NEPAL SBI BANK LTD. Corporate Office, Hattisar, Kathmandu Unaudited Financial Results (Quarterly)

As at end of the 4th Quarter (31/03/2072) of the Fiscal Year 2071/72

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 31.03.2072 (16.07.2015) Unaudited	Previous Quarter Ending 30.12.2071 (13.04.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 32.03.2071 (16.07.2014) Audited
1	Total Capital and Liabilities (1.1 to 1.7)	59,277,291	62,307,344	61,082,973
1.1	Paid Up Capital	3,058,060	3,058,059	3,049,083
	Reserve and Surplus	2,631,312	2,393,823	1,486,716
	Debenture and Bond Borrowings	1,000,000	1,000,000 30,017	1,000,000
	Deposits (a+b)	51,628,222	54,773,623	54,492,994
1.5	a. Domestic Currency	44,932,960	44,969,697	42.027.199
	b. Foreign Currency	6,695,262	9,803,926	12,465,795
1.6	Income Tax Liability	-	-	-
1.7	Other Liablities	959,697	1,051,822	1,054,180
2	Total Assets (2.1 to 2.7)	59,277,291	62,307,344	61,082,973
2.1	Cash and Bank Balance	8,435,748	8,102,781	6,654,971
2.2	Money at Call and Short Notice Investments	9,319,698	400,000	17 722 206
	Loans and Advances (Net)	39,979,173	12,243,789 39,749,865	17,722,396 35,279,583
2.4	a. Real Estate Loan	1,992,285	2,004,850	1,559,898
	Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	348,718	352,539	291,657
	2.Business Complex & Residential Apartment Construction Loan	29,700	44,550	59,400
 	Income Generating Commercial Complex Loan	_		_
	4. Other Real Estate Loan (Including Land Purchase &	1 (12 0 0		1.000.000
	Plotting)	1,613,867	1,607,761	1,208,841
	b. Personal Home Loan of Rs. 10 Million or Less	2,013,983	2,101,720	2,259,904
	c. Margin Type Loan	-	-	-
	d. Term Loan	2,223,477	2,112,380	2,107,760
-	e. Overdraft Loan / TR Loan / WC Loan	22,231,944	22,000,841	21,885,295
2.5	f. Others Fixed Assets (Net)	11,517,484 630,012	11,530,074 645,868	7,466,726 607,447
2.6	Non Banking Assets (Net)	- 030,012	- 043,808	- 007,447
2.7	Other Assets	912,660	1,165,041	818,576
		This Quarter Ending as on 31.03.2072	Previous Quarter Ending	Previous Year
3	Profit and Loss Account	(16.07.2015) Unaudited	30.12.2071 (13.04.2015) Unaudited	Quarter Ending as on 32.03.2071 (16.07.2014) Audited
3.1	Interest Income	(16.07.2015) Unaudited 3,821,326	30.12.2071 (13.04.2015) Unaudited 2,845,667	32.03.2071 (16.07.2014) Audited 3,976,648
	Interest Income Interest Expenses	(16.07.2015) Unaudited 3,821,326 1,773,842	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132	32.03.2071 (16.07.2014) Audited 3,976,648 2,231,604
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535	32.03.2071 (16.07.2014) Audited 3,976,648 2,231,604 1,745,044
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658	32.03.2071 (16.07.2014) Audited 3,976,648 2,231,604 1,745,044 320,425
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	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942	32.03.2071 (16.07.2014) Audited 3,976,648 2,231,604 1,745,044 320,425 217,267
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)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955	32.03.2071 (16.07.2014) Audited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807
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	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942	32.03.2071 (16.07.2014) Audited 3,976,648 2,231,604 1,745,044 320,425 217,267
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	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090	32.03.2071 (16.07.2014) Audited 3,976,648 2,231,604 1,745,044 320,425 217,267 107,807 2,390,543
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)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528	32.03.2071 (16.07.2014) Audited 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
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	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825	32.03.2071 (16.07.2014) Audited 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
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)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703	32.03.2071 (16.07.2014) Audited 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
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) Non Operating Income/Expenses (Net)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 80,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076	32.03.2071 (16.07.2014) Audited 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
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) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681	32.03.2071 (16.07.2014) Audited 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
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)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460	32.03.2071 (16.07.2014) Audited 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
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) Extraordinary Income/Expenses (Net)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681	32.03.2071 (16.07.2014) Audited 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
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)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149	32.03.2071 (16.07.2014) Audited 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
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 (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 Tax	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609	32.03.2071 (16.07.2014) Audited 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
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	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609	32.03.2071 (16.07.2014) Audited 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
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 (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 Tax	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year Ouarter
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	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year Ouarter 13.28%
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 Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year Ouarter
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)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter 13.47% 0.19%	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter 13.54% 0.18%	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year Ouarter 13.28% 0.26%
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)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter 13.47% 0.119% 657.59% 3.17%	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter 13.54% 0.18% 651,41%	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year Ouarter 13.28% 0,26% 476.42%
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 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	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter 13.47% 0.19% 657.59% 3.17%	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter 13.54% 0.18% 651,41% 3.17%	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year Ouarter 13.28% 0.26% 476,42% 3.99%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter 13.47% 0.119% 657.59% 3.17%	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter 13.54% 0.18% 651,41% 3.17% 77.97%	32.03.2071 (16.07.2014) Audited 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 92,984 At the End of Corresponding Previous Year Ouarter 13.28% 0.26% 476.42% 3.99%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter 13.47% 0.19% 657.59% 3.17% 79.11%	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter 13.54% 0.18% 651.41% 3.17% 77.97%	32.03.2071 (16.07.2014) Audited 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 92,984 At the End of Corresponding Previous Year Ouarter 13.28% 0,26% 476,42% 3,99% 75.23% 8,78%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter 13.47% 0.19% 657.59% 3.17% 79.11%	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter 13.54% 0.18% 651.41% 3.17% 77.97%	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year Ouarter 13.28% 0,26% 476,42% 3,99% 75.23% 8,78%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios 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 Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) Additional Information	(16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469 2,814,998 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of this Quarter 13.47% 0.19% 657.59% 3.17% 79.11% 5.43%	30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Previous Quarter 13.54% 0.18% 651.41% 3.17% 77.97% 7.28% 5.34%	32.03.2071 (16.07.2014) Audited 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 Corresponding Previous Year Ouarter 13.28% 0.26% 476,42% 3.99% 75.23% 8.78%

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