## NEPAL SBI BANK LTD.

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

As at end of the 1st Quarter (16/10/2016) of the Fiscal Year 2073/74

Rs. in '000

S. N.	Particulars	This Quarter Ending as on 30.06.2073 (16.10.2016) Unaudited		Previous Quarter Ending as on 31.03.2073 (15.07.2016) Audited		Corresponding Previous Year Quarter Ending as on 30.06.2072 (17.10.2015) Unaudited
		Group	NSBL	Group	NSBL	
1	Total Capital and Liabilities (1.1 to 1.7)	84,294,612	84,394,358	78,415,506	78,515,345	62,664,052
	Paid Up Capital	3,883,736	3,883,736	3,883,736	3,883,736	3,058,059
	Reserve and Surplus Debenture and Bond	3,448,585 1,000,000	3,448,238 1,000,000	3,094,174 1,000,000	3,094,060 1,000,000	2,933,382 1,000,000
	Borrowings	5,807,200	5,807,200	4,184,700	4.184.700	403,038
	Deposits (a+b)	68,797,453	68,897,833	65,113,317	65,213,520	53,953,575
	a. Domestic Currency	58,713,994	58,814,374	54,831,458	54,931,661	47,519,169
	b. Foreign Currency	10,083,459	10,083,459	10,281,859	10,281,859	6,434,406
1.6	Income Tax Liability	73,829	73,829	-	-	94,285
1.7 <b>2</b>	Other Liablities Total Assets (2.1 to 2.7)	1,283,809 <b>84,294,612</b>	1,283,522	1,139,579	1,139,329	1,221,713
2.1	Cash and Bank Balance	6,877,122	<b>84,394,358</b> 6,877,122	<b>78,415,506</b> 10,389,819	<b>78,515,345</b> 10,389,818	<b>62,664,052</b> 7,902,470
	Money at Call and Short Notice	15,420	15,420	-	-	1,302,410
2.3	Investments	23,001,247	23,101,247	19,191,309	19,291,309	13,209,430
2.4	Loans and Advances (Net)	52,378,948	52,378,948	46,975,535	46,975,535	39,854,032
	a. Real Estate Loan	3,657,383	3,657,383	3,135,787	3,135,787	2,039,888
	1.Residential Real Estate Loan (Except Personal Home Loan up to Rs. 10 Million)	544,850	544,850	428,242	428,242	355,859
	2.Business Complex & Residential Apartment Construction Loan	442,483	442,483	367,785	367,785	22,275
	3. Income Generating Commercial Complex Loan	-	-	-	-	-
	Other Real Estate Loan (Including Land Purchase & Plotting)	2,670,050	2,670,050	2,339,760	2,339,760	1,661,754
	b. Personal Home Loan of Rs. 10 Million or Less	1,733,325	1,733,325	1,760,547	1,760,547	1,901,394
	c. Margin Type Loan	1,700,020	1,700,020	1,700,047	1,700,047	-
	d. Term Loan	2,869,123	2,869,123	2,779,704	2,779,704	2,291,814
	e. Overdraft Loan / TR Loan / WC Loan	29,624,574	29,624,574	25,676,497	25,676,497	22,001,406
	f. Others	14,494,543	14,494,543	13,623,000	13,623,000	11,619,530
	Fixed Assets (Net)	667,257	667,058	630,061	629,965	623,326
2.6	Non Banking Assets (Net) Other Assets	1,354,618	1,354,563	1,228,782	1,228,718	1,074,794
3	Profit and Loss Account	Group	NSBL	Group	NSBL	Corresponding Previous Year Quarter Ending as on
						30.06.2072 (17.10.2015)
3.1	Interest Income	1,153,764	1,153,764	3,981,262	3,981,262	30.06.2072 (17.10.2015) <u>Unaudited</u> 967,001
3.2	Interest Income Interest Expenses	1,153,764 460,349	1,153,764 460,867	3,981,262 1,564,730	3,981,262 1,565,151	Unaudited
3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	460,349 <b>693,415</b>	460,867 <b>692,897</b>	1,564,730 <b>2,416,532</b>	1,565,151 <b>2,416,111</b>	Unaudited 967,001 400,031 566,970
3.2	Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	460,349 <b>693,415</b> 121,906	460,867 <b>692,897</b> 121,906	1,564,730 <b>2,416,532</b> 465,797	1,565,151 <b>2,416,111</b> 465,797	Unaudited 967,001 400,031 566,970 106,223
3.2 3.3 3.4	Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	460,349 <b>693,415</b> 121,906 89,091	460,867 <b>692,897</b> 121,906 89,091	1,564,730 <b>2,416,532</b> 465,797 318,084	1,565,151 <b>2,416,111</b> 465,797 318,084	Unaudited 967,001 400,031 566,970 106,223 57,989
3.2 3.3 3.4	Interest Expenses  A. Net Interest Income (3.1-3.2)  Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	460,349 693,415 121,906 89,091 40,272	460,867 <b>692,897</b> 121,906 89,091 40,272	1,564,730 <b>2,416,532</b> 465,797 318,084 136,370	1,565,151 <b>2,416,111</b> 465,797 318,084 136,370	Unaudited 967,001 400,031 566,970 106,223 57,989 31,754
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)	460,349 <b>693,415</b> 121,906 89,091 40,272 <b>944,684</b>	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b>	1,564,730 <b>2,416,532</b> 465,797 318,084 136,370 <b>3,336,783</b>	1,565,151 <b>2,416,111</b> 465,797 318,084 136,370 <b>3,336,362</b>	Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936
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	460,349 <b>693,415</b> 121,906 89,091 40,272 <b>944,684</b> 190,657	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657	1,564,730 <b>2,416,532</b> 465,797 318,084 136,370 <b>3,336,783</b> 548,987	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987	Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714
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	460,349 <b>693,415</b> 121,906 89,091 40,272 <b>944,684</b>	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b>	1,564,730 <b>2,416,532</b> 465,797 318,084 136,370 <b>3,336,783</b>	1,565,151 <b>2,416,111</b> 465,797 318,084 136,370 <b>3,336,362</b>	Unaudited  967,001  400,031  566,970  106,223  57,989  31,754  762,936  169,714  127,298  465,924
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	460,349 <b>693,415</b> 121,906 89,091 40,272 <b>944,684</b> 190,657 146,864 <b>607,163</b> 68,332	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657 146,662 <b>606,847</b> 68,332	1,564,730 <b>2,416,532</b> 465,797 318,084 136,370 <b>3,336,783</b> 548,987 617,021 <b>2,170,775</b> 111,345	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345	Unaudited  967,001  400,031  566,970  106,223  57,989  31,754  762,936  169,714  127,298  465,924  23,275
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)	460,349 <b>693,415</b> 121,906 89,091 40,272 <b>944,684</b> 190,657 146,864 <b>607,163</b> 68,332 <b>538,831</b>	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657 146,662 <b>606,847</b> 68,332 <b>538,515</b>	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235	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
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  Proreign Exchange Gain/Loss (Net)  B. Total Operating Income (A,+3.3+3.4+3.5)  Staff Expenses  Other Operating Expenses  C. Operating Profit Before Provision (B,-3.6-3.7)  Provision for Possible Losses  D. Operating Profit (C,-3.8)  Non Operating Income/Expenses (Net)	460,349 <b>693,415</b> 121,906 89,091 40,272 <b>944,684</b> 190,657 146,864 <b>607,163</b> 68,332 <b>538,831</b>	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657 146,662 <b>606,847</b> 68,332 <b>538,515</b>	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235	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
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) Write Back of Provision for Possible Loss	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657 146,662 <b>606,847</b> 68,332 <b>538,515</b> 38 18,012	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,362 2,059,235 9,965 42,721	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
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)	460,349 <b>693,415</b> 121,906 89,091 40,272 <b>944,684</b> 190,657 146,864 <b>607,163</b> 68,332 <b>538,831</b>	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657 146,662 <b>606,847</b> 68,332 <b>538,515</b>	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235	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
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)	460,349 <b>693,415</b> 121,906 89,091 40,272 <b>944,684</b> 190,657 146,864 <b>607,163</b> 68,332 <b>538,831</b> 38 18,012 <b>556,881</b>	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921	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
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)	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657 146,662 <b>606,847</b> 68,332 <b>538,515</b> 38 18,012	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,362 2,059,235 9,965 42,721	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
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)	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657 146,662 <b>606,847</b> 68,332 <b>538,515</b> 38 18,012 <b>556,565</b>	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 - 2,112,069	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921	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
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 (B,-3.6-3.7)  Provision for Possible Losses D. Operating Profit (C,-3.8)  Non Operating Income/Expenses (Net)  Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10)  Extraordinary Income/Expenses (Net)  F. Profit before Bonus and Taxes (E + 3.11)  Provision for Staff Bonus	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 - 556,881 50,597	460,867 <b>692,897</b> 121,906 89,091 40,272 <b>944,166</b> 190,657 146,662 <b>606,847</b> 68,332 <b>538,515</b> 38 18,012 <b>556,565</b> - <b>556,565</b> 50,597	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 - 2,112,069 191,993	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 191,993	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
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	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415 At the End of	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 - 556,565 50,597 151,790 354,178	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 - 2,112,069 191,993 588,084 1,331,992 At the End of Pre	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 191,993 588,046 1,331,882 evious Quarter	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 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 (B,-3.6-3.7) Provision for Possible Losses D. Operating Profit (C,-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios Capital Fund to Risk Weighted Assets (RWA)	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415  At the End of	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 - 556,565 50,597 151,790 334,178 of this Quarter	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 191,993 588,084 1,331,992 At the End of Pro	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 191,993 588,046 1,331,882 evious Quarter	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 43,447 132,398 302,071 At the End of Corresponding Previous Year Quarter 14.33%
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 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	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415  At the End c	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 50,597 151,790 354,178 of this Quarter	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 191,993 588,084 1,337,992 At the End of Pn	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 191,993 588,046 1,331,882 evious Quarter	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 43,447 132,398 302,071 At the End of Corresponding Previous Year Quarter 14.33% 0.18%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 4.1 4.2 4.3	Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)  B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios  Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415  At the End C	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 50,597 151,790 354,178 of this Quarter  12.89% 0.13% 928,00%	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 - 2,112,069 191,993 588,084 1,331,992 At the End of Pro 13.65% 0.14% 860.00%	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 191,921 - 2,111,921 191,993 588,046 1,331,882 evious Quarter  13,49% 0,14% 860,00%	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 43,447 132,398 302,071 At the End of Corresponding Previous Year Quarter 14,33% 0.18% 651.00%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios  Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized)	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415 At the End of 13,02% 0.13% 928,00% 2.46%	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 556,565 50,597 151,790 354,178 of this Quarter  12.89% 0.13% 928,00% 2.46%	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 - 2,112,069 191,993 588,084 1,331,992 At the End of Pn 13.65% 0.14% 860.00% 2.55%	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 2,111,921 191,993 588,046 1,331,882 evious Quarter  13,49% 0,14% 860,00% 2,55%	Unaudited  967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 423,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of Corresponding Previous Year Quarter 14.33% 651.00%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13) Ratios  Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives)	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415  At the End c	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 - 556,565 50,597 151,790 354,178  fthis Quarter  12,89% 0,13% 928,00% 2,46% 79,51%	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 2,112,069 191,993 588,084 1,331,992 At the End of Pn 13.65% 0.14% 860,00% 2.55% 76.57%	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 2,111,921 191,993 588,046 1,331,882 evious Quarter  13,49% 0,14% 860,00% 2,55% 76,57%	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 Corresponding Previous Year Quarter 14.33% 0.18% 651.00% 2.87%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Expenses  A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit From Regular Activities (D + 3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)  Ratios  Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415 At the End of 13,02% 0.13% 928,00% 2.46%	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 556,565 50,597 151,790 354,178 of this Quarter  12.89% 0.13% 928,00% 2.46%	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 - 2,112,069 191,993 588,084 1,331,992 At the End of Pn 13.65% 0.14% 860.00% 2.55%	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 2,111,921 191,993 588,046 1,331,882 evious Quarter  13,49% 0,14% 860,00% 2,55%	Unaudited 967,001 400,031 566,970 106,223 57,989 31,754 762,936 169,714 127,298 465,924 423,275 442,649 497 34,770 477,916 43,447 132,398 302,071 At the End of Corresponding Previous Year Quarter 14,33% 651,00% 651,00% 2,87% 74,82% 6,47%
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 Staff Bonus Provision for Tax G. Net Profit/Loss (F-3.12-3.13)  Ratios  Capital Fund to Risk Weighted Assets (RWA) Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Fund (Annualized) Credit to Deposit Ratio (Calculated as per NRB Directives) Base Rate Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives)	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415 At the End of the	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 556,565 50,597 151,790 354,178 of this Quarter  12.89% 0.13% 928,00% 2.46% 79,51% 6.08%	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 2,112,069 191,993 588,084 1,331,992 At the End of Pn 13.65% 0.14% 860.00% 2.555% 76.57% 5.98%	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 2,111,921 191,993 588,046 1,331,882 evious Quarter 13,49% 60,00% 2,55% 76,57% 5,98%	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 Corresponding Previous Year Quarter 14,33% 651,00% 651,00% 74,82% 664,7%
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 Average Monthly Interest Rate Spread LCY (Calculated as	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415 At the End of the	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 556,565 50,597 151,790 354,178 of this Quarter  12.89% 0.13% 928,00% 2.46% 79,51% 6.08%	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 2,112,069 191,993 588,084 1,331,992 At the End of Pn 13.65% 0.14% 860.00% 2.555% 76.57% 5.98%	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 2,111,921 191,993 588,046 1,331,882 evious Quarter 13,49% 60,00% 2,55% 76,57% 5,98%	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 Corresponding Previous Year Quarter 14.33% 651,00% 651,00% 2.87% 74.82% 6.47%
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 Average Monthly Interest Rate Spread LCY (Calculated as per NRB Directives) Additional Information	460,349 693,415 121,906 89,091 40,272 944,684 190,657 146,864 607,163 68,332 538,831 38 18,012 556,881 50,597 151,869 354,415 At the End c 13.02% 0.13% 928,00% 2.46% 79,51% 6.08% 4.54%	460,867 692,897 121,906 89,091 40,272 944,166 190,657 146,662 606,847 68,332 538,515 38 18,012 556,565 556,565 50,597 151,790 354,178 of this Quarter  12.89% 0.13% 928,00% 2.46% 79,51% 6.08% 4.54%	1,564,730 2,416,532 465,797 318,084 136,370 3,336,783 548,987 617,021 2,170,775 111,345 2,059,430 9,918 42,721 2,112,069 - 2,112,069 191,993 588,084 1,331,992 At the End of Pn 13.65% 0.14% 860.00% 2.55% 76.57% 5.98% 4.99%	1,565,151 2,416,111 465,797 318,084 136,370 3,336,362 548,987 616,795 2,170,580 111,345 2,059,235 9,965 42,721 2,111,921 191,993 588,046 1,331,882 evious Quarter 13,49% 860,00% 2,55% 76,57% 5,98% 4,99%	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 Corresponding Previous Year Quarter 14,33% 651,00% 651,00% 2.87% 74.82% 6.47%

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