Standard Chartered Bank Nepal Ltd. Naya Baneshwor, Kathmandu.







				Rs in '000
S.N.	Particulars	This Quarter Ending (Unaudited) 15.07.2016	Previous Quarter Ending (Unaudited) 12.04.2016	Corresponding Previous Year Quarter Ending (Unaudited) 16.07.2015
1	Total Capital and Liabilities	65,239,806	67,202,529	65,269,315
1.1	Paid-up Capital	2,812,426	2,248,161	2,810,202
	Reserves and Surplus Debenture and Bond	4,403,851 -	4,607,173	3,138,353
	Borrowings Deposits (a+b)	500,000 55,727,178	- 58,124,051	- 57,286,482
а	Domestic Currency	37,883,973	39,102,051	38,814,201
	Foreign Currency Income Tax Liability (Net)	17,843,205 -	19,022,000 (35,126)	18,472,281 -
1.7	Other Liabilities	1,796,351	2,258,269	2,034,278
	Total Assets	65,239,806	67,202,529	65,269,315
	Cash & Bank Balance Money at Call and Short Notice	3,972,332 6,069,660	6,490,721 9,375,775	11,572,442 11,973,546
	Investments Loans and Advances	22,738,262 31,697,345	20,973,486 29,696,191	12,971,232 28,023,823
	a. Real Estate Loan	1,773,787	1,571,138	1,455,682
	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	572,765	461,467	408,172
	Business Complex and Residential Apartments Construction Loan	-	-	-
	Income Generating Commercial Complex Loan	_	_	_
	·			
	Other Real Estate Loan (Including Land Purchase and Plotting)	1,201,022	1,109,671	1,047,509
	b. Personal Home Loan of Rs. 10 Million or Less	4,835,523	4,696,905	4,989,718
	c. Margin Type Loan			-
	d. Term Loan	1,987,523	1,796,517	2,169,257
	e. Overdraft/ TR loan/WC Loan	14,455,608	12,281,279	10,511,099
	f. Others	8,644,904	9,350,352	8,898,068
	Fixed Assets Non Banking Assets	49,737	54,047	83,853
	Other Assets	712,470	612,309	644,419
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
	Interest Income Interest Expense	2,426,886 569,090	1,750,789 443,534	2,574,590 661,075
A	Net Interest Income	1,857,796	1,307,255	1,913,515
3.3	Fees, Commission and Discount	349,845	252,226	362,964
	Other Operating Income	55,365	26,077	38,010
	Foreign Exchange Gain / Loss (Net) Total Operating Income	621,638 2,884,644	467,028 2,052,586	613,936 2,928,425
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3.6	Staff Expense	528,952	354,615	505,669
	Staff Expense Other Operating Expenses	528,952 427,233	354,615 291,723	505,669 407,054
3.7		·	•	
3.7 C	Other Operating Expenses Operating Profit Before Provision	427,233 1,928,459	291,723 1,406,247	407,054 2,015,702
3.7 C 3.8	Other Operating Expenses	427,233	291,723	407,054
3.7 C 3.8	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses	427,233 1,928,459 255,598	291,723 1,406,247 87,036	407,054 2,015,702 188,682
3.7 C 3.8 D	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net)	427,233 1,928,459 255,598 1,672,861 33,102	291,723 1,406,247 87,036 1,319,211 32,127	407,054 2,015,702 188,682 1,827,020 63,861
3.7 C 3.8 D 3.9 3.10	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit	427,233 1,928,459 255,598 1,672,861	291,723 1,406,247 87,036 1,319,211	407,054 2,015,702 188,682 1,827,020
3.7 C 3.8 D 3.9 3.10 E	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569
3.7 C 3.8 D 3.9 3.10 E	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net)	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569
3.7 C 3.8 D 3.9 3.10 E	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569
3.7 C 3.8 D 3.9 3.10 E 3.11 F	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13.10%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15,82% 0,32% 387,35%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14,91% 0.29% 414,02%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13,10% 0,34% 361,41%
3.7 C 3.8 D 3.90 E 3.111 F 3.122 3.13 G 4 4.14.23 4.43 4.4	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax Net Profit / Loss Ratios Capital Fund to RWA Non Performing Loan (NPL) to Total Loan	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14.91% 0.29%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13.10% 0.34% 361.41% 1.74%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2.4 4.5 4.6 4.6 4.6	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax 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	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15.82% 0.32% 387,35% 1,24% 70,34% 4,52%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14.91% 0.29% 414.02% 1.52% 64.87% 4.63%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13.10% 0.34% 361.41% 361.44% 4.92%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax 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)	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15.82% 0.32% 387.35% 1.24% 70,34%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14.91% 0.29% 414.02% 1.52% 64.87%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13,10% 0,34% 361,41% 1,74% 62,34% 4,92% 7,01%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax 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	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15,82% 0,32% 387,35% 1,24% 70,34% 4,52% 6,00% 4,76%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14,91% 0.29% 414,02% 64,87% 4.63% 62,7%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13,10% 0,34% 361,41% 62,34% 4,92% 7,01% 5,27%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax 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)	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15,82% 0,32% 387,35% 1,24% 70,34% 4,52% 6,00% 4,76%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14.91% 0.29% 414.02% 1.52% 64.87% 4.63% 6.27% 4.74%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13.10% 0.34% 361.41% 1,74% 62.34% 4.92% 7.01% 5.27%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax 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) 2. Market Value Per Share 3. Price Earning Ratio (Annualised)	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15,82% 0,32% 387,35% 1,24% 70,34% 4,52% 6,00% 4,76%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14,91% 0,29% 414,02% 64,87% 4,63% 6,27% 4,74% 53,78 3,198 59,47	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13,10% 0,34% 361,41% 62,34% 4,92% 7,01% 5,27% 57,38 1,943 33,86
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4.1.4.2 4.3.4.4 4.5.4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax 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) 2. Market Value Per Share 3. Price Earning Ratio (Annualised) 4. Liquidity (CRR)	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15,82% 0,32% 387,35% 1,24% 70,34% 4,52% 6,00% 4,76% 45,00 3,600 80,01 7,98%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14,91% 0.29% 414,02% 1.52% 64,87% 4,63% 6,27% 4,74% 53,78 3,198 59,47 14,24%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13.10% 0.34% 62.34% 4.92% 7.01% 5.27% 57.38 1,943 33.86 24.03%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4.1.4.2 4.3.4.4 4.5.4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Tax 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 3. Price Earning Ratio (Annualised) 4. Liquidity (CRR) 5. Return on Total Assets (Annualised) 6. Return on Total Assets (Annualised)	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15,82% 0,32% 387,35% 1,24% 70,34% 4,52% 6,00% 4,76% 45,00 3,600 80,01 7,98% 17,54%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14,91% 0,29% 414,02% 1,52% 64,87% 4,63% 6,27% 4,74% 53,78 3,198 59,47 14,24% 17,64% 1,80%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13.10% 0.34% 361.41% 1.74% 62.34% 4.92% 7.01% 5.27% 57.38 1,943 33.86 24.03% 21.69% 1.99%
3.7 C 3.8 D 3.9 3.10 E 3.11 F 3.12 3.13 G 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Other Operating Expenses Operating Profit Before Provision Provision for Possible Losses Operating Profit Non Operating Income / Expense (Net) Write Back of Provision for Possible Losses Profit from Regular Activities Extraordinary Income/ Expenses (Net) Profit Before Bonus and Taxes Provision for Staff Bonus Provision for Staff Bonus Provision for Tax 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) 2. Market Value Per Share 3. Price Earning Ratio (Annualised) 4. Liquidity (CRR) 5. Return on Equity (Annualised)	427,233 1,928,459 255,598 1,672,861 33,102 243,332 1,949,295 16,429 1,965,724 178,702 521,524 1,265,498 At the End of This Quarter 15.82% 0.32% 387,35% 1.24% 70,34% 4.52% 6.00% 4.76% 45.00 3,600 80.01 7.98% 17.54%	291,723 1,406,247 87,036 1,319,211 32,127 68,501 1,419,839 5,101 1,424,940 129,540 388,620 906,780 At the End of Previous Quarter 14.91% 0.29% 414.02% 4.63% 6.27% 4.63% 6.27% 4.74% 53,78 3,198 59,47 14.24% 17.64%	407,054 2,015,702 188,682 1,827,020 63,861 149,688 2,040,569 17,525 2,058,094 187,099 580,970 1,290,025 At the End of Corresponding Previous Year Quarter 13.10% 0,34% 361.41% 1,74% 62.34% 4,92% 7,01% 5,27% 57.38 1,943 33.86 24.03% 21,69%

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