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

As at end of the 3rd Quarter (30/12/2068) of the Fiscal Year 2068/69

Rs. in '000

			1	Rs. in '000
S. N.	Particulars	This Quarter Ending as on 30.12.2068 (12.04.2012) Unaudited	Previous Quarter Ending as on 30.09.2068 (14.01.2012) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	56,515,445	54,955,592	44,657,241
1.1	Paid Up Capital	2,093,990	2.102.966	1,869,303
1.2	Reserve and Surplus	1,047,069	981,028	955,844
1.3	Debenture and Bond	600,000	200,000	200,000
1.4	Borrowings	000,000	200,000	370,965
		50 004 050		
1.5	Deposits (a+b)	52,234,858	50,753,565	40,492,187
	a. Domestic Currency	33,838,259	32,400,929	27,528,941
	b. Foreign Currency	18,396,599	18,352,636	12,963,246
1.6	Income Tax Liability	•	-	
1.7	Other Liablities	539,528	918,032	768,941
2	Total Assets (2.1 to 2.7)	56,515,445	54,955,592	44,657,241
2.1	Cash and Bank Balance	6,431,741	12,259,059	4,632,087
2.2	Money at Call and Short Notice	-	-	360,000
2.3	Investments	23,554,526	18,264,842	17,579,756
2.4	Loans and Advances (Net)	25,025,655	22,831,194	21,029,784
	a. Real Estate Loan	1,414,047	1,470,832	1,508,778
	1.Residential Real Estate Loan (Except Personal Home Loan	.,,	1,110,002	.,000,0
	` · ·	318,849	336,498	339,487
—	up to Rs. 10 million)			
	2.Business Complex & Residential Apartment Construction	345,599	355,994	294,030
	Loan	0.0,500	555,501	25.,500
	Income Generating Commercial Complex Loan	-	-	-
	Other Real Estate Loan (Including Land Purchase &	710 50	=======================================	675.00
	Plotting)	749,599	778,340	875,261
	b. Personal Home Loan of Rs. 10 million or less	2,284,093	2.211.315	2,314,168
-			, ,	
-	c. Margin Type Loan	1,826	2,070	6,116
	d. Term Loan	1,165,254	1,157,441	964,058
	e. Overdraft Loan / TR Loan / WC Loan	15,241,387	13,463,754	11,986,337
	f. Others	4,919,047	4,525,783	4,250,328
2.5	Fixed Assets (Net)	700,935	682,505	437,232
2.6	Non Banking Assets (Net)	-	-	
2.7	Other Assets	802,588	917,990	618,382
		•		Corresponding
		This Overtor Ending	Previous Quarter	
1		This Quarter Ending	Ending as on	Previous Year
3	Profit and Loss Account	as on 30.12.2068	Ending as on 30.09.2068	Quarter Ending as
3	Profit and Loss Account	as on 30.12.2068 (12.04.2012)	30.09.2068	Quarter Ending as on 30.12.2067
3	Profit and Loss Account	as on 30.12.2068	30.09.2068 (14.01.2012)	Quarter Ending as
3	Profit and Loss Account	as on 30.12.2068 (12.04.2012)	30.09.2068	Quarter Ending as on 30.12.2067
3.1	Profit and Loss Account Interest Income	as on 30.12.2068 (12.04.2012)	30.09.2068 (14.01.2012)	Quarter Ending as on 30.12.2067 (13.04.2011)
	Interest Income	as on 30.12.2068 (12.04.2012) Unaudited	30.09.2068 (14.01.2012) Unaudited	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited
3.1	Interest Income Interest Expenses	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 86,990 74,821	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595
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)	as 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	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340
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	as 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	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782
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	as 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	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594
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)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 74,821 1,065,841 214,900 346,658 504,283	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965
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 C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	as 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	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 43,605
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 D. Operating Profit (C3.8)	as 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	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	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)	as 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	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16)	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	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	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	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)	as 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	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16)	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720
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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)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 43,605 459,359 2,720 169,003 631,083
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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 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	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910
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 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	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735
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) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 74,821 1,065,841 214,900 346,658 504,283 60,876 443,407 356 52,628 496,391 6,050 502,441	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954
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 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)	as 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	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of
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) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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 this	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding
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 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)	as 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	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 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	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)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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 this Quarter	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 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	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	as 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 this Quarter	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16%
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) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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 this Quarter	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2.193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2.720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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 this Quarter 10.76% 0.84% 170.39%	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,2720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29% 130.79%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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 this Quarter 10.76% 0.84% 170.39% 5.40%	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 234,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 130,79% 5.04%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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 this Quarter 10.76% 0.84% 170.39%	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,2720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29% 130.79%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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 this Quarter 10.76% 0.84% 170.39% 5.40%	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 234,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 130,79% 5.04%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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	as 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 this Quarter 10.76% 0.84% 170.39% 5.40% 68.72%	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter 10.10% 1.18% 135,44% 5,36% 65,47%	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2.193,717 1.512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2.720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29% 130.79% 5.04% 70.52%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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 Yield (Local Currency) (Annualized)	as 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 this Quarter 10.76% 0.84% 170.39% 5.40% 68.72%	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter 10.10% 1.18% 5.36% 65.47%	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29% 5.04% 70.52%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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 Yield (Local Currency) (Annualized) Average Cost (Local currency fund adjusted for CRR factor)	as 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 this Quarter 10.76% 0.84% 170.39% 5.40% 68.72%	30.09.2068 (14.01.2012) Unaudited 1,748.916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter 10.10% 1.18% 135,44% 5,36% 65,47%	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29% 130.79% 5.04% 70.52%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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 Yield (Local Currency) (Annualized) Average Cost (Local currency fund adjusted for CRR factor) (Annualized)	as 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 this Quarter 10.76% 0.84% 170.39% 68.72%	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter 10.10% 1.18% 135,44% 65,47%	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29% 130.79% 5.04% 70.52%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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 Yield (Local Currency) (Annualized) Net Interest Spread (Local currency)	as on 30.12.2068 (12.04.2012) Unaudited 2,688,579 1,993,419 695,160 208,870 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 this Quarter 10.76% 0.84% 170.39% 5.40% 68.72%	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter 10.10% 1.18% 135,44% 5.36% 65,47%	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2.193,717 1.512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2.720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29% 130.79% 5.04% 70.52% 10.12% 7.07% 3.04%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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 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 Yield (Local Currency) (Annualized) Average Cost (Local currency fund adjusted for CRR factor) (Annualized)	as 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 this Quarter 10.76% 0.84% 170.39% 68.72%	30.09.2068 (14.01.2012) Unaudited 1,748,916 1,278,747 470,169 128,560 53,163 47,626 699,518 147,260 218,030 334,228 45,305 288,923 (16) 27,446 316,353 6,050 322,403 29,243 88,459 204,701 At the End of Previous Quarter 10.10% 1.18% 135,44% 5.36% 65,47%	Quarter Ending as on 30.12.2067 (13.04.2011) Unaudited 2,193,717 1,512,381 681,336 178,771 69,638 48,595 978,340 169,782 305,594 502,965 43,605 459,359 2,720 169,003 631,083 (138,173) 492,910 45,221 130,735 316,954 At the End of Corresponding Previous Year Quarter 11.16% 1.29% 130.79% 5.04% 70.52%

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

Note to the Managing Director

Through the Chief Operating Officer

Re: For Publishing Unaudited Financial Report in National Daily.

As per the NRB Directives, Quarterly reports (Unaudited) has to be published in National Daily.

For that purpose, the above unaudited financial results (verified by Internal Auditor) has been prepared.

Submitted for approval.