

Nepal Bank Limited

Dharmapath, Kathmandu Unaudited Financial Results (Quarterly) As at Ashadh end 2073 of the Fiscal Year 2072/73 (Mid July of 2016)

				Rs. in '000
S.N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	108,368,920	102,054,600	90,828,334
1.1	Paid Up Capital	6,465,002	6,465,002	6,465,002
1.2	Reserve and Surplus	384,716	(949,041)	(2,634,066)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	89,410,019	82,631,201	77,998,776
	a. Domestic Currency	89,169,122	82,353,935	77,760,208
1.0	b. Foreign Currency	240,896	277,266	238,568
1.6 1.7	Income Tax Liability Other Liabilities	12,109,183	13,907,438	8,998,622
2	Total Assets (2.1 to 2.7)	108,368,920	102,054,600	90,828,334
2.1	Cash and Bank Balance	15,614,245	12,149,320	9,011,306
2.1	Money at Call and short Notice	-	-	250,009
2.2	Investments	17,739,389	17,595,391	16,902,243
2.4	Loans and Advances	63,527,264	59,820,475	53,388,388
	a. Real Estate Loan	3,442,659	2,728,464	1,666,530
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Milli	268,506	251,385	111,582
	2. Business Complex & Residential Apartment Construction Loan	415,774	523,226	291,656
	3. Income Generating Commercial Complex Loan	182,157	357,375	336,804
	4. Other Real Estate Loan (Including Land Purchase & Plotting)	2,576,222	1,596,478	926,488
	b. Personal Home Loan of Rs. 10 Million & Less	5,101,614	4,776,308	2,595,625
	c. Margin Type Loan	1,645,731	1,626,223	1,299,036
	d. Term Loan	14,551,775	12,976,584	7,787,773
	e. Overdraft / TR Loan / WC Loan	26,506,296	22,420,982	16,789,321
	f. Others	12,279,189	15,291,914	11,080,012
2.5	Fixed Assets (Net)	437,113	413,192	417,822
2.6	Non Banking Assets	143,438	146,730	199,718
2.7	Other Assets	10,907,471	11,929,492	10,658,847
3	Profit and Loss Account	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter
		Linung		Ending (Audited)
3.1	Interest Income	6,349,743	4,154,818	Ending (Audited) 5,121,685
3.1 3.2	Interest Income Interest Expense		-	. . ,
		6,349,743	4,154,818	5,121,685
	Interest Expense	6,349,743 1,658,478	4,154,818 1,247,122	5,121,685 1,810,665
3.2	Interest Expense A. Net Interest Income (3.1-3.2)	6,349,743 1,658,478 4,691,265	4,154,818 1,247,122 2,907,696	5,121,685 1,810,665 3,311,020 267,150 287,633
3.2 3.3	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893	5,121,685 1,810,665 3,311,020 267,150
3.2 3.3 3.4 3.5	Interest Expense 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)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814
3.2 3.3 3.4 3.5 3.6	Interest Expense 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	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745
3.2 3.3 3.4 3.5	Interest Expense 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	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense 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)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721
3.2 3.3 3.4 3.5 3.6	Bit	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expense 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)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Expense 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)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expense 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	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expense 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)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Expense 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)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 188,231 1,221,652 782,515 415,171 2,419,339 90,667	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense 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)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Expense 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	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expense 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	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Expense 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	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12	Interest Expense 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	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849 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 Expense 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 (F3.12-3.13)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,890 61,905 1,369,495 7,3,190 812,456 483,849 At the End of
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 Expense 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 (F3.12-3.13) Ratios	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849 At the End of Corresponding Previous Year Quarter (Audited)
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 Expense 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 (F3.12-3.13) Ratios Capital Fund to RWA	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter 11.41%	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849 At the End of Corresponding Previous Year Quarter (Audited) 7,50% 3,98%
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 Expense 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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter 11.41% 2,72%	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter 9,55% 3,67%	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849 At the End of Corresponding Previous Year Quarter (Audited) 7,50% 3,98% 114.00%
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	Interest Expense 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 (F3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan Total Loan Loss Provision to Total NPL	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter 11.41% 2,72% 115,49%	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter 9,55% 3,67% 111.87%	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849 At the End of Corresponding Previous Year Quarter (Audited) 7,50%
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 Expense 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 (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	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter 11.41% 2,72% 115,49% 1,98%	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,224,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter 9,55% 3,67% 111.87% 2,11%	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849 At the End of Corresponding Previous Year Quarter (Audited) 7.50% 3,98% 114.00% 2,33%
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 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense 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 (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 Directives) Base Rate al Information	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter 11.41% 2,72% 115,49% 66,16% 6,13%	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter 9,55% 3,67% 111.87% 2,11% 68.08% 6.27%	5,121,685 1,810,665 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849 At the End of Corresponding Previous Year Quarter (Audited) 7,50% 3,98% 114,00% 2,33% 65,34% 7,21%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.6 4.6 1	Interest Expense 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 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 Directives) Base Rate al Information Average Yield	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter 11.41% 2.72% 115,49% 66,16% 66,13%	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter 9,55% 3,67% 111.87% 2,11% 68.08% 6,27%	5,121,685 1,810,665 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 7,3,190 812,456 483,849 At the End 0 Corresponding Previous Year Quarter (Audited) 7,50% 3,98% 114,00% 2,33% 65,34% 7,21%
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 1 2	Interest Expense 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 (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 Directives) Base Rate al Information Average Yield Net Interest Spread (As per NRB Directives)	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter 11.41% 2.72% 115,49% 1.98% 66.16% 6.13%	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter 9,55% 3,67% 111.87% 2,11% 68.08% 6.27%	5,121,685 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 73,190 812,456 483,849 At the End of Corresponding Previous Year Quarter (Audited) 7,50% 3,98% 114.00% 2,33% 65,34% 7,21%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.6 4.6 1	Interest Expense 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 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 Directives) Base Rate al Information Average Yield	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670 2,568,331 356,516 2,211,816 1,735,412 629,315 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of this quarter 11.41% 2.72% 115,49% 66,16% 66,13%	4,154,818 1,247,122 2,907,696 185,343 250,473 19,893 3,363,405 1,525,902 429,619 1,407,883 186,231 1,221,652 782,515 415,171 2,419,339 90,667 2,510,006 185,926 681,330 1,642,750 At the End of previous quarter 9,55% 3,67% 111.87% 2,11% 68.08% 6,27%	5,121,685 1,810,665 1,810,665 3,311,020 267,150 287,633 (14,989) 3,850,814 2,416,745 593,348 840,721 454,061 386,660 613,044 307,886 1,307,590 61,905 1,369,495 7,3,190 812,456 483,849 At the End 0 Corresponding Previous Year Quarter (Audited) 7,50% 3,98% 114,00% 2,33% 65,34% 7,21%

Note: 1. Figures regrouped wherever necessary.

2. Above figures may vary with the audited figures if modified by the external auditor and regulators.