

## **Nepal Bank Limited**

Dharmapath, Kathmandu Unaudited Financial Results (Quarterly) As at Ashoj end 2073 of the Fiscal Year 2073/74 (Mid October 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)	111,945,331	108,368,920	86,359,835
1.1	Paid Up Capital	6,499,478	6,465,002	6,465,002
1.2	Reserve and Surplus	1,534,512	384,716	(2,147,425)
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	86,223,772	89,410,019	77,542,517
	a. Domestic Currency	85,922,741	89,169,122	77,307,962
	b. Foreign Currency	301,031	240,896	234,554
1.6	Income Tax Liability	- 17,687,569	- 12,109,183	4,499,742
1.7 2	Other Liabilities Total Assets (2.1 to 2.7)	111,945,331	108,368,920	86,359,835
2.1	Cash and Bank Balance	13,836,455	15,614,245	8,712,716
2.1	Money at Call and short Notice	-	-	300,000
2.2	Investments	17,549,061	17,739,389	11,781,895
2.4	Loans and Advances	66,031,270	63,527,264	53,095,999
2.1	a. Real Estate Loan	3,614,791	3,442,659	2,452,611
	1. Residential Real Estate Loan (Except Personal Home Loar	269,567	268,506	188,715
	2. Business Complex & Residential Apartment Construction L	347,623	415,774	509,278
	3. Income Generating Commercial Complex Loan	169,722	182,157	360,556
	4. Other Real Estate Loan (Including Land Purchase & Plottin	2,827,879	2,576,222	1,394,062
	b. Personal Home Loan of Rs. 10 Million & Less	5,275,265	5,101,614	4,724,559
	c. Margin Type Loan	1,640,275	1,645,731	1,631,466
	d. Term Loan	17,798,752	14,551,775	11,081,559
	e. Overdraft / TR Loan / WC Loan	27,525,289	26,506,296	21,965,209
	f. Others	10,176,898	12,279,189	11,240,595
2.5	Fixed Assets (Net)	436,624	437,113	440,107
2.6	Non Banking Assets	136,938	143,438 10,907,471	192,550 11,836,569
2.7	Other Assets	13,954,984	10,307,471	11,000,003
3	Profit and Loss Account	This Quarter	Previous Quarter	Corresponding Previous Year Quarter
		Ending	Ending	Ending (Audited)
3.1	Interest Income	Ending 1,566,952	Ending 6,349,743	
3.1 3.2	Interest Expense	1,566,952 392,573	-	Ending (Audited)
3.2	Interest Expense A. Net Interest Income (3.1-3.2)	1,566,952 392,573 <b>1,174,379</b>	6,349,743 1,658,478 <b>4,691,265</b>	Ending (Audited) 1,130,223 431,033 699,190
3.2	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	1,566,952 392,573 <b>1,174,379</b> 63,993	6,349,743 1,658,478 <b>4,691,265</b> 254,453	Ending (Audited) 1,130,223 431,033 699,190 52,417
3.2 3.3 3.4	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	1,566,952 392,573 <b>1,174,379</b> 63,993 107,214	6,349,743 1,658,478 <b>4,691,265</b> 254,453 403,943	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175
3.2	Interest Expense A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	1,566,952 392,573 <b>1,174,379</b> 63,993 107,214 18,521	6,349,743 1,658,478 <b>4,691,265</b> 254,453 403,943 34,592	Ending (Audited) 1,130,223 431,033 <b>699,190</b> 52,417 79,175 30,319
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)	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254	Ending (Audited) 1,130,223 431,033 <b>699,190</b> 52,417 79,175 30,319 <b>861,101</b>
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	1,566,952 392,573 <b>1,174,379</b> 63,993 107,214 18,521 <b>1,364,107</b> 540,894	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767
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	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999
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)	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335
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	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838	6,349,743 1,658,478 4,691,265 254,453 403,943 34,592 5,384,254 2,182,252 633,670	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999
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) Provision for Possible Losses	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890
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)	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445
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)	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832
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) Extraordinary Income/Expenses (Net)	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932
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)	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832
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	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764
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 Tax	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398
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	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366
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 Tax	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965	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	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 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 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 Tax G. Net Profit/Loss (F3.12-3.13) Ratios	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter	6,349,743 1,658,478 4,691,265 254,453 403,943 34592 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 previous quarter	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 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	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 Tax G. Net Profit/Loss (F3.12-3.13)  Ratios Capital Fund to RWA	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter	6,349,743 1,658,478 4,691,265 254,453 403,943 34592 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 previous quarter	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85%
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 Tax G. Net Profit/Loss (F3.12-3.13)  Ratios Capital Fund to RWA Non Performing Loan(NPL) To Total Loan	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter 12,12% 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 4,576,542 112,499 4,689,041 382,050 1,288,209 3,018,782 At the End of previous quarter 11,41% 2,72%	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85% 3.82%
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 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	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter 12,12% 3,10% 107,28%	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 previous quarter 11.41% 2,72% 115,49%	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85% 3.82% 111.39%
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 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	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter 12,12% 3,10% 107,28%	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 previous quarter 11.41% 2,72% 115,49% 1,98%	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85% 3.82% 111.39% 2.36%
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 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 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 NRE	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter 12,12% 3,10% 107,28%	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 previous quarter 11,41% 2,72% 115,49% 1,98% 66,16%	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85% 3.82% 111.39% 2.36%
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 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	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter 12,12% 3,10% 107,28%	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 previous quarter 11.41% 2,72% 115,49% 1,98%	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85% 3.82% 111.39% 2.36%
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 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 NRE Base Rate	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter 12,12% 3,10% 107,28%	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 previous quarter 11,41% 2,72% 115,49% 1,98% 66,16%	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 - 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85% 3.82% 111.39% 2.36%
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 Additio 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 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 NRE Base Rate Base Rate Base Rate Information Average Yield Net Interest Spread (As per NRB Directives)	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter 12.12% 3.10% 107,28% 6.00% 7.61% 4.94%	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 previous quarter 11,41% 2,72% 115,49% 1,98% 66,16% 6,13%	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85% 3.82% 111.39% 2.36% 65.05% 6.79%
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 Additio 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 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 NRE Base Rate Information Average Yield	1,566,952 392,573 1,174,379 63,993 107,214 18,521 1,364,107 540,894 164,838 658,375 179,359 479,016 1,189,443 69,568 1,738,026 58,064 1,796,090 133,041 496,965 1,166,084 At the End of this quarter 12,12% 3,10% 107,28% 6,00%	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 previous quarter 11,41% 2,72% 115,49% 1,98% 66,16% 6,13%	Ending (Audited) 1,130,223 431,033 699,190 52,417 79,175 30,319 861,101 472,767 166,999 221,335 84,890 136,445 10,734 465,653 612,832 18,932 631,764 187,398 444,366 At the End of Corresponding Previous Year Quarter (Audited) 7.85% 3.82% 111.39% 2.36% 65.05% 6.79%

Note:

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