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

As at end of the 3rd Quarter (30/12/2072) of the Fiscal Year 2072/73

Rs. in '000

5. N.	Particulars	This Quarter Ending as on 30.12.2072 (12.04.2016) Unaudited	Previous Quarter Ending as on 30.09.2072 (14.01.2016) Unaudited	Corresponding Previous Year Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited
1	Total Capital and Liabilities (1.1 to 1.7)	75,062,180	69,977,989	62,307,344
1.1	Paid Up Capital	3,883,736	3,058,059	3,058,059
1.2	Reserve and Surplus	2,712,480	3,255,238	2,393,823
1.3	Debenture and Bond	1,000,000	1,000,000	1,000,000
1.4	Borrowings	2,500,400	3,168,855	30,017
1.5	Deposits (a+b)	63,416,783	58,359,796	54,773,623
	a. Domestic Currency	55,456,104	48,475,291	44,969,697
	b. Foreign Currency	7,960,679	9,884,505	9,803,926
1.6	Income Tax Liability	-	-	-
1.7	Other Liablities	1,548,781	1,136,041	1,051,822
2	Total Assets (2.1 to 2.7)	75,062,180	69,977,989	62,307,344
2.1	Cash and Bank Balance	6,266,981	5,749,695	8,102,781
2.2	Money at Call and Short Notice	650,000	-	400,000
2.3	Investments	19,822,442	20,802,563	12,243,789
2.4	Loans and Advances (Net)	46,204,589	41,818,188	39,749,865
	a. Real Estate Loan	2,759,746	2,103,259	2,004,850
	1.Residential Real Estate Loan (Except Personal Home	415 092	272 727	252 520
	Loan up to Rs. 10 Million) 2.Business Complex & Residential Apartment	415,983	372,737	352,539
	Construction Loan 3. Income Generating Commercial Complex Loan	323,037	-	44,550
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,020,726	1,730,522	1,607,761
	b. Personal Home Loan of Rs. 10 Million or Less	1,833,648	1,820,170	2,101,720
	c. Margin Type Loan d. Term Loan	- 2,598,161	2.357.141	- 2,112,380
	e. Overdraft Loan / TR Loan / WC Loan	26,438,397	23,870,237	
	f. Others	12,574,637	11,667,381	11,530,074
2.5	Fixed Assets (Net)	605,076	613,935	
		605,076	613,935	645,868
2.6	Non Banking Assets (Net) Other Assets	1,513,092	993,608	1,165,041
			,	Corresponding
3	Profit and Loss Account	This Quarter Ending as on 30.12.2072 (12.04.2016) Unaudited	Previous Quarter Ending as on 30.09.2072 (14.01.2016) Unaudited	Previous Year Quarter Ending as on 30.12.2071 (13.04.2015)
-		Ending as on 30.12.2072 (12.04.2016) Unaudited	Ending as on 30.09.2072 (14.01.2016) Unaudited	Previous Year Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited
3.1	Interest Income	Ending as on 30,12,2072 (12,04,2016) Unaudited 2,888,449	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785	Previous Year Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited 2,845,667
-	Interest Income Interest Expenses	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132
3.1 3.2	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1,141,457	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535
3.1 3.2 3.3	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658
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	Ending as on 30.12.2072 (12.04.2016) Unaudited 2.888,449 1,149,165 1,739,284 427,069 120,364	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 <i>1,504,535</i> 337,658 143,942
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)	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697	Previous Year Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 <i>1,504,535</i> 337,658 143,942 86,955
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)	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347	Previous Year Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090
3.1 3.2 3.3 3.4 3.5 3.6	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	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436	Previous Year Quarter Ending as on 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552
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	Ending as on 30,12,2072 (12,04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,388,609 449,277 402,507	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 256,581	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2.845,667 1.341,132 1.504,535 3.337,658 143,942 86,955 2,073,090 3.90_552 3.62,010
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)	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 226,581 979,330	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 2,073,090 390,552 362,010 1,320,528
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	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 256,581 979,330 52,191	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 <i>1,504,535</i> 337,658 143,942 86,955 2,073,090 390,552 362,010 <i>1,520,528</i> 92,825
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)	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 256,581 979,330 52,191 927,139	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 <i>1,504,535</i> 337,658 143,942 86,955 2,073,090 390,552 362,010 <i>1,320,532</i> 92,825 <i>1,227,703</i>
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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)	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076
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 Income/Expenses (Net) Write Back of Provision for Possible Loss	Ending as on 30,12,2072 (12,04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,388,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 4,254	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 256,581 979,330 52,191 927,139 970 55,581	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2.845,667 1.341,132 1.504,535 337,658 2.073,090 3390,552 362,010 1.320,528 92,825 1.227,703 6,6076 51,681
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 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)	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,541,132 1,504,535 337,658 2,073,090 3390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.8 3.9	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 Losse E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net)	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 17,79,284 427,069 120,364 93,892 2,380,609 449,277 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,600	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,558 92,825 1,227,703 6,076 51,681 1,285,460 17,149
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 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)	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 <i>1,739,284</i> 427,069 120,364 93,892 2,380,609 449,277 402,507 <i>1,528,825</i> 96,531 <i>1,432,294</i> 4,254 56,781 <i>1,493,329</i> - <i>1,493,329</i>	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 226,581 979,330 52,191 927,139 970 55,581 983,690	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,7149 1,302,609
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	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 17,79,284 427,069 120,364 93,892 2,380,609 449,277 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,600	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,7149 1,302,609
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 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)	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 <i>1,739,284</i> 427,069 120,364 93,892 2,380,609 449,277 402,507 <i>1,528,825</i> 96,531 <i>1,432,294</i> 4,254 56,781 <i>1,493,329</i> - <i>1,493,329</i>	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 226,581 979,330 52,191 927,139 970 55,581 983,690	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2.845,667 1.341,132 1.504,535 337,658 143,942 86,955 2.073,090 390,552
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	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,452,294 4,254 56,781 1,493,329 	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 89,426	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,335 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 9,2825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419
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	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 4,254 56,781 1,493,329 135,757 407,272	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 3112,436 256,581 979,330 52,191 927,139 9770 55,581 983,690 89,426 270,336	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 1,302,609 118,419 356,245 827,945 At the End of Corresponding Previous Year
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 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 Other Operating Expenses Other Operating Expenses D Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios	Ending as on 30,12,2072 (12,04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 135,757 407,272 950,300 At the End of this Quarter	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,528 1.141,457 229,713 119,480 57,697 1.548,347 312,436 2256,581 979,330 52,191 927,139 970 555,581 983,690 	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,306,009 118,419 356,245 827,945 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 4 4.1	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 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)	Ending as on 30.12.2072 (12.04.2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 2256,581 979,330 52,191 927,139 970 55,581 970,356 983,690 	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,541,132 1,504,535 337,658 2,073,090 3390,552 362,010 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 Corresponding Previous Year Ouarter 13.54%
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	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	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 226,581 979,330 52,191 927,139 970 55,581 983,690 	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 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 Corresponding Previous Year Ouarter 13.549 0,189
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	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	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 135,757 407,272 950,300 At the End of this Quarter 1,375% 0,14% 814,45%	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 89,426 270,336 623,928 At the End of Previous Quarter 14.52% 0.17% 702.00%	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2.845,667 1.341,132 1.504,535 3.37,658 1.43,942 86,955 2,073,090 3.362,010 1.320,528 92,825 1.227,703 0.6,076 5.1,681 1.285,460 1.7,149 1.302,609 1.18,419 3.56,245 827,945 At the End of Corresponding Previous Year Ouarter 1.3,549 0.188 (5.1419)
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 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 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) 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	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 135,757 407,272 950,300 At the End of this Quarter 13,75% 0,14% 814,45% 2,56%	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 983,690 	Previous Year Quarter Ending as of 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 143,942 86,955 2,073,090 390,552 362,010 1,320,528 92,825 1,227,703 6,076 51,681 1,285,460 17,149 1,302,609 118,419 356,245 827,945 At the End of Corresponding Previous Year Ouarter 0,189 651,419 3,179
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	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 Gefore 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) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized)	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 135,757 407,272 950,300 At the End of this Quarter 1,375% 0,14% 814,45%	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 256,581 979,330 52,191 927,139 970 55,581 983,690 89,426 270,336 623,928 At the End of Previous Quarter 14.52% 0.17% 702.00%	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,541,132 1,504,535 337,658 2,073,090 390,552 392,825 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 Corresponding Previous Year 0,18% 651.419 3,179
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 4.1 4.2 4.3 4.4 4.5	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated	Ending as on 30,12,2072 (12,04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 4,254 56,781 1,493,329 135,757 407,272 956,300 At the End of this Quarter 13,75% 0,14% 814,45% 2,56% 74,49% 5,55%	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 2256,581 979,330 52,191 927,139 970 55,581 983,690 	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 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 Corresponding Previous Year Ouarter 13.54% 0.18% 651,41% 3.17% 77.97% 7.28%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.10 3.11 3.12 3.13 3.12 4.1 4.2 4.3 4.4 4.5 4.6	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	Ending as on 30,12,2072 (12.04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 56,781 1,493,329 	Ending as on 30.09.2072 (14.01.2016) Unaudited 1,917,785 776,328 1,141,457 229,713 119,480 57,697 1,548,347 312,436 226,581 979,330 52,191 927,139 970 55,581 983,690 	Previous Year Quarter Ending as or 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 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 Corresponding Previous Year Ouarter 13.54% 0.18% 651,41% 3.17% 77.97% 7.28%
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.7 3.10 3.11 3.12 3.13 3.12 4.1 4.2 4.3 4.4 4.5 4.6	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios 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)	Ending as on 30,12,2072 (12,04,2016) Unaudited 2,888,449 1,149,165 1,739,284 427,069 120,364 93,892 2,380,609 449,277 402,507 1,528,825 96,531 1,432,294 4,254 4,254 56,781 1,493,329 135,757 407,272 956,300 At the End of this Quarter 13,75% 0,14% 814,45% 2,56% 74,49% 5,55%	Ending as on 30.09.2072 (14.01.2016) Unaudited 1.917,785 776,328 1.141,457 229,713 119,480 57,697 1.548,347 312,436 2256,581 979,330 52,191 927,139 970 55,581 983,690 	Previous Year Quarter Ending as of 30.12.2071 (13.04.2015) Unaudited 2,845,667 1,341,132 1,504,535 337,658 2,073,090 3390,552 362,010 1,320,528 92,825 1,227,703 6,077 5,1,681 1,285,460 17,149 1,320,609 118,419 356,245 827,945 At the End of Corresponding Previous Year Ouarter 13,549 0,189 651,419 3,179 77,979 7,289 5,349

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