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

As at end of the 3rd Quarter (30/12/2070) of the Fiscal Year 2070/71

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.12.2070 (13.04.2014) Unaudited	(14.01.2014) Unaudited	Corresponding Previous Year Quarter Ending as on 31.12.2069 (13.04.2013) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	58,460,976	62,482,222	59,604,517
1.1	Paid Up Capital	2,650,206	2,650,206	2,355,739
1.2	Reserve and Surplus	1,823,465	1,607,795	1,391,129
1.3	Debenture and Bond Borrowings	800,000 7,552	800,000	1,000,000
1.5	Deposits (a+b)	51,436,871	28,313 56,445,871	4,375 53,667,025
1.0	a. Domestic Currency	39,590,688	37,729,882	32,503,954
	b. Foreign Currency	11,846,183	18,715,989	21,163,071
1.6	Income Tax Liability	-	-	-
1.7	Other Liablities	1,742,882	950,037	1,186,250
2	Total Assets (2.1 to 2.7)	58,460,976	62,482,222	59,604,517
2.1	Cash and Bank Balance	5,264,016	4,406,975	4,750,080
2.2	Money at Call and Short Notice	47 204 400	- 22 440 020	330,000
2.3	Investments	17,391,166	23,416,626	23,647,282
2.4	Loans and Advances (Net) a. Real Estate Loan	33,592,705	32,325,616	28,550,425 1,012,708
	1.Residential Real Estate Loan (Except Personal	1,432,441	1,291,954	1,012,700
	Home Loan up to Rs. 10 Million)	289,489	278,365	264,099
	2.Business Complex & Residential Apartment Construction Loan	89,100	103,950	148,500
	Income Generating Commercial Complex Loan		_	_
	Continue Generating Commercial Complex Loan A. Other Real Estate Loan (Including Land Purchase & Plotting)	1,053,852	909,639	600,109
	b. Personal Home Loan of Rs. 10 Million or Less	2,269,635	2,285,284	2,306,251
<u> </u>	c. Margin Type Loan d. Term Loan	2,080,344	2,044,468	1,472,112
	e. Overdraft Loan / TR Loan / WC Loan	20,963,684	20,193,201	17,959,380
	f. Others	6,846,601	6,510,709	5,799,973
2.5	Fixed Assets (Net)	625,556	640,806	664,469
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,587,533	1,692,199	1,662,261
3	Profit and Loss Account	This Quarter Ending as on	Previous Quarter Ending 30.09.2070	Corresponding Previous Year Quarter Ending as on
		30.12.2070 (13.04.2014) Unaudited	(14.01.2014) Unaudited	31.12.2069 (13.04.2013) Unaudited
3.1	Interest Income	(13.04.2014) Unaudited 3,006,937	(14.01.2014) Unaudited 2,031,615	31.12.2069 (13.04.2013) Unaudited 3,049,767
	Interest Income Interest Expenses	(13.04.2014) Unaudited 3,006,937 1,730,581	(14.01.2014) Unaudited 2,031,615 1,198,181	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650
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	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997
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)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650
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	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178	2,031,615 1,198,181 833,434 177,164 86,606 52,571	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519
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	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 1,603,591 312,934 343,557
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)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986	(14.01.2014) Unaudited 2,031.615 1,198.181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263	31.12.2069 (13.04.2013) 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
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	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882	(14.01.2014) Unaudited 2.031.615 1,198.181 833,434 177.164 86.606 52.571 1,149.775 225.502 226.010 698,263 46.588	31.12.2069 (13.04.2013) 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
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)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 133,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675	31.12.2069 (13.04.2013) 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
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)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193)
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)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204	(14.01.2014) Unaudited 2.031.615 1,198.181 833,434 177.164 86.606 52.571 1,149.775 225.502 226.010 698.263 46.588 651,675 2,506 62,834	31.12.2069 (13.04.2013) 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
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)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193)
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)	(13.04.2014) Unaudited 3.006.937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 346,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015	31.12.2069 (13.04.2013) 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
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 Staff Bonus	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 66,204 1,055,924 4,341 1,060,265 96,388	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 699,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578	31.12.2069 (13.04.2013) 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
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 Staff Bonus Provision for Tax	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622
3.1 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 Staff Bonus	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 66,204 1,055,924 4,341 1,060,265 96,388	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 699,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of 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 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)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 4,341 1,060,265 96,388 289,163 674,714 At the End of this	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding
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	(13.04.2014) Unaudited 3.006.937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 346,435 1,059,986 173,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of this Quarter 13.32% 0,35%	(14.01.2014) Unaudited 2.031.615 1.198.181 833.434 177.164 86.606 52.571 1.149.775 225.502 226.010 698.263 46.588 651,675 2.506 62.834 717,015 4.341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12.63% 0.32%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13.14% 0.48%
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 Total Loan Loss Provision to Total NPL	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of this Quarter 13.32% 3,55% 361,61%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 771,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12,63% 0,32% 385,49%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13.14% 0.48% 290,11%
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 (B,-3,6-3,7) 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 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)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 4,341 1,055,924 4,341 1,060,265 96,388 289,163 674,774 At the End of this Quarter 13,32% 0,35% 361.61% 4,09%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12,63% 0,32% 385,49% 4,25%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13,14% 0,48% 29,011%
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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 Staff Bonus 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 Average Interest Rate Spread (Calculated as per NRB	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 4,341 1,055,924 4,341 1,060,265 96,388 289,163 674,774 At the End of this Quarter 13,32% 0,35% 361.61% 4,09%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12,63% 0,32% 385,49% 4,25%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13,14% 0,48% 29,011%
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 Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of this Quarter 13.32% 0.35% 361.61% 4.09% 76.40% 8.02%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12,63% 0,32% 385,49% 4,25% 76,64% 8,31% 6,20%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13.14% 0.48% 290,11% 4,50% 79.89% 9,31%
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 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 Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized)	(13.04.2014) Unaudited 3.006.937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of this Quarter 13.32% 0,35% 361,61% 4,09%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12,63% 0,32% 385,49% 4,25% 76,64% 8,31% 6,20%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13.14% 0.48% 290.11% 4.50% 79.88%
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 Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency) (Annualized)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of this Quarter 13.32% 0.35% 361.61% 4.09% 76.40% 8.02%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12,63% 0,32% 385,49% 4,25% 76,64% 8,31% 6,20%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13.14% 0.48% 290,11% 4,50% 79.89% 9,31%
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 Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	(13.04.2014) Unaudited 3.006.937 1,730.581 1,276.356 247.069 138.885 77.178 1,739.488 331,067 348,435 1,059.986 66.204 1,055,924 4,341 1,060.265 96.388 289,163 674,714 At the End of this Quarter 13.32% 0.35% 361.61% 4.09% 76.40% 8.02% 5.75%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 771,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12,63% 0,32% 385,49% 4,25% 76,644% 8,31% 6,20%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13.14% 0.48% 0.94,17% 4,50% 79.89% 9,31%
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 Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency) (Annualized)	(13.04.2014) Unaudited 3,006,937 1,730,581 1,779,356 247,069 138,885 77,178 1,739,488 331,067 3,48,435 1,059,986 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of this Quarter 13.32% 0.35% 361.61% 4,09% 76.40% 8.02% 5.75%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Previous Quarter 12,63% 0,32% 385,49% 4,25% 76,64% 8,31% 6,20%	31.12.2069 (13.04.2013) Unaudited 3,049,767 1,863,342 1,186,424 232,650 113,997 70,519 312,934 343,557 947,100 125,917 821,182 (1,193) 41,718 861,708 1,826 863,534 78,503 235,622 549,409 At the End of Corresponding Previous Year Quarter 13.14% 0.48% 290,11% 4,50% 79,89% 9,31%

Return on Assets (Annualized) 1.46% 1.45% 1.22%
The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.