NEPAL SBI BANK LTD.

Corporate Office, Hattisar, Kathmandu Unaudited Financial Results (Quarterly)

As at end of the 1st Quarter (30/06/2072) of the Fiscal Year 2072/73 $\,$

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.06.2072 (17.10.2015) Unaudited	Previous Quarter Ending as on 31.03.2072 (16.07.2015) Unaudited	Corresponding Previous Year Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	62,664,052	59,277,291	62,811,705
1.1	Paid Up Capital	3,058,059	3,058,060	2,650,206
1.2	Reserve and Surplus	2,933,382	2,631,312	2,327,943
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000
1.4	Borrowings	403,038	-	702,778
1.5	Deposits (a+b)	53,953,575	51,628,222	55,066,641
	a. Domestic Currency	47,519,169	44,932,960	41,997,472
1.6	b. Foreign Currency	6,434,406	6,695,262	13,069,169
	Income Tax Liability	94,285	-	50,486
1.7	Other Liablities	1,221,713	959,697	1,013,651
2	Total Assets (2.1 to 2.7)	62,664,052	59,277,291	62,811,705
2.1	Cash and Bank Balance	7,902,470	8,435,748	5,639,901
2.2	Money at Call and Short Notice Investments	13,209,430	9,319,698	98,401 18,323,427
2.3	Loans and Advances (Net)	39,854,032	39,979,173	37,211,127
2.7	a. Real Estate Loan	2,039,888	1,992,285	1,725,251
	1. Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	355,859	348,718	313,550
	2.Business Complex & Residential Apartment Construction Loan	22,275	29,700	51,975
	Income Generating Commercial Complex Loan	-	-	-
	Other Real Estate Loan (Including Land Purchase & Plotting)	1,661,754	1,613,867	1,359,726
	b. Personal Home Loan of Rs. 10 Million or Less	1,901,394	2,013,983	2,223,980
-	c. Margin Type Loan d. Term Loan	2,291,814	2,223,477	2,011,140
	e. Overdraft Loan / TR Loan / WC Loan	22,001,406	22,231,944	21,140,925
	f. Others	11,619,530	11,517,484	10,109,831
2.5	Fixed Assets (Net)	623,326	630,012	661,162
2.6	Non Banking Assets (Net)	-	-	-
2.7	Other Assets	1,074,794	912,660	877,687
		This Quarter Ending	Previous Quarter Ending as on	Corresponding Previous Year
3	Profit and Loss Account	as on 30.06.2072 (17.10.2015) Unaudited	31.03.2072 (16.07.2015) Unaudited	Quarter Ending as on 31.06.2071 (17.10.2014) Unaudited
3.1	Profit and Loss Account Interest Income	(17.10.2015)	31.03.2072 (16.07.2015)	31.06.2071
	Interest Income Interest Expenses	(17.10.2015) Unaudited 967,001 400,031	31.03.2072 (16.07.2015) Unaudited 3,821,326 1,773,842	31.06.2071 (17.10.2014) Unaudited 955,839 487,196
3.1 3.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	(17.10,2015) Unaudited 967,001 400,031 566,970	31.03.2072 (16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484	31.06,2071 (17.10,2014) Unaudited 955,839 487,196 468,643
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223	31.03.2072 (16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619
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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989	31.03.2072 (16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147
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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754	31.03.2072 (16.07.2015) Unaudited 3,821,326 1,773,842 2,047,484 340,354 307,691 119,469	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921
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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936	31.03.2072 (16.07.2015) Unaudited 3,821,326 1,773.842 2,047,484 340,354 307,691 119,469 2,814,998	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330
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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714	31.03.2072 (16.07.2015) Unaudited 3.821,326 1,773.842 2,047,484 340,354 307.691 119,469 2,814,998 552,231	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688
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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431
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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955.839 487.196 468,643 116,619 43,147 28,921 657,330 127,688 108,431
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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939
3.1 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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 1116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272
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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939
3.1 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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955.839 487,196 468,643 1116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272
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 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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 667,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269
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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 667,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269
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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 477,916 43,447	31.03.2072 (16.07.2015) Unaudited 3.821,326 1,773,842 2,047,484 340,354 307,691 119,469 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269
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 Provision for Tax	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 - 477,916 43,447 132,398	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 - - - -
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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 477,916 43,447	31.03.2072 (16.07.2015) Unaudited 3.821,326 1,773,842 2,047,484 340,354 307,691 119,469 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,693,167 20,040 1,713,207	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 1116,619 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
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 Provision for Tax	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 - 477,916 43,447 132,398	31.03.2072 (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	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 - - - -
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916	31.03.2072 (16.07.2015) Unaudited 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 Previous Quarter	31.06.2071 (17.10.2014) Unaudited 955.839 487,196 468,643 116,619 43,147 28,921 6657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614
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 Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 405,924 23,275 442,649 497 34,770 477,916 47,916 43,447 132,398 302,071 At the End of this Quarter	31.03.2072 (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 Previous Quarter	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 36,601 109,803 256,210 At the End of 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 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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of this Quarter	31.03.2072 (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 Previous Quarter	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 1116,619 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 Corresponding Previous Year Ouarter 13.18% 0.23%
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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of this Quarter 14,33% 0.18% 651.00%	31.03.2072 (16.07.2015) Unaudited 3.821,326 1,773,842 2,047,484 340,354 307,691 119,469 552,231 515,792 1,746,975 116,641 1,630,334 10,709 52,124 1,630,3167 20,040 1,713,207 155,746 492,023 1,065,438 At the End of Previous Quarter	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 36,601 109,803 256,210 At the End of Corresponding Previous Year Ouarter 13.18% 0.23% 517.27%
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 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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of this Quarter	31.03.2072 (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 Previous Quarter	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 1116,619 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 Corresponding Previous Year Ouarter 13.18% 0.23%
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	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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 23,275 442,649 497 34,770 477,916 47,916 43,447 132,398 302,071 At the End of this Quarter 14,33% 0.18% 651,00% 2.87%	31.03.2072 (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 Previous Quarter 13.47% 0.19% 657.59% 3.17%	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 402,614 36,601 109,803 256,210 At the End of Corresponding Previous Year Ouarter 13.18% 0,23% 517,27% 3,42%
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 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 Staff Bonus 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)	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 405,924 23,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of this Quarter 14.33% 651.00% 2.87%	31.03.2072 (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 Previous Quarter 13.47% 0.19% 657.59% 3.17%	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 1116,619 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 Corresponding Previous Year Ouarter 13.18% 0.23% 517.27% 3.42%
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 (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	(17.10.2015) Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 405,924 23,275 442,649 497 34,770 477,916 477,916 43,447 132,398 302,071 At the End of this Quarter 14.33% 0.18% 651.00% 2.87% 74.82%	31.03.2072 (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 Previous Quarter 13,47% 0.19% 657.59% 3.17% 79.11%	31.06.2071 (17.10.2014) Unaudited 955,839 487,196 468,643 116,619 43,147 28,921 657,330 127,688 108,431 421,211 32,939 388,272 1,073 13,269 402,614 36,601 109,803 256,210 At the End of Corresponding Previous Year Ouarter 13.18% 0.23% 517.27% 3.42%

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