## Nepal SBI Bank Ltd. Corporate Office, Hattisar, Kathmandu Unaudited Financial Results (Quarterly)

As at end of the 1 <sup>st</sup> Quarter (30/06/	2069) of the Fiscal Yea	r 2069/70	Rs. in '000
Particulars	This Quarter Ending as on 30.06.2069 (16.10.2012) Unaudited	Previous Quarter Ending as on 31.03.2069 (15.07.2012) Audited	Corresponding Previous Year Quarter Ending as on 30.06.2068 (17.10.2011) Unaudited
Total Capital and Liabilities (1.1 to 1.7)	58,369,726	58,059,708	50,008,939
Paid Up Capital	2,093,990	2,093,990	1,869,303
Reserve and Surplus	1,370,300	1,103,469	1,199,440
Debenture and Bond	600,000	600,000	200,000
Borrowings	1,750,027	-	-

## As at end of the 1<sup>st</sup> Quarter (30/06/2069) of the Fiscal Year 2069/70

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a. Domestic Currency         31,983,065         32,916,339         22,863,788         10,466,475           1.7         Ther Lability         72,212,18         3,469         10,402,326         10,466,475           1.7         Other Lability         72,212,18         3,469         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,225,225         10,225,225         10,225,225         11,7515         10,225,225         11,7515         10,225,225         11,7515		Depenture and Bond	600,000	600,000	200,000
a. Domestic Currency         31,983,065         32,916,339         22,663,765           b. Torong Tax Liability         72,812,18         3,466         466,475           1. Other Liability         72,812,18         3,466         466,475           1. Other Liability         72,812,18         3,466         466,475           2. Torol Assets (2,1 to 2,7)         86,366,726         86,468,706         60,007,815           2. Loss and Dark Bellow:         2,3277,240         24,463,462         21,275,400         24,445,442         21,275,400         24,445,442         21,275,400         24,445,442         21,275,400         24,445,442         21,275,400         24,445,442         21,275,400         21,275,4	1.4	Borrowings	1,750,027	-	-
a. Domestic Currency         31,983,065         32,916,339         22,863,788         10,466,475           1.7         Ther Lability         72,212,18         3,469         10,402,326         10,466,475           1.7         Other Lability         72,212,18         3,469         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,203,225         10,225,225         10,225,225         10,225,225         11,7515         10,225,225         11,7515         10,225,225         11,7515	1.5	Deposits (a+b)	51.697.952	53.337.265	46,117,245
b. Foreign Currency         112734.887         20.400.226         16.468.07           1.1         Chirer Liabilities         72.812.18         3.469         522.551           2.1         Total Assets (2.1 to 2.7)         53.359.216         520.001.551         500.001.551           2.2         Monty at Call Soft Not Notice         23.302.216         5.772.449         22.4463.452         21.272.449           2.3         Investments         23.277.249         22.4463.452         21.272.454         22.4463.452         21.272.454           2.4         Leans and Advances (Net)         21.175.552         38.14.05         311.371         314.726         351.405           2.3         Investments         21.377.249         22.4463.452         21.278.748         351.405           2.4         Investments         311.371         314.726         351.405         353.406           2.5         Income Generating Complex & Residential Apartment Construction         163.300         316.503         358.469           3         Income Generating Complex & Residential Apartment Construction         16.23.200         2.249.328         2.249.328           4.         Freed Assets         2.304.00         2.2442.22         2.239.840           6.         Freed Assets         1.					
1.6         Income Tax Liability         72,812,18         3,469           1.7         Other Liabilities         78,4646         921,515         562,251           2.1         Cash and Bark Balance         5,339,218         5,508,382         6,007,562           2.3         Investime Annoses Neth         22,377,540         177,520         177,620           2.4         Money at Call and Short Notice         23,377,540         178,200         171,4752           2.4         Investime Annoses Neth         27,076,206         24,42,084         21,177,292           2.4         Read Estate Loan         1,177,420         36,140,204         21,177,292         1,818,401         1,177,292           2.5         Investime Complex & Residential Apartment Construction         163,350         316,503         358,469           2.0         Margin Type Loan         - <t< td=""><td></td><td></td><td></td><td></td><td></td></t<>					
1.7         Other Labilities         764 646         921 515         622.951           2.1         Total Assets (2.1 to 2.7)         58,359,726         5509,708         5009,708           2.2         Money and Bank Balance         5,359,218         5,509,328         6,037,822           2.2         Money and Advances (Net)         177,620         24,453,422         21,227,249         24,453,422         21,227,249         24,453,422         21,227,249         24,453,422         21,227,249         24,453,422         21,227,249         24,453,422         21,227,249         24,453,422         21,227,249         24,453,422         21,227,249         24,453,422         21,227,249         24,177,828         24,453,421         11,271         314,726         381,405           3.         Real Estate Loan (Except Personal Home Loan         11,371         314,726         381,405         386,469           3.         Income Generating Commercial Complex Loan         -         -         2,076           4.         Other Real Estate Loan (Including Land Purchase & 6,35,820         687,115         861,463           9.         Detorsonal Home Loan of Rs. 10 million or less         2,304,322         12,205,109           1.         0.10,102         1,031,322         1,0061,493         1,002,199				20,420,926	16,466,476
2         Total Assets (2:1 to 2.7)         59.389,726         59.099,708         50.00382         60.037,682           2.1         Cash and Bark Balanco         5.339,218         5.500,332         6.037,682         1176,165           2.3         Investmentis         2.377,249         2.4463,452         212,87,246         24.463,452         212,87,246         214,87,345         212,87,246         24.463,452         212,87,246         24.463,452         212,87,246         24.463,452         212,87,246         24.463,452         212,87,246         24.117,826         381,405         212,87,246         281,420         211,117,826         381,405         212,87,246         281,405         212,87,246         281,405         211,117,826         381,405         212,87,246         381,405         212,87,326         381,405         21,87,836         381,405         21,87,836         381,405         21,87,836         381,405         21,87,836         381,405         22,89,826         23,87,827         22,89,826         24,87,826         381,405         22,87,826         24,89,81         314,97,87         24,71,117,826         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,97,115         26,97,115         2	1.6	Income Tax Liability	72,812.18	3,469	-
2         Total Assets (2:1 to 2.7)         59.389,726         59.099,708         50.00382         60.037,682           2.1         Cash and Bark Balanco         5.339,218         5.500,332         6.037,682         1176,165           2.3         Investmentis         2.377,249         2.4463,452         212,87,246         24.463,452         212,87,246         214,87,345         212,87,246         24.463,452         212,87,246         24.463,452         212,87,246         24.463,452         212,87,246         24.463,452         212,87,246         24.117,826         381,405         212,87,246         281,420         211,117,826         381,405         212,87,246         281,405         212,87,246         281,405         211,117,826         381,405         212,87,246         381,405         212,87,326         381,405         21,87,836         381,405         21,87,836         381,405         21,87,836         381,405         21,87,836         381,405         22,89,826         23,87,827         22,89,826         24,87,826         381,405         22,87,826         24,89,81         314,97,87         24,71,117,826         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,87,115         26,97,115         26,97,115         2	1.7	Other Liablities	784.646	921.515	622,951
2:1         Cash and Bark Balanci         5.39,218         5.09,382         6.037,822           2:2         Morey Call and Short Notice         -         178,260         117,616           2:3         Investments         22,377,249         24,463,422         21,287,249         22,117,826           2:4         Loars and Advances (ker)         27,976,206         22,142,094         22,117,826           2:4         Loars and Advances (ker)         1,105,42         1,318,344         1,571,337           1. Real Estate Loan         1,110,542         1,318,344         1,571,337           1. Residential Real Estate Loan (Except Personal Home Loan         311,371         314,726         351,400           2. Bursses Complex & Residential Apartment Construction         163,350         316,603         358,460           1. Cons         1,223,232         2,239,352         2,304,321         2,239,352         2,304,321         2,239,352         2,304,321         2					
2.2.         Money at Call and Short Notice         -         178,200         117,516           2.3.         Investments         23,277,249         24,463,452         21,287,246           2.4.         Leans and Advaces (Net)         27,976,206         26,142,094         21,117,262           a. Real Estate Loan         Intervision         311,371         314,726         351,405           up to Rs. 10 million)         311,371         314,726         351,405           2.Business Complex & Residential Apartment Construction         163,350         316,503         358,460           3.         Income Generating Commercial Complex Loan         -         -         -         -           4.         Opter Real Estate Loan (Including Land Purchase &         635,820         687,115         861,463           b.         Personal Home Loan of Rs. 10 million or less         2,330,400         2,304,332         2,239,821           c.         Marking Assets (Net)         102,222,822         1,122,897         2,207           c.         Marking Assets (Net)         704,946         715,921         648,77           2.5         Fixed Assets (Net)         704,946         715,921         648,77           2.6         Other Assets (Net)         102,210         101,313 </td <td></td> <td></td> <td></td> <td></td> <td></td>					
2.3         Investments         23.277.249         24.40.342         21.287.246           2.4         Lears and Advances (Net)         27.767.206         26.142.094         21.117.262           3. Real Estate Lean         Except Personal Home Lean         311.371         314.324         1.571.337           1. Residential Real Estate Lean (Except Personal Home Lean         311.371         314.726         351.405           2. Business Complex R Residential Apartment Construction         163.350         316.503         358.469           3. Income Generating Commercial Complex Lean         -         -         -         -           4. Other Real Estate Lean (Including Land Purchase &         633.820         887.115         881.463           b. Personal Home Lean of R. 10 million or less         2.300,400         2.201.837         1.102.799           a. Overdiat Lean / TA Lean / WC Lean         1.613.022         1.608.834         1.205.102         1.013.022           2.6         Complex Ta Lean / Weight         -         -         -         2.077           3         Profit and Loss Account         This Quarter Ending as on 30.62.605         1.072.108         1.051.600         773.737           3.1         Interest Income         1.041.132         3.769.483         660.047			5,339,218		
2.4         Learns and Advances (Net)         27,376,206         26,142,044         21,117,825           a. Real Estate Loan         1,110,542         1,318,344         1,571,337           1.Residential Real Estate Loan (Except Personal Home Loan         311,371         314,726         351,405           2.Business Complex & Residential Apartment Construction         163,350         316,503         358,469           3. Income Generating Commercial Complex Loan         -         -         -         -           4. Other Real Estate Loan (Including Land Purchase & 635,820         687,115         861,463         -         -         2,233,620           b. Personal Home Loan of Rs. 10 million or less         2,330,400         2,304,322         2,239,362         -         -         2,207,66           d. Term Loan         1,222,362         1,128,847         1,102,799         -         -         2,076           2.5         Fixed Assets (Net)         -         -         -         -         2,076           2.6         Internating Assets (Net)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	2.2	Money at Call and Short Notice	-	178,250	117,616
2.4         Learns and Advances (Net)         27,376,206         26,142,044         21,117,825           a. Real Estate Loan         1,110,542         1,318,344         1,571,337           1.Residential Real Estate Loan (Except Personal Home Loan         311,371         314,726         351,405           2.Business Complex & Residential Apartment Construction         163,350         316,503         358,469           3. Income Generating Commercial Complex Loan         -         -         -         -           4. Other Real Estate Loan (Including Land Purchase & 635,820         687,115         861,463         -         -         2,233,620           b. Personal Home Loan of Rs. 10 million or less         2,330,400         2,304,322         2,239,362         -         -         2,207,66           d. Term Loan         1,222,362         1,128,847         1,102,799         -         -         2,076           2.5         Fixed Assets (Net)         -         -         -         -         2,076           2.6         Internating Assets (Net)         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -	23	Investments	23 277 249	24 463 452	21 287 246
a. Real Estate Loan         1,110,542         1,131,344         1,571,337           1. Residential Real Estate Loan (Except Personal Home Loan Up to Rs. 10 million)         311,371         314,726         351,405           2. Business Complex & Residential Apartment Construction Loan         163,350         316,503         358,469           3. Income Generating Commercial Complex Loan         -         -         -         -         -         -         -         -         -         2,03,422         2,239,362         -         -         -         2,076         -         2,076         -         -         -         2,076         -         -         -         2,076         -         -         -         -         -         -         2,076         - <td< td=""><td></td><td></td><td></td><td></td><td></td></td<>					
1.Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 million)         311,371         314,726         351,405           2.Business Complex & Residential Apartment Construction Loan         163,350         316,503         358,469           3. Income Generating Commercial Complex Loan         -         -         -         -           4. Other Real Estate Loan (Including Land Purchase & Plotting)         633,820         687,115         861,463           b. Personal Home Loan of Rs. 10 million or less         2,330,400         2,304,322         2,239,382           c. Margin Type Loan         1,222,362         1,128,871         1,102,799           e. Overdraft Loan / TR Loan / WC Loan         18,013,022         16,008,843         12,051,209           c. Overdraft Loan / TR Loan / WC Loan         1,007,108         1,055,221         666,46,875           2.6         Fixed Assets (Net)         -         -         -         783,755           2.1         Other Assets         1,007,108         1,055,029         678,755           3.3         Perofit and Loss Account         This Quarter Ending as on 31,03,2069         616,046         -         -         -         -         -         -         -         -         -         -         -         -         -         - <t< td=""><td>2.4</td><td></td><td></td><td></td><td></td></t<>	2.4				
up to Rs. 10 million)         311.371         311.720         331.4720           2. Business Complex & Residential Apartment Construction         163.350         316.503         3368.469           3. Income Generating Commercial Complex Loan         - <td></td> <td>a. Real Estate Loan</td> <td>1,110,542</td> <td>1,318,344</td> <td>1,571,337</td>		a. Real Estate Loan	1,110,542	1,318,344	1,571,337
2.Business Complex & Residential Apartment Construction         163,350         316,503         358,469           3. Income Generating Commercial Complex Loan         -         2.20         122.23         162.21         1122.887         11072.799         1.1072.799         1.1072.797         4.1510.42         2.05         2.07         4.1510.42         2.05         2.08         5.319.707         4.1510.42         2.06         5.319.707         4.1510.42         2.06         6.48         7.152.21         668.457         -			311,371	314,726	351,405
3. Income Generating Commercial Complex Loan         -         2.203,982         2.239,982         2.239,982         2.239,982         2.239,982         2.239,982         2.239,982         2.239,982         2.239,982         2.239,982         1.027,987         1.102.798         1.102.799         1.103.1099         1.102.799		2. Business Complex & Residential Apartment Construction	163,350	316,503	358,469
Plotting)         005.020         007.113         001.113           b. Personal Home Loan of Rs. 10 million or less         2.333.400         2.3422         2.233.462           c. Margin Type Loan         1.223.252         1.123.887         1.102.799           d. Term Loan         1.223.252         1.123.887         1.102.799           e. Overdraft Loan / TR Loan / WC Loan         1.8.013.022         16.069.834         12.051.200           2.5         Fixed Assist (Net)         704.946         715.921         604.875           2.6         Non Banking Assets (Net)         704.946         715.921         604.875           2.7         Other Assets         1.072.108         1.051.600         783.795           3         Profit and Loss Account         This Quarter Ending as on 31.05.2069         (16.10.2012)         Quarter Ending as on 31.05.2069         (17.10.2011)         Unaudited         (17.10.2011)         Unaudited         1.041.132         3.769.483         860.047           3         Profit and Loss Account         73.57         285.322         63.346         860.047         1.002.1799         614.002           4.1 <interest income<="" td="">         1.041.132         3.769.483         860.047         1.002.205         86.34         246.040         1.002.205         86.34</interest>		3. Income Generating Commercial Complex Loan	-	-	-
c. Margin Type Loan         -         -         207           d. Term Loan         1.223.262         1.123.987         1.102.799           e. Overdraft Loan / TR Loan / WC Loan         13.013.022         1.60.698.334         12.051.208           2.5         Fixed Assets (Net)         704.946         715.921         4.151.042           2.5         Fixed Assets (Net)         704.946         715.921         664.875           2.6         Mon Banking Assets (Net)         1.072.108         1.051.609         783.796           2.7         Other Assets         1.072.108         1.051.609         783.796           3         Profit and Loss Account         This Quarter Ending as on 31.03.2069         (16.10.2012)         Quarter Ending as on 31.03.2069         0141.132         3.103.2069         (17.10.2011)         Unaudited           3.1         Interest Income         1.041.132         3.769.483         860.047         (17.0.2011)         Unaudited         03.03.2069         (17.10.2011)         Unaudited         (17.10.2011)         Unaudited         (17.10.2011)         Unaudited         (17.0.2011)         Unaudited         (17.0.2011)         Unaudited         (17.0.2011)         Unaudited         (17.0.2011)         Unaudited         (17.0.2011)         Unaudited         (17.0.2011) </td <td></td> <td></td> <td>635,820</td> <td>687,115</td> <td>861,463</td>			635,820	687,115	861,463
c. Margin Type Loan         -         -         207           d. Term Loan         1.223.262         1.123.987         1.102.799           e. Overdraft Loan / TR Loan / WC Loan         13.013.022         1.6.068.834         12.051.208           2.5         Fixed Assets (Net)         704.946         715.921         4.151.042           2.6         Non Banking Assets (Net)         -         -         -           2.7         Other Assets (Net)         1.072.108         1.051.609         783.796           3         Profit and Loss Account         This Quarter Ending as on 31.05.2069         (16.10.2012)         Quarter Ending as on 31.05.2069         (17.10.2011)         Unaudited           3.1         Interest Income         1.041.132         3.769.483         860.047         (17.10.2011)         Unaudited         (17.10.2011)         Unaudited         (17.10.2011)         Unaudited         (17.10.2011)         Unaudited         (17.0.2011)         Unaudited			2 330 400	2 304 322	2 239 362
d. Term Loan         1.223,262         1.129,887         1.102,799           e. Overdraft Loan / TR. Loan / WC Loan         18,013,022         16,068,834         12,051,209           I. Others         5.298,981         5,319,707         4,151,042           2.5         Fixed Assets (Net)         704,946         715,921         664,875           2.6         Non Banking Assets (Net)         1,072,108         1,051,609         783,795           2.7         Other Assets         1,072,108         1,051,609         783,795           3         Profit and Loss Account         1,072,108         1,051,609         783,795           3         Profit and Loss Account         1,072,108         1,072,102         Nutleter Ending as on 30,06,2069         (15,07,2012) Audited         Corresponding           1,101,102,111         Interest Income         1,041,132         3,769,483         860,047         36,062         996,684         246,064         3.3         Fees, Cormission and Discount         73,357         255,352         63,346         3.3,46         33,46         34,024         246,064         22,503         101,138         250,55         36,775         1,496,938         354,772         353,860,007         353,453         80,0076         3,46         3,46         34,44			2,000,400	2,007,022	
e. Overdraft Loan / TR. Loan / WC Loan         18.013.022         16.0698.834         12.051.209           I. Others         5.298.981         5.319.707         4.151.042           2.6         Non Banking Assets (Net)         704.946         715.921         664.875           2.7         Other Assets         1.072.108         1.051.609         783.795           3         Profit and Loss Account         This Quarter Ending as on 30.06.2069 (15.07.2012) Audited         Previous Quarter Previous Vaar         Corresponding Previous Vaar           3.1         Interest Income         1.041.132         3.769.483         8860.047           3.2         Interest Expenses         674.060         2.770.799         614.002           4.         Net Interest Income (3.1-3.2)         367.082         298.644         246.046           3.4         Other Operating Income (3.1-3.2)         367.082         298.645         246.046           3.4         Other Operating Income (3.1-3.2) <td>L</td> <td></td> <td>-</td> <td>-</td> <td></td>	L		-	-	
e. Overdraft Loan / TR Loan / WC Loan         18.013.022         16.0698.834         12.051.209           I. Others         5.298.981         5.319.707         4.151.042           2.6         Non Banking Assets (Net)         704.946         715.921         664.875           2.7         Other Assets         1.072,108         1.051.609         7783.795           3         Profit and Loss Account         This Quarter Ending as on 30.06.2069 (15.07.2012) Audited         Corresponding Previous Vaar           3.1         Interest Income         1.041.132         3.769.483         860.047           3.2         Interest Expenses         674.060         2.770.799         614.002           4.         Net Interest Income (3.1-3.2)         367.082         998.644         246.046           3.4         Other Operating Income (3.1-3.2)         367.082         998.645         246.046           3.4         Other Operating Income (4.1-3.4-3.4+3.4+3.5)         501.075 <t< td=""><td></td><td>d. Term Loan</td><td>1,223,262</td><td>1,129,887</td><td>1,102,799</td></t<>		d. Term Loan	1,223,262	1,129,887	1,102,799
L Others         5,289,881         5,319,707         4,151,042           25         Fixed Assets (Net)         704,946         715,921         666,875           2.6         Non Barking Assets (Net)         -         -         -           2.7         Other Assets         1,072,108         1,051,609         783,795           3         Profit and Loss Account         This Quarter Ending as on 30.06.2006         Previous Quarter Ending as on 30.06.2006         0.01,710.2011           3.1         Interest Income         1.041.132         3.769,483         980.047           3.2         Interest Income (3.1-3.2)         367,062         2.770,793         614.002           A. Net Interest Income (3.1-3.2)         367,062         2.770,793         614.002           3.3         Fees, Commission and Discount         77,367         255,352         63.34           3.4         Other Operating Income (A.+3.3+3.4+3.5)         501,077         1,496,936         324,723           3.5         Foreign Exchange Gain/Loss (Net)         2.25,03         101,138         220,855         80,044         280,153         80,004           3.6         Steff Expenses         82,944         289,153         80,004         32,122         228,955         30,004,455         29,44					
2.5         Fixed Assets (Net)         704,946         715,921         664,875           2.6         Non Barking Assets (Net)         -         -         -         -           2.7         Other Assets (Net)         1,072,108         1,051,609         Corresponding           3         Profit and Loss Account         This Quarter Ending as on 30.06,2069 (15.07,2012) Audited         Previous Vear         Corresponding           3.1         Interest Income         1,041,132         3,769,483         B60,047           3.1         Interest Income (3,1-3,2)         367,082         2996,684         246,046           3.4         Other Operating Income (4,+3,3+3,4+3,5)         501,075         255,352         63,344           3.4         Other Operating Income (4,+3,3+3,4+3,5)         501,075         1,406,936         354,723           3.6         Bital Expenses         107,273         1,406,936         354,723           3.6         Starl Operating Income (4,+3,3+3,4+3,5)         501,075         1,406,936         354,723           3.6         Distributions for Possible Losses         52,948         289,953         80,000           3.7         Other Operating Profit Edefore Provision (8,-3,6-3,7)         310,273         75,657         177,230           3.8	<u> </u>				
2.6         Non Banking Assets (Net)         - </td <td></td> <td></td> <td>, ,</td> <td></td> <td></td>			, ,		
2.6         Non Banking Assets (Net)         . </td <td>2.5</td> <td>Fixed Assets (Net)</td> <td>704,946</td> <td>715,921</td> <td>664,875</td>	2.5	Fixed Assets (Net)	704,946	715,921	664,875
2.7         Other Assets         1,072,108         1,072,108         1,051,609         783,795           3         Profit and Loss Account         This Quarter Ending as on 30,06,2069         Previous Quarter Ending as on 31,06,32069         Previous Quarter Ending as on 31,00,32069         Ourarter Ending 31,00,32069         Ourarter Ending on 30,06,2068         Ourarter Ending 31,00,32069         Ourarter Expenses 31,00,320         Ourarter Expenses 31,00,31,00         Ourarter Expenses 31,00,31,00         Ourarter Expenses 31,00,31,00         Ourarter Expenses 31,00,31,00         Ourarter Expenses 31,00,31,00         Ourarter Expenses 31,00,31,00         Ourarter Expenses 31,00,31	2.6		-	_	-
3         Profit and Loss Account         This Quarter Ending as on 30.06.2069 (16.10.2012) Unaudited         Previous Quarter Ending as on 31.03.2069 (16.10.2012) Unaudited         Corresponding Previous Year           3.1         Interest Income         1.041,132         3.769,483         980,047           3.2         Interest Expenses         674,050         2.770,799         614,002           A. Net Interest Income         1.041,132         3.769,483         980,047           3.3         Fees, Commission and Discount         73,357         255,352         65,346           3.4         Other Operating Income         38,132         141,762         202,76           3.6         Total Operating Income (A+3,3+3,4+3.5)         501,075         1,496,936         354,723           3.6         Staff Expenses         80,044         76,122         28,966           3.7         Other Operating Expenses         80,444         76,012         28,966           3.7         Other Operating Expenses         80,444         76,012         28,966           3.8         Provision for Possible Losses         5,717         91,695         4,622           3.10         Write Back of Provision for Possible Loss         5,717         91,698         4,621           3.10         Write Back o			1 072 100	1 051 600	700 705
3.2         Interest Expenses         674,050         2.770,799         614,002           A. Net Interest Income (3.1-3.2)         367,082         998,684         246,046           3.3         Fees, Commission and Discount         73,357         255,352         63,346           3.4         Other Operating Income         38,132         141,762         20,275           3.5         Foreign Exchange Gain/Loss (Net)         22,503         101,138         255,055           B. Total Operating Income (A.+3.3+3.4+3.5)         501,075         1,496,936         354,723           3.6         Staff Expenses         82,948         289,153         80,008           3.7         Other Operating Profit Before Provision (B3.6-3.7)         310,0273         751,657         175,233           3.8         Provision for Possible Losses         53,444         78,012         28,965           3.9         Operating Profit (C-3.8)         246,829         673,645         146,265           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           4.         Profit Inform Regular Activities (D + 3.9+3.10)         23,162         68,665         13,712           3.10         Write Back of Provision for Possible Loss         5,717         <			This Quarter Ending as on 30.06.2069 (16.10.2012)	Previous Quarter Ending as on 31.03.2069	Corresponding Previous Year Quarter Ending as on 30.06.2068 (17.10.2011)
3.2         Interest Expenses         674,050         2.770,799         614,002           A. Net Interest Income (3.1-3.2)         367,082         998,684         246,046           3.3         Fees, Commission and Discount         73,357         255,352         63,346           3.4         Other Operating Income         38,132         141,762         20,275           3.5         Foreign Exchange Gain/Loss (Net)         22,503         101,138         255,055           B. Total Operating Income (A.+3.3+3.4+3.5)         501,075         1,496,936         354,723           3.6         Staff Expenses         82,948         289,153         80,008           3.7         Other Operating Profit Before Provision (B3.6-3.7)         310,0273         751,657         175,233           3.8         Provision for Possible Losses         53,444         78,012         28,965           3.9         Operating Profit (C-3.8)         246,829         673,645         146,265           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           4.         Profit Inform Regular Activities (D + 3.9+3.10)         23,162         68,665         13,712           3.10         Write Back of Provision for Possible Loss         5,717         <					
A. Net Interest Income (3.1-3.2)         367,082         998,684         246,042           3.3         Fees, Commission and Discount         73,357         255,352         63,346           3.4         Other Operating Income         38,132         141,762         20,276           3.5         Foreign Exchange Gair/Loss (Net)         22,503         101,138         25,055           B. Total Operating Income (A.+3.3+A:4.3.5)         501,075         1,496,936         354,723           3.6         Staff Expenses         82,948         289,153         80,008           3.7         Other Operating Profit Before Provision (B3.6-3.7)         310,273         751,657         1775,233           3.8         Provision for Possible Losses         63,444         78,012         28,965           3.9         Non Operating Income/Expenses (Net)         642         2,183         (53           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit Form Regular Activities (D + 3,9+3,10)         253,169         767,523         150,834           3.12         Provision for Staff Bonus         23,162         68,665	31	Interest Income	1 041 132	3 769 483	860 047
3.3         Fees, Commission and Discount         73,357         255,352         63,344           3.4         Other Operating Income         38,132         141,762         20,276           3.5         Foreign Exchange Gain/Loss (Net)         22,503         101,138         25,655           B. Total Operating Income (A.+3,3+3,4+3.5)         501,075         1,496,936         354,723           3.6         Staff Expenses         82,948         228,015         80,008           3.7         Other Operating Profit Before Provision (B3.6-3.7)         310,273         751,657         1775,233           3.8         Provision for Possible Lossees         63,444         78,012         28,965           3.9         Non Operating Profit (C-3.8)         246,829         673,645         146,265           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           4         E. Profit thefore Bonus and Taxes (E + 3.11)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           5         Provision for Staff Bonus         23,162         68,666         13,712           3.12         Provision for Staff Bonus         23,162					860,047
3.4         Other Operating Income         38,132         141,762         20,276           3.5         Foreign Exchange Gain/Loss (Net)         22,503         101,138         25,055           8.         Total Operating Income (A.+3.3+3.4+3.5)         501,075         1,496,936         334,723           3.6         Staff Expenses         82,948         289,153         80,008           3.7         Other Operating Profit Before Provision (B3.6-3.7)         310,273         751,657         175,233           3.8         Provision for Possible Losses         63,444         78,012         28,965           3.9         Non Operating Income/Expenses (Net)         642         2,183         (633           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621 <i>E. Profit before Bonus and Taxes (E + 3.11)</i> 253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           4         Ratios         23,162         68,665         13,712           3.11         Extraordinary Income/Expenses (RWA)         11,21%         11,37%         11,29%           3.12         Provision for Tax         69,485         206,548		Interest Expenses	674,050	2,770,799	614,002
3.4         Other Operating Income         38,132         141,762         20,276           3.5         Foreign Exchange Gain/Loss (Net)         22,503         101,138         25,055           B. Total Operating Income (A.+3.3+3.4+3.5)         501,075         1,496,936         334,723           3.6         Staff Expenses         82,948         289,153         80,008           3.7         Other Operating Profit Before Provision (B3.6-3.7)         310,273         751,657         175,233           3.8         Provision for Possible Losses         63,444         78,012         28,965           3.9         Non Operating Income/Expenses (Net)         642         2,183         (633           3.10         Write Back of Provision for Possible Losses         5,717         91,695         4,621           2.183         (12,204)         -         1,589         (12,204)         -           4         Foreign Expenses (Net)         13,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           4.1         Ratios         23,162         68,665         13,712           3.11         Extraordinary Income/Expenses (RWA)         11,21%         11,37%         11,	3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	674,050 <b>367,082</b>	2,770,799 <b>998,684</b>	614,002 <b>246,046</b>
3.5         Foreign Exchange Gain/Loss (Net)         22,503         101,138         25,055           B. Total Operating Income (A.+3.3+3.4+3.5)         501,075         1,496,936         354,723           3.6         Staff Expenses         82,948         289,153         80,008           3.7         Other Operating Expenses         107,853         456,126         99,486           C. Operating Profit Before Provision (B3.6-3.7)         310,273         751,657         175,230           3.8         Provision for Possible Losses         63,444         78,012         28,965           D. Operating Income/Expenses (Net)         642         2,183         (63)           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Tax         69,485         206,548         41,135           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,100         95,985           4	3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	674,050 <b>367,082</b>	2,770,799 <b>998,684</b>	614,002
B. Total Operating Income (A.+3.3+3.4+3.5)         501,075         1,496,936         334,723           3.6         Staff Expenses         82,948         289,153         80,008           3.7         Other Operating Expenses         107,853         456,126         99,486           C. Operating Profit Before Provision (B-3.6-3.7)         310,273         751,657         175,233           3.8         Provision for Possible Losses         63,444         78,012         28,965           D. Operating Profit (C-3.8)         246,829         673,645         146,265           3.9         Non Operating Income/Expenses (Net)         642         2,183         (533           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Tax         68,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4	3.2 3.3	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	674,050 <b>367,082</b> 73,357	2,770,799 <b>998,684</b> 255,352	614,002 <b>246,046</b> 63,346
3.6         Staff Expenses         82,948         289,153         80,008           3.7         Other Operating Profit Before Provision (B3.6-3.7)         107,853         456,126         99,486           C. Operating Profit Before Provision (C3.8)         63,444         78,012         28,965           D. Operating Profit (C3.8)         246,829         673,645         146,265           D. Operating Income/Expenses (Net)         642         2,183         (53           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Tax         69,485         206,648         41,136           G. Net Profit/Loss (F-3.12-3.13)         1162,131         480,106         95,985           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         At the End of Corresponding Previous Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29% <td>3.2 3.3 3.4</td> <td>Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income</td> <td>674,050 <b>367,082</b> 73,357 38,132</td> <td>2,770,799 <b>998,684</b> 255,352 141,762</td> <td>614,002 <b>246,046</b> 63,346 20,276</td>	3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	674,050 <b>367,082</b> 73,357 38,132	2,770,799 <b>998,684</b> 255,352 141,762	614,002 <b>246,046</b> 63,346 20,276
3.7         Other Operating Expenses         107,853         466,126         99,486           C. Operating Profit Before Provision (B3.6-3.7)         310,273         751,657         175,230           3.8         Provision for Possible Losses         63,444         78,012         28,965           J. Operating Profit (C3.8)         246,829         673,645         146,265           3.9         Non Operating Income/Expenses (Net)         642         2,183         (53)           3.10         Wirte Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         23,162         68,665         13,712           3.12         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4.4         Ratios         Quarter         Previous Quarter         Quarter           4.4         Ratios         0.49%         0.54%         11.59%           4.4         Ratios <td>3.2 3.3 3.4</td> <td>Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)</td> <td>674,050 367,082 73,357 38,132 22,503</td> <td>2,770,799 <b>998,684</b> 255,352 141,762 101,138</td> <td>614,002 <b>246,046</b> 63,346 20,276 25,055</td>	3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	674,050 367,082 73,357 38,132 22,503	2,770,799 <b>998,684</b> 255,352 141,762 101,138	614,002 <b>246,046</b> 63,346 20,276 25,055
C. Operating Profit Before Provision (B3.6-3.7)         310,273         751,657         175,233           3.8         Provision for Possible Losses         63,444         78,012         28,965           3.9         Non Operating Income/Expenses (Net)         642         2,183         (53           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         23,162         68,665         13,712           3.12         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         Quarter         Corresponding         Corresponding           9         4.3         Total Loan Loss Provision to Total NPL         273,78%         223,55%         110.55%           4.4         Cost of Fund (Annualized)         4.42%         5.49%         5.42%           4.4         Cost of Fund (Annualized)         4.42%         5.49%         5.42% <td>3.2 3.3 3.4 3.5</td> <td>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)</td> <td>674,050 367,082 73,357 38,132 22,503 501,075</td> <td>2,770,799 998,684 255,352 141,762 101,138 1,496,936</td> <td>614,002 <b>246,046</b> 63,346 20,276 25,055 <b>354,723</b></td>	3.2 3.3 3.4 3.5	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)	674,050 367,082 73,357 38,132 22,503 501,075	2,770,799 998,684 255,352 141,762 101,138 1,496,936	614,002 <b>246,046</b> 63,346 20,276 25,055 <b>354,723</b>
C. Operating Profit Before Provision (B3.6-3.7)         310,273         751,657         175,233           3.8         Provision for Possible Losses         63,444         78,012         28,965           3.9         Non Operating Income/Expenses (Net)         642         2,183         (53           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit From Regular Activities (D + 3.9+3.10)         23,162         68,665         13,712           3.12         Provision for Staff Bonus         23,162         68,665         13,712           3.13         Provision for Tax         69,485         206,548         44,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         Quarter         Corresponding         Corresponding           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.121%         11.37%         11.29%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55% <td< td=""><td>3.2 3.3 3.4 3.5 3.6</td><td>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</td><td>674,050 367,082 73,357 38,132 22,503 501,075 82,948</td><td>2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153</td><td>614,002 246,046 63,346 20,276 25,055 354,723 80,008</td></td<>	3.2 3.3 3.4 3.5 3.6	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	674,050 367,082 73,357 38,132 22,503 501,075 82,948	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153	614,002 246,046 63,346 20,276 25,055 354,723 80,008
3.8         Provision for Possible Losses         63,444         78,012         28,965           D. Operating Profit (C-3.8)         246,829         673,645         146,265           3.9         Non Operating Income/Expenses (Net)         642         2,183         (53           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.3         Total Loan Loss Provision to Total NPL         273,78%         223,55%         11.25%           4.4         Casit of Lond (Annualized)         At the End of this Quarter         Previous Quarter           4.3         Total Loan Loss Provision to Total NPL         273,78%         223,55%         <	3.2 3.3 3.4 3.5 3.6	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	674,050 367,082 73,357 38,132 22,503 501,075 82,948	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153	614,002 <b>246,046</b> 63,346 20,276 25,055 <b>354,723</b>
D. Operating Profit (C-3.8)         246,829         673,645         146,265           3.9         Non Operating Income/Expenses (Net)         642         2,183         (63)           3.10         Write Back of Provision for Possible Loss         5,717         91,095         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Staff Bonus         23,162         68,665         13,712           3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         Previous Quarter         Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.59%           4.4         Cast of Fund (Annualized)         4.82%         5.49%         5.49% </td <td>3.2 3.3 3.4 3.5 3.6</td> <td>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</td> <td>674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853</td> <td>2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126</td> <td>614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486</td>	3.2 3.3 3.4 3.5 3.6	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	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486
3.9         Non Operating Income/Expenses (Net)         642         2,183         (53           3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         Previous Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.599           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.0	3.2 3.3 3.4 3.5 3.6 3.7	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 (B3.6-3.7)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230
3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Staff Bonus         23,162         68,665         13,712           3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         At the End of Previous Quarter         Provisu Previous Year Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.559%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.559%           4.3         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.749%           4.4         Cost o	3.2 3.3 3.4 3.5 3.6 3.7	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 (B3.6-3.7) Provision for Possible Losses	674,050 <b>367,082</b> 73,357 38,132 22,503 <b>501,075</b> 82,948 107,853 <b>310,273</b> 63,444	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965
3.10         Write Back of Provision for Possible Loss         5,717         91,695         4,621           E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1.589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Staff Bonus         23,162         68,665         13,712           3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         At the End of Previous Quarter         Provious Year Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.559%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.559%           4.4         Cast of Fund (Annualized)         4.82%         5.42%         5.42%           4.4         Cost of Fund (Annualized)         10.46% </td <td>3.2 3.3 3.4 3.5 3.6 3.7 3.8</td> <td>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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)</td> <td>674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829</td> <td>2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645</td> <td>614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265</td>	3.2 3.3 3.4 3.5 3.6 3.7 3.8	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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265
E. Profit From Regular Activities (D + 3.9+3.10)         253,189         767,523         150,834           3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Staff Bonus         23,162         68,665         13,712           3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of flux         Previous Quarter         Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.59%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.4         Cost of Fund (Annualized)         4.482%         5.49%         5.42%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income (Expenses (Net))	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265
3.11         Extraordinary Income/Expenses (Net)         1,589         (12,204)         -           F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Staff Bonus         23,162         68,665         13,712           3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           At the End of this Quarter         At the End of this Previous Quarter         At the End of Previous Quarter         At the End of Previous Quarter         At the End of Corresponding           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           4.4         Additional Information	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income (Expenses (Net))	674,050 <b>367,082</b> 73,357 38,132 22,503 <b>501,075</b> 82,948 107,853 <b>310,273</b> 63,444 <b>246,829</b> 642	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183	614,002 246,046 63,346 20,276 25,055 354,773 80,008 99,486 175,230 28,965 146,265 (53)
F. Profit before Bonus and Taxes (E + 3.11)         254,778         755,319         150,834           3.12         Provision for Staff Bonus         23,162         68,665         13,712           3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         At the End of Previous Quarter         At the End of Previous Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.59%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           Additional Information         Average Yield (Local Currency) (Annualized)         10.46%         7.61%         7.67%           Average Yield (Local currency)         3.98%         2.58%         3.55%           Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Assets (Annualized)         19.99%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	674,050 <b>367,082</b> 73,357 38,132 22,503 <b>501,075</b> 82,948 107,853 <b>310,273</b> 63,444 <b>246,829</b> 642 5,717	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621
3.12         Provision for Staff Bonus         23,162         68,665         13,712           3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         At the End of Previous Quarter         At the End of Corresponding           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.59%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.559%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           Additional Information	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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 (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189	2,770,799 998,684 255,352 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523	614,002 246,046 63,346 20,276 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621
3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         At the End of Previous Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Quarter	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Toreign 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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204)	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 23,965 146,265 (53) 4,621 150,834
3.13         Provision for Tax         69,485         206,548         41,136           G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         At the End of Previous Quarter         At the End of Previous Quarter         At the End of Quarter         At the End of Previous Quarter         At the End of Corresponding Previous Year Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.59%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           Additional Information	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Toreign 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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204)	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621
G. Net Profit/Loss (F-3.12-3.13)         162,131         480,106         95,985           4         Ratios         At the End of this Quarter         At the End of this Previous Quarter         At the End of Previous Quarter         At the End of Previous Quarter         At the End of Previous Quarter           4.1         Capital Fund to Risk Weighted Assets (RWA)         11.21%         11.37%         11.29%           4.2         Non Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.55%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         6.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           Additional Information          10.46%         10.20%         11.22%           Average Yield (Local currency fund adjusted for CRR factor)         6.48%         7.61%         7.67%           Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Assets (Annualized)         19.99%         14.43%         13.28%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9 3.10 3.11	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 (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11)	674,050 <b>367,082</b> 73,357 38,132 22,503 <b>501,075</b> 82,948 107,853 <b>310,273</b> 63,444 <b>246,829</b> 642 5,717 <b>253,189</b> 1,589 <b>254,778</b>	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834
4       Ratios       At the End of this Quarter       At the End of Previous Quarter       At the End of Previous Quarter         4.1       Capital Fund to Risk Weighted Assets (RWA)       11.21%       At the End of Previous Quarter       Previous Quarter         4.2       Non Performing Loan (NPL) to Total Loan       0.49%       0.54%       11.29%         4.3       Total Loan Loss Provision to Total NPL       273.78%       223.55%       110.55%         4.4       Cost of Fund (Annualized)       4.822%       5.42%       5.42%         4.5       Credit to Deposit Ratio (Calculated as per NRB Directives)       80.05%       73.09%       65.74%         Additional Information	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus	674,050 <b>367,082</b> 73,357 38,132 22,503 <b>501,075</b> 82,948 107,853 <b>310,273</b> 63,444 <b>246,829</b> 642 5,717 <b>253,189</b> 1,589 <b>254,778</b> 23,162	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 
4RatiosAt the End of this QuarterAt the End of Previous QuarterCorresponding Previous Year Quarter4.1Capital Fund to Risk Weighted Assets (RWA)11.21%11.37%11.29%4.2Non Performing Loan (NPL) to Total Loan0.49%0.54%1.59%4.3Total Loan Loss Provision to Total NPL273.78%223.55%110.55%4.4Cost of Fund (Annualized)4.82%5.49%5.42%4.5Credit to Deposit Ratio (Calculated as per NRB Directives)80.05%73.09%66.74%Additional Information	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 254,778 23,162 69,485	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 13,712 41,136
4.2         Non         Performing Loan (NPL) to Total Loan         0.49%         0.54%         1.59%           4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           Additional Information         4.82%         5.40%         10.20%         11.22%           Average Vield (Local Currency) (Annualized)         10.46%         10.20%         11.22%           Average Cost (Local currency fund adjusted for CRR factor)         6.48%         7.61%         7.67%           Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 254,778 23,162 69,485	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 150,834 13,712 41,136 95,985
4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         66.74%           Additional Information         Average Yield (Local Currency) (Annualized)         10.46%         10.20%         11.22%           Average Cost (Local currency fund adjusted for CRR factor)         6.48%         7.61%         7.67%           (Annualized)         3.98%         2.58%         3.55%           Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	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	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Toreign 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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 254,778 23,162 69,485 162,131 At the End of this Quarter	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter
4.3         Total Loan Loss Provision to Total NPL         273.78%         223.55%         110.55%           4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           Additional Information         Average Yield (Local Currency) (Annualized)         10.46%         10.20%         11.22%           Average Cost (Local currency fund adjusted for CRR factor) (Annualized)         6.48%         7.61%         7.67%           Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	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	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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 254,778 23,162 69,485 162,131 At the End of this Quarter 11,21%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29%
4.4         Cost of Fund (Annualized)         4.82%         5.49%         5.42%           4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           Additional Information	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	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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 254,778 23,162 69,485 162,131 At the End of this Quarter 11,21%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29%
4.5         Credit to Deposit Ratio (Calculated as per NRB Directives)         80.05%         73.09%         65.74%           Additional Information         10.46%         10.20%         11.22%           Average Yield (Local Currency) (Annualized)         10.46%         10.20%         11.22%           Average Cost (Local currency fund adjusted for CRR factor) (Annualized)         6.48%         7.61%         7.67%           Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	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 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 (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 254,778 23,162 69,485 162,131 At the End of this Quarter 11.21% 0.49%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 1.59%
Average Yield (Local Currency) (Annualized)         10.46%         10.20%         11.22%           Average Cost (Local currency fund adjusted for CRR factor) (Annualized)         6.48%         7.61%         7.67%           Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	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 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 Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit Ge-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 254,778 23,162 69,485 162,131 At the End of this Quarter 11.21% 0.49% 273,78%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54% 223,55%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 1.59%
Average Cost (Local currency fund adjusted for CRR factor) (Annualized)         6.48%         7.61%         7.67%           Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	3.2           3.3           3.4           3.5           3.6           3.7           3.8           3.10           3.11           3.12           3.13           4           4.1           4.2           4.3           4.4	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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives)	674,050 367,082 73,357 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 1,589 254,778 23,162 69,485 162,131 At the End of this Quarter 11.21% 0,49% 273,78% 4,82%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54% 223,55% 5.49%	614,002 246,046 63,346 22,0276 25,055 354,723 80,008 99,486 175,230 23,3965 146,265 (53) 4,621 150,834 150,834 150,834 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 1.59% 5,42%
(Annualized)         0.46%         7.07%           Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	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 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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) 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 Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Additional Information	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 254,778 23,162 69,485 162,131 At the End of this Quarter 11.21% 0.49% 273,78% 4.82% 80.05%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54% 223,55% 5.49% 73.09%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 150,834 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 110.55% 5,42% 65,74%
Net Interest Spread (Local currency)         3.98%         2.58%         3.55%           Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	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 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 Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit Form Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 254,778 23,162 69,485 162,131 At the End of this Quarter 11.21% 0.49% 273,78% 4.82% 80.05%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54% 223,55% 5.49% 73.09%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 150,834 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 110.55% 5,42% 65,74%
Return on Equity (Annualized)         19.99%         14.43%         13.28%           Return on Assets (Annualized)         1.07%         0.82%         0.76%	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 Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Toreign 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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Average Yield (Local Currency) (Annualized) Average Cost (Local currency fund adjusted for CRR factor)	674,050 <b>367,082</b> 73,357 38,132 22,503 <b>501,075</b> 82,948 107,853 <b>310,273</b> 63,444 <b>246,829</b> 642 5,717 <b>253,189</b> <b>254,778</b> 23,162 69,485 <b>162,131</b> At the End of this Quarter 11,21% 0,49% 273,78% 4.82% 80.05%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54% 223,55% 5.49% 73.09% 10.20%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 1.59%
Return on Assets (Annualized)         1.07%         0.82%         0.76%	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 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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 254,778 23,162 69,485 162,131 At the End of this Quarter 11,21% 0,49% 273,78% 80,05% 10,46% 6.48%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54% 223,55% 5,49% 73.09% 10.20%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 1.59% 110,55% 65,74%
	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 Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Additional Information Average Cost (Local currency (Annualized) Average Cost (Local currency) Externery (Loca	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 254,778 23,162 69,485 162,131 At the End of this Quarter 11.21% 0.49% 273,78% 4.82% 80.05% 10.46% 6.48% 3.98%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645 2,183 91,695 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54% 223,55% 5.49% 73.09% 10.20% 7.61% 2.58%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 146,265 (53) 4,621 150,834 - - 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 110,55% 5,42% 65,74% 11.22% 7,67%
Unaudited financial figures are subject to change from Supervisory Authority and/or External Audit.	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 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 (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Net Interest Spread (Local currency) Return on Equity (Annualized)	674,050 367,082 73,357 38,132 22,503 501,075 82,948 107,853 310,273 63,444 246,829 642 5,717 253,189 1,589 254,778 23,162 69,485 162,131 At the End of this Quarter 11,21% 0.49% 273,78% 4.82% 80.05% 10.46% 6.48% 3.98% 19.99%	2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 751,657 751,657 767,523 (12,204) 755,319 68,665 206,548 480,106 At the End of Previous Quarter 11.37% 0.54% 223,55% 5.49% 73.09% 10.20% 7.61% 2.58% 14.43%	614,002 246,046 63,346 20,276 25,055 354,723 80,008 99,486 175,230 28,965 (53) 4,621 150,834 13,712 41,136 95,985 At the End of Corresponding Previous Year Quarter 11.29% 110.55% 5.42% 65.74% 11.22% 7.67% 3.55%

Unaudited financial figures are subject to change from Supervisory Authority and/or External Audit.