Siddhartha Bank Hattisar, Katnmandu Unaudited Financial Results (Quarterly) As at 3rd Quarter (12/4/2012) of the Fiscal Year 2068/69

Rs.in '000

S.N.				Rs.in '000
	Particulars	This Quarter Ending 12.4.2012	Previous Quarter Ending 14.1.2012	Corresponding Previous Year Quarter Ending
1	Total Capital and Liabilities (1.1 to 1.7)	26,709,689	26,077,989	25,027,186
	Paid Up Capital	1,619,244	1,618,264	1,561,048
	Reserve and Surplus	518,180	463,331	532,621
	Debenture and Bond	547,770	227,770	227,770
1.4	Borrowings	45,000	70,000	1,505,000
1.5	Deposits (a+b)	23,491,255	23,210,625	20,471,779
	a. Domestic Currency	22,409,829	22,121,983	19,528,753
	b. Foreign Currency	1,081,426	1,088,642	943,026
1.6	Income Tax Liability		•	24,522
	Other Liabilities	488,240	487,999	704,447
	Total Assets (2.1 to 2.7)	26,709,689	26,077,989	25,027,186
	Cash and Bank Balance	1,881,972	3,159,636	1,689,788
	Money at Call and Short Notice	393,940	597,040	1,860,875
	Investments	3,768,589	2,270,714	2,655,476
2.4	Loans and Advances (a+b+c+d+e+f)*	19,774,361	19,117,508	17,980,301
	a. Real Estate Loan	4,088,141	4,238,364	3,751,111
	1. Residental Real Estate Loan (Except Personal Home Loan upto Rs.100			
	Business Complex & Residental Apartment Construction Loan	1,715,725	1,738,857	1,546,310
	Income generating Commercial Complex Loan	802,441	805,904	350,905
	Other Real Estate Loan (Including Land purchase & plotting)	1,569,975	1,693,603	1,658,046
	b. Personal Home Loan of Rs.100 Lacs or Less	864,005	808,645	195,851
	c. Margin Type Loan	382,317	418,055	506,593
	d. Term Loan	3,592,062	3,287,582	3,667,564
	e. Overdraft Loan/ TR Loan/ WC Loan	8,784,591	8,404,411	7,797,232
	f. Others	2,063,245	1,960,451	2,257,801
	Fixed Assets	395,734	391,652	404,302
	Non- Banking Assets	405.004	E44 400	- 400 444
2.7	Other Assets	495,094	541,439	436,444
3	Profit and Loss Account	Up to this Quarter	Up to Previous Quarter	Up to corresponding Previous Year Quarter
	Interest Income	2,065,226	1,379,169	1,954,402
	Interest Expenses	1,533,711	1,036,712	1,385,617
1 /	A. Net Interest Income (3.1 -3.2)			
		531,515	342,457	568,785
3.3	Fees, Commission and Discount	64,641	40,985	41,348
3.3	Fees, Commission and Discount Other Operating Income	64,641 73,392	40,985 44,199	41,348 47,031
3.3	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	64,641 73,392 73,067	40,985 44,199 47,923	41,348 47,031 19,221
3.3 3.4 3.5	Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B. Total Operating Income (A+3.3+3.4+3.5)	64,641 73,392 73,067 742,615	40,985 44,199 47,923 475,564	41,348 47,031 19,221 676,384
3.3 3.4 3.5 3.6	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	64,641 73,392 73,067 742,615 122,911	40,985 44,199 47,923 475,564 77,481	41,348 47,031 19,221 676,384 103,874
3.3 3.4 3.5 3.6 3.7	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	64,641 73,392 73,067 742,615 122,911 223,897	40,985 44,199 47,923 475,564 77,481 140,372	41,348 47,031 19,221 676,384 103,874 180,669
3.3 3.4 3.5 3.6 3.7	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)	64,641 73,392 73,067 742,615 122,911 223,897 395,807	40,985 44,199 47,923 475,564 77,481 140,372 257,711	41,348 47,031 19,221 676,384 103,874 180,669 391,842
3.3 3.4 3.5 3.6 3.7	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	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894
3.3 3.4 3.5 3.6 3.7	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)	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413	40,985 44,199 47,923 475,564 77,481 140,372 257,711	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948
3.3 3.4 3.5 3.6 3.7 3.8	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)	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894
3.3 3.4 3.5 3.6 3.7 3.8	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	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 -
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	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)	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	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	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966	40,985 44,199 47,923 475,564 77,481 110,372 257,711 111,270 146,442	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	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 Taxes	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	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	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966	40,985 44,199 47,923 475,564 77,481 110,372 257,711 111,270 146,442	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 376,381 34,216 102,649 239,515
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	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 Taxes G. Net Profit/Loss (F- 3.12-3.13)	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	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 Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,515 At the end of corresponding Previous Year Quarter 11.45%
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	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 Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios Capital Fund to RWA Non- Performing Loan (NPL) to Total Loan	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter 11.16% 1.97%	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39% 1.79%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 - 376,381 34,216 102,649 239,515 At the end of corresponding Previous Year Quarter 11.45% 0.78%
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	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 Taxes G. Net Profit/Loss (F- 3.12-3.13) Ratios	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39% 1.79% 103,60%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 376,381 34,216 102,649 239,515 At the end of corresponding Previous Year Quarter 11,45% 0.78%
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	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 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 Taxes 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 Fund	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter 11.16% 1.97%	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39% 1.79%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 376,381 376,381 34,216 102,649 239,515 At the end of corresponding Previous Year Quarter 11,45% 0.78% 182,38%
3.3 3.4 3.5 3.6 3.7 3.8 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4.4 4.5	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 Taxes 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 Fund Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter 11.16% 1.97% 104.13% 9.10% 79.12%	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39% 1.79% 103.60% 9.48% 79.37%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5	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 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 Taxes 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 Fund Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter 11.16% 1.97% 104.13% 9.10% 79.12%	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39% 1.79% 103.60% 9.48% 79.37%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 376,381 34,216 102,649 239,515 At the end of corresponding Previous Year Quarter 11.45% 0.78% 182.38% 8.80% 84.44%
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5	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 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 Taxes 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 Fund Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter 11.16% 1.97% 104.13% 9.10% 79.12%	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39% 1.79% 103.60% 9.48% 79.37%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 376,381 34,216 102,649 239,515 At the end of corresponding Previous Year Quarter 11.45% 0.78% 182,38% 8.80% 84,44%
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 a b	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 Taxes 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 Fund Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY Net Interest Spread	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter 11.16% 1.97% 104.13% 9.10% 79.12% 12.50% 9.51% 3.40%	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39% 1.79% 103.60% 9.48% 79.37% 12.81% 9.82% 3.33%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 - 376,381 376,381 34,216 102,649 239,515 At the end of corresponding Previous Year Quarter 11.45% 0.78% 182,38% 8.80% 84,44%
3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 a b c d	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 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 Taxes 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 Fund Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY	64,641 73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 21,179 63,536 148,251 At the end of This Quarter 11.16% 1.97% 104.13% 9.10% 79.12%	40,985 44,199 47,923 475,564 77,481 140,372 257,711 111,270 146,442 146,442 13,313 39,939 93,190 At the end of Previous Quarter 10.39% 1.79% 103.60% 9.48% 79.37%	41,348 47,031 19,221 676,384 103,874 180,669 391,842 16,894 374,948 1,433 376,381 376,381 34,216 102,649 239,515 At the end of corresponding Previous Year Quarter 11,45% 0,78% 182,38% 8,80% 84,44%

e Return on Assets

* Loan & Advances figures are net of Loan Loss Provisioning & Ratio has been calculated accordingly

Figures has been regrouped wherever necessary

Debenture issued and subscribed under private placement has shown under supplementary capital for capital adequacy purpose.

Unaudited financial figure may vary if directed by external auditors and supervisory authority