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

	As at end of the 2nd Quarter (30/09	2070) of the Fisc	al Year 2070/71	
S. N.	Particulars	This Quarter Ending as on 30.09.2070 (14.01.2014) Unaudited	Previous Quarter Ending 31.06.2070 (17.10.2013) Unaudited	Rs. in '000 Corresponding Previous Year Quarter Ending as on 29.09.2069 (13.01.2013) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	62,482,222	62,627,815	58,971,475
1.1	Paid Up Capital	2,650,206	2,650,206	2,355,739
1.2	Reserve and Surplus	1,607,795	1,371,549	1,223,576
1.3	Debenture and Bond	800,000	800,000	600,000
1.4 1.5	Borrowings Deposits (a+b)	28,313 56,445,871	- 56,373,068	- 54,099,710
1.0	a. Domestic Currency	37,729,882	36,786,708	33,617,145
	b. Foreign Currency	18,715,989	19,586,360	20,482,565
1.6	Income Tax Liability	-	57,168	51,179
1.7 2	Other Liablities Total Assets (2.1 to 2.7)	950,037	1,375,824	641,271
2.1	Cash and Bank Balance	62,482,222 4,406,975	62,627,815 7,072,814	58,971,475 5,158,494
2.2	Money at Call and Short Notice	-	-	150,000
2.3	Investments	23,416,626	23,005,018	23,549,933
2.4	Loans and Advances (Net)	32,325,616	30,052,657	28,096,356
	a. Real Estate Loan	1,291,954	1,162,996	1,071,629
	1.Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	278,365	289,360	289,433
	2.Business Complex & Residential Apartment Construction Loan 3. Income Generating Commercial Complex Loan	103,950	103,950	163,350
	3. Income Generating Commercial Complex Loan     4. Other Real Estate Loan (Including Land     Purchase & Plotting)	- 909,639	- 769,686	- 618,846
	b. Personal Home Loan of Rs. 10 Million or Less c. Margin Type Loan	2,285,284	2,287,057	2,314,288
	d. Term Loan	2,044,468	1,867,956	1,338,298
	e. Overdraft Loan / TR Loan / WC Loan	20,193,201	18,609,520	17,855,068
	f. Others	6,510,709	6,125,128	5,517,073
2.5 2.6	Fixed Assets (Net) Non Banking Assets (Net)	640,806	651,751	683,884
2.7 3	Other Assets Profit and Loss Account	1,692,199 This Quarter Ending as on 30.09.2070	1,845,575 Previous Quarter Ending 31.06.2070	1,332,808 Corresponding Previous Year Quarter Ending as
		(14.01.2014) Unaudited	(17.10.2013) Unaudited	on 29.09.2069 (13.01.2013)
		Unaudited	Unaudited	(13.01.2013) Unaudited
3.1	Interest Income	Unaudited 2,031,615	Unaudited 1,019,498	(13.01.2013) Unaudited 2,049,520
3.1 3.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	Unaudited	Unaudited	(13.01.2013) Unaudited
3.2 3.3	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	Unaudited 2,031,615 1,198,181 833,434 177,164	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970	(13.01.2013) Unaudited 2,049,520 1,280,110 <b>769,410</b> 144,392
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677
3.2 3.3	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732
3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b>	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7)	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b>	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579
3.2 3.3 3.4 3.5 3.6	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	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	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029	(13.01.2013) Unaudited 2,049,520 1,280,110 <b>769,410</b> 144,392 73,677 47,732 <b>1,035,211</b> 152,891 222,741 <b>659,579</b> 91,836
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	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	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b>	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	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	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029	(13.01.2013) 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
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Losse E. Profit From Regular Activities (D + 3.9+3.10)	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	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b>	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net)	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,502 226,502 226,502 698,263 46,588 651,675 2,506 62,834 717,015 4,341	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 1120,732 1120,732 1120,732 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11)	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	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b>	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gair/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 Losse 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 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 62,834 717,016 4,341 721,356 65,578	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 110,299 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gair/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 Losse 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 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	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b>	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.11 3.12	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax	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	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,485	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567
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	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 Losses 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) Capital Fund to Risk Weighted Assets (RWA)	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,502 226,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of this Quarter 12,63%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,0732 112,0732 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 3 <b>13,28</b> 95,485 <b>222,797</b> At the End of Previous Quarter 12,48%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50%
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	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 Form Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,502 226,502 226,502 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of this Quarter 12,63% 0,32%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,485 <b>222,797</b> At the End of <b>Previous Quarter</b> 12.48% 0.35%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0.43%
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 4.1 4.2 4.3	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	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 this Quarter 12,63% 0,32% 385,49%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,485 <b>222,797</b> At the End of <b>Previous Quarter</b> 12,48% 0.35% 385,21%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,470 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0.43% 312,25%
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	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 Losse 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) 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 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,502 226,502 226,502 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of this Quarter 12,63% 0,32%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,485 <b>222,797</b> At the End of <b>Previous Quarter</b> 12.48% 0.35%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0.43%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	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 this Quarter 12,63% 0.32% 385,49% 4,25%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 345,769 4,341 <b>350,110</b> 31,828 95,485 <b>222,797</b> At the End of <b>Previous Quarter</b> 12.48% 0.35% 385,21%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,470 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,526 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 32,195 598,411 1,527 34,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0,43% 312,25%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) 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 Directive Base Rate Average Interest Rate Spread (Calculated as per NRB Directives)	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 this Quarter 12,63% 0,32% 385,49% 4,25% 76,64%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,0732 112,0732 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,485 <b>222,797</b> <b>At the End of</b> <b>Previous Quarter</b> 12,48% 0.35% 385,21% 4,40%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0.43% 312,25%
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 4.6	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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 Losses 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) 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	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 this Quarter 12,63% 0,32% 385,49% 4,25% 76,64% 8,31% 6,20%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,485 <b>222,797</b> <b>At the End of</b> <b>Previous Quarter</b> 12,48% 0.35% 385,21% 4,40% 9,66%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,527 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0,43% 312,25% 4,60% 76,57% 8,76%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) 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 Directiv Base Rate Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Average Yield (Local Currency Fund Adjusted for CRR	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 225,502 226,502 226,502 226,502 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of this Quarter 12,63% 0,32% 385,49% 4,25% 76,64% 8,31% 6,20%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 1120,732 1120,732 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,5485 <b>222,797</b> At the End of Previous Quarter 12.48% 0.35% 385,21% 4.40% 74.67% 9.66%	(13.01.2013) Unaudited 2,049,520 1,280,110 768,470 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0,43% 312,25% 4,60% 76,57% 8,76%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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 Losse 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) 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 Directiv Base Rate Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized)	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 this Quarter 12,63% 0,32% 385,49% 4,25% 76,64% 8,31% 6,20%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,485 <b>222,797</b> <b>At the End of</b> <b>Previous Quarter</b> 12,48% 0.35% 385,21% 4,40% 9,66%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,410 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,527 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0,43% 312,25% 4,60% 76,57% 8,76%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) 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 Directiv Base Rate Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Average Yield (Local Currency Fund Adjusted for CRR	Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 225,502 226,502 226,502 226,502 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of this Quarter 12,63% 0,32% 385,49% 4,25% 76,64% 8,31% 6,20%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 1120,732 1120,732 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,5485 <b>222,797</b> At the End of Previous Quarter 12.48% 0.35% 385,21% 4.40% 74.67% 9.66%	(13.01.2013) Unaudited 2,049,520 1,280,110 768,470 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0,43% 312,25% 4,60% 76,57% 8,76%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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) 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)	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 2,500 62,834 717,015 4,341 721,35 6,578 196,733 4,59,045 4,25% 76,64% 8,31% 6,20% 5,13%	Unaudited 1,019,498 620,858 <b>398,640</b> 102,970 38,745 24,573 <b>564,928</b> 120,732 112,100 <b>332,096</b> 11,029 <b>321,067</b> 155 24,547 <b>345,769</b> 4,341 <b>350,110</b> 31,828 95,485 <b>222,797</b> <b>At the End of</b> <b>Previous Quarter</b> 12.48% 0.35% 385,21% 4.40% 74.67% 9.66%	(13.01.2013) Unaudited 2,049,520 1,280,110 769,470 144,392 73,677 47,732 1,035,211 152,891 222,741 659,579 91,836 567,743 (1,527) 32,195 598,411 1,826 600,237 54,567 163,814 381,856 At the End of Corresponding Previous Year Quarter 11.50% 0.43% 312,25% 4.60% 76,57% 8.76%

The above figures are subject to change upon otherwise instructions from Statutory Auditors & Supervising Authority.