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

As at end of the 4th Quarter (31/03/2070) of the Fiscal Year 2069/70

Rs. in '000

				RS. IN '000
S. N.	Particulars	This Quarter Ending as on 31.03.2070 (15.07.2013) Unaudited	Previous Quarter Ending 31.12.2069 (13.04.2013) Unaudited	Corresponding Previous Year Quarter Ending as on 31.03.2069 (15.07.2012) Audited
		24-22-224		
1	Total Capital and Liabilities (1.1 to 1.7)	64,793,964	59,604,517	58,059,708
1.1	Paid Up Capital	2,355,739	2,355,739	2,355,739
1.2	Reserve and Surplus	1,617,711	1,391,129	841,720
1.3	Debenture and Bond	800,000	1,000,000	600,000
1.4	Borrowings	-	4,375	-
1.5	Deposits (a+b)	58,920,456	53,667,025	53,337,265
	a. Domestic Currency	34,804,152	32,503,954	32,916,339
1.6	b. Foreign Currency	24,116,304	21,163,071	20,420,926
1.6 1.7	Income Tax Liability Other Liablities	1,100,059	1,186,250	3,469 921,515
2	Total Assets (2.1 to 2.7)	64,793,964	59,604,517	58,059,708
2.1	Cash and Bank Balance	7,713,403	4,750,080	5,508,382
2.2	Money at Call and Short Notice	138,925	330,000	178,250
2.3	Investments	25,906,120	23,647,282	24,463,452
2.4	Loans and Advances (Net)	28,788,147	28,550,425	26,142,094
	a. Real Estate Loan	1,023,788	1,012,708	1,318,344
	1.Residential Real Estate Loan (Except Personal	273,693	264,099	314,726
	Home Loan up to Rs. 10 Million) 2.Business Complex & Residential Apartment	273,093	204,099	314,720
	Construction Loan	118,800	148,500	316,503
	3. Income Generating Commercial Complex Loan	-	-	-
	Other Real Estate Loan (Including Land Purchase & Plotting)	631,295	600,109	687,115
	b. Personal Home Loan of Rs. 10 Million or Less	2,299,876	2,306,251	2,304,322
	c. Margin Type Loan	-	-	-
	d. Term Loan e. Overdraft Loan / TR Loan / WC Loan	1,591,847	1,472,112	1,129,887
	f. Others	17,763,631 6,109,005	17,959,380 5,799,973	16,069,834 5,319,707
2.5	Fixed Assets (Net)	661,589	664,469	715,921
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,585,780	1,662,261	1,051,609
		This Quarter	Previous Quarter	Corresponding
			Ending 31.12.2069	Previous Year
3	Profit and Loss Account	31.03.2070	(13.04.2013)	Quarter Ending
		(15.07.2013)	Unaudited	
		Unaudited		(15.07.2012)
3.1	Interest Income		3 049 767	
3.1	Interest Income Interest Expenses	4,110,514	3,049,767 1,863,342	3,769,483
3.1 3.2	Interest Expenses	4,110,514 2,486,979	1,863,342	3,769,483 2,770,799
		4,110,514 2,486,979 1,623,535	1,863,342 1,186,424	3,769,483 2,770,799 998,684
3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	4,110,514 2,486,979	1,863,342	3,769,483 2,770,799
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	4,110,514 2,486,979 1,623,535 313,697	1,863,342 1,186,424 232,650	3,769,483 2,770,799 998,684 255,352
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	4,110,514 2,486,979 1,623,535 313,697 157,756	1,863,342 1,186,424 232,650 113,997	3,769,483 2,770,799 998,684 255,352 141,762
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)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915	1,863,342 1,186,424 232,650 113,997 70,519	3,769,483 2,770,799 998,684 255,352 141,762 101,138
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)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591	3,769,483 2,770,799 998,684 255,352 141,762 101,138 1,496,936
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) Staff Expenses	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934	3,769,483 2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153
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) Staff Expenses Other Operating Expenses	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557	3,769,483 2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126
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)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100	3,769,483 2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657
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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917	3,769,483 2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012
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)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182	3,769,483 2,770,799 998,684 255,352 141,762 101,138 1,496,936 289,153 456,126 751,657 78,012 673,645
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) Non Operating Income/Expenses (Net)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287)	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193)	3,769,483 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
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) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718	3,769,483 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
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 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)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708	3,769,483 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
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 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)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826	3,769,483 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)
3.2 3.3 3.4 3.5 3.6 3.7 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 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622	3,769,483 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
3.2 3.3 3.4 3.5 3.6 3.7 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 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409	3,769,483 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
3.2 3.3 3.4 3.5 3.6 3.7 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 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of	3,769,483 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
3.2 3.3 3.4 3.5 3.6 3.7 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 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409	3,769,483 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
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest 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)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter	3,769,483 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 Corresponding
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter	3,769,483 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 Corresponding Previous Year Quarter 11.37%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter	3,769,483 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 Corresponding Previous Year Quarter 11.37% 0.54%
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 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11%	3,769,483 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 Corresponding Previous Year Quarter 11.37% 0.54% 223,55%
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 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)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31% 4,44%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11% 4.50%	3,769,483 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 Corresponding Previous Year Quarter 11,37% 0,54% 223,55% 5,49%
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 4.4 4.5	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) 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31% 4.44% 75.18%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11% 4.50% 79.89%	3,769,483 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 Corresponding Previous Year Quarter 11.37% 0.54% 223.55% 5.49% 73.09%
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 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 Base Rate	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31% 4,44%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11% 4.50%	3,769,483 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 Corresponding Previous Year Quarter 11,37% 0,54% 223,55% 5,49%
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 4.4 4.5	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) 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	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31% 4.44% 75.18%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11% 4.50% 79.89%	3,769,483 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 Corresponding Previous Year Quarter 11.37% 0.54% 223.55% 5.49% 73.09%
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 4.4 4.5	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) 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 Base Rate Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency Fund Adjusted for CRR	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31% 4,44% 75.18% 9.86%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11% 4.50% 79.89% 9.31%	3,769,483 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 68,665 206,548 480,706 At the End of Corresponding Previous Year Quarter 11,37% 0,54% 223,55% 5,49% 73,09% NA
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 4.4 4.5	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) 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 Base Rate Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31% 4.44% 75.18% 9.86%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11% 4.50% 79.89% 9.31% 10.17% 5.87%	3,769,483 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 Corresponding Previous Year Quarter 11.37% 0.54% 223.55% 5.49% 73.09% NA 10.20% 7.61%
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 4.4 4.5	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) 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 Base Rate Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency Fund Adjusted for CRR	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31% 4.44% 75.18% 9.86%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11% 4.50% 79.89% 9.31%	3,769,483 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 Corresponding Previous Year Quarter 11.37% 0.54% 223.55% 5.49% 73.09% NA
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 4.4 4.5	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) 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 Base Rate Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized) Net Interest Spread (Local Currency)	4,110,514 2,486,979 1,623,535 313,697 157,756 101,915 2,196,903 416,560 477,247 1,303,095 128,041 1,175,055 (287) 43,861 1,218,628 2,326 1,220,955 110,996 333,969 775,990 At the End of this Quarter 12.86% 0.37% 373.31% 4,44% 75.18% 9.86% 10.21%	1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Previous Quarter 13.14% 0.48% 290.11% 4.50% 79.89% 9.31% 10.17% 5.87% 4.30%	3,769,483 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 Corresponding Previous Year Quarter 11,37% 0,54% 223,55% 5,49% 73.09% NA 10,20% 7,61% 2,58%