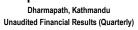
Nepal Bank Limited





As at Poush end 2073 of the Fiscal Year 2073/74 (Mid January of 2017)

				Rs. in '000
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	106,284,193	111,945,331	91,365,061
1.1	Paid Up Capital	6,499,478	6,499,478	6,465,002
1.2	Reserve and Surplus	2,263,504	1,534,512	(1,543,601)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	300,031	-	-
1.5	Deposits (a+b)	84,833,964	86,223,772	80,220,823
	a. Domestic Currency	84,554,157	85,922,741	79,938,261
	b. Foreign Currency	279,806	301,031	282,562
1.6	Income Tax Liability	-	-	-
1.7	Other Liabilities	12,387,216	17,687,569	6,222,837
2	Total Assets (2.1 to 2.7)	106,284,193	111,945,331	91,365,061
2.1	Cash and Bank Balance	7,306,265	13,836,455	9,263,966
2.2	Money at Call and short Notice	-	-	-
2.3	Investments	13,680,842	17,549,061	17,376,411
2.4	Loans and Advances	70,815,546	66,031,270	55,131,915
	a. Real Estate Loan	3,485,692	3,614,791	2,451,307
	Residential Real Estate Loan (Except Personal Home Loan	259,940	269,567	246,529
	2. Business Complex & Residential Apartment Construction Lo	335,208	347,623	400,744
	Income Generating Commercial Complex Loan	163,660	169,722	358,286
	4. Other Real Estate Loan (Including Land Purchase & Plotting	2,726,884	2,827,879	1,445,748
	b. Personal Home Loan of Rs. 10 Million & Less	5,634,764	5,275,265	4,684,050
	c. Margin Type Loan	1,677,249	1,640,275	1,674,673
	d. Term Loan	18,749,980	17,798,752	11,093,223
	e. Overdraft / TR Loan / WC Loan	30,137,332	27,525,289	24,216,365
	f. Others	11,130,529	10,176,898	11,012,297
2.5	Fixed Assets (Net)	433,441	436,624	423,867
2.6	Non Banking Assets	132,456	136,938	175,600
2.7	Other Assets	13,915,643	13,954,984	8,993,303
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
3.1	Interest Income	3,309,407	1,566,952	2,650,233
3.2	Interest Expense	763,093	392,573	839,870
	A. Net Interest Income (3.1-3.2)	2,546,314	1,174,379	1,810,362
3.3	Fees, Commission and Discount	183,541	63,993	129,480
3.4	Other Operating Income	216,315	107,214	156,873
3.5	Foreign Exchange Gain/Loss (Net)	49,499	18,521	47,914
				11,011
	B. Total Operating Income (A.+3.3+3.4+3.5)	2,995,669	1,364,107	2,144,629
3.6	Staff Expenses	2,995,669 1,125,391	540,894	,
3.7	Staff Expenses Other Operating Expenses	1,125,391 297,415	540,894 164,838	2,144,629 1,043,125 282,560
3.7	Staff Expenses	1,125,391	540,894	2,144,629 1,043,125
3.7	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses	1,125,391 297,415	540,894 164,838	2,144,629 1,043,125 282,560
3.7	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8)	1,125,391 297,415 1,572,863 189,034 1,383,829	540,894 164,838 658,375 179,359 479,016	2,144,629 1,043,125 282,560 818,944 175,280 643,664
3.7	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)	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213	540,894 164,838 658,375 179,359 479,016 1,189,443	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063
3.7	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	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929
3.7 3.8 3.9 3.10	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)	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656
3.7	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)	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495
3.7 3.8 3.9 3.10	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11)	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495
3.7 3.8 3.9 3.10 3.11	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150
3.7 3.8 3.9 3.10	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987
3.7 3.8 3.9 3.10 3.11	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150
3.7 3.8 3.9 3.10 3.11	Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Losses D. Operating Profit (C3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D.+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E.+3.11) Provision for Staff Bonus Provision for Tax	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987
3.7 3.8 3.9 3.10 3.11 3.12 3.13	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 (F3.12-3.13) Ratios	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter
3.7 3.8 3.9 3.10 3.11 3.12 3.13	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 (F3.12-3.13) Ratios Capital Fund to RWA	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11%
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12.21% 2.85%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11% 3,85%
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12,21% 2,85% 109,02%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter 12.12% 3.10% 107.28%	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11% 3,85% 111,76%
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12,21% 2,85% 109,02% 1,96%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter 12.12% 3.10% 107.28% 1.88%	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11% 3,85% 111,76% 2,16%
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	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12,21% 2,85% 109,02% 1,96% 75,89%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter 12.12% 3.10% 107.28% 1.88% 70.28%	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11% 3,85% 111,76% 2,16% 64,97%
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	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Base Rate	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12,21% 2,85% 109,02% 1,96%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter 12.12% 3.10% 107.28% 1.88%	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11% 3,85% 111,76% 2,16%
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 Additio	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Base Rate	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12.21% 2.85% 109,02% 1,96% 75.89% 6.32%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter 12.12% 3.10% 107.28% 1.88% 70.28% 6.00%	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11% 3,85% 111.76% 2,16% 64,97% 6,35%
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 Addition	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Base Rate Information Average Yield	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12,21% 2,85% 109,02% 1,96% 75,89% 6,32%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter 12.12% 3.10% 107.28% 70.28% 6.00%	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11% 3,85% 111,76% 64,97% 63,35%
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 Addition Addition	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Base Rate Information Average Yield Net Interest Spread (As per NRB Directives)	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12,21% 2,85% 109,02% 1,96% 75,89% 6,32% 7,99% 4,97%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter 12.12% 3.10% 107.28% 1.88% 70.28% 6.00%	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9,11% 3,85% 111,76% 64,97% 6,35% 7,46% 4,85%
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 Addition	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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Credit to Core Capital Deposit Ratio (Calculated as per NRB Base Rate Information Average Yield	1,125,391 297,415 1,572,863 189,034 1,383,829 1,193,213 271,355 2,848,397 69,409 2,917,806 216,131 806,598 1,895,076 At the End of this quarter 12,21% 2,85% 109,02% 1,96% 75,89% 6,32%	540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of previous quarter 12.12% 3.10% 107.28% 70.28% 6.00%	2,144,629 1,043,125 282,560 818,944 175,280 643,664 438,063 461,929 1,543,656 62,495 1,606,150 118,974 438,987 1,048,189 At the End of Corresponding Previous Year Quarter 9.11% 3.85% 111.76% 64.97% 6.35%

- 1. Figures regrouped wherever necessary.
- 2. Above figures may vary with the audited figures if modified by the external auditor and regulators.