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

As at end of the 3rd Quarter (30/12/2071) of the Fiscal Year 2071/72

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited	Previous Quarter Ending as on 30.09.2071 (14.01.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2070 (13.04.2014) Unaudited
	Total Capital and Habilitin (4.4 a. 4.7)	62.207.54	C4 F42 C5	
1	Total Capital and Liabilities (1.1 to 1.7)	62,307,344	64,513,255	58,460,976
1.1	Paid Up Capital	3,058,059	3,058,059	2,650,206
1.2	Reserve and Surplus	2,393,823	2,284,798	1,823,465
1.3	Debenture and Bond	1,000,000	1,000,000	800,000
1.4	Borrowings	30,017		7,552
1.5	Deposits (a+b)	54,773,623	57,258,331	51,436,871
	a. Domestic Currency	44,969,697	42,992,850	39,590,688
	b. Foreign Currency	9,803,926	14,265,481	11,846,183
1.6	Income Tax Liability	-	-	-
1.7	Other Liablities	1,051,822	912,067	1,742,882
2	Total Assets (2.1 to 2.7)	62,307,344	64,513,255	58,460,976
2.1	Cash and Bank Balance	8,102,781	6,321,670	5,264,016
2.2	Money at Call and Short Notice	400,000	638,685	17 201 166
2.3	Investments	12,243,789	17,007,845	17,391,166
2.4	Loans and Advances (Net)	39,749,865	38,941,956	33,592,705
	a. Real Estate Loan	2,004,850	1,810,806	1,432,441
	1.Residential Real Estate Loan (Except Personal Home Loan up to Rs. 1 crore)	352,539	325,967	289,489
	2.Business Complex & Residential Apartment Construction Loan	44,550	51,975	89,100
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	1,607,761	1,432,864	1,053,852
	b. Personal Home Loan of Rs. 1 crore or Less	2,101,720	2,181,083	2,269,635
—	c. Margin Type Loan	2 112 202	2.020.042	2,000,244
—	d. Term Loan	2,112,380	2,028,813	2,080,344
	e. Overdraft Loan / TR Loan / WC Loan	22,000,841	22,273,908	20,963,684
	f. Others	11,530,074	10,647,346	6,846,601
2.5	Fixed Assets (Net)	645,868	639,685	625,556
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,165,041	963,414	1,587,533
3	Profit and Loss Account	This Quarter Ending as on 30.12.2071 (13.04.2015)	Previous Quarter Ending as on 30.09.2071 (14.01.2015)	Corresponding Previous Year Quarter Ending as on 30.12.2070
		Unaudited	Unaudited	(13.04.2014) Unaudited
3.1	Interest Income	Unaudited	Unaudited	Unaudited
3.1	Interest Income Interest Expenses	Unaudited 2,845,667	Unaudited 1,898,374	Unaudited 3,006,937
3.1 3.2	Interest Expenses	2,845,667 1,341,132	Unaudited 1,898,374 931,311	3,006,937 1,730,581
3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	2,845,667 1,341,132 1,504,535	1,898,374 931,311 967,063	Unaudited 3,006,937 1,730,581 1,276,356
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	2,845,667 1,341,132 1,504,535 337,658	1,898,374 931,311 967,063 227,223	3,006,937 1,730,581 1,276,356 247,069
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	2,845,667 1,341,132 1,504,535 337,658 143,942	Unaudited 1,898,374 931,311 967,063 227,223 90,551	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955	1,898,374 931,311 967,063 227,223 90,551 59,539	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178
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 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488
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	2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067
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	Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435
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 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986
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	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	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882
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)	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	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986
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	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	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882
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 Income/Expenses (Net) Write Back of Provision for Possible Loss	Unaudited 2,845,667 1,341,132 1,504,535 337,658 387,658 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 51,681	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	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204
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 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 1,227,703 6,076	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	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616
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 Income/Expenses (Net) Write Back of Provision for Possible Loss	Unaudited 2,845,667 1,341,132 1,504,535 337,658 387,658 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 51,681	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	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204
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 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	1,898,374 931,311 967,063 227,223 90,551 59,539 1,344,376 239,657 230,511 874,208 53,728 820,480 2,179 16,118	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341
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)	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	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 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265
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	Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 1,302,609 118,419	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	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388
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 Provision for Tax	Unaudited 2,845,667 1,341,132 1,504,535 337,658 413,942 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	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	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163
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	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 this Quarter	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 Previous Quarter	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Quarter
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)	Unaudited 2,845,667 1,341,132 1,504,535 337,658 337,658 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of	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	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year
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	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 this Quarter	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 Previous Quarter	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Quarter
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 Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA)	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 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of this Quarter	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 Previous Quarter	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32%
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	Unaudited 2,845,667 1,341,132 1,504,535 337,658 337,658 390,552 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 11,349,410 17,149 1,320,609 118,419 356,245 827,945 At the End of this Quarter 13,54% 0.18%	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 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13,32% 0,35%
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 Total Loan Loss Provision to Total NPL Cost of Fund (Annualized)	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 this Quarter 13.54% 651,41% 651,41%	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 Previous Quarter 13.29% 0.22% 549,21%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Quarter 13.32% 0.355% 361,61% 361,61%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 4.1 4.2 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)	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 this Quarter 13.54% 0.18% 651.41% 3.17% 77.97%	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 Previous Quarter 13.29% 0.22% 549.21% 3.23% 79.84%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32% 0.35% 361.61% 4,09% 76.40%
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 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	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 1,302,609 385,245 827,945 At the End of this Quarter 13,54% 0.18% 651,41% 3.17% 77,97% 7,28%	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 Previous Quarter 13.29% 0.22% 549,21% 3.23% 79.84% 6.89%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32% 0.35% 361,61% 4.09% 76,40% 8.02%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 4.1 4.2 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) Base Rate Monthly Average Interest Rate Spread (Calculated as per NRB Directives)	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 this Quarter 13.54% 0.18% 651.41% 3.17% 77.97%	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 Previous Quarter 13.29% 0.22% 549.21% 3.23% 79.84%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32% 0.35% 361.61% 4,09% 76.40%
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	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 this Quarter 13.54% 0.18% 651.41% 651.41% 77.97% 7.28%	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 Previous Quarter 13.29% 0.22% 549,21% 3.23% 79.84% 6.89%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32% 0.35% 361.61% 4.09% 76.40% 8.02%
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)	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 1,302,609 385,245 827,945 At the End of this Quarter 13,54% 0.18% 651,41% 3.17% 77,97% 7,28%	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 Previous Quarter 13.29% 0.22% 549,21% 3.23% 79.84% 6.89%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32% 0.35% 361,61% 4.09% 76,40% 8.02%
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)	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 1,302,609 385,245 827,945 At the End of this Quarter 13.54% 651,41% 651,41% 77,97% 7,28% 5,34%	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 Previous Quarter 13.29% 0.22% 549,21% 3.23% 79,84% 6.89%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32% 0.35% 361,61% 4.09% 76,40% 8.02% 5.75%
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 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 this Quarter 13.54% 0.18% 651.41% 3.17% 77.97% 7.28% 5.34%	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 Previous Quarter 13.29% 0.22% 549,21% 3.23% 79,84% 6.89% 5.34%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13,32% 0,35% 361.61% 4,09% 76.40% 8,02% 5,75%
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) Return on Equity (Annualized)	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 this Quarter 13.54% 0.18% 651,41% 3.17% 77.97% 7.28% 5.34%	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 Previous Quarter 13.29% 0.22% 549,21% 3.23% 79.84% 6.89% 5.34% 8.09%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32% 0.35% 361.61% 4.09% 76.40% 8.02% 5.75%
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 4.7	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) 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 2,845,667 1,341,132 1,504,535 337,658 337,658 387,658 2,073,090 390,552 390,552 390,552 391,227,703 113,419 1,320,609 118,419 356,245 827,945 At the End of this Quarter 13.54% 0.18% 651,41% 3.1.7% 77.97% 7.28% 5.34%	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 Previous Quarter 13.29% 0.22% 549,21% 3.23% 79,84% 6.89% 5.34% 8.09%	Unaudited 3,006,937 1,730,581 1,276,356 247,069 138,885 77,178 1,739,488 331,067 348,435 1,059,986 73,882 986,104 3,616 66,204 1,055,924 4,341 1,060,265 96,388 289,163 674,714 At the End of Corresponding Previous Year Ouarter 13.32% 0.35% 361,61% 4.09% 76,40% 8.02% 5.75%

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