## Siddhartha Bank Limited Hattisar, Kathmandu Unaudited Financial Results (Quarterly) As at 4th Quarter (15/07/2012) of the Fiscal Year 2068/69

				Rs.in '000
S.N.	Particulars	This Quarter Ending 15.07.2012	Previous Quarter Ending 14.04.20112	Corresponding Previous Year Quarter Ending 16.07.2011 Audited
1	Total Capital and Liabilities (1.1 to 1.7)	29,579,199	26,709,689	24,405,872
1.1	Paid Up Capital	1,619,244	1,619,244	1,618,264
	Reserve and Surplus	700,386	518,180	370,141
	Debenture and Bond	627,770	547,770	227,770
	Borrowings	45,000	45,000	45,000
1.5	Deposits (a+b) a. Domestic Currency	25,948,506 24,658,826	23,491,255 22,409,829	21,575,654 20,629,128
	b. Foreign Currency	1,289,680	1,081,426	946,526
1.6	Income Tax Liability	27,471	-,,	15,659
1.7	Other Liabilities	610,823	488,240	553,384
2	Total Assets (2.1 to 2.7)	29,579,199	26,709,689	24,405,872
	Cash and Bank Balance	4,291,891	1,881,972	1,905,685
	Money at Call and Short Notice	647,480	393,940	882,781
	Investments	3,393,868	3,768,589	2,537,909
2.4	Loans and Advances (a+b+c+d+e+f)* a. Real Estate Loan	20,217,585 4,242,071	19,774,361 4,088,141	18,384,033 3,699,964
	1. Residental Real Estate Loan (Except Personal Home Loan upto Rs. 100 Lacs)	4,242,071	4,000,141	3,099,904
	2. Business Complex & Residental Apartment Construction Loan	1,754,771	1,715,725	1,675,006
	3. Income generating Commercial Complex Loan	732,395	802,441	405,116
	4. Other Real Estate Loan (Including Land purchase & plotting)	1,754,905	1,569,975	1,619,842
	b. Personal Home Loan of Rs. 100 Lacs or Less	937,490	864,005	813,104
	c. Margin Type Loan	357,428	382,317	454,138
	d. Term Loan	3,769,454	3,592,062	3,509,158
	e. Overdraft Loan/ TR Loan/ WC Loan	8,580,380	8,784,591	7,874,347
	f. Others	2,330,761	2,063,245	2,033,322
	Fixed Assets (Net)	358,713	395,734	368,174
	Non- Banking Assets Other Assets	669,663	495,094	327,290
			Up to Previous	Up to corresponding
3	Profit and Loss Account	Up to this Quarter	Quarter	Previous Year Quarter
	Interest Income	2,906,265	2,065,226	2,690,294
3.2	Interest Expenses	2,048,914	1,533,711	1,925,243
2.2	A. Net Interest Income (3.1-3.2)	857,352	531,515 64,641	765,051 68,049
	Fees, Commission and Discount			
	Other Operating Income	108,181		
	Other Operating Income Foreign Exchange Gain/Loss (Net)	94,507	73,392	62,252
5.5	Foreign Exchange Gain/Loss (Net)			
		94,507 115,627	73,392 73,067	62,252 38,690
3.6	Foreign Exchange Gain/Loss (Net) <b>B. Total Operating Income (A+3.3+3.4+3.5)</b> Staff Expenses Other Operating Expenses	94,507 115,627 <b>1,175,666</b>	73,392 73,067 <b>742,615</b>	62,252 38,690 <b>934,042</b>
3.6 3.7	Foreign Exchange Gain/Loss (Net) <b>B. Total Operating Income (A+3.3+3.4+3.5)</b> Staff Expenses Other Operating Expenses <b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	94,507 115,627 1,175,666 173,884 336,340 665,442	73,392 73,067 742,615 122,911 223,897 395,807	62,252 38,690 934,042 155,803 265,477 512,762
3.6 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 (B-3.6-3.7) Provision for Possible Losses	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426	73,392 73,067 742,615 122,911 223,897 395,807 163,394	62,252 38,690 934,042 155,803 265,477 512,762 42,628
3.6 3.7 3.8	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)	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133
3.6 3.7 3.8 3.9	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)	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426	73,392 73,067 742,615 122,911 223,897 395,807 163,394	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433
3.6 3.7 3.8 3.9	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 Losse	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871
3.6 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 (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)	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433
3.6 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 (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 Losse	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871
3.6 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 (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)	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 -	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438
3.6 3.7 3.8 3.9 3.10 3.11 3.12	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)	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 - 232,966 - 232,966	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 - 492,438 442,767 136,255
3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	94,507 115,627 1,175,666 173,884 336,840 665,442 147,426 518,016 913 - 518,929 47,175	73,392 73,067 742,615 122,911 223,897 163,394 232,413 553 - 232,966 - 232,966 21,179	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 20,871 492,438 - 492,438 44,767 136,255 311,415
3.6 3.7 3.8 3.9 3.10 3.11 3.12 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 (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)	94,507 115,627 1,175,666 173,884 336,540 665,442 147,426 518,016 913 - 518,929 518,929 47,175 141,297	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 - 232,966 21,179 63,536	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 - 492,438 44,767 136,255 311,415 At the end of
3.6 3.7 3.8 3.9 3.10 3.11 3.12	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	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929 47,175 141,297 330,456	73,392 73,067 742,615 122,911 223,897 163,394 232,413 553 - 232,966 21,179 63,536 148,251	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 442,673 136,255 311,415 At the end of corresponding
3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 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 (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	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929 47,175 141,297 330,456 At the end of This Quarter	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 232,966 21,179 63,536 148,251 At the end of Previous Quarter	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 442,673 136,255 311,415 At the end of corresponding Previous Year Quarter
3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 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 (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)         Provision for Staff Bonus         Provision for Taxes         G. Net Profit/Loss (F- 3.12-3.13)         Ratios         Capital Fund to RWA	94,507 115,627 1,175,666 173,884 336,540 665,442 147,426 518,016 913 - 518,929 47,175 141,297 330,456 At the end of This Quarter 11.54%	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 Previous Quarter 11.16%	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 492,438 442,677 136,255 311,415 At the end of corresponding
3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1	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	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929 47,175 141,297 330,456 At the end of This Quarter	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 232,966 232,966 21,179 63,536 148,251 At the end of Previous Quarter	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 20,871 492,438 492,438 442,767 136,255 311,415 At the end of corresponding Previous Year Quarter 10.05%
3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 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 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	94,507 115,627 1,175,666 173,884 336,540 665,442 147,426 518,016 913  518,929  518,929 47,175 141,297 330,456 At the end of This Quarter 11.54% 1.52%	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,913 553 - 232,966 21,179 63,536 148,251 At the end of Previous Quarter 11.16% 1.97%	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438  492,438 44,767 136,255 311,415 At the end of corresponding Previous Year Quarter 10.05% 0.79%
3.6 3.7 3.8 3.10 3.11 3.12 3.13 4 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 (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 Losse 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	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929 47,175 141,297 330,456 At the end of This Quarter 11.54% 1.52%	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 Previous Quarter 11.16% 1.97% 104.13%	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 
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	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)         Provision for Staff Bonus         Provision for Taxes         G. Net Profit/Loss (F- 3.12-3.13)         Ratios         Capital Fund to RWA         Non- Deposit Ratio (Calculated as per NRB Directive)         Additional Information	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929 - 518,929 47,175 141,297 330,456 At the end of This Quarter 11.54% 1.52% 1.455% 8.88% 75.40%	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 Previous Quarter 111.16% 1.97% 104.13% 9.10% 79.12%	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 442,675 311,415 At the end of corresponding Previous Year Quarter 10.05% 0.79% 178.12% 9.06% 81.82%
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 4.5	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 (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 Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Yield	94,507 115,627 1,175,666 173,884 336,540 665,442 147,426 518,016 913  518,929  518,929 47,175 141,297 330,456 At the end of This Quarter 11.54% 1.52% 124.55% 8.88% 75.40% 	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 Previous Quarter 11.16% 1.97% 104.13% 9.10% 79.12%	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 - 492,438 - 492,438 44,767 136,255 311,415 At the end of corresponding Previous Year Quarter 10.05% 0.79% 178,12% 9.06% 81.82% -
3.66 3.77 3.88 3.10 3.112 3.13 3.12 3.13 4 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 (B-3.6-3.7) Provision for Possible Losses D. 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 Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Vield Average Cost of Deposit-LCY	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929 47,175 141,297 330,456 At the end of This Quarter 11.54% 124.55% 8.88% 75,40% 12.70% 9,18%	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 - 232,966 21,179 63,536 21,179 63,536 148,251 At the end of Previous Quarter 11.16% 1.97% 104.13% 9.10% 79,12%	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 
3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 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 Income (A+3.3+3.4+3.5) 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 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 Funds Credit to Deposit Ratio (Calculated as per NRB Directive) Additional Information Average Yield Average Cost of Deposit-LCY Net Interest Spread	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929 47,175 141,297 330,456 At the end of This Quarter 11.54% 124,55% 8.88% 75,40% 12.70% 9.18% 3.52%	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 5533 - 2322,966 21,179 63,536 148,251 At the end of Previous Quarter 11.16% 1.97% 104.13% 9.10% 79.12%	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 - 492,438 44,767 136,255 311,415 At the end of corresponding Previous Year Quarter 10.05% 0.79% 178.12% 9.06% 81.82% - 12.97% 9.47% 9.47% 3.50%
3.6. 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4 4.1 4.2 4.3 4.4 4.5 5 c c d d	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 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 Funds Credit to Depoist Ratio (Calculated as per NRB Directive) Additional Information Average Vield Average Cost of Deposit-LCY	94,507 115,627 1,175,666 173,884 336,340 665,442 147,426 518,016 913 - 518,929 47,175 141,297 330,456 At the end of This Quarter 11.54% 124.55% 8.88% 75,40% 12.70% 9,18%	73,392 73,067 742,615 122,911 223,897 395,807 163,394 232,413 553 - 232,966 21,179 63,536 21,179 63,536 148,251 At the end of Previous Quarter 11.16% 1.97% 104.13% 9.10% 79,12%	62,252 38,690 934,042 155,803 265,477 512,762 42,628 470,133 1,433 20,871 492,438 

Figures has been regrouped wherever necessary Junaudited financial figure may vary if directed by external auditors and supervisory authority