

Nepal Bank Limited

Dharmapath, Kathmandu

Unaudited Financial Results (Quarterly)

As at Chaitra end 2071 of the Fiscal Year 2071/72 (Mid April of 2015)

			1	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)	82,740,974	79,521,488	79,547,254
1.1	Paid Up Capital	6,465,002	6,465,002	3,965,524
	Reserve and Surplus	(2,757,255)	(2,730,452)	(3,450,834)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	2,433,110
1.5	Deposits (a+b)	68,696,741	69,271,267	65,901,540
	a. Domestic Currency	68,418,885	69,001,603	65,643,805 257,735
1.6	b. Foreign Currency Income Tax Liability	277,856	269,664	201,100
1.7	Other Liabilities	10,336,487	6,515,672	10,697,914
2	Total Assets (2.1 to 2.7)	82.740.974	79,521,488	79,547,254
2.1	Cash and Bank Balance	8,805,679	7,290,863	10,296,531
2.2	Money at Call and short Notice	350,009	1,150,000	-
2.3	Investments	13,094,847	15,517,348	19,764,002
2.4	Loans and Advances	49,584,194	45,001,497	38,607,723
	a. Real Estate Loan	1,871,879	1,904,524	1,654,587
	Residential Real Estate Loan (Except Personal Home Loan upto Rs.10 Million)	96,158	114,023	110,694
	2. Business Complex & Residential Apartment Construction Loan	509,278	534,807	291,656
	3. Income Generating Commercial Complex Loan	360,556	360,556	336,804
	Other Real Estate Loan (Including Land Purchase & Plotting)	905,887	895,138	915,433
	b. Personal Home Loan of Rs. 10 Million & Less	4,275,929	3,560,045	2,453,335
	c. Margin Type Loan	1,510,211	1,313,298	1,220,186
	d. Term Loan	9,660,579	8,728,219	7,265,430
	e. Overdraft / TR Loan / WC Loan	20,970,505	18,810,329	15,079,381
	f. Others	11,295,091	10,685,082	10,934,804 380,473
	Fixed Assets (Net)	419,790	410,335	246,310
2.6	Non Banking Assets Other Assets	226,366 10,260,090	226,793 9,924,652	10,252,215
			, ,	Up to Corresponding
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Previous Year Quarter
3.1	Interest Income	3,557,628	2,308,101	3,498,073
3.2	Interest Expense	1,354,653	921,489	1,641,376
	A. Net Interest Income (3.1-3.2)	2,202,975	1,386,612	1,856,697
3.3	Fees, Commission and Discount	160,719	100,044	152,846
3.4	Other Operating Income			
3.5		251,360	158,389	200,961
	Foreign Exchange Gain/Loss (Net)	(108,478)	(48,981)	119,901
3.6	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	(108,478) 2,506,577	(48,981) 1,596,064	119,901 2,330,405
3.6	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses	(108,478) 2,506,577 1,704,405	(48,981) 1,596,064 952,022	119,901 2,330,405 1,526,210
3.6	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	(108,478) 2,506,577 1,704,405 440,378	(48,981) 1,596,064 952,022 300,382	119,901 2,330,405 1,526,210 371,661
3.7	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)	(108,478) 2,506,577 1,704,405 440,378 361,794	(48,981) 1,596,064 952,022 300,382 343,660	119,901 2,330,405 1,526,210 371,661 432,534
	Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103	(48,981) 1,596,064 952,022 300,382 343,660 203,901	119,901 2,330,405 1,526,210 371,661 432,534 139,829
3.7	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	(108,478) 2,506,577 1,704,405 440,378 361,794	(48,981) 1,596,064 952,022 300,382 343,660	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705
3.7	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)	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310)	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525
3.7	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)	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454
3.7 3.8 3.9 3.10	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	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683
3.7 3.8 3.9 3.10	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)	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158
3.7 3.8 3.9 3.10	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)	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158
3.7 3.8 3.9 3.10 3.11	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)	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841
3.7 3.8 3.9 3.10 3.11	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	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038
3.7 3.8 3.9 3.10 3.11	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	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of
3.7 3.8 3.9 3.10 3.11 3.12 3.13	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)	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0.88%
3.7 3.8 3.9 3.10 3.11 3.12 3.13	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	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous Quarter	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0.88%
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	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	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter 4,58% 4,48% 105,20%	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous Quarter 4.78% 4.62% 109.13%	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0.88% 5.33% 106.42%
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	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	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter 4,58% 4,48% 105,20% 3,27%	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous Quarter 4.78% 4.62% 109,13% 3.27%	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0.88% 5.33% 106.42% 4.15%
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	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 Deposit Ratio (Calculated as per NRB Directives)	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter 4,58% 4,48% 105,20% 3,27% 68,75%	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous Quarter 4.78% 4.62% 109.13% 3.27% 61.87%	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0.88% 5.33% 106.42% 4.15% 58.36%
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	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 Deposit Ratio (Calculated as per NRB Directives) Base Rate	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter 4,58% 4,48% 105,20% 3,27%	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous Quarter 4.78% 4.62% 109,13% 3.27%	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0.88% 5.33% 106.42% 4.15% 58.36%
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	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 Deposit Ratio (Calculated as per NRB Directives) Base Rate Information	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter 4,58% 4,48% 105,20% 3,27% 68,75% 7,86%	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous Quarter 4.78% 4.62% 109.13% 3.27% 61.87% 7.10%	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0,88% 5,33% 106,42% 4,15% 58,36% 7,39%
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	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 Deposit Ratio (Calculated as per NRB Directives) Base Rate Pal Information Average Yield	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter 4.58% 4.48% 105,20% 3,27% 68,75% 7,86%	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous Quarter 4.78% 4.62% 109.13% 3.27% 61.87% 7.10%	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0.88% 5.33% 106.42% 4.15% 58.36% 7.39%
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	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 Deposit Ratio (Calculated as per NRB Directives) Base Rate Pal Information Average Yield Net Interest Spread (Calculated as per NRB Directives)	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter 4,58% 4,48% 105,20% 3,27% 68,75% 7,86%	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 337,245 - 149,782 387,462 At the End of Previous Quarter 4.78% 4.62% 109,13% 3,27% 61.87% 7.10%	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841 - 157,803 384,038 At the End of Corresponding Previous Year Quarter 0.88% 5.33% 106,42% 4.15% 58.36% 7.39%
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	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 Deposit Ratio (Calculated as per NRB Directives) Base Rate Pal Information Average Yield	(108,478) 2,506,577 1,704,405 440,378 361,794 393,103 (31,310) 230,916 278,855 478,461 20,655 499,116 - 138,458 360,658 At the End of this Quarter 4.58% 4.48% 105,20% 3,27% 68,75% 7,86%	(48,981) 1,596,064 952,022 300,382 343,660 203,901 139,759 222,888 154,335 516,982 20,263 537,245 - 149,782 387,462 At the End of Previous Quarter 4.78% 4.62% 109.13% 3.27% 61.87% 7.10%	119,901 2,330,405 1,526,210 371,661 432,534 139,829 292,705 8,525 207,454 508,683 33,158 541,841

- 1. Figures regrouped wherever necessary.
 2. Above figures may vary with the audited figures if modified by the external auditor and regulators.
 3. Staff Bonus amounting Rs. 45,374.18 thousand has not been provisioned in Profit & Loss account in this quarter as per instructions received from NRB.