## critica adhtera das Sh. ISSTREE BOLTER BORTER BORTER

## RASTRIYA BANIJYA BANK LIMITED (Entity Formed after Merger of Rastriya Banijya Bank Ltd. and NIDC Development Bank Ltd.) SINGHDURBAR PLAZA, KATHMANDU

UNAUDITED CONSOLIDATED FINANCIAL RESULTS AS PER PREVIOUS NRB DIRECTIVE NO. 4 Unto FY 2074/75 Fourth Quarter (2075 Ashad End (16 July 2018) of Fiscal Year 2017/18).

							Rs. In '000	
S.N.	Particulars		THIS QUARTER END		PREVIOUS QUARTER END		CORRESPONDING QUARTER END PREVIOUS YEAR (Audited)	
		Group	RBBL	Group	RBBL	Group	RBBL	
1.	Total Capital and Liabilities (1.1 to 1.7)	206,849,737	207,001,383	177,807,689	177,881,186	178,796,596	178,821,511	
1.1	Paid Up Capital Reserve and Surplus	9,004,796 8,046,801	9,004,796 8,047,040	8,588,972 4,977,917	8,588,972 4,977,591	8,588,972 1,895,867	8,588,972 1,895,061	
1.2	Debenture and Bond	8,040,801	3,047,040	4,311,311	4,777,371	1,895,807	1,895,001	
	Borrowings	317,746	317,746	274,341	274,341	592,470	592,470	
1.5	Deposits(a+b)	169,177,291	169,330,983	153,149,282	153,223,917	153,554,780	153,580,971	
	a. Domestic Currency b. Foreign Currency	165,464,010 3,713,281	165,617,702 3,713,281	151,467,341 1,681,941	151,541,976 1,681,941	153,287,033 267,747	153,313,224 267,747	
1.6	Income Tax Liabilities	-	-	1,001,741	1,001,041	328	-	
1.7	Other Liabilities	20,303,103	20,300,818	10,817,177	10,816,365	14,164,179	14,164,037	
2.1	Total Assets (2.1 to 2.7) Cash and Bank Balance	206,849,737 22,739,101	207,001,383 22,719,480	177,807,689 16,871,398	177,881,186 16,871,153	178,796,596 20,518,220	178,821,511 20,516,547	
2.1	Money at Call and Short Notice	22,739,101	100,000	16,871,398	16,871,153	20,518,220 80,000	20,516,547 80,000	
2.3	Investment	44,717,023	44,895,947	33,716,071	33,796,394	38,251,035	38,281,035	
2.4	Loan and Advances (a + b+ c+ d+ e + f)	120,872,213	120,872,213	112,807,965	112,807,965	106,431,350	106,431,350	
	a. Real Estate Loan	3,091,459	3,091,459	3,627,996	3,627,996	5,196,656	5,196,656	
	1 Residential Real Estate Loss (Econor Descend Meson Loss onto Re 10.500	399,309	399,309	433,171	433,171	311,001	311,001	
	1. Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Millions) 2. Business Complex and Residential Apartment Construction Loan	399,309 881,481	399,309 881,481	433,171 933,828	433,171 933,828	311,001 946,775	311,001 946,775	
	3. Income Generating Commercial Complex Loan		-					
	4. Other Real Estate Loan (including Land purchase &plotting)	1,810,669	1,810,669	2,260,997	2,260,997	3,938,880	3,938,880	
	b. Personal Home Loan of Rs.10 Million or Less	9,853,240	9,853,240	9,107,554	9,107,554	8,023,581	8,023,581	
	c. Margin Type Loan	2,016,360	2,016,360	1,327,068	1,327,068	1,772,033	1,772,033	
	d. Term Loan	21,753,877 72,938,720	21,753,877 72,938,720	18,756,992 69,578,157	18,756,992 69,578,157	18,790,489 65,685,357	18,790,489 65,685,357	
	e. Overdraft Loan/TR Loan / WC Loan f. Others	11.218.557	11.218.557	69,578,157 10,410,198	69,578,157	6.963.234	6.963.234	
2.5	Fixed Assets	2,102,938	2,097,563	1,858,637	1,852,231	1,620,408	1,617,872	
	Non Banking Assets	57,842	57,842	76,901	76,901	76,942	76,942	
2.7	Other Assets	16,260,620	16,258,338	10,596,603	10,596,428	11,818,641	11,817,765	
3.			P TO	PREVIOUS QUARTER END		CORRESPONDING QUARTER END PREVIOUS YEAR (Audited)		
	Pront and Loss Account		UARTER					
		Group	RBBL	Group	RBBL	Group	RBBL	
3.1	Interest Income	Group 12,211,528	RBBL 12,209,489	Group 8,258,344	RBBL 8,256,812	Group 8,892,071	RBBL 8,887,856	
3.1 3.2	Interest Income Interest Expense	Group 12,211,528 2,974,993	RBBL 12,209,489 2,983,430	Group 8,258,344 2,061,907	RBBL 8,256,812 2,066,581	Group 8,892,071 1,908,174	RBBL 8,887,856 1,909,489	
3.1 3.2 A. 3.3	Interest Income Interest Expense Net Interest Income (3.1-3.2) Fees, Commission and Discount	Group 12,211,528 2,974,993 9,236,535 503,186	RBBL 12,209,489 2,983,430 9,226,059 503,186	Group 8,258,344 2,061,907 6,196,437 367,827	RBBL 8,256,812 2,066,581 6,190,231 367,827	Group 8,892,071 1,908,174 6,983,897 512,126	RBBL 8,887,856 1,909,489 6,978,367 512,126	
3.1 3.2 A. 3.3 3.4	Interest Income Interest Expense Net Interest Income (3,1-3,2) Fees, Commission and Discount Other Operating Income	Group 12,211,528 2,974,993 9,236,535 503,186 729,704	RBBL 12,209,489 2,983,430 9,226,059 503,186 727,705	Group 8,258,344 2,061,907 6,196,437 367,827 431,275	RBBL 8,256,812 2,066,581 6,190,231 367,827 429,363	Group 8,892,071 1,908,174 6,983,897 512,126 629,703	RBBL 8,887,856 1,909,489 6,978,367 512,126 630,213	
3.1 3.2 <b>A.</b> 3.3 3.4 3.5	Interest Income Interest Expense Net interest Expense Net interest Income (3.1-3.2) Pees, Commission and Discount Other Operating Income Foreign Exchange Gain Loss (Net)	Group 12,211,528 2,974,993 9,236,535 503,186 729,704 31,257	RBBL 12,209,489 2,983,430 9,226,059 503,186 727,705 31,257	Group 8,258,344 2,061,907 6,196,437 367,827 431,275 23,621	RBBL 8,256,812 2,066,581 6,190,231 367,827 429,363 23,621	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719	RBBL 8,887,856 1,909,489 6,978,367 512,126 630,213 56,719	
3.1 3.2 A. 3.3 3.4 3.5 B.	Internal Income Internal Expense Net Internal Transmet (1.1.3.2) Net Internal Transmet (1.1.3.2) Other Operating Internal Operating Other Operating Income Foreign Exchange Gaint Laws (Net) Total Operating Income (A.5.3.3.3.3.4.5.5)	Group 12,211,528 2,974,993 9,236,535 503,186 729,704	RBBL 12,209,489 2,983,430 9,226,059 503,186 727,705 31,257 10,488,207	Group 8,258,344 2,061,907 6,196,437 367,827 431,275 23,621 7,019,160	RBBL 8,256,812 2,066,581 6,190,231 367,827 429,363	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445	RBBL 8,887,856 1,909,489 6,978,367 512,126 630,213	
3.1 3.2 <b>A.</b> 3.3 3.4 3.5 <b>B.</b> 3.6 3.7	Interest Income Interest Income Interest Income (3.1.3.2) Test, Commission and Discount Freizip Fochange Gaile Loss Nets) Testing Fochange Gaile Loss Nets) Tatal Operating Lossen (A.3.3.3.4.3.5) Staff Expression Oher Operating Expression	Group 12,211,528 2,974,993 9,236,535 503,186 729,704 31,257 10,500,682 2,600,318 1,218,002	RBBL 12,209,489 2,983,430 9,226,059 503,186 727,705 31,257 10,488,207 2,594,412 1,210,443	Group 8,258,344 2,061,907 6,196,437 367,827 431,275 23,621 7,019,160 1,931,281 703,817	RBBL 8,256,812 2,066,581 6,190,231 367,827 429,363 23,621 7,011,042 1,925,818 700,737	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101	RBBL 8,887,856 1,909,489 6,978,367 512,126 630,213 56,719 8,177,425 2,514,485 1,020,310	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C.	Interest Iscores Interest Iscores Xei Interest Iscores (XA-2) Fees, Commission and Discorat Ordy Descritiz for Konest Percipt Exchange Gain Loss (Set) Percipt Exchange Gain Loss (Set) Tatil Operating Loss (Benefort Set) (Set) Set) (Set) Descritor (Set) (Set) Descritor (Set) (Set) (Set) Descritor (Set) (Set) (Set) Descritor (Set)	Group 12,211,528 2,974,993 9,236,535 503,186 729,704 31,257 10,500,682 2,600,318 1,218,002 6,682,362	RBBL 12,209,489 2,983,430 9,226,059 503,186 727,705 31,257 10,488,207 2,594,412 1,210,443 6,683,352	Group 8.258,344 2.061,907 6,196,437 367,827 431,275 23,621 7,019,160 1,931,281 703,817 4,384,062	RBBL 8,256,812 2,066,581 6,190,231 367,827 429,363 23,621 7,011,042 1,925,818 700,737 4,384,487	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724	RBBL 8,887,856 1,909,489 6,978,367 512,126 630,213 56,719 8,177,425 2,514,485 1,020,310 4,642,630	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8	Interest Income Interest Income (3.1.3.2) Fees, Commission and Discount Fees, Commission and Discount Freespie Ending Case (and Net) Total Operating Income (3.4.3.3.4.4.5.5) Soft Expresse Other Operating Income (3.4.3.4.3.7.1 Providen for Provide Losses)	Group 12,211,528 2,974,993 9,236,535 503,186 729,704 31,257 10,500,682 2,600,318 1,218,002 6,682,362 1,882,372	RBBL           12,209,489           2,983,430           9,226,059           503,186           727,705           31,257           10,488,207           2,594,412           1,210,443           6,683,352           1,882,372	Group 8.258.344 2.061.907 6.196.437 367.827 3.3621 7.019.160 1.931.281 703.817 4.384.062 1.244.301	RBBL         8.256,812         2.066,581         6.190,231         367,827         429,363         2.3,621         7.011,042         1.925,818         700,737         4.384,487         700,737         4.384,487         71,244,301         744,301 <th 744,301<="" <="" td=""><td>Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766</td><td>RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           55,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766</td></th>	<td>Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766</td> <td>RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           55,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766</td>	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766	RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           55,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D.	Annue Acouse     A	Group 12,211,528 2,974,993 9,236,535 503,186 729,704 31,257 10,500,682 2,600,318 1,218,002 6,682,362 1,882,372 4,799,990	RBBL 12,209,489 2,983,430 9,226,059 503,186 727,705 31,257 10,488,207 2,594,412 1,210,443 6,683,352 1,882,372 4,800,980	Group 8.258,344 2.061,907 6.196,437 367,827 33,621 7.019,160 1.931,281 703,817 4.384,062 1.244,301 3.139,761	RBBL           8,256,812           2,066,581           6,190,231           367,827           429,363           23,621           7,011,042           1,925,818           700,737           4,384,487           1,244,301           3,140,186	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766 2,832,958	REBL 8,887,856 1,909,489 6,978,367 512,126 630,213 56,719 8,177,425 2,514,485 1,020,310 4,642,630 1,819,766 2,822,864	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9	Interest Isome Interest Isome Net interest Isome (3.3.2) Press, Commission and Discont Press, Commission and Discont Press, Exhipmed Carlos (1997) Total Operating Isomer (3.4.3.5.3.4.3.5.5) Staff Expenses Operating Poells Refer Previous (B. 3.6.4.5.7) Operating Poells Carlos Operating Poells (2.4.3.6) Operating Poell	Group 12,211,528 2,974,993 9,236,535 503,186 729,704 31,257 10,500,682 2,600,318 1,218,002 6,682,362 1,882,372	RBBL           12,209,489           2,983,430           9,226,059           503,186           727,705           31,257           10,488,207           2,594,412           1,210,443           6,683,352           1,882,372	Group 8.258.344 2.061.907 6.196.437 367.827 3.3621 7.019.160 1.931.281 703.817 4.384.062 1.244.301	RBBL         8.256,812         2.066,581         6.190,231         367,827         429,363         2.3,621         7.011,042         1.925,818         700,737         4.384,487         700,737         4.384,487         71,244,301         744,301 <th 744,301<="" <="" td=""><td>Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766</td><td>RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           55,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766</td></th>	<td>Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766</td> <td>RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           55,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766</td>	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766	RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           55,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E.	Interest Iscores Interest Iscores (3.1-3.2) Fees, Commission and Disconti Ordy Operating Economics Interest Descent (3.1-3.2) Foreign Exchange Gane (3.2-3.3-4.2-5) Table Operating Economics (3.2-3.3-4.2-5) Operating Possible Economics Operating Pos	Group           12.211.528           2.974.933           9.236.535           503.186           729.704           31.257           10.500.682           2.600.318           1.218.002           6.682.362           1.882.372           4.799.990           3.654           1.516.884           6.320.528	RBBL           12,209,489           2,983,430           9,226,059           503,186           727,705           31,257           10,488,207           2,594,412           1,210,443           6,683,352           1,882,372           4,800,980           3,654           1,516,884           1,516,884	Group 8.258,344 2.061,907 6.196,437 367,827 431,275 23,621 7,019,160 1,931,281 703,817 4,384,062 1,244,301 3,139,761 2,187 1,063,134 4,205,082	RBBL         8.256,812         2.066,581           6.190,231         367,827         367,827           7.011,042         1,925,818         700,137           7.011,042         1,925,818         700,137           7.1244,301         3,140,186         2,187           1.063,134         4,205,507         1,063,134	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766 2,822,958 11,495 1,211,567 4,047,020	REBL           8,887,856           1,909,489           6,978,367           512,126           630,213           56,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766           2,822,864           11,495           1,211,567           4,045,926	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11	Interest Income Interest Income Net Interest Income (3.3.2) Free, Commission and Discount Free, Commission and Discount Free Incomession and Discount Total Operating Income (3.3.3.3.4.4.5.5) Suff Expresse Other Operating Incomes (3.3.4.3.4.5.5) Provides for Provide Incomession Other Operating Incomession Operating Incomession Operating Provide Losses Operating Profile (C.3.8) Non Operating Provide Incomession Operating Provide Incomession From Terms From	Group           12,211,528           2,974,938           2,974,938           9,236,535           503,186           729,704           31,237           10,500,682           2,600,318           1,218,002           6,683,362           1,888,372           4,799,990           3,654           1,516,884           6,320,528           110,579	RBBL           12.209.489           2.983,430           9.226,659           503,186           727,705           31,257           10,488,207           2.594,412           1.210,443           6.683,352           1.882,372           4.800,980           3.654           1.516,884           6.31,516	Group 8.258,344 2.061,907 6.196,437 367,827 431,275 23,621 7.019,160 1.931,281 703,817 4.384,062 1.244,301 3.139,761 2.187 1.063,134 4.205,082 146,904	RBBL         8,256,812           2,066,581         6,190,231           367,827         429,363           2,3,621         7,011,042           1,925,818         700,037           1,244,301         3,140,186           2,187         1,063,134           4,205,507         146,904	Group 8.892.071 1.908.174 6.983.897 512.126 6.292.703 56,719 8.182.445 2.516.620 1.022.101 4.643.724 1.819.766 2.823.958 11.495 1.211.567 4.047.020 2.83.365	RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           56,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766           2,822,864           11,495           1,211,567           4,045,926           2,33,65	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F.	Interest Iscores     Interest Iscores     Interest Iscores     Statistical Research (J. J. J	Group           12.211.528           2.974.993           9.236.535           503.186           729.704           31.257           10.500.682           2.600.318           1.218.002           6.682.362           1.516.884           6.320.528           110.509           6.432.107	RBBL           12,209,489           2,983,430           9,226,059           503,186           727,705           31,257           10,488,207           2,594,412           1,210,443           6,683,352           1,882,375           3,654           1,516,884           6,321,518           110,579           6,432,097	Group 8.258,344 2.061,907 6.1964,337 367,827 7.431,275 23,621 7.019,160 1.931,281 7.03,817 4.384,062 1.244,301 3.139,761 2.187 1.0651,134 4.205,082 1.46,904 4.351,986	RBBL         8.256,812         2.066,581           6.190,231         367,827         367,827           7.011,042         1,925,818         700,137           7.011,042         1,925,818         700,137           7.1244,301         3,140,186         2,187           1.063,134         4,205,507         1,063,134	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766 2,823,958 11,495 2,12,567 4,047,020 2,38,365 4,285,385	RBBL           8.887,856           1.909,489           6.978,367           512,126           630,213           56,719           8,177,425           2,514,485           1.020,310           4,642,630           1.819,766           2,822,864           11,495           1,211,567           4,045,926           238,365           4,284,291	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11	Interest Iscone Interest Escone Net Interest Iscone (JA-J.2) Fes. Commission and Decont Offer Detratisk Lossen: Nri) Test Operating Lossen: Staff Espenses Other Operating Lossen: Other Operating Lossen: Operating Portfit (C-3.6) Net Issue Lossen: Operating Defit (C-3.6) Net Issue Lossen: Operating Lossen: Defit Tem Render Activities (D: 3.3-10) Profit Hore Render and Taxo (C-3.11) Profit Hore Render Lossen: Defit Dense: Defit Defit	Group           12,211,528           2,974,933           9,236,535           503,186           729,704           31,257           10,500,682           2,600,318           1,218,002           6,683,362           1,88,372           4,799,990           3,654           1,516,884           6,320,528           110,579	RBBL           12.209.489           2.983,430           9.226,659           503,186           727,705           31,257           10,488,207           2.594,412           1.210,443           6.683,352           1.882,372           4.800,980           3.654           1.516,884           6.31,516	Group 8.258,344 2.061,907 6.196,437 367,827 431,275 23,621 7.019,160 1.931,281 703,817 4.384,062 1.244,301 3.139,761 2.187 1.063,134 4.205,082 146,904	RBBL         8.256,812         2.066,581           2.066,581         6.190,231         367,827           3.07,827         4.29,363         23,621           7.011,042         1,925,818         700,137           7.03,134         4.364,487         1,244,301           3.140,186         2,187         1,003,134           4.205,507         146,504         4,352,411	Group 8.892.071 1.908.174 6.983.897 512.126 6.292.703 56,719 8.182.445 2.516.620 1.022.101 4.643.724 1.819.766 2.823.958 11.495 1.211.567 4.047.020 2.83.365	RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           56,719           8,177,425           2,514,485           1,020,310           4,642,630           1,819,766           2,822,864           11,495           1,211,567           4,045,926           2,33,65	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12	Interest Iscone Interest Escone Net Interest Iscone (JA-J.2) Fes. Commission and Decont Offer Detratisk Lossen: Nri) Test Operating Lossen: Staff Espenses Other Operating Lossen: Other Operating Lossen: Operating Portfit (C-3.6) Net Issue Lossen: Operating Defit (C-3.6) Net Issue Lossen: Operating Lossen: Defit Tem Render Activities (D: 3.3-10) Profit Hore Render and Taxo (C-3.11) Profit Hore Render Lossen: Defit Dense: Defit Defit	Group           12,211,528           2,974,993           9,236,535           503,186           729,704           31,257           10,500,682           2,600,318           1,218,002           6,682,362           1,883,372           4,799,990           3,654           1,516,884           1,516,884           1,0579           6,431,107           476,452	RBBL           12.209,489           2.983,430           9.226,659           503,186           727,705           31,257           10,488,207           2.594,412           1.210,443           6.683,352           1.882,372           4.800,980           3.654           1.516,884           6.321,518           110,579           432,097           476,452	Group 8.258.344 2.061.907 6.196.437 367.827 4.31.275 23.621 7.019.160 1.931.281 703.817 1.244.301 1.244.301 1.244.301 2.187 1.063.134 4.205.082 146.904 4.351.986 3.22.401	RBBL         8,256,812           2,066,581	Group 8,892,071 1,908,174 6,983,897 512,126 629,703 56,719 8,182,445 2,516,620 1,622,101 4,643,724 1,819,766 2,823,958 11,495 1,211,567 4,047,020 2,383,65 4,285,385 317,355	RBBL           8,887,856           1,909,489           6,978,367           512,126           630,213           56,719           8,177,425           1,020,310           4,642,630           1,819,766           2,822,864           11,495           1,211,567           4,045,926           238,365           4,284,291           317,355	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 5.12 3.13	Interest Isome Interest Isome Net interest Isome XA3.2 Pres. Commission and Discount Press. Commission and Discount Press. Commission and Discount Press Discound Content Content Press Discound Content Content Press Discound Content Content Operating Press Press Press Press Pression for Provide Longe Operating Prefst Co.38, Operating Prefst Co.38, Operating Prefst Co.38, Press The Operating Press Pre	Group           12.211.528           2.974.923           2.974.923           9.236.535           503.186           729.704           31.257           10.500.682           2.669.2362           1.882.372           4.799.990           3.654           1.516.884           6.305.288           110.579           6.431.107           476.4582           1.626.4588           4.327.767	RBBL           12,209,489           2,983,430           9,226,659           503,186           727,705           31,257           10,488,207           2,594,412           1,210,412           4,800,980           3,654           1,516,884           6,432,1518           110,579           6,432,097           4,76,452           1,626,888	Group 8.258,344 2.061,907 6.196,437 367,827 2.3.621 4.31,275 2.3.621 7.019,160 1.931,281 7.038,17 2.3.621 7.038,17 2.1244,301 3.139,761 2.145,986 3.134 4.205,082 1.659,082,082,082,082,082,082,082,082,082,082	RBBL         8,256,812           2,066,581         6,190,231           1307,827         429,363           2,3621         7,011,042           1,902,5818         700,237           4,384,4877         1,244,301           3,140,186         2,187           1,605,313         4,205,507           146,5904         4,352,441           3,32,401         322,401           3,32,401         945,500	Group 8,892,071 1,908,174 6,983,897 512,126 6,629,703 56,719 8,182,445 2,516,620 1,022,101 4,643,724 1,819,766 2,823,958 11,495 12,115,67 4,047,020 2,33,365 4,285,385 3,17,355 1,190,955	RBBL           8.887,856           1.909,489           6.978,367           512,156           630,213           56,719           8.177,425           2.514,485           1.819,766           2.822,864           1.819,766           2.822,864           1.211,567           1.213,577           2.763,099           2.776,309           2.044,874	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.4 3.5 B. 3.4 3.7 C. 3.8 B. 3.9 3.10 E. 3.11 5.12 3.13 G. 4. 4.1	Interest Iscome Interest Iscome (JA.2) Verification Research (JA.2) Vers. Commission and Discome Version Interest (JA.2) Vers. Commission and Discome Total Operating Inserts (JA.2) Total Operating Inserts (JA.2) Dide	Group 12.211.528. 2.974.993 9.236,335 5.050,29704 31.257 10.509.682 2.600,318 1.218.002 6.683,362 1.883,372 4.799,990 3.654 1.516,884 6.320,528 110,579 6.431,107 4.76,452 1.655,888 4.327,667 AT THE ISD 0 14	R161L           12,209,489           2,083,430           9,222,059           503,186           727,705           31,257           12,854,410           2,594,412           12,104,43           6,683,352           1,628,372           4,500,950           3,654           1,516,844           4,212,762           1,626,358           1,0,579           4,328,757           7 THE QUARTER           0,276	Group 8.258.344 2.0661.907 4.1964.347 367.827 4.31.275 2.36.621 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 7.0191.16	RBBL         8,256,812           2,066,581         2,006,581           3,00,323         3,33           3,33         2,363           7,011,042         1,925,818           7,001,042         1,925,818           7,011,042         1,925,818           7,011,042         1,925,818           7,011,042         1,925,818           7,011,042         2,0597           1,46,904         4,352,411           3,22,401         3,085,010           945,000         3,085,010           SQC/ARTER         KND           KND         3,446	Group 8.892.071 1.908.174 6.983.897 512.126 629.703 55.719 8.182.445 2.516.630 1.022.101 4.643.724 1.819.766 2.823.098 1.1495 1.211.567 2.83.058 1.211.567 CORESPONDED PRIVALS 10 10.90.575 CORESPONDED 1	RBBL           8.887.856           1.909.489           6.978.367           512.126           6.00.213           56.719           8.177.425           2.514.485           1.020.310           4.642.630           1.819.766           2.83.365           1.231.567           4.045.526           2.33.365           1.190.627           2.776.309           2.00 (MTR END 3/R (Auflited)           3/R (Auflited)           3/8	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. C. 3.8 B. 3.10 E. 3.11 3.12 3.12 3.12 3.12 4.1 4.1	Interest Iscons: Intere	Group           12-211.528.           2-214.930.           2-214.930.           2-214.930.           2-215.535.           9-503.186.           729.704.           31.257.           10.500.682.           2-600.318.           12.18.002.           6.683.362.           1.852.372.           4.799.564.           1.516.884.           6.320.528.           1.057.9           6.433.407.47.           4.516.884.           4.327.767.           AT THE END 0.           14.4	RIBI           12,209,489           2,208,143           2,208,143           9,226,659           503,186           727,705           31,257           12,209,412           12,1043           6,603,352           1,6603,352           1,6603,352           1,6603,352           1,6603,352           1,6603,352           1,6603,658           4,320,757           4,320,757           57,6452           4,320,757           57,6452           51,6584           4,320,757           57,6452           52,858           228,6	Group 8.258,344 2.061,907 6.196,437 367,827 431,275 23.6621 1931,281 700,817 700,817 700,817 10,931,84 1,244,301 2.187 700,817 1,063,134 4,265,082 146,904 4,351,986 4,351,986 4,351,986 7,455 146,904 4,351,986 7,455 146,904 4,351,986 7,455 146,904 4,351,986 7,455 146,904 1,245 146,904 1,245 1,255 1,245 1,2	RBBL 8.255.812 2.065.814 4.992.33 3.67.827 4.293.65 7.01.042 7.01.042 7.01.042 7.00.757 1.244.306 3.444.06 4.844.07 1.244.306 3.444.06 4.844.07 1.244.306 3.444.06 4.855.01 4.855.01 3.465.01 3.	Group 8,892,071 1,908,174 6,983,897 512,126 623,703 52,716 1,922,101 1,922,101 1,922,101 1,922,102 1,922,102 1,922,102 1,922,102 1,922,102 1,923,102 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,955 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957 2,777,075 CORRESPONDED 1,199,957	RBBL           8.887.856           1.909.489           6.978.367           512.126           630.213           56.719           512.126           2.514.485           1.020.310           1.8197.665           2.812.854           1.020.310           1.8197.665           2.812.864           1.140552           2.33.365           4.284.291           3.17.355           1.190.627           2.77.6.309           3.0 (WARTE END AR (Anditro)           3.0 (WARTE END AR (Anditro)           3.0 (WARTE END AR (Anditro)           3.0 (STA)           3.0 (	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 8 3.9 3.10 E. 3.11 F. 3.13 G. 4.1 4.1 4.2	Interest Income Interest Express Interest Express Interest Express Interest Express Interest Express Interest I	Group           12:21:1.528           2:27:1.928           2:27:1.928           2:27:1.928           2:27:1.928           2:00.118           2:00.118           1:05:06:027           6:08:1.928           1:05:06:027           6:08:1.928           1:05:06:027           6:08:1.928           1:05:08:028	RBBL           12,209,489           2,983,430           9,222,059           503,186           727,705           31,257           12,888,207           2,594,412           12,10443           6,683,352           14,516,884           4,500,990           36,541           110,579           4,602,588           110,579           4,328,757           7 THE QUARTER           02%           25%           94%	Group 8.258.344 2.0661.907 4.1964.347 367.827 4.31.275 2.36.621 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 1.931.281 7.0191.160 7.0191.10000000000000000000000	RBIL           8.255.812           2.065.531           2.065.531           4.20.63.531           3.61.823           3.61.823           3.62.823           2.20.831           2.20.831           2.20.831           2.20.831           1.20.831	Group 8.892.071 1.908.174 6.903.597 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.217.075 5.217.075 5.2.7775 5.2.7775 5.2.	RBBL           8.887.856           1.909.489           6.978.367           512.126           630.213           56.719           512.126           53.02.13           56.719           8.177.425           2.514.485           1.202.310           1.819.765           2.822.864           2.822.864           2.812.853           1.190.627           2.276.309           2.076.309           2.076.309           2.04.010.048           2.76           2.776.309           2.776.309           2.776.309           2.776.329           2.776.332           2.776.332           2.776.332           2.776.332           2.776.332           2.776.332           2.776.332           2.776.332           2.776.332	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.10 E. 3.12 3.13 G. 4.1 4.2 4.4	Interest Isome Interest Isome Interest Isome (JA-JA) Vers Commission and Discont Free, Commission and Discont Free, Commission and Discont Free (Jacobian (Jacobian) Total Operating Isome (JA-JA) (JA-JA) Sand Toyenes Operating Politi Refere Provision (R) (JA-JA) Operating Politi Refere (JA-JA) Operating Politi Refere (JA-JA) Operating Politi Refere (JA-JA) Operating Politi Refere (JA-JA) Politi Refere Researce (R-JA) Politi Refere Researce Refere Politi Refere Researce Refere Politi Refere Researce Refere Politi Refere Researce Refere Researce Refere Refer	Group           1221123           1221123           1221123           1221123           1221123           1221123           1221123           1221123           1221123           123123           1231237           11050622           125032           6683362           6683362           6395382           1250544           6395382           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1310579           141           14           98           98           2           2           2           2           2           2           2	RIBL 12.209489 2.983430 9.2264659 503,186 727,705 31,257 19.4885,207 2.594412 1.210443 4.885,207 2.594412 1.210443 4.892944 4.892944 4.892944 4.892944 4.892944 4.992944 4.992944 4.992944 4.9929455 4.9929456 4.9929456 4.9929456 4.9929456 4.9929456 4.9929456 4.99294	Group 8.258.344 2.061.907 6.196.437 367.827 23.621 7.019.160 1.931.281 7.019.160 1.931.281 7.019.160 1.931.281 7.019.160 1.244.301 3.189.767 1.244.301 3.189.767 1.244.301 3.189.767 3.019.160 3.22.401 3	REBIL           8.256.45           2.266.51           2.266.51           2.201           2.202           2.203           2.203           2.203           2.203           2.203           2.204           1.225.818           700.737           4.884.487           1.245.301           1.245.301           1.245.301           2.205.507           1.465.401           3.205.507           3.485.201	Group 8,892,071 1,908,174 6,988,897 512,126 629,703 52,710 52,7	RBBL           8.887.856           1.909.489           6.978.367           512.126           630.213           56.719           512.126           2.514.485           1.920.310           1.8197.665           2.822.864           2.822.864           2.83.365           4.244.290           3.17.355           1.190.627           2.76.309           2.0 (WARTE END CAR (Audited)           3.0%           3.0%           3.0%           3.190.627           3.190.627           3.190.627           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.128           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%	
3.1 3.2 A. 3.3 3.4 3.5 B. 3.6 3.7 C. 8 3.9 3.10 E. 3.11 F. 3.13 G. 4.1 4.1 4.2	Interes Iscone Interes Iscone (JA-32) Interes Iscone (JA-32) Prec. Commission and Discone Interest Iscone (JA-32) Prec. Commission and Discone Interest Iscone (JA-32) Prec. Commission and Discone Interest Iscone (JA-32) Tabl Operating Pathemeter (JA-33) Tabl Operating Pathemeter (JA-34) Date Tables (JA-34) Operating Pathemeter (JA-34) Operating Pathemeter (JA-34) Operating Pathemeter (JA-34) Interest Iscone (JA-34) Operating Pathemeter (JA-34) Interest Iscone (JA-34) Interest Iscon	Group           1221123           1221123           1221123           1221123           1221123           1221123           1221123           1221123           1221123           123123           1231237           11050622           125032           6683362           6683362           6395382           1250544           6395382           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1250543           1310579           141           14           98           98           2           2           2           2           2           2           2	RBBL           12,209,489           2,983,430           9,222,059           503,186           727,705           31,257           12,888,207           2,594,412           12,10443           6,683,352           14,516,884           4,500,990           36,541           110,579           4,602,588           110,579           4,328,757           7 THE QUARTER           02%           25%           94%	Group 8.258.344 2.061.907 6.196.437 367.827 23.621 7.019.160 1.931.281 7.019.160 1.931.281 7.019.160 1.931.281 7.019.160 1.244.301 3.189.767 1.244.301 3.189.767 1.244.301 3.189.767 3.019.160 3.22.401 3	RBIL           8.255.812           2.065.531           2.065.531           4.20.63.531           3.61.823           3.61.823           3.62.823           2.20.831           2.20.831           2.20.831           2.20.831           1.20.831	Group 8.892.071 1.908.174 6.903.597 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.210.05 5.217.075 5.217.075 5.2.7775 5.2.7775 5.2.	RBBL           8.887.856           1.909.489           6.978.367           512.126           630.213           56.719           512.126           2.514.485           1.920.310           1.8197.665           2.822.864           2.822.864           2.83.365           4.244.290           3.17.355           1.190.627           2.76.309           2.0 (WARTE END CAR (Audited)           3.0%           3.0%           3.0%           3.190.627           3.190.627           3.190.627           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.128           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%           3.0%	
3.1 3.2 3.3 3.4 3.5 B. 3.6 6. 3.7 C. 3.8 B. 3.7 C. 3.9 3.10 1.11 F. 3.12 3.13 G. 4.1 4.2 4.4 4.5 4.6	Interest Isome Interest Isome Interest Isome (JA-JA) Vers Commission and Discont Free, Commission and Discont Free, Commission and Discont Free (Jacobian (Jacobian) Total Operating Isome (JA-JA) (JA-JA) Sand Toyenes Operating Politi Refere Provision (R) (JA-JA) Operating Politi Refere (JA-JA) Operating Politi Refere (JA-JA) Operating Politi Refere (JA-JA) Operating Politi Refere (JA-JA) Politi Refere Researce (R-JA) Politi Refere Researce Refere Politi Refere Researce Refere Politi Refere Researce Refere Politi Refere Researce Refere Researce Refere Refer	Спотр. 1221152 29714901 9235535 59314961 9235535 59314961 9235535 59314961 9235535 123770 123702 1237070 1237070 1237070 1237070 1237070 1237070 1237070 1	BBBL           12.399,499           2.953,430           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.226,699           9.266,632,697           9.64,822,697           9.766,6322,697           9.766,6322,697           9.766,6322,697           9.766,6322,697           9.766,752,757           9.776,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757           9.767,757	Croup 8 258,144 2.061,907 367,827 46,196,437 367,827 41,227,21 41,227,227,21 41,227,227,21 41,227,227,227,227,227,227,227,227,227,22	REIL           8.256.152           2.496.211           307.827           2.496.211           307.827           2.200.211           307.827           2.200.211           307.827           2.200.211           307.827           307.827           307.827           307.827           307.827           308.201	Const. 5. 92(2)71 5. 92(2)71 5. 92(2)72 5. 92(2)72 5. 92(2)72 5. 12(1)75 5. 12(1)75	BBR           8.87.856           1.907.480           6.978.367           512.135           512.136           512.137           2.514.485           1.020.310           4.642.630           1.819.76           2.8127.432           1.819.76           2.8127.425           2.813.85           1.211.567           1.2313.05           1.2313.76.309           2.04.485           2.76.309           7%           2.32%           4%           10%           10%           10%           1.90.627           3.23%           4%           10%           10%	
3.11 3.22 3.33 3.44 3.53 <b>B.</b> 3.63 <b>B.</b> 3.7 <b>C.</b> 3.7 <b>C.</b> 3.7 <b>C.</b> 3.7 <b>C.</b> 3.7 <b>C.</b> 3.7 <b>C.</b> 3.7 <b>C.</b> 3.7 <b>C.</b> 4. 4. 4. 4. 4. 4. 4. 4. 4. 4.	Interest Income Interest Exposes Net Interest Interest Net	Group           2.974903           2.974903           92.05535           305136           720,704           1.221128           92.05535           305136           720,704           1.237           1.237           1.238           2.2513802           6.682,302           1.553           1.554           1.554           1.555           6.431,007           4.709,900           4.322,767           4.322,767           9.9           9.9           9.9           9.9           9.171           7.1           7.1           7.1           7.1           7.1           7.1           6.6           7.1           6.6           6.6           6.6           6.6           6.6           6.6           6.6           6.6           6.6           6.6           6.6           6.6           6.6	BBBL           12,209,450           2,093,420           2,093,420           2,093,420           2,093,420           2,093,420           2,270,50           31,257           11,210,433           4,688,352           1,210,443           1,210,	Group 8 258,344 2,061,907 301,207 301,275 2,262,017 301,275 2,2621 7,019,160 1,031,281 7,019,160 1,031,281 7,019,160 1,031,281 7,019,170 1,005,119 2,244,300 1,244,3000 1,244,3000 1,244,3000 1,244,300000000000000000000000000000	BUIL           20 25 512           20 006 581           6 (190.211)           307.527           21,631           20.25,812           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25	Сопи 8.802.071 1.908.174 1.908.174 1.908.174 1.908.174 1.908.174 1.908.174 1.908.174 1.912.076 1.922.101 1.812.745 1.812.454 1.812.755 1.919.955 1.91	RBBL           8.887.856           1.909.489           6.978.367           512.126           6.00.213           56.719           512.126           5.00.213           56.719           5.17.425           2.514.485           2.514.485           2.422.564           2.422.564           2.423.256           2.312.57           2.313.365           2.313.365           2.313.365           2.313.365           2.314.645           2.314.642           3.17.355           3.11.100.627	
3.1 3.2 3.3 3.4 3.5 <b>B.</b> 3.3 <b>B.</b> 3.7 <b>C.</b> 3.8 <b>B.</b> 3.9 3.10 <b>E.</b> 3.11 <b>F.</b> 3.12 3.13 <b>G.</b> 4.1 4.2 4.3 4.4 4.4 4.5	Internet Income Internet Income Net Internet Income (JA-JA) Vers. Commission and Discont Frees, Commission and Discont Frees, Commission and Discont Frees, Discont Internet (JA-JA) Total Discont Internet (JA-JA) Total Discont Internet (JA-JA) Sand Expertise Output Internet (JA-JA) Output Internet (JA-JA) Output Internet (JA-JA) Output Internet (JA-JA) Profils Free Revealue Archivise (JA-JA) Revealue Control Distribution Profils Free Revealue Control Distribution Co	булир           0.5000         2.971.903           12.211.528         503.186           7.20,74.903         9.265,852           5.03,186         12.211.528           1.211.528         2.603.186           1.211.510.022         2.603.186           1.213.002         2.603.186           1.215.002         6.683.162           1.05.759         1.05.759           1.05.759         1.05.759           4.7104.150.021         1.25.0524           4.7104.150.021         1.25.0524           4.7104.150.021         1.21.0529           4.7104.150.021         1.41.0579           4.7104.150.021         4.71.04.150.021           4.7104.150.021         4.71.04.150.021           4.7104.150.021         4.71.04.150.021           4.7104.150.021         4.71.04.150.021           4.7104.150.021         4.71.04.150.021           4.7104.150.021         4.71.04.150.021           4.71.04.150.021         4.71.04.150.021           4.71.04.150.021         4.71.04.150.021           4.704.101.101.101.101.101.101.101.101.101.1	BBBL           12.309,499           12.309,499           12.309,499           9.226,699           9.206,699	Соница	Bits           \$2:55:12;           2:06:51;           2:06:51;           3:67:27;           2:06:51;           3:73:27;           2:10:32;           2:07:07;           2:10:32;           2:07:07;           2:10:32;           2:07:07;           2:10:32;           2:07:07;           2:10:32;           2:07:07;           2:45:30;           2:07:07;           2:45:30;           2:2:00;           3:2:2:00;           3:2:2:00;           3:2:2:00;           3:2:2:00;           3:2:2:00;           3:2:2:00;           3:2:2:00;           3:2:2:00;           3:2:00;           3:2:00;           3:2:00;           3:2:00;           3:2:00;           3:2:00;           3:00;           3:00;           3:00;           3:00;           3:00;           3:00;           3:00;           3:00;           3:00;           3:00;           3:00;	Comp 5.892.071 5.982.071 5.983.174 5.983.174 5.983.174 5.983.175 5.983.174 5.983.174 5.983.175 5.251.620 1.022.101 1.022	EBBL           8.887.856           1.909.490           6.078.367           512.135           512.135           2.512.435           2.512.4485           9.177.435           2.512.4485           1.319.760           2.8127.435           2.8127.435           2.8127.425           2.8127.425           2.8127.425           2.8127.425           2.8127.6309           2.04087.630           2.04087.630           2.04087.630           2.04087.630           2.757.6309           2.04087.630           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.76.309           2.75.5	
3.11 3.22 A. 3.3 3.4 3.5 B. 3.7 C. 3.8 B. 3.7 C. 3.8 D. 3.9 4.1 4.2 4.3 4.4 4.5 4.5 4.5 4.5 5.7 7.2 4.5 5.7 7.2 7.2 7.2 7.3 8.3 7.3 8.3 7.3 7.2 7.2 7.3 8.3 7.3 7.2 7.3 8.3 7.3 7.2 7.3 7.3 7.3 7.2 7.3 7.3 7.3 7.3 7.3 7.3 7.3 7.3	Interest Income Interest Exposes Net Interest Interest Net	Group           12211528           2974,993           9326,528           503,186           723,037           18550,652           2603,186           1215,052           6431,162           1515,654           6431,262           155,654           6431,057           144           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           4327,057           14           15           15           16	BBBL           12,209,450           2,093,420           2,093,420           2,093,420           2,093,420           2,093,420           2,270,50           31,257           11,210,433           4,688,352           1,210,443           1,210,	Genus           2 553 142           2 553 145           3 553 145           5 196 157           3 67 327           3 67 327           2 3 67 327           2 3 67 327           2 3 67 327           2 3 67 327           2 3 621           1 2 31           2 3 621           2 44 301           3 139 761           1 10001           3 149 761           9 45 5000           3 183 761           2 133           2 2           1 3           2 6           6           6           6           6           6           6           6           6           6           6	BUIL           20 25 512           20 006 581           6 (190.211)           307.527           21,631           20.25,812           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25,912           20.25	Сопи 8.802.071 1.908.174 1.908.174 1.908.174 1.908.174 1.908.174 1.908.174 1.908.174 1.917.075 1.91	BART           R.SK72450           1.009,450           6.973,676           6.973,676           6.302,1367           6.502,137           6.502,137           5.574,1485           1.020,310           4.642,630           1.819,766           2.8122,864           1.1211,567           2.404,252           2.4124,523           1.190,637           2.776,309           2.706,309           2.705,309	

	Asadh end, 2075		Chaitra	end, 2074	Asadh end, 2074	
Statement of Financial Position	Group This Quarter Ending	Bank This Quarter Ending	Group Previous Quarter Ending	Bank Previous Quarter Ending	Group Corresponding Previous Quarter Ending	Bank Corresonding Previous Quarter Ending
Assets						
Cash and cash equivalent	6,614,589	6,594,968	7,664,044	7,663,799	5,791,632	5,789,95
Due from NRB and placements with BFIs	16,425,697	16,425,697	11,174,487	11,174,487	15,408,855	15,408,85
Loan and advances	124,423,472 47,230,103	124,423,472 47,209,027	117,088,247 35,652,175	117,088,247 35,632,497	110,101,401	110,101,40
Investments Securities Investment in subsidiaries and associates	47,230,103	47,209,027	35,652,175	35,632,497	40,734,385	40,664,38
Goodwill and intangible assets	24.028	200,000	14,206	13,980	4,574	4.57
Obouwin and mangine assess Other assets	13.670.543	13.663.140	8,067,810	8,061,455	9,206,753	9,203,34
Total Assets	208.388.432	208,540,078	179,660,969	179,734,465	181,247,600	181,272.51
Capital and Liabilities	200,000,002	200,240,270	115,000,705	117,754,465	101,247,000	101,272,71
Paid up Capital	9.004,796	9.004.796	8,588,972	8.588.972	8.588.972	8,588.97
Reserves and surplus	13.099,562	13.099.801	8.210.334	8,210,009	6.701.150	6,700.39
Deposits	169,183,365	169,337,056	153,167,245	153,241,878	154,075,381	154,101,57
Borrowings	429,242	429,242	384,208	384,208	180,847	180,84
Bond and Debenture	-	-	-	-	-	-
Other liabilities and provisions	16,671,467	16,669,183	9,310,210	9,309,398	11,701,250	11,700,72
Total Capital and Liabilities	208,388,432	208,540,078	179,660,969	179,734,465	181,247,600	181,272,51
	Group	Bank	Group	Bank	Group	Bank
Statement of Profit or Loss	This Quarter Ending	This Quarter Ending	Up to Previous Quarter	Up to Previous Quarter	Corresponding Previous Quarter Ending	Corresonding Previous Quarter Ending
Interest income	13,044,549	13,042,510	8,093,492	8,091,961	9,089,450	9,085,23
Interest expense	2,975,198	2,983,430	2,062,111	2,066,581	1,908,174	1,909,48
Net interest income	10,069,351	10,059,079	6,031,381	6,025,380	7,181,277	7,175,74
Fee and commission income	1,232,890	1,230,891	800,002	797,190	1,141,829	1,142,33
Fee and commission expense	184,538	183,708	134,253	134,253	187,245	187,24
Net fee and commission income	1,048,352	1,047,183	665,749	662,937	954,584	955,09
Other operating income Total operaing income	34,910	34,910 11,141,172	24,909 6,722,039	25,809 6,714,126	68,214 8,204,075	68,21- 8,199,05
Impairment charge/(reversal) for loans and other losses	421,880	421,880	(948,951)	(948,951)	(96,760)	(96.76
Net operating income	10,730,734	10,719,293	7,670,989	7,663,077	8,300,835	8,295,81
Personnel expenses	3.076,770	3.070.863	2.253.683	2.248.219	2.833.975	2.831.84
Other operating expenses	1.032.984	1.026.460	569.359	566,484	834,814	832.94
Operating profit	6,620,980	6,621,969	4,847,948	4,848,373	4,632,047	4,631,03
Non operating income/expense	128,744	128,744	164,444	164,444	216,386	216,38
Profit before tax	6,749,724	6,750,714	5,012,392	5,012,817	4,848,433	4,847,41
Income tax	1,850,998	1,850,998	1,103,310	1,103,310	1,176,919	1,176,61
Profit /(loss) for the period	4,898,726	4,899,716	3,909,082	3,909,508	3,671,514	3,670,80
Other comprehensive income	(1.911.175)	(1.911.175)	(2.397.417)	(2.397,417)	(1.260.154)	(1.260.15
Total comprehensive income	2,987,552	2,988,541	1,511,665	1,512,090	2,411,359	2,410,649
Distributable Profit						
Net profit/(loss) as per profit or loss	4,898,726	4,899,716	3,909,082	3,909,508	3,671,514	3,670,80
Add/Less: Regulatory adjustment as per NRB Directive	(570,960)	(570,960)	(824,496)	(824,496)	(894,495)	(894,49
Free profit/(loss) after regulatory adjustments	4,327,767	4,328,756	3,084,586	3,085,011	2,777,019	2,776,30
Ratios						
Capital fund to RWA	14.02%	14.02%	12.34%	12.34%	10.39%	10.39
Non performing loan (NPL) to total loan (As per NRB Directive)	3.77%	3.77%	2.90%	2.90%	3.77%	3.77
Total loan loss provision to Total NPL (As per NRB Directive)	98.94%	98.94%	135.48%	135.48%	106.32%	106.32
Cost of Funds	2.21%	2.21%	2.14%	2.14%	1.74%	1.74
Credit to Deposit Ratio ( As per NRB Directive)	66.84%	66.84%	68.67%	68.67%	65.30%	65.30
Base Rate	6.20%	6.20%	6.20%	6.20%	5.95%	5.95
Basic Earning Per Share	54.40	54.41	45.51	45.52	42.75	42.7
Diluted Earning Per Share	54.40	54.41	45.51	45.52	42.75	42.1

Note:
1. Above financials have been presented an per NRB Directive No. 4 and prevailing accounting practice in the banking
1. Above financials have been presented as per NRB Directive No. 4 and prevailing accounting practice in the banking
completion of the marger process. The recorded income and exposes of NRD Coredopment Bank Limited before
completion of the marger process. The recorded income and exposes of NRD Coredopment Bank Limited before
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3. RECONCILIATION OF NET PROFIT AS PER NFRS AND PREVIOUS NRB DIRECTIVE NO. 4

Particulars	Year ended 16 July 2018	Period ended 13 April 2018	Year ended 15 July 2017
Profit as per previous NRB Directive No. 4	4,328,756	3,085,011	2,776,309
	-	-	
Impairment Charges on Loans and advances to customers	(18,852)	1,147,698	689,809
Dividend Payable	-	-	-
Accrued Interest Income on loans and advances to customers	833,021	(164,851)	197,380
Provision on Non-Banking Assets	(19,100)	(40)	(6,706
Deferred tax adjustment	(224,110)	(158,310)	14,013
Total of regulatory adjustments	570,960	824,496	894,495
	-	-	-
Profit under NFRS	4,899,716	3,909,508	3,670,804

4. SEGMENT REPORTING: bank has identified its geographical segments on the basis of 5 regional offices and 1 Central Office culars Biratnagar Region Birgung Region Kathmandu Region Nepalgung Region Central Office Total Particulars 34,764,0 28,379,3 82,693,5 ent Liab 31,329,894 20,865,722 71,627,009 28,211,112 25,149,413 9,252,331 186,435,48 iegment Revenue iegment Expenses 2,171,36 1,936,442 4,815,21 2,143,43 2,205,98 1,895,9 9 212 7 1,264,935 1,310,898 2,302,31 1.262.584 1,489,133 (879,154) 6,750,71 gment Operating Result acome Tax 1,850,998 rofit and Loss for the Period 4,899,716 22,104,597 Total Equity

## UNAUDITED FINANCIAL RESULTS AS PER NEPAL FINANCIAL REPORTING STANDARDS(NFRS). Upto FY 2074/75 Fourth Quarter (2075 Ashad End (16 July 2018) of Fiscal Year 2017/18).

	68.67%	65.30%	Notes:					
	4.95%	4.92%	Following points shall be disclosed in the quarterly financial statements prepared as per NFRS:					
	6.20%	5.95%	1. The above financial statements have been prepared based on the circular no Bai. Bi. Ni. Bi/ Niti/ Paripatra/ KaKhaGha/23/074/75 issued by NRB and are NFRS compliant.					
	2.24%	1.50%	<ol><li>The above figures are subject to change based on the direction of statutory auditor and/ or regulator.</li></ol>					
	34.21%	29.09%	<ol><li>Loans and Advances include accrued interest and are presented net of impairment charges.</li></ol>					
			<ol> <li>Group represents the Bank and its wholly owned subsidiary RBB Merchant Banking Limited.</li> </ol>					
			5. Figures have been regrouped/ rearranged/ restated wherever necessary.					
king industry.			6.Inter-group transactions have been eliminated in the above consolidated financial statements.					
rom 19th of Baisakh 2075(2nd May 2018) upon the		he	7. Interest Income on loans and advances have been presented on accrual basis.					
fore the merger date has not been included in Statement			8. Personnel expenses include provision for staff bonus computed based on profit as per previous NRB Directive No. 4					
	5		<ol><li>Taxation shown above is based on the profit computed as per previous NRB Directive no 4.</li></ol>					
Rs. 640 millions has been charged to Profit and Loss account			10. Investment in equity instruments have been shown at fair value as per NFRS.					
	-		<ol> <li>Difference in profit as per NFRS and previous NRB Directive no 4 has been transferred to "Regulatory Reserve".</li> </ol>					
osses on these elements are presented in Other Liabilites.			12. The "Free Profit/ (Loss) after Regulatory Adjustment" is before the regulatory appropriations towards General Reserve, Exchange Equalization fund, Corporate Social Responsibilit					
			Fund, Employee and Training and Development Fund and other provisions as per NRB Directives.					