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

## As at end of the $3^{\rm rd}$ Quarter (31/12/2069) of the Fiscal Year 2069/70

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.12.2069	Previous Quarter Ending 29.09.2069	Corresponding Previous Year Quarter Ending as
		(13.04.2013) Unaudited	(13.01.2013) Unaudited	on 30.12.2068 (12.04.2012)
1	Total Capital and Liabilities (1.1 to 1.7)	59,604,517	58,971,475	Unaudited 56,515,445
1.1	Paid Up Capital	2,355,739	2,355,739	2,093,990
1.2	Reserve and Surplus	1,391,129	1,223,576	1,047,069
1.3	Debenture and Bond	1,000,000	600,000	600,000
1.4	Borrowings	4,375	-	-
1.5	Deposits (a+b)	53,667,025	54,099,710	52,234,858
	a. Domestic Currency	32,503,954	33,617,145	33,838,259
	b. Foreign Currency	21,163,071	20,482,565	18,396,599
1.6	Income Tax Liability Other Liabilities	4 400 050	51,179	-
1.7 2	Total Assets (2.1 to 2.7)	1,186,250 <b>59,604,517</b>	641,272 <b>58,971,475</b>	539,528 <b>56,515,445</b>
2.1	Cash and Bank Balance	4,750,080	5,158,494	6,431,741
2.2	Money at Call and Short Notice	330,000	150,000	-
2.3	Investments	23,647,282	23,549,933	23,554,526
2.4	Loans and Advances (Net)	28,550,425	28,096,357	25,025,655
	a. Real Estate Loan	1,012,708	1,071,629	1,414,047
	1.Residential Real Estate Loan (Except Personal Home Loan	264,099	289,433	318,849
	up to Rs. 10 Million)	,	,	,
	2.Business Complex & Residential Apartment Construction	148,500	163,350	345,599
	Loan 3. Income Generating Commercial Complex Loan	-	-	_
	4. Other Real Estate Loan (Including Land Purchase &	-	-	
	Plotting)	600,109	618,846	749,599
	b. Personal Home Loan of Rs. 10 Million or Less	2,306,251	2,314,288	2,284,093
	c. Margin Type Loan	-	-	1,826
	d. Term Loan	1,472,112	1,338,298	1,165,254
	e. Overdraft Loan / TR Loan / WC Loan	17,959,380	17,855,068	15,241,387
	f. Others	5,799,973	5,517,073	4,919,047
2.5 2.6	Fixed Assets (Net)	664,469	683,884	700,935
2.0	Non Banking Assets (Net) Other Assets	- 1,662,261	- 1,332,807	- 802,588
2.1		1,002,201	1,002,007	Corresponding
		This Quarter Ending	Previous Quarter	Previous Year
3	Profit and Loss Account	as on 31.12.2069	Ending 29.09.2069	Quarter Ending as
3	From and Loss Account	(13.04.2013)	(13.01.2013)	on 30.12.2068
3		(13.04.2013) Unaudited	(13.01.2013) Unaudited	on 30.12.2068 (12.04.2012)
		Unaudited	Unaudited	on 30.12.2068 (12.04.2012) Unaudited
3.1 3.2	Interest Income	Unaudited 3,049,767	Unaudited 2,049,520	on 30.12.2068 (12.04.2012) Unaudited 2,688,579
3.1		Unaudited	Unaudited	on 30.12.2068 (12.04.2012) Unaudited
3.1	Interest Income Interest Expenses	Unaudited 3,049,767 1,863,342	Unaudited 2,049,520 1,280,110	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419
3.1 3.2 3.3 3.4	Interest Income Interest Expenses <b>A. Net Interest Income (3.1-3.2)</b> Fees, Commission and Discount Other Operating Income	Unaudited 3,049,767 1,863,342 <b>1,186,424</b> 232,650 113,997	Unaudited 2,049,520 1,280,110 <b>769,410</b> 144,392 73,677	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990
3.1 3.2 3.3	Interest Income Interest Expenses <b>A. Net Interest Income (3.1-3.2)</b> Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses <b>A. Net Interest Income (3.1-3.2)</b> Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) <b>B. Total Operating Income (A.+3.3+3.4+3.5)</b>	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841
3.1 3.2 3.3 3.4 3.5 3.6	Interest Income Interest Expenses <i>A. Net Interest Income (3.1-3.2)</i> Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) <i>B. Total Operating Income (A.+3.3+3.4+3.5)</i> Staff Expenses	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900
3.1 3.2 3.3 3.4 3.5	Interest Income 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	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557	Unaudited 2,049,520 1,280,110 <b>769,410</b> 144,392 73,677 47,732 <b>1,035,211</b> 152,881 222,741	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658
3.1 3.2 3.3 3.4 3.5 3.6	Interest Income 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)	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income 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	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557	Unaudited 2,049,520 1,280,110 <b>769,410</b> 144,392 73,677 47,732 <b>1,035,211</b> 152,881 222,741	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income 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	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557 947,100 125,917	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Income 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	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income 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)	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Income 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)	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income 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)	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Income 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	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Income 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	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Income 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	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676
3.1 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 Income 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)	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Income 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	Unaudited 3,049,767 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	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year
3.1 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 Income 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)	Unaudited 3,049,767 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 this Quarter	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter
3.1 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 Income 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)	Unaudited 3,049,767 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 this Quarter 13.14%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76%
3.1 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 Income 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	Unaudited 3,049,767 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 this Quarter 13.14% 0.48%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 <b>4</b> 4.1 4.2 4.3	Interest Income 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	Unaudited 3,049,767 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 this Quarter 13.14% 0.48% 290.11%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 <b>4</b> 4.1 4.2 4.3 4.4	Interest Income 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)	Unaudited 3,049,767 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 this Quarter 13.14% 0.48% 290,11% 4.50%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,831 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25% 4.60%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39% 5.40%
3.1 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 Income 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)	Unaudited 3,049,767 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 this Quarter 13.14% 0.48% 290.11% 4.50% 79.89%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25% 4.60% 76.57%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39% 5.40% 68.72%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 <b>4</b> 4.1 4.2 4.3 4.4	Interest Income 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)	Unaudited 3,049,767 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 this Quarter 13.14% 0.48% 290,11% 4.50%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,831 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25% 4.60%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39% 5.40%
3.1 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 Income 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) Write Back of Provision for Possible Loss E. 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	Unaudited 3,049,767 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 this Quarter 13.14% 0.48% 290.11% 4.50% 79.89%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25% 4.60% 76.57%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39% 5.40% 68.72%
3.1 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 Income 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	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 1,826	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25% 4.60% 76.57% 8.76% 10.26%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39% 5.40% 68.72% NA
3.1 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 Income 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)	Unaudited 3,049,767 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 this Quarter 13.14% 0.48% 290.11% 4.50% 79.89% 9.31% 10.17%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25% 4.60% 76.57% 8.76% 10.26% 6.07%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 552,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39% 5.40% 68.72% NA
3.1 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 Income 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 (C-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 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 Yield (Local Currency) (Annualized) Average Yield (Local Currency) Net Interest Spread (Local Currency)	Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 1,826 1,826 863,534 8	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25% 4.60% 76.57% 8.76% 10.26% 6.07% 4.20%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39% 5.40% 68.72% NA
3.1 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 Income 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)	Unaudited 3,049,767 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 this Quarter 13.14% 0.48% 290.11% 4.50% 79.89% 9.31% 10.17%	Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,742 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Previous Quarter 11.50% 0.43% 312.25% 4.60% 76.57% 8.76% 10.26% 6.07%	on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 552,441 45,676 137,759 319,006 At the End of Corresponding Previous Year Quarter 10.76% 0.84% 170.39% 5.40% 68.72% NA