

RASTRIYA BANIJYA BANK LIMITED

SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED FINANCIAL RESULTS (Quarterly)

As at Second Quarter (14 January 2012) of Fiscal Year 2011/12

Rs. In '000

				Rs. In '000
S.N.	Particulars	THIS QUARTER END	PREVIOUS QUARTER END	CORRESPONDING QUARTER END PREVIOUS YEAR (Unaudited)
1.	Total Capital and Liabilities (1.1 to 1.7)	83,944,846	79,352,841	73,312,496
1.1	Paid Up Capital	1,172,300	1,172,300	1,172,300
1.2	Reserve and Surplus	(9,252,126)	(9,270,153)	(10,363,696)
1.3	Debenture and Bond	(7,232,120)	(7,270,133)	(10,303,070)
1.4	Borrowings	2 794 040	2 721 125	9 040 591
	Č	2,784,040	2,731,135	8,049,581
1.5	Deposits(a+b)	75,313,545	72,034,795	62,641,248
	a. Domestic Currency	75,255,694	71,959,233	62,584,376
1.0	b. Foreign Currency Income Tax Liabilities	57,852	75,562	56,872
1.6	1.2	12.027.000	10.604.764	11.012.062
1.7	Other Liabilities	13,927,088	12,684,764	11,813,063
2.	Total Assets (2.1 to 2.7)	83,944,846	79,352,841	73,312,496
2.1	Cash and Bank Balance	13,616,249	11,458,338	8,714,640
2.2	Money at Call and Short Notice	200,000	21,595	245,350
2.3	Investment	21,724,687	15,801,881	13,578,107
2.4	Loan and Advances $(a + b + c + d + e + f)$	36,463,786	35,388,363	35,613,617
	a. Real Estate Loan	1,757,665	1,802,505	1,557,926
	Residential Real Estate Loan (Except Personal Home Loan upto Rs 80 Lacs)	143,495	157,477	
	2. Business Complex and Residential Apartment	602.242	617.640	649.022
	Construction Loan	603,343	617,640	648,922
	3. Income Generating Commercial Complex Loan			
	Other Real Estate Loan (including Land purchase &plotting)	1,010,827	1,027,389	909,004
	b. Personal Home Loan of Rs.80 Lacs or Less	3,141,347	3,140,284	3,175,954
	c. Margin Type Loan	485,337	522,984	660,905
	d. Term Loan	1.911.439		
	e. Overdraft Loan/TR Loan / WC Loan	<i>j. j</i>	1,989,083	1,931,823
		17,165,909	16,550,955	16,732,274
2.5	f. Others	12,002,088	11,382,552	11,554,735
2.5	Fixed Assets	1,012,229	1,001,733	929,974
2.6	Non Banking Assets Other Assets	135,116 10,792,780	140,439 15,540,493	182,895 14,047,913
3.	Profit and Loss Account	UP TO THIS QUARTER	UPTO PREVIOUS QUARTER	UPTO CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited)
3.	Profit and Loss Account Interest Income		PREVIOUS	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited)
	Interest Income	THIS QUARTER 2,522,428	PREVIOUS QUARTER 1,143,498	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232
3.1	Interest Income Interest Expense	2,522,428 1,491,779	PREVIOUS QUARTER 1,143,498 744,994	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355
3.1 3.2 A. Ne	Interest Income Interest Expense t interest Income (3.1-3.2)	2,522,428 1,491,779 1,030,649	PREVIOUS QUARTER 1,143,498 744,994 398,504	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877
3.1 3.2 A. Ne 3.3	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount	2,522,428 1,491,779 1,030,649 183,471	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135
3.1 3.2 A. Ne 3.3 3.4	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	2,522,428 1,491,779 1,030,649 183,471 90,035	1,143,498 744,994 398,504 101,300 80,586	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850
3.1 3.2 A. Ne 3.3 3.4 3.5	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Detail Profit Before Provision (B3.6-3.7) Provision for Possible Losses	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses terating Profit (C3.8)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 2228,451 466,108 455,048 11,060	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.9	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570
3.1 3.2 A. Ne 3.3 3.4 3.5 B. Too 3.6 3.7 C. Op 3.8 D. Op 3.9 3.10 E. Pre	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss of it from Regular Activities (D+3.9+3.10)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070
3.1 3.2 A. Ne 3.3 3.4 3.5 B. Too 3.6 3.7 C. Op 3.9 3.10 E. Pro 3.11	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses terating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss offit from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985	1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.9 3.10 E. Pre 3.11 F. Pre	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses terating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss of the from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net) Of the before Bonus and Taxes (E.+3.11)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.9 3.10 E. Pre 3.11 F. Pre 3.12	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss offit from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net) offit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985 121,224 553,210	1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571 82,857
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 E. Pre 3.11 F. Pre 3.12 3.13	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss offit from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net) offit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax & Deferred Tax Expenses	7.522,428 2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985 121,224 553,210 -	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210 107,417 -	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571 82,857
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 E. Pre 3.11 F. Pre 3.12 3.13	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss offit from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net) offit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985 121,224 553,210	1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571 82,857 170,780 864,935 AT THE END OF CORRESPONDING QUARTER
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 E. Pre 3.11 F. Pro 3.12 3.13 G. Ne	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss offit from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net) offit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax & Deferred Tax Expenses t Profit/Loss (F3.12-3.13)	THIS QUARTER 2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985 121,224 553,210 553,210 AT THE END OF	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210 107,417 107,417 AT THE END OF PREVIOUS	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571 82,857 170,780 864,935 AT THE END OF CORRESPONDING
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 5.11 F. Pro 3.12 3.13 G. Ne	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss ofit from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net) offit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax & Deferred Tax Expenses t Profit/Loss (F3.12-3.13)	2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985 121,224 553,210 AT THE END OF THIS QUARTER	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210 107,417 107,417 AT THE END OF PREVIOUS QUARTER	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571 82,857 170,780 864,935 AT THE END OF CORRESPONDING QUARTER PREVIOUS YEAR
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 F. Pro 3.11 F. Pro 3.12 3.13 G. Ne 4.	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss ofit from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net) offit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax & Deferred Tax Expenses t Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA	THIS QUARTER 2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985 121,224 553,210 553,210 AT THE END OF THIS QUARTER -21.77%	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210 107,417 107,417 AT THE END OF PREVIOUS QUARTER -22,94%	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571 82,857 170,780 864,935 AT THE END OF CORRESPONDING QUARTER PREVIOUS YEAR -22,90%
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 E. Pre 3.11 F. Pre 3.12 3.13 G. Ne 4.	Interest Income Interest Expense Interest Expense Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Ital Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Interest Expenses (Net) Interest Expenses	THIS QUARTER 2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985 121,224 553,210 553,210 AT THE END OF THIS QUARTER -21.77% 10.85%	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210 107,417 107,417 AT THE END OF PREVIOUS QUARTER -22,94% 11.46%	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571 82,857 170,780 864,935 AT THE END OF CORRESPONDING QUARTER PREVIOUS YEAR -22,90% 11.05%
3.1 3.2 A. Ne 3.3 3.4 3.5 B. To 3.6 3.7 C. Op 3.8 D. Op 3.10 E. Pro 3.11 F. Pro 3.12 3.13 G. Ne 4.	Interest Income Interest Expense t interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) tal Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses erating Profit Before Provision (B3.6-3.7) Provision for Possible Losses erating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss ofit from Regular Activities (D+3.9+3.10) Extraordinary Income/ Expenses (Net) offit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax & Deferred Tax Expenses t Profit/Loss (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan Total Loan Loss Provision to Total NPL	THIS QUARTER 2,522,428 1,491,779 1,030,649 183,471 90,035 51,814 1,355,968 661,409 228,451 466,108 455,048 11,060 82,646 338,280 431,985 121,224 553,210 553,210 AT THE END OF THIS QUARTER -21.77% 10.85% 100.98%	PREVIOUS QUARTER 1,143,498 744,994 398,504 101,300 80,586 49,623 630,014 401,711 132,532 95,770 94,968 803 308 99,096 100,207 7,210 107,417 AT THE END OF PREVIOUS QUARTER -22.94% 11.46% 96.93%	CORRESPONDING QUARTER PREVIOUS YEAR (Unaudited) 2,216,232 1,021,355 1,194,877 212,135 84,850 5,584 1,497,446 557,374 207,274 732,797 84,296 648,501 87,998 288,570 1,025,070 93,502 1,118,571 82,857 170,780 864,935 AT THE END OF CORRESPONDING QUARTER PREVIOUS YEAR -22.90% 11.05% 104.86%

Note:

- 1 Published figures may change in case directed by Statutory Audit and by Supervisory Authority for changes.
- 2 Previous period figures are regrouped wherever necessary to make comparable with current period figures.