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

As at end of the 2nd Quarter (30/09/2071) of the Fiscal Year 2071/72

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited	Previous Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited	Corresponding Previous Year Quarter Ending as on 30.09.2070 (14.01.2014) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	64,513,255	62,811,705	62,482,222
	Paid Up Capital	3,058,059	2,650,206	2,650,206
	Reserve and Surplus	2,284,798	2,327,943	1,607,795
1.3	Debenture and Bond	1,000,000	1,000,000	800,000
	Borrowings	- 57 259 221	702,778	28,313
1.5	Deposits (a+b) a. Domestic Currency	57,258,331 42,992,850	55,066,641 41,997,472	56,445,871 37,729,882
	b. Foreign Currency	14,265,481	13,069,169	18,715,989
1.6	Income Tax Liability	-	50,486	-
1.7	Other Liablities	912,067	1,013,651	950,037
2	Total Assets (2.1 to 2.7)	64,513,255	62,811,705	62,482,222
2.1	Cash and Bank Balance	6,321,670	5,639,901	4,406,975
2.2	Money at Call and Short Notice	638,685	98,401	-
2.3	Investments Loans and Advances (Net)	17,007,845	18,323,427	23,416,626
2.4	a. Real Estate Loan	38,941,956 1,810,806	37,211,127 1,725,251	32,325,616 1,291,954
	1.Residential Real Estate Loan (Except Personal Home Loan up to Rs. 1 crore)	325,967	313,550	278,365
	2.Business Complex & Residential Apartment Construction Loan	51,975	51,975	103,950
	Income Generating Commercial Complex Loan Other Real Estate Loan (Including Land Purchase &	1 422 964	1 250 726	- 000 620
	Plotting) b. Personal Home Loan of Rs. 1 crore or Less	1,432,864 2,181,083	1,359,726 2,223,980	909,639 2,285,284
	c. Margin Type Loan	-,101,003	-,,	_,,
	d. Term Loan	2,028,813	2,011,140	2,044,468
	e. Overdraft Loan / TR Loan / WC Loan	22,273,908	21,140,925	20,193,201
2.5	f. Others	10,647,346	10,109,831	6,510,709
	Fixed Assets (Net) Non Banklng Assets (Net)	639,685	661,162	640,806
2.7	Other Assets	963,414	877,687	1,692,199
3	Profit and Loss Account	This Quarter Ending as on 30.09.2071	Previous Quarter Ending as on 31.06.2071	Previous Year Quarter Ending as on 30.09.2070
		(14.01.2015) Unaudited	(17.10.2014) Unaudited	(14.01.2014) Unaudited
3.1	Interest Income	Unaudited 1,898,374	Unaudited 955,839	(14.01.2014) Unaudited 2,031,615
3.1	Interest Expenses	Unaudited 1,898,374 931,311	Unaudited 955,839 487,196	(14.01.2014) Unaudited 2,031,615 1,198,181
3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	1,898,374 931,311 967,063	955,839 487,196 468,643	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	1,898,374 931,311 967,063 227,223	955,839 487,196 468,643 116,619	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	1,898,374 931,311 967,063 227,223 90,551	955,839 487,196 468,643 116,619 43,147	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	1,898,374 931,311 967,063 227,223	955,839 487,196 468,643 116,619	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164
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) Staff Expenses	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657	955,839 487,196 468,643 116,619 43,147 28,921	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571
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) Staff Expenses Other Operating Expenses	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511	955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010
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)	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208	955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263
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) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728	955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588
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 1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480	955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675
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	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728	955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506
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)	Unaudited 1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179	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	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675
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)	Unaudited 1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777	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	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341
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)	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 - 838,777	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	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356
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) Provision for Staff Bonus	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 - 838,777 76,252	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	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578
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) Provision for Staff Bonus Provision for Tax	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745	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	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733
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)	Unaudited 1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745 532,780	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	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of
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) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745	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 Previous Quarter	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045
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)	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745 532,780 At the End of this Quarter	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 Previous Quarter	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63%
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) Non Performing Loan (NPL) to Total Loan	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 8388,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 0.22%	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 Previous Quarter	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 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) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 0.22% 549.21%	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 Previous Quarter 13.18% 0.23% 517.27%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49%
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) 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)	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 0.22% 549,21% 3.23%	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 Previous Quarter 13.18% 0.23% 517.27% 3.42%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49% 4.25%
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) 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)	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 0.22% 549,21% 3,23% 79,84%	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 Previous Quarter 13.18% 0.23% 517.27% 3.42% 78.17%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49% 4.25% 76.64%
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) 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)	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 0.22% 549,21% 3.23%	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 Previous Quarter 13.18% 0.23% 517.27% 3.42%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49% 4.25%
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 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 Monthly Average Interest Rate Spread (Calculated as per	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 549,21% 3,23% 79,84% 6,89%	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 Previous Quarter 13.18% 0.23% 517.27% 3.42% 78.17% 8.17%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49% 4.25% 76.64% 8.31%
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 Monthly Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized)	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 549,21% 3,23% 79,84% 6,89%	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 Previous Quarter 13.18% 0.23% 517.27% 3.42% 78.17% 8.17%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49% 4.25% 76.64% 8.31%
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 Monthly Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency Fund Adjusted for CRR	Unaudited 1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 0.22% 549,21% 3,23% 79.84% 6.89% 5.34%	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 Previous Quarter 13.18% 0.23% 517.27% 3.42% 78.17% 4.39%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49% 4.25% 76.64% 8.31% 6.20%
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 Monthly Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency Fund Adjusted for CRR Factor) (Annualized)	Unaudited 1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 0.22% 549,21% 3.23% 79.84% 6.89% 5.34%	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 Previous Quarter 13.18% 0.23% 517.27% 3.42% 78.17% 4.39%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49% 4.25% 76.64% 8.31% 6.20%
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 Monthly Average Interest Rate Spread (Calculated as per NRB Directives) Additional Information Average Yield (Local Currency) (Annualized) Average Cost (Local Currency Fund Adjusted for CRR	Unaudited 1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118 838,777 76,252 229,745 532,780 At the End of this Quarter 13.29% 0.22% 549,21% 3,23% 79.84% 6.89% 5.34%	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 Previous Quarter 13.18% 0.23% 517.27% 3.42% 78.17% 4.39%	(14.01.2014) Unaudited 2,031,615 1,198,181 833,434 177,164 86,606 52,571 1,149,775 225,502 226,010 698,263 46,588 651,675 2,506 62,834 717,015 4,341 721,356 65,578 196,733 459,045 At the End of Corresponding Previous Year Ouarter 12.63% 0.32% 385.49% 4.25% 76.64% 8.31% 6.20%

Return on Assets (Annualized)

1.69%

1.63%

1.45%

The above figures may undergo change on completion of statutory audit and/ or as per directives of Nepal Rastra Bank. The capital funds and other liabilities takes into account the approvals accorded by the AGM on 28.01.2015 in regard to dividend payments.