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

As at end of the 1st Quarter (31/06/2071) of the Fiscal Year 2071/72

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.06.2071 (17.10.2014)	Previous Quarter Ending 32.03.2071 (16.07.2014)	Corresponding Previous Year Quarter Ending as on 31.06.2070
		Unaudited	Unaudited	(17.10.2013) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	62,811,705	61,082,973	62,627,815
1.1	Paid Up Capital	2,650,206	2,650,206	2,650,206
1.2	Reserve and Surplus	2,327,943	2,071,736	1,371,549
1.3	Debenture and Bond	1,000,000	1,000,000	800,000
1.4	Borrowings Deposits (a+b)	702,778 55,066,641	54,492,994	56,373,068
1.5	a. Domestic Currency	41,997,472	42,027,199	36,786,708
	b. Foreign Currency	13,069,169	12,465,795	19,586,360
1.6	Income Tax Liability	50,486	-	57,168
1.7	Other Liablities	1,013,651	868,037	1,375,824
2.1	Total Assets (2.1 to 2.7) Cash and Bank Balance	62,811,705 5,639,901	61,082,973 6,654,971	62,627,815 7,072,814
2.2	Money at Call and Short Notice	98,401	- 0,034,771	7,072,014
2.3	Investments	18,323,427	17,722,396	23,005,018
2.4	Loans and Advances (Net)	37,211,127	35,279,583	30,052,657
	a. Real Estate Loan	1,725,251	1,559,898	1,162,996
	Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	313,550	291,657	289,360
	2.Business Complex & Residential Apartment Construction Loan	51,975	59,400	103,950
<u> </u>	3. Income Generating Commercial Complex Loan	-	-	-
	Other Real Estate Loan (Including Land Purchase & Plotting)	1,359,726	1,208,841	769,686
	b. Personal Home Loan of Rs. 10 Million or Less	2,223,980	2,259,904	2,287,057
	c. Margin Type Loan		-	-
	d. Term Loan	2,011,140	2,107,760	1,867,956
	e. Overdraft Loan / TR Loan / WC Loan	21,140,925	21,885,295	18,609,520
2.5	f. Others Fixed Assets (Net)	10,109,831 661,162	7,466,726 607,447	6,125,128 651,751
2.6	Non Banklng Assets (Net)	-	-	- 031,731
2.7	Other Assets	877,687	818,576	1,845,576
3	Profit and Loss Account	This Quarter Ending as on 31.06.2071		Corresponding Previous Year Quarter Ending as on
		(17.10.2014) Unaudited	(16.07.2014) Unaudited	31.06.2070 (17.10.2013) Unaudited
3.1	Interest Income	(17.10.2014)		(17.10.2013)
	Interest Expenses	(17.10.2014) Unaudited 955,839 487,196	3,976,648 2,231,604	(17.10.2013) Unaudited 1,019,498 620,858
3.1	Interest Expenses A. Net Interest Income (3.1-3.2)	(17.10.2014) Unaudited 955,839 487,196 468,643	3,976,648 2,231,604 1,745,044	(17.10.2013) Unaudited 1,019,498 620,858 398,640
3.1 3.2 3.3	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	(17.10,2014) Unaudited 955,839 487,196 468,643 116,619	3,976,648 2,231,604 1,745,044 320,425	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970
3.1 3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147	3,976,648 2,231,604 1,745,044 320,425 217,267	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745
3.1 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)	955,839 487,196 468,643 116,619 43,147 28,921	3,976,648 2,231,604 1,745,044 320,425 217,267 107,807	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573
3.1 3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147	3,976,648 2,231,604 1,745,044 320,425 217,267	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745
3.1 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)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330	3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543	(17.10.2013) Unaudited 1,019,498 620,858 388,640 102,970 38,745 24,573 564,928
3.1 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)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211	3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939	3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067
3.1 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 (B,-3,6-3,7) Provision for Possible Losses D. Operating Profit (C,-3,8) Non Operating Income/Expenses (Net)	(17.10.2014) Unaudited 955.839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073	3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155
3.1 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)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus	(17.10.2014) Unaudited 955.839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 - 402,614 36,601	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194	(17.10.2013) Unaudited 1.019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 356,110 31,828
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 1112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485
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 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	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614 36,601 109,803 256,210 At the End of this Quarter	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 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 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)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 36,601 109,803 256,210 At the End of this Quarter	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Quarter 12.48%
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 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 Staff Sonus Ratios Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614 36,601 109,803 256,210 At the End of this Quarter 13.18% 0.23%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter 13,70% 0,26%	(17.10.2013) Unaudited 1.019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 336,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Quarter 12,48% 0,35%
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 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)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614 36,601 109,803 256,210 At the End of this Quarter 13.18% 0,23% 517,27%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Quarter 12.48%
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 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 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	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614 36,601 109,803 256,210 At the End of this Quarter 13.18% 0.23%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter 13,70% 0,26% 476,42%	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Quarter 12,48% 0,35% 385,21%
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 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	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614 36,601 109,803 256,210 At the End of this Quarter 13.18% 0.23% 517.27% 3.42%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter 13,70% 0,26% 476,42% 3,99%	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Quarter 12,48% 0,35% 385,21% 385,21%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Interest 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 Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios 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)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 36,601 109,803 256,210 At the End of this Quarter 13,18% 0,23% 517,27% 3,342% 78,17%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter 13.70% 0,26% 476,42% 3,99% 75,23%	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 1112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Quarter 12,48% 0,35% 385,21% 4,40%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 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 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	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 36,601 109,803 256,210 At the End of this Quarter 13,18% 0,23% 517,27% 3,42% 78,17% 4,39%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter 13,70% 0,26% 476,42% 3,99% 75,23% 8,78%	(17.10.2013) Unaudited 1.019,498 620,858 398,640 102,970 38,745 24,573 564,928 112,030 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Ouarter 12,48% 0,35% 385,21% 4,40% 74,67% 9,66%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 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 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)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614 36,601 109,803 256,210 At the End of this Quarter 13,18% 0,23% 517,27% 3,42% 78,17%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter 13,70% 0,26% 476,42% 3,99% 75,23% 8,78%	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Quarter 12,48% 0,35% 385,21% 4,40% 74,67% 9,66%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 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 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	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 36,601 109,803 256,210 At the End of this Quarter 13,18% 0,23% 517,27% 3,42% 78,17% 4,39%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter 13,70% 0,26% 476,42% 3,99% 75,23% 8,78%	(17.10.2013) Unaudited 1.019,498 620,858 398,640 102,970 38,745 24,573 564,928 112,030 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Ouarter 12,48% 0,35% 385,21% 4,40% 74,67% 9,66%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 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 Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios 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)	(17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614 36,601 109,803 256,210 At the End of this Quarter 13,18% 0,23% 517,27% 3,42% 78,17% 4,39%	Unaudited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543 443,078 506,028 1,441,437 82,967 1,358,470 8,728 71,810 1,439,008 4,131 1,443,139 131,194 388,961 922,984 At the End of Previous Quarter 13,70% 0,26% 476,429 3,99% 75,23% 8,78% 4,93%	(17.10.2013) Unaudited 1,019,498 620,858 398,640 102,970 38,745 24,573 564,928 120,732 112,100 332,096 11,029 321,067 155 24,547 345,769 4,341 350,110 31,828 95,485 222,797 At the End of Corresponding Previous Year Quarter 12,48% 0,35% 385,21% 4,40% 74,67% 9,66% NA

The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank.