Standard Chartered Bank Nepal Ltd.

Naya Baneshwore, Kathmandu

UNAUDITED FINANCIAL RESULTS (QUARTERLY)

As at the end of Fourth Quarter (16/07/2018) of the Fiscal Year 2074/75 (FY 2017-2018)

As per NRB Directive 4

Rs in '000

	AS PET NAI			KS III 'UUU
S.N.	Particulars	This Quarter Ending (Unaudited) 16.07.2018	Previous Quarter Ending (Unaudited) 13.04.2018	Corresponding Previous Year Quarter Ending (Audited) 15.07.2017
1	Total Capital and Liabilities	82,747,326	76,143,973	77,390,182
1.1	Paid-up Capital	8,011,431	8.011,431	8,011,431
1.2	Reserves and Surplus	5,885,193	5,362,232	3,852,595
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	67,387,757	61,015,045	63,872,885
а	Domestic Currency	50,398,108	47,339,498	43,160,854
b	Foreign Currency	16,989,649	13,675,548	20,712,031
1.6	Income Tax Liability (Net)	-	60,922	(18,416)
1.7	Other Liabilities	1,462,945	1,694,342	1,671,687
	Total Assets	82,747,326	76,143,973	77,390,182
2.1	Cash & Bank Balance	7,715,355	5,449,305	8,928,302
2.2	Money at Call and Short Notice	11,695,660	9,543,880	12,623,564
2.3	Investments	16,143,041	13,611,907	15,632,025
2.4	Loans and Advances	46,148,405	46,406,909	39,263,690
	a. Real Estate Loan	2,992,958	2,637,131	2,705,625
	Residential Real Estate Loan (Except Personal	1		
	Home Loan upto Rs 15 Million)	746,279	559,927	934,464
	Business Complex and Residential Apartments			
	Construction Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (Including Land Purchase	0.040.070	0.077.004	1 771 100
	and Plotting)	2,246,679	2,077,204	1,771,160
	b. Personal Home Loan of Rs. 15 Million or Less	7,790,781	7,317,108	6,058,461
	c. Margin Type Loan	7,790,701	7,317,100	0,030,401
	d. Term Loan	2,073,563	1,745,963	2,604,301
	e. Overdraft/ TR loan/WC Loan	19,540,300	22,332,722	17,092,160
	f. Others	13,750,803	12,373,985	10,803,144
2.5	Fixed Assets	115.897	96,566	102,918
2.5	Non Banking Assets	110,097	90,300	102,910
2.0	Other Assets	928,967	1,035,406	839,683
Z.1	Other Assets	320,301		Up to
		Up to This	Up to	Corresponding
3	Profit and Loss Account	Quarter	Previous	Previous Year
		Quarter	Quarter	Quarter
3.1	Interest Income	4.851.290	3.312.077	
3.1 3.2	Interest Income Interest Expense	4,851,290 1,642,595	3,312,077 1.075,257	3,060,619
3.1 3.2	Interest Expense	1,642,595	1,075,257	3,060,619 863,460
3.2	Interest Expense A. Net Interest Income	1,642,595 3,208,695	1,075,257 2,236,820	3,060,619 863,460 2,197,159
3.2	Interest Expense A. Net Interest Income Fees, Commission and Discount	1,642,595 3,208,695 649,617	1,075,257 2,236,820 496,152	3,060,619 863,460 2,197,159 489,269
3.2 3.3 3.4	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income	1,642,595 3,208,695 649,617 107,927	1,075,257 2,236,820 496,152 83,542	3,060,619 863,460 2,197,159 489,269 51,979
3.2	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net)	1,642,595 3,208,695 649,617 107,927 655,878	1,075,257 2,236,820 496,152 83,542 514,877	3,060,619 863,460 2,197,159 489,269 51,979 610,569
3.2 3.3 3.4 3.5	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976
3.2 3.3 3.4 3.5 3.6	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556
3.2 3.3 3.4 3.5	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849
3.2 3.3 3.4 3.5 3.6 3.7	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571
3.2 3.3 3.4 3.5 3.6	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net)	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113
3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978
32 33 34 35 36 3.7 38 39 3.10	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net)	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934
32 33 34 35 36 37 38 39 310	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income / Expenses (Net) F. Profit Before Bonus and Taxes	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989
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 Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,889 202,908
32 33 34 35 36 37 38 39 310	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485
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 Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income / Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of
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 Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,985 607,485 1,421,596 At the End of Corresponding
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income / Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income / Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter
32 33 34 35 36 3.7 38 3.9 3.10 3.11 3.12 3.13	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income / Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,998 1,509,638 At the End of Previous Quarter 22,68% 0,21%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21.08%
32 33 34 35 36 37 38 39 310 311 312 313	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21.08% 6197,59%
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 Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,603 646,988 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21,08% 0,19%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income / Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive)	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 76,44%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21.08% 0,19% 607,59% 3,06% 72,34%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68% 7,87%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 76,44% 7,20%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21,08% 617,59% 607,59% 3,06% 72,34% 6,47%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 76,44%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21.08% 0,19% 607,59% 3,06% 72,34%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive)	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68% 7,87%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 764,4% 7,20% 9,03%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21.08% 0.19% 607,59% 3.06% 72,34% 6.47% 8.07%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income / Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive)	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68% 7,87%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 76,44% 7,20%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21,08% 617,59% 607,59% 3,06% 72,34% 6,47%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive) Major Indicators	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68% 7,87% 9,47% 5,06%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 76,44% 7,20% 9,03% 5,23%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21.08% 0.19% 607,59% 3.06% 72,34% 6.47% 8.07% 5.01%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive) Major Indicators 1. Earnings Per Share (Annualised)	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68% 7,87% 9,47% 5,06%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,998 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 76,44% 7,20% 9,03% 52,3%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,4856 At the End of Corresponding Previous Year Quarter 21,08% 607,59% 3,06% 72,34% 6,47% 8,07% 5,01%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expense (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive) Major Indicators 1. Earnings Per Share (Annualised) 2. Market Value Per Share	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68% 7,87% 9,47% 5,06%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,988 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 764,4% 7,20% 9,03% 5,23% 25,12 855	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,485 1,421,596 At the End of Corresponding Previous Year Quarter 21.08% 0.19% 607,59% 3.06% 72,34% 6.47% 8.07% 5.01%
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expense A. Net Interest Income Fees, Commission and Discount Other Operating Income Foreign Exchange Gain / Loss (Net) B. Total Operating Income Staff Expense Other Operating Expenses C. Operating Profit Before Provision Provision for Possible Losses D. Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses E. Profit from Regular Activities Extraordinary Income/ Expenses (Net) F. Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax G. Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (As Per NRB Directive) Credit to Deposit Ratio (As Per NRB Directive) Base Rate Average Yield on Loans & Advances & Investment (As Per NRB Directive) Net Interest Spread (As Per NRB Directive) Major Indicators 1. Earnings Per Share (Annualised)	1,642,595 3,208,695 649,617 107,927 655,878 4,622,118 644,704 589,918 3,387,495 162,185 3,225,310 11,736 87,296 3,324,343 4,013 3,328,356 315,093 939,868 2,073,395 At the End of This Quarter 23,68% 0,18% 634,52% 4,41% 71,68% 7,87% 9,47% 5,06%	1,075,257 2,236,820 496,152 83,542 514,877 3,331,392 461,262 417,707 2,452,423 138,890 2,313,533 10,528 45,806 2,369,867 2,421 2,372,288 215,663 646,998 1,509,638 At the End of Previous Quarter 22,68% 0,21% 573,19% 3,80% 76,44% 7,20% 9,03% 52,3%	3,060,619 863,460 2,197,159 489,269 51,979 610,569 3,348,976 548,556 512,849 2,287,571 301,729 1,985,843 8,113 229,978 2,223,934 8,055 2,231,989 202,908 607,4856 At the End of Corresponding Previous Year Quarter 21,08% 607,59% 3,06% 72,34% 6,47% 8,07% 5,01%

Note: : Loans and Advances includes Bills Purchased amount. Figures are shown in Net Value. Figures have been regrouped wherever necessary. Above figures may change with the audited figures if modified by the External Auditors or the Regulators.

17.54% 2.51%

173.46

16.97%

2.64%

166.93

1 84%

296.18

5. Return on Equity (Annualised)
6. Return on Total Assets (Annualised)
7. Net Worth Per Share

Non performing loan (NPL) to toal loan (As per NRB $\,$

Total loan loss provision to Total NPL (As per NRB

Credit to Deposit Ratio (As per NRB Directive)

Directive)

Directive) Cost of Funds

Base Rate

Basic Earning Per Share

Diluted Earning Per Share

As per Nepal Financial Reporting Standard (NFRS) Rs				
Statement of Financial Position	This Quarter Ending	Previous Quarter Ending	Corrosponding Previous Quarter Year Ending	
Assets				
Cash and cash equivalent	22,048,328	14,231,490	22,397,734	
Due from NRB and placements with BFIs	8,813,662	8,828,553	9,975,482	
Loan and advances	47,079,748	46,456,590	39,991,205	
Investments Securities	4,660,993	5,496,090	4,810,675	
Investment in subsidiaris and associates	-	-		
Goodwill and intangible assets	-	-		
Other assets	1,844,533	1,232,418	1,180,917	
Total Assets	84,447,264	76,245,140	78,356,013	
Capital and Liabilities		, ,		
Paid up Capital	8,011,431	8,011,431	4,005,715	
Reserves and surplus	6,237,581	5,368,704	8,374,078	
Deposits	67,387,757	61,015,045	63,872,885	
Borrowings	07,007,737	01,010,040	00,072,000	
Bond and Debenture				
	0.010.400	1.040.000	0.100.00	
Other liabilities and provisions	2,810,496	1,849,960	2,103,334	
Total Capital and Liabilities	84,447,264	76,245,140	78,356,013	
Statement of Profit or Loss	Up to this Quarter	Up to Previous Quarter	Up to Corrosponding Previous Year Quarter	
Interest income	4,960,034	3,439,319	3,191,878	
Interest expense	1,642,641	1,075,257	863,460	
Net interest income	3,317,393	2,364,062	2,328,418	
Fee and commission income	724,396	632,469	520,169	
Fee and commission expense	60,640	43,049	50,338	
Net fee and commission income	663,756	589,420	469,831	
Other operating income	718,769	507,498	618,657	
Total operaing income	4,699,918	3,460,979	3,416,906	
Impairment charge/(reversal) for loans and other losses	(33,916)	(12,523)	(19,584	
Net operating income	4,733,834	3,473,503	3,436,489	
Personnel expenses	996,607	720,304	771,619	
Other operating expenses	590,329	415,017	491,108	
Operating profit	3,146,897	2,338,182	2,173,763	
Non operating income/expense	4,030	2,421	8,080	
Profit before tax	3,150,927	2,340,603	2,181,843	
Income tax	939,868	702,181	631,856	
Profit /(loss) for the period	2,211,059	1,638,422	1,549,987	
Other comprehensive income	(15,188)	-	(170,919	
Total comprehensive income	2,195,871	1,638,422	1,379,068	
Distributable Profit				
Net profit/(loss) as per profit or loss	2,211,059	1,638,422	1,549,987	
Add/Less: Regulatory adjustment as per NRB Directive	(192,303)	(131,125)	(169,968	
Free profit/(loss) after regulatory adjustments	2,018,756	1,507,297	1,380,019	
Detice				
Ratios Capital fund to RWA	23.68%	22.68%	21.08%	
Oupital fulfu to HWA	23.00%	22.00%	21.00%	

0.18%

634.52%

4.41%

71.68%

7.87%

27.60

27.60

0.21%

573.19%

3.80%

76.44%

7.20%

20.45

20.45

0.19%

607.59%

3.06%

72.34% 6.47%

> 22.78 22.78