CHHIMEK Laghubitta BIKAS BANK LTD.

Central Office, Kathmandu, Nepal

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at end of Second Quarter (29/09/2073) of the Fiscal Year 2073/2074 (2016/2017)

(Rs. in '000)

1.1 Park-up Capital					(Rs. in '000)
1 Total Capital & Liabilities (1.1 to 1.7) 14,000,163 13,046,987 10,031,165 506,748	S.N.	Particulars			Previous Year
1-2 Reserves and Surplus	1	Total Capital & Liabilities (1.1 to 1.7)	14,309,163	13,646,687	10,931,156
1.2 Reserves and Surplus	1.1	Paid-up Capital	834,047	595,748	595,748
1-3 Debeniure and Bond	1.2	· ·		865,704	598,254
1.4 Bornwings		'		-	
1.5 Deposits (seh) 7.770,007 7.378,244 5,680,576			3.842.025	3.987.634	3.394.295
a. Domestic Currency 7,770,007 7,378,244 5,660,576 b. Foreign Currency c. F					
b. Fareigin Currency 2,765 8.2 1,7 Other Liabilities 1,189,114 815,592 682,283 2, Total Assets (2,1 to 2,7) 141,090,163 13,646,687 10,931,156 2, Clash & Bank Bilance 2,727,538 2,797,093 8,290 2, Money at call and short Notice 9,438 9,438 8,290 3, Investments 9,438 9,438 8,290 4, Latan & Arkancos (4+b+c+4+e+t) 11,162,894 10,561,002 8,622,297 4, Caller Real Estate Loan (Except Personal Home Loan upio Rs 10 million) 1, Residential Real Estate Loan (Except Personal Home Loan upio Rs 10 million) 1, 162,894 10,561,002 8,622,297 0, Lower Real Estate Loan (Except Personal Home Loan upio Rs 10 million) 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2, 2				1	
1-6			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	-	2,223,21
1.7 Other Liabilities	16		_	2 765	-
Total Assets (2.1 to 2.7)			1 189 114		682 283
2.1 Cash & Bank Belance				-	
Money at call and short Notice					
2.3 Investments			2,727,550	2,797,099	1,031,440
2.4 Lans & Advances (a+b+c+d+e+f) 11,162,894 10,561,002 8,622,297 0 a. Real Estate Loan			0.420	0.420	92,000
0 a. Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			,		*
1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)			11,162,094	10,561,002	0,022,297
Description			-	-	-
0 3. Income generating Commercial Complex Loan		, , , , , , , , , , , , , , , , , , , ,		-	
0 4. Other Real Estate Loan (Including Land Purchase & Plotting) - </td <td></td> <td></td> <td></td> <td>-</td> <td></td>				-	
0 b. Personal Home Loan of Rs. 10 million or less of Largin Type Loan of Largin Type Largin		,		-	
0 c. Margin Type Loan 1 mm Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / TR Loan / WC Loan - c. Verdrat Loan / WC Lo		·		-	
0 d. Term Loan - Oec Overdraft Loan / TR Loan / WC Loan - Oec Overdraft Loan / TR Loan / WC Loan - Oec Overdraft Loan / TR Loan / WC Loan 111,162,894 110,561,002 8,622,297 2.5 Fixed Assets 159,830 154,896 129,250 2.6 Non Banking Assets 249,462 124,252 245,268 2.7 Other Assets 249,462 124,252 245,268 3.7 Profit and Loss Account This Quarter Provious Year Corresponding Previous Year 3.1 Interest Income 1,080,220 515,540 817,806 3.2 Interest Expenses 440,689 216,140 325,113 3.2 Interest Income (3.1-3.2) 339,530 299,400 492,693 3.3 Fees Commission and Discount 84,062 42,386 60,537 3.4 Other Operating Income 576 370 605 3.5 Foreign Exchange Gain/Loss (Net) 7.7 724,168 342,156 553,834 3.6 Staff Expenses 189,453 1107,055 141,920				-	
0 c. Overdraft Loan / TR Loan / WC Loan 11,162,894 10.51,002 8,822,297 0 f. Others 111,162,894 10.561,002 8,822,297 2.5 Fixed Assets 159,830 154,896 129,250 2.6 Non Banking Assets 249,462 124,252 245,288 3 Profit and Loss Account This Quarter Ending Q				-	
0 f. Others 11,162,894 10,561,002 8,622,297 2.5 Fixed Assets 159,830 154,896 129,250 2.6 Non Banking Assets 249,462 124,252 245,268 3 Profit and Loss Account This Quarter Ending Previous Quarter Ending Previous Year Quarter Ending Corresponding Previous Year Quarter Ending Corresponding Previous Year Quarter Ending All Met Previous Quarter Ending Corresponding Previous Year Quarter Ending All Met Previous Quarter Ending Corresponding Previous Year Quarter Ending All Met Previous Quarter Ending All Revious Quarter Ending	-			-	
2.5 Fixed Assets 159,830 154,896 129,260 2.6 Non Banking Assets 249,462 124,252 245,686 3 Profit and Loss Account This Quarter Ending Previous Par Quarter Ending Corresponding Previous Year Quarter Ending Corresponding Previous Year Quarter Ending Corresponding Previous Year Quarter Ending 1,080,220 515,540 817,806 3.2 Interest income 1,080,220 515,540 817,806 3.2 Interest Expense 440,689 216,140 325,113 A Net Interest Income (3.1-3.2) 639,530 299,400 492,693 3.4 Other Operating Income 576 370 605 3.5 Foreign Exchange Gain/Loss (Net)				-	
2.6 Non Banking Assets 249,462 124,252 245,268 3 Profit and Loss Account This Quarter Ending Previous Quarter Ending Previous Year Year Year Year Year Year Year Year					
2.7 Other Assets 249,462 124,252 245,268 3 Profit and Loss Account This Quarter Ending Previous Quarter Ending Corresponding Previous Year Quarter Ending 3.1 Interest income 1,080,220 515,540 817,806 3.2 Interest Expense 440,689 216,140 325,113 A Net Interest Income (3.1-3.2) 639,530 299,400 492,693 3.3 Fees Commission and Discount 84,062 42,386 60,537 3.4 Other Operating Income (Arbital State) 576 370 605 3.5 Foreign Exchange Gain/Loss (Net) 724,168 342,156 553,834 3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Income (A+3,3+3,4+3.5) 724,168 342,156 553,834 3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Income (A+3,3+3,4+3.5) 724,168 342,156 69,378 3. Dother Operating Expenses 19,810 <t< td=""><td></td><td></td><td>159,830</td><td>154,896</td><td>129,250</td></t<>			159,830	154,896	129,250
3 Profit and Loss Account This Quarter Ending Ending Corresponding Previous Year Quarter Ending Q					
Profit and Loss Account	2.7	Other Assets	249,462	124,252	
3.1 Interest Expense 440,689 216,140 325,113 A Net Interest Expense 440,689 216,140 325,113 A Net Interest Income (3.1-3.2) 639,530 299,400 492,683 3.3 Fees Commission and Discount 84,062 42,386 60,537 3.4 Other Operating Income 576 370 605 3.5 Foreign Exchange Gain/Loss (Net) - - B Total Operating Income (A+3.3+3.4+3.5) 724,168 342,156 553,834 3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Expenses 55,134 27,456 69,378 C Operating profit Before Provision (B-3.6-3.7) 479,581 276,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,944 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 <t< td=""><td>3</td><td>Profit and Loss Account</td><td></td><td></td><td>Previous Year</td></t<>	3	Profit and Loss Account			Previous Year
A Net Interest Income (3.1-3.2) 639,530 299,400 492,693 3.3 Fees Commission and Discount 84,062 42,386 60,537 3.4 Other Operating Income 576 370 605 3.5 Foreign Exchange Gain/Loss (Net) - - B Total Operating Income (A+3.3+3.4+3.5) 724,168 342,156 553,834 3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Expenses 55,134 27,456 69,378 C Operating profit Before Provision (B-3.6-3.7) 479,581 207,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,494 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.12<	3.1	Interest income	1,080,220	515,540	817,806
3.3 Fees Commission and Discount 84,062 42,386 60,537 3.4 Other Operating Income 576 370 605 3.5 Foreign Exchange Gain/Loss (Net) - - B Total Operating Income (A+3.3+3.4+3.5) 724,168 342,156 553,834 3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Expenses 55,134 27,456 69,378 C Operating profit Before Provision (B-3.6-3.7) 479,581 207,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,494 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107	3.2	Interest Expense	440,689	216,140	325,113
3.4 Other Operating Income 576 370 605 3.5 Foreign Exchange Gain/Loss (Net) - - B Total Operating Income (A+3.3+3.4+3.5) 724,168 342,156 553,834 3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Expenses 55,134 27,456 69,378 C Operating profit Before Provision (B-3.6-3.7) 479,581 207,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,494 4.0 Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464	Α	Net Interest Income (3.1-3.2)	639,530	299,400	492,693
3.5 Foreign Exchange Gain/Loss (Net) - B Total Operating Income (A+3.3+3.4+3.5) 724,168 342,156 553,834 3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Expenses 55,134 27,456 69,378 C Operating profit Before Provision (B-3.6-3.7) 479,581 207,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,494 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Tax 126,726 54,280 <th< td=""><td>3.3</td><td>Fees Commission and Discount</td><td>84,062</td><td>42,386</td><td>60,537</td></th<>	3.3	Fees Commission and Discount	84,062	42,386	60,537
B Total Operating Income (A+3.3+3.4+3.5) B Total Operating Income (A+3.3+3.4+3.5) 3.6 Staff Expenses 3.7 Other Operating Expenses C Operating profit Before Provision (B-3.6-3.7) 3.8 Provision for Possible Loss D Operating profit (C-3.8) Non Operating Income/Expenses (Net) B Write Back of Provision for Possible Loss C Profit From Regular Activities (D+3.9+3.10) Staff Expenses A 69,378 A 79,581 B 19,810 A 11,612 B 20,494 A 59,772 B 196,034 B 22,042 B 3.9 Non Operating Income/Expenses (Net) B Profit From Regular Activities (D+3.9+3.10) A 64,662 B Profit From Regular Activities (D+3.9+3.10) A 64,662 B Profit Before Bonus and Taxes (E+3.11) A 64,662 B Provision For Staff Bonus A 2,242 B 18,093 B 29,464 A 8 A 8 A 8 A 3 A 3 A 3 A 3 A 3 A 3 A 3	3.4	Other Operating Income	576	370	605
B Total Operating Income (A+3.3+3.4+3.5) 724,168 342,156 553,834 3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Expenses 55,134 27,456 69,378 C Operating profit Before Provision (B-3.6-3.7) 479,581 207,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,494 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 1	3.5	Foreign Exchange Gain/Loss (Net)		-	
3.6 Staff Expenses 189,453 107,055 141,920 3.7 Other Operating Expenses 55,134 27,456 69,378 C Operating profit Before Provision (B-3.6-3.7) 479,581 207,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,494 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4.1 Capital Fund to RWA 13.46% 13.73%			724,168	342.156	553,834
3.7 Other Operating Expenses 55,134 27,456 69,378 C Operating profit Before Provision (B-3.6-3.7) 479,581 207,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,494 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4 Ratios 13.46% 13.73% 13.75% 4.2 Logital Fund to RWA 13.46% 13.73%			_		
C Operating profit Before Provision (B-3.6-3.7) 479,581 207,646 342,536 3.8 Provision for Possible Loss 19,810 11,612 20,494 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12-3.13) 295,694 126,653 206,250 4 Ratios 13,46% 13,73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% </td <td></td> <td>·</td> <td></td> <td>, i</td> <td>-</td>		·		, i	-
3.8 Provision for Possible Loss 19,810 11,612 20,494 D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4 Ratios - 4.1 Capital Fund to RWA 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4			-	,	
D Operating profit (C-3.8) 459,772 196,034 322,042 3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4 Ratios 13.46% 13.73% 13.75% 4.1 Capital Fund to RWA 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62% <td></td> <td></td> <td></td> <td></td> <td></td>					
3.9 Non Operating Income/Expenses (Net) - - - 3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net) - - - F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4 Ratios 4.1 Capital Fund to RWA 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.83% 7.62%			-		
3.10 Write Back of Provision for Possible Loss 4,890 2,993 2,065 E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net)				130,034	-
E Profit From Regular Activities (D+3.9+3.10) 464,662 199,026 324,107 3.11 Extraordinary Income/Expenses (Net)			4 900	2 002	2.065
3.11 Extraordinary Income/Expenses (Net) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4 Ratios 13.46% 13.73% 13.75% 4.1 Capital Fund to RWA 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62%				-	
F Profit Before Bonus and Taxes (E+3.11) 464,662 199,026 324,107 3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4 Ratios 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62%			404,002	199,020	324,107
3.12 Provision For Staff Bonus 42,242 18,093 29,464 3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4 Ratios 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62%			404.000	400.00-	00110=
3.13 Provision For Tax 126,726 54,280 88,393 G Net Profit/Loss (F-3.12 -3.13) 295,694 126,653 206,250 4 Ratios				-	
G Net Profit/Loss (F-3.12 - 3.13) 295,694 126,653 206,250 4 Ratios 13.46% 13.73% 13.75% 4.1 Capital Fund to RWA 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62%			,		-
4 Ratios 13.46% 13.73% 13.75% 4.1 Capital Fund to RWA 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62%			-		
4.1 Capital Fund to RWA 13.46% 13.73% 13.75% 4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62%			295,694	126,653	206,250
4.2 Non Performing Loan (NPL) to Total Loan 0.08% 0.08% 0.42% 4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62%			40.45	40 =0-1	40 ====
4.3 Total Loan Loss Provision to total NPL 236.26% 141.96% 56.75% 4.4 Cost of Funds 7.89% 7.83% 7.62%					
4.4 Cost of Funds 7.89% 7.83% 7.62%					0.42%
4.5 CD Ratio (Calculated as per NRB Directives) 123.75% 121.21% 132.03%	4.4	Cost of Funds	7.89%	7.83%	7.62%
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Note : if the statutory audit and supervisory authority notify any remarks to change the un-audited financial statement could change accordingly