## Machhapuchchhre Bank Limited Unaudited Financial Results As at 3rd Quarter End (13/04/2015) of the Fiscal Year 2071/72 (2014/2015)

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Rs.in '000 Corresponding Previous Year Quarter Ended
1	Total Capital and Liabilities (1.1 to 1.7)	47,311,687	45,257,097	38,650,380
1.1	Paid Up Capital	2,776,250	2,776,250	2,478,795
	Reserve and Surplus	1,271,399	999,920	639,284
	Debenture and Bond	-	-	-
1.4	Borrowing	-	-	0,000
1.5	Deposits (a+b)	41,529,042	39,611,867	33,810,995
	a. Domestic Currency	39,846,571	37,979,744	33,138,019
	b. Foreign Currency	1,682,472	1,632,123	672,97
	Income Tax Liability Other Liabilities	- 1.734.997	-	-
	Total Assets (2.1 to 2.7)	J	1,869,061	1,721,312
	Cash & Bank Balance	47,311,687	<b>45,257,097</b> 5,299,919	38,650,38
	Money at call and Short Notice	6,430,169 0,000	5,299,919	<u>6,306,17</u> 24,800
	Investments	3,337,201	3,098,215	24,80
	Loans and Advances (a+b+c+d+e+f)	35,098,975	33,649,350	2,195,20
2.4	a. Real Estate Loan	2,178,469	2,481,469	2,355,30
	1. Residental Real Estate Loan (Except personal home loan	2,170,409	2,401,409	2,555,50
	upto 10 Millions) 2. Business Complex & Residential Apartment Construction	421,785	431,018	261,31
	Loan	285,622	449,875	537,42
	3. Income Generating Commercial Complex Loan	481,577	489,381	577,46
	4. Other Real Estate Loan (Including Land purchase &			
	Plotting)	989,485	1,111,195	979,09
	b. Personal home loan of Rs. 10 Millions Less	3,835,468	3,142,774	1,913,63
	c. Margin Type Loan	178,541	199,426	139,64
	d. Term Loan	4,455,317	4,617,503	4,051,444
	e. Overdraft Loan/TR Loan/ WC Loan	12,544,792	12,116,971	11,398,93
	f. Others	11,906,388	11,091,207	7,676,09
	Fixed Assets Non Banking Assets	615,731	617,826	760,049
	Other Assets	1,829,611	2,591,787	1,829,09
		,,.		Corresponding
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Previous Year
3.1	Interest Income	2,274,893	1,497,444	Quarter 2,052,792
	Interest Expense	1,263,055	828,060	1,274,770
3 2				
		, ,		
A.	Net Interest Income (3.1 - 3.2)	1,011,838	669,384	778,02
A. 3.3	Net Interest Income (3.1 - 3.2) Fee Commission and Discount	<b>1,011,838</b> 135,753	<b>669,384</b> 90,818	778,02 93,41
A. 3.3 3.4	Net Interest Income (3.1 - 3.2) Fee Commission and Discount Other Operating Income	<b>1,011,838</b> 135,753 58,545	<b>669,384</b> 90,818 43,294	778,02 93,41 66,63
A. 3.3 3.4 3.5	Net Interest Income (3.1 - 3.2) Fee Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	1,011,838 135,753 58,545 67,738	669,384 90,818 43,294 41,154	77 <b>8,02</b> 93,41 66,63 29,00
A. 3.3 3.4 3.5 B.	Net Interest Income (3.1 - 3.2) Fee Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5)	1,011,838 135,753 58,545 67,738 1,273,874	669,384 90,818 43,294 41,154 844,649	778,02 93,41 66,63 29,00 967,06
A. 3.3 3.4 3.5 B. 3.6	Net Interest Income (3.1 - 3.2) Fee Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	1,011,838 135,753 58,545 67,738 1,273,874 225,358	669,384 90,818 43,294 41,154 844,649 153,937	778,02 93,41 66,63 29,00 967,06 194,07
A. 3.3 3.4 3.5 B. 3.6 3.7	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense	1,011,838 135,753 58,545 67,738 1,273,874	669,384 90,818 43,294 41,154 844,649	778,02 93,41 66,63 29,00 967,06 194,07 262,56
A. 3.3 3.4 3.5 B. 3.6 3.7 C.	Net Interest Income (3.1 - 3.2) Fee Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072	669,384 90,818 43,294 41,154 844,649 153,937 187,800	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D.	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E.	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E.	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 705,445 219,848 545,597 91,604 50,842	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F.	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F.	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 91,354 50,450 537,597 3,108	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 499,60 45,41
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Gefore Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652 440,188	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085	778,02 93,410 66,631 29,000 967,06 194,077 262,56 510,42 114,588 395,833 13,44 74,033 483,311 16,285 499,600 45,410 136,250 317,93 At the End of
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155	778,02 93,410 66,630 29,000 967,06 194,079 262,56 510,421 114,580 395,833 13,444 74,033 483,311 16,283 499,600 45,419 136,255 317,931 At the End of Corresponding Previous Year
A. A. 3.3 3.3 3.4 3.5 5 <b>B.</b> 3.6 3.7 <b>C.</b> 3.7 <b>C.</b> 3.8 <b>D.</b> 3.10 <b>E.</b> 3.11 <b>F.</b> 3.12 3.13 <b>G.</b> 4	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 668,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter	778,02 93,41 66,63 29,00 967,906 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter
A. A. 3.3 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.13 G. 4 4	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12%	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43%	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 3995,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10.66%
A.           3.3           3.4           3.5           B.           3.6           3.7           C.           3.8           D.           3.9           3.10           E.           3.13           J.12           3.13           G.           4           4.1	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76%	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1.73%	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2,209
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 B. 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12 3.12 3.12 3.12 4.1 4.2 4.3	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02%	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1,73% 103,01%	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10.66% 2.20%
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.7 C. 3.9 3.10 E. 3.12 3.13 G. 4 4.1 4.2 4.3 4.4	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Gefore Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit for Rous and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 668,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02% 4.65%	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10.43% 1.73% 103,01% 4,59%	778,02 93,41 66,63 29,00 967,906 194,07 262,56 510,42 114,58 305,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2,209 88,988
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.7 3.8 B. D. 3.9 3.10 E. 3.13 G. 4 4.1 4.2 4.3 4.4 4.5	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds         Credit/Deposit Ratio (As per NRB Directives)	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 668,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02% 4.65% 78.43%	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1.73% 103,01% 4,599% 78,66%	778,02 93,41 66,63 29,00 967,96 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2,209 88,989 5,599 74,759
A.           3.3           3.4           3.5           B.           B.           B.           B.           3.6           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	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds         Credit/Deposit Ratio (As per NRB Directives)         Base Rate (As per NRB Directives)         Average Interest Spread (As per NRB Directives)	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 668,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02% 4.65%	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10.43% 1.73% 103,01% 4,59%	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2,200 88,989 5,999 74,755 8,579
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.9 3.10 E. 3.12 3.13 G. 4 4.11 4.22 4.33 4.4 4.5 4.6 4.7	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds         Credit/Deposit Ratio (As per NRB Directives)         Base Rate (As per NRB Directives)         Base Rate (As per NRB Directives)         Major Indicators	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 688,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02% 4.65% 78,43% 7.57% 4.25%	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1,73% 103,01% 4,59% 7,8.66% 7,55%	778,02 93,41 66,63 29,00 967,96 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2,200 88,989 5,999 74,759 8,579 5,659
A.           3.3           3.4           3.5           B.           3.6           3.7           C.           3.8           B.           3.6           3.7           C.           3.8           B.           3.7           C.           3.9           3.10           E.           3.12           3.13           G.           4           4.1           4.2           4.3           4.4.1           4.2           4.3           4.4.4           4.5           4.6           4.7           1	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Losse         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds         Credit/Deposit Ratio (As per NRB Directives)         Base Rate (As per NRB Directives)         Base Rate (As per NRB Directives)         Major Indicators         Earning Per Share	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02% 4.65% 78,43% 7.57% 4.25% 21.14	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1.73% 103,01% 4.59% 78,66% 7.55% 4.54%	778,02 93,41 66,63 29,00 9467,906 194,07 262,56 510,42 114,58 305,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2,209 88,988 5,999 74,759 8,579 5,659 17,10
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 B. D. 3.9 3.10 E. 3.12 3.13 G. 4 4 4.1 4.2 4.3 4.4 4.5 4.6 6.4 7.7 1.2 2.3 1.3 1.2 1.2 1.2 1.2 1.2 1.2 1.2 1.2	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Income / Expenses (Net)         Write Back of Provision for Possible Losse         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds         Credit/Deposit Ratio (As per NRB Directives)         Base Rate (As per NRB Directives)         Base Rate (As per NRB Directives)         Major Indicators         Earning Per Share	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 6688,042 3,681 661,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110,02% 4.65% 78.43% 7.57% 4.25% 21.14 567,00	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1,73% 103,01% 4,59% 78.66% 7.55% 4,54%	778,02 93,41 66,63 29,00 967,906 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2,209 88,989 5,999 74,759 8,579 5,659 17,10 475,0
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.8 B. D. 3.9 3.10 E. 3.13 3.11 3.12 3.13 G. 4 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 1 2 3.13 1 1 2 3.13 1 1 1 1 1 1 1 1 1 1 1 1 1	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds         Credit/Deposit Ratio (As per NRB Directives)         Base Rate (As per NRB Directives)         Average Interest Spread (As per NRB Directives)         Mayor Indicators         Earning Per Share         Price Earning Ratio	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02% 4.65% 78.43% 7.57% 4.25% 21.14 567,00 26.82	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1.73% 103,01% 4.59% 7.8.66% 7.55% 4.54% 24.79 559,00 22.55	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2.200 88,989 5.999 74,759 8.579 5.659 17.10 475.00 27.7
A. 3.3 3.4 3.5 B. B. B. B. C. 3.7 C. 3.7 C. 3.10 E. 3.10 E. 3.10 C. 4 4.1 4.2 4.3 4.4 5.4 4.5 4.6 4.7 7.7 7.7 7.7 7.8 8.8 9.7 7.7 7.7 7.7 7.7 7.7 7.7 7.7	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds         Credit/Deposit Ratio (As per NRB Directives)         Base Rate (As pen NRB Directives)         Mayor Indicators         Earning Per Share         Market Value Per Share         Price Earning Ratio         Average Yield	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02% 4.65% 78,43% 7.57% 4.25% 21.14 567.00 26,82 7.26%	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1.73% 103,01% 4.59% 7.8.66% 7.55% 4.54%	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 113,44 74,03 483,31 16,28 499,60 45,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2.200 88,989 5.999 74,75 8,859
A. 3.3 3.4 3.5 B. 3.6 3.7 C. 3.9 3.10 E. 3.12 3.13 G. 4 4.1 4.2 4.3 4.4.4 4.5 4.6 4.6 4.7 4.5 4.6 4.5 4.5 4.5 4.5 5.5 5.8 5.8 5.8 5.8 5.8 5.9 5.9 5.9 5.9 5.9 5.9 5.9 5.9	Net Interest Income (3.1 - 3.2)         Fee Commission and Discount         Other Operating Income         Foreign Exchange Gain/Loss (Net)         Total Operating Income (A+3.3+3.4+3.5)         Staff Expenses         Other Operating Expense         Operating Profit Before Provision (B-3.6-3.7)         Provision for Possible Losses         Operating Profit (C-3.8)         Non Operating Income / Expenses (Net)         Write Back of Provision for Possible Loss         Profit from Regular Activities (D+3.9+3.10)         Extraordinary Income/Expenses (Net)         Profit Before Bonus and Taxes (E+3.11)         Provision For Staff Bonus         Provision For Tax         Net Profit/ Loss (F-3.12-3.13)         Ratios         Capital Fund to RWA         Non Performing Loan (NPL) To Total Loan         Total Loan Loss Provision to Total NPL         Cost of Funds         Credit/Deposit Ratio (As per NRB Directives)         Base Rate (As per NRB Directives)         Average Interest Spread (As per NRB Directives)         Mayor Indicators         Earning Per Share         Price Earning Ratio	1,011,838 135,753 58,545 67,738 1,273,874 225,358 283,072 765,445 219,848 545,597 91,604 50,842 688,042 3,681 691,723 62,884 188,652 440,188 At the End of This Quarter 11.12% 1.76% 110.02% 4.65% 78.43% 7.57% 4.25% 21.14 567,00 26.82	669,384 90,818 43,294 41,154 844,649 153,937 187,800 502,912 107,118 395,794 91,354 50,450 537,597 3,108 540,705 49155 147,465 344,085 At the End of Previous Quarter 10,43% 1.73% 103,01% 4.59% 7.8.66% 7.55% 4.54% 24.79 559,00 22.55	778,02 93,41 66,63 29,00 967,06 194,07 262,56 510,42 114,58 395,83 13,44 74,03 483,31 16,28 499,60 445,41 136,25 317,93 At the End of Corresponding Previous Year Quarter 10,669 2,209 88,989 5,999 74,755 8,579 8,579 8,579 2,205 2,565 2,565 2,565 2,565 2,565 3,179 3,1

Note: \* Previous Figures have been regrouped/rearranged wherever necessary. \* These figures may vary with the audited figures at the instance of external auditors and regulators. \*Loans and Advances are presented on gross basis. Loss Provisions are included in Other Liabilities.