -3.13)       10207.08       -1037.68       -5508.93         4.1       Capital Fund to RWA       10.54%       18.09%       77.11%         4.2       Non Performing Loan (NPL) to Total Loan <td< td=""><td>B</td><td>Total Operating Income (A+3.3+3.4+3.5)</td><td>68582.50</td><td>30955.11</td><td>8618.30</td></td<>	B	Total Operating Income (A+3.3+3.4+3.5)	68582.50	30955.11	8618.30
3.7       Other Operating Expenses       11408.90       5866.92       4455.99         C       Operating profit Before Provision (B-3.6-3.7)       29808.71       7883.41       -4107.07         3.8       Provision for Possible Loss       17834.39       8972.86       1414.52         D       Operating profit (C-3.8)       11974.32       -1089.45       -5521.59         3.9       Non Operating Income/Expenses (Net)            3.10       Write Back of Provision for Possible Loss       70.51       51.77       12.66         E       Profit From Regular Activities (D+3.9+3.10)       12044.84       -1037.68       -5508.93         3.11       Extraordinary Income/Expenses (Net)            F       Profit Before Bonus and Taxes (E+3.11)       12044.84       -1037.68       -5508.93         3.12       Provision For Staff Bonus       1094.99           3.13       Provision For Tax       742.78           G       Net Profit/Loss (F-3.12 -3.13)       10207.08       -1037.68       -5508.93         4.1       Capital Fund to RWA       10.54%       0.32%          4.1       Capital Fund to RWA       10.54%       0.32%	3.6	Staff Expenses	27364.88	17204.77	8269.37
3.8         Provision for Possible Loss         17834.39         8972.86         1414.52           D         Operating profit (C-3.8)         11974.32         -1089.45         -5521.59           3.9         Non Operating Income/Expenses (Net)              3.10         Write Back of Provision for Possible Loss         70.51         51.77         12.66           E         Profit From Regular Activities (D+3.9+3.10)         12044.84         -1037.68         -5508.93           3.11         Extraordinary Income/Expenses (Net)               F         Profit Before Bonus and Taxes (E+3.11)         12044.84         -1037.68         -5508.93           3.12         Provision For Staff Bonus         1094.99             3.13         Provision For Tax         742.78            G         Net Profit/Loss (F-3.12 -3.13)         10207.08         -1037.68         -5508.93           4.1         Capital Fund to RWA         10.54%         18.09%         77.11%           4.2         Non Performing Loan (NPL) to Total Loan         0.45%         0.32%           4.3         Total Loan Loss Provision to total NPL         282.63%         4.26%           4.4	3.7	Other Operating Expenses	11408.90	5866.92	4455.99
D         Operating profit (C-3.8)         11974.32         -1089.45         -5521.59           3.9         Non Operating Income/Expenses (Net)              3.10         Write Back of Provision for Possible Loss         70.51         51.77         12.66           E         Profit From Regular Activities (D+3.9+3.10)         12044.84         -1037.68         -5508.93           3.11         Extraordinary Income/Expenses (Net)               F         Profit Before Bonus and Taxes (E+3.11)         12044.84         -1037.68         -5508.93           3.12         Provision For Staff Bonus         1094.99              3.13         Provision For Tax         742.78              G         Net Profit/Loss (F-3.12 -3.13)         10207.08         -1037.68         -5508.93           4         Ratios                4.1         Capital Fund to RWA         10.54%         18.09%         77.11%            4.2         Non Performing Loan (NPL) to Total Loan         0.45%         0.32%             4.3         Total Loan Loss Provision to total			29808.71	7883.41	-4107.07
3.9       Non Operating Income/Expenses (Net)         3.10       Write Back of Provision for Possible Loss       70.51         51.77       12.66         E       Profit From Regular Activities (D+3.9+3.10)       12044.84         -1037.68       -5508.93         3.11       Extraordinary Income/Expenses (Net)         F       Profit Before Bonus and Taxes (E+3.11)       12044.84         -1037.68       -5508.93         3.12       Provision For Staff Bonus       1094.99         3.13       Provision For Tax       742.78         G       Net Profit/Loss (F-3.12 -3.13)       10207.08         4.1       Capital Fund to RWA       10.54%       18.09%         4.1       Capital Fund to RWA       0.45%       0.32%         4.3       Total Loan Loss Provision to total NPL       282.63%       4.26%         4.4       Cost of Funds       4.24%       5.99%       9.32%	<u> </u>			8972.86	
3.10       Write Back of Provision for Possible Loss       70.51       51.77       12.66         E       Profit From Regular Activities (D+3.9+3.10)       12044.84       -1037.68       -5508.93         3.11       Extraordinary Income/Expenses (Net)			11974.32	-1089.45	-5521.59
E         Profit From Regular Activities (D+3.9+3.10)         12044.84         -1037.68         -5508.93           3.11         Extraordinary Income/Expenses (Net)         - <td></td> <td></td> <td></td> <td></td> <td></td>					
3.11         Extraordinary Income/Expenses (Net)           F         Profit Before Bonus and Taxes (E+3.11)         12044.84         -1037.68         -5508.93           3.12         Provision For Staff Bonus         1094.99					
F         Profit Before Bonus and Taxes (E+3.11)         12044.84         -1037.68         -5508.93           3.12         Provision For Staff Bonus         1094.99			12044.84	-1037.68	-5508.93
3.12         Provision For Staff Bonus         1094.99           3.13         Provision For Tax         742.78           G         Net Profit/Loss (F-3.12 -3.13)         10207.08         -1037.68         -5508.93           4         Ratios	-				
3.13         Provision For Tax         742.78           G         Net Profit/Loss (F-3.12 -3.13)         10207.08         -1037.68         -5508.93           4         Ratios				-1037.68	-5508.93
G         Net Profit/Loss (F-3.12 - 3.13)         10207.08         -1037.68         -5508.93           4         Ratios			1		
4         Ratios	-			404	##^^^ ^
4.1         Capital Fund to RWA         10.54%         18.09%         77.11%           4.2         Non Performing Loan (NPL) to Total Loan         0.45%         0.32%           4.3         Total Loan Loss Provision to total NPL         282.63%         4.26%           4.4         Cost of Funds         4.24%         5.99%         9.32%		× /	10207.08	-1037.68	-5508.93
4.2         Non Performing Loan (NPL) to Total Loan         0.45%         0.32%           4.3         Total Loan Loss Provision to total NPL         282.63%         4.26%           4.4         Cost of Funds         4.24%         5.99%         9.32%			10 5 407	10.000/	
4.3         Total Loan Loss Provision to total NPL         282.63%         4.26%           4.4         Cost of Funds         4.24%         5.99%         9.32%					77.11%
4.4         Cost of Funds         4.24%         5.99%         9.32%					
4.5         CD Ratio (Calculated as per NRB Directives)         898.74%         855.59%         1375.45%					
	4.5	CD Ratio (Calculated as per NRB Directives)	898.74%	855.59%	1375.45%

Note: If the statutory audit and supervisory authority notify any remarks for change, the unaudited financial statement will change accordingly.