Machhapuchchhre Bank Limited Unaudited Financial Results As at 1st Quarter end (17/10/2013) of the Fiscal Year 2070/71 (2013/2014)

SNo. Particular This Quarter Red Outsing Red Outsing Red 1 Total Capital and Liabilities (1.1 to 1.7) 32.936.937 30.966.758 2.52.98.697 1.3 Pactal Capital and Liabilities (1.1 to 1.7) 32.936.937 3.98.730 31.7327 14.79.737 1.3 Debember and Bond - - - - 1.4 Borrowing 23.035.907 26.75.773 21.45.994 1.4 Borrowing 30.44.94 385.102 42.92.773 21.45.994 1.6 Incore Tac Liability - - - - - 1.7 Ober Liabilities 1.14.18.81 872.944 88.22.98.697 30.69.798 25.298.697 2.4 Casta and Advances (ab-bc-ed+o) 2.379.0300 2.415.647 2.30.212 2.231.001 2.4 Lonara and Advances (ab-bc-ed+o) 2.411.300 2.300.212 2.231.001 3.1 Increastion Rang Machine Liabilitiza (manuclicability anartimeticability anartimeticability anartimeticability anartimeticability anartimeticability anartimeticability anartimeticability anartimeticability anartimeticability a					Rs.in, 000
11. Park Up Capital 24.78.795 24.78.795 24.78.795 1.3 Deherture and Bond 384.730 317.327 149.577 1.4 Borrowing 333.435 61.017 102.72 1.4 Borrowing 233.435 61.017 102.72 1.4 Borrowing 233.435 61.017 102.72 1.4 Borrowing 255.50.07 26.752.773 21.455.894 1.4 Domestic Atabelity 25.752.773 21.455.894 882.012 1.1 Ober Labilitie 1.141.331 872.944 882.012 1.4 Cat Lo & Bank Balance 5.110.688 5.044.181 4395.552 2.4 Marger cat and Advances (a+beret+e) 23.492.657 2.300.212 2.731.010 1.5 Residentiat Loan Cate Loan(Except personal home loan upto 10 2.411.300 2.200.212 2.731.010 1.5 Residentiat Loan Gate Loan (Except personal home loan upto 10 2.411.300 2.300.212 2.731.010 1.5 Residentiat Loan (Commercial Complex Laan 5.064.04 433.553 435.354 433.554 2.5 Priord Assets 1.325.049 1.152.106 633.747 102.046			Ended	Quarter Ended	Quarter Ended (Audited)
1:2 Bester and Surplus 384/200 317.272 119.577 1:3 Defention and Band - - - - 1:4 Borrowing 23.3435 FL1017 10.222 1:5 Deposite (c+b) 28.607,510 22.672.773 21.455.092 1:6 Incomer Tax Lability 11.41331 972.944 990.201 1:0 Other Lability 11.41313 972.944 990.201 1:1 Other Lability 11.41313 972.944 990.201 2:1 Cash & Bank Italianther 5.110.686 5.004.411 4.395.657 2:1 Cash & Bank Italianther 2.307.960 2.410.47 2.300.457 2:1 Lasan and Advances (a+b+c+d+e) 2.3.402.657 2.3.604.971 16.997.154 3:1 Read Estate Loan 2.410.47 2.300.313 326.045 3:1 Italiant Advances (a+b+c+d+e) 2.3.1472.01 2.3.002.12 2.7.11.010 1:1 Reside Estate Loan 2.410.47 2.300.313 326.045 3:1 Destate Estate Loan 6.2.02.711 1.0.053.31 1.2.775.101					
1.3) Debetruin and fond - - - 1.4) Borrowing 33.435 0.10.17 10.222 1.5) Deposits (arbs) 28.890.7510 27.137.875 21.858.087 1.6) more tractability - 26.752.773 21.455.998 1.6) more tractability - 36.1449 385.102 402.193 1.0) ther tabilities 1.141.831 872.944 802.012 2 C.1.10 Z.71 22.396.307 30.607.584 22.298.607 2.1 Cash & Bank Balance 5.110.686 5.044.181 4.955.562 2.3 Investments 2.397.900 2.418.647 2.303.459 2.4 Loans and Advances (arby-cd-e) 2.441.647 2.300.212 2.731.010 1. Residental Real Estate Loan Castrate Loan 62.8756 530.311 32.6.043 3.1 Residental Coam Incore Costruction Loan 62.8756 530.311 32.6.043 3.1 Residental Coam Incore Costruction Loan 62.8756 530.311 32.6.042 4.0 Other Real Estate Loan Including Land purchace & Ploting 1.060.813 11.050.65 3.1 Resi					
1.4. Borrowing 33.3435 61.017 10.22 1.5 Deposits (a-b) 28.8097.516 24.752.773 24.858.007 1.6 Income Tax Lability 351.002 24.752.773 24.955.007 1.7 Other Labilities 11.141.331 877.344 892.012 2.1 Other Labilities 21.97.059 25.299.607 30.867.959 25.299.607 2.1 Cach 8 Bank Baare 25.110.688 5.044.181 4.395.562 2.1 Cach 8 Bank Baare 23.070.607 24.864.71 2.303.435 2.2 Interstments 23.070.607 24.864.71 2.303.143 2.4 Lanas and Avances (a-bac-od-ex) 22.470.657 21.664.907 16.997.154 2.4 Lanas and Avances (a-bac-od-ex) 23.470.071 2.300.121 2.713.101 1. Rescistential Assettered complex total 628.750 530.313 22.071.01 2.4 Lanas and Avances (a-bac-od-ex) 0.160.0310 1.166.333 11.757.101 3. Income Generating Commercial Complex Loana 50.66.04 1.153.051 63.077 3. Income Generating Commercial Complex Loana 9.394.56 1.010.057 12.554.027 4. Margin Type Loan 2.159.410 1.165		*	384,730	317,327	149,571
1.5 Deposits (a-b) 28,890,7316 27,137,757 21,858,000 1.0 Description Currency 361,449 385,102 402,732,773 21,455,994 1.6 Description Currency 361,449 385,102 402,732,773 21,2455,994 1.1 Other Labilities 1.1,11,831 197,2944 980,202 2. C2.1 to 2.7) 22,295,6207 24,418,447 2,303,453 2. Cash & Bank Balance 2,397,0790 2,418,447 2,303,453 2.4 Lans and Advances (a-bi-exi4-e) 23,492,657 21,648,499 16,997,154 2.3 Investments Cash & Bank Balance 2,411,200 230,212 21,648,499 16,997,154 2.4 Lans and Advances (a-bi-exi4-e) 23,492,657 21,648,499 16,997,154 3,302,122 21,648,499 16,997,154 3,302,122 21,648,499 16,997,154 3,302,122 21,648,499 16,997,154 3,302,123 21,642,625 3,453,56 6,527,373 3,26,643 3,313 32,6,643 3,156,666 53,176 6,33,71			-	-	-
a. Domestic Currency 2855.06.07 26.752.772 21.455.994 b. Forcing Currency 361.440 3851.02 402.193 1.9 Other Lability 1.4 387.024 402.193 21. Other Lability 1.2 30.86.7959 25.298.6307 30.86.7959 21. Cach & Bank Balace 2.10.068 5.044.101 4.395.656 22. Cach & Bank Balace 2.307.900 2.418.47 2.303.457 23. Imreatments 2.397.900 2.418.47 2.303.457 24. Loans and Advances (a+b+e+1+e) 2.34.972.657 21.648.499 1.6997.154 a Real Estate Loan 628.750 530.313 336.643 3. Income Generating Commercial Complex Laan 506.640 493.533 453.56 4. Other Real Istate Loan (Incoling Land purchase & Plotting) 1.068.331 1.068.331 1.037.751 5. Others 3.44.107 3.60.292 2.665.272.373 0.004873 1.151.016 653.72.373 6. Other Sates 1.122.679 949.741 1.020.979 4.277.040 2.5 Fixed Assets 813.194 806.889		•			
b. Foreign Currency 361,449 385,102 442,193 1.10 Other Linbitities 1.11 1.11 1.12 1.12 1.12 1.12 1.12 1.12 1.12 1.12 1.12 1.12 1.141 1.81 1.872,944 1.802,012 2.1 Cash & Rank Balance 5.111,0648 5.044,141 4.395,555 2.2 Cash & Rank Balance 2.317,000 2.418,647 2.333,233 2.3 Investments 2.411,0647 2.303,313 326,045 2.4 Leans and Advances (a table totan (Except personal home loan upto 10 2.151,00 2.080,13 1.133,313 326,045 3. Income Generating Commercial Complex Loan 5.044,041 1.151,016 633,170 4. Other Real Estate Loan (including Land purchase & Plotting) 1.455,444 1.151,016 633,170 b. Personal home loan of R.1 Nincome Generating Commercial Complex Net Second 3.344,800 1015,572 c. Other Assets 1.122,679 949,741 503,123 275,710 2.5 Fored Assets 1.122,674 0.9	1.5				
1-6 Income Tax Lability Income Tax Lability Income Tax Lability 1-1 21-CL to 2.7) 32.936.307 30.867.958 25.296.697 2.1 Cash & Bank Balance 5.110.608 50.958 25.296.697 2.1 Cash & Bank Balance 2.30.0795 2.415.647 2.303.459 2.3 Investments 2.397.090 2.415.647 2.300.212 2.731.010 2.4 Loans and Advances (a+b+e-d+e) 23.497.657 2.166.447 91.6997.154 2.4 Loans and Advances (a+b+e-d+e) 23.497.657 2.168.647 91.6997.154 3. Income Generating Commercial Complex Loan 506.640 493.553 483.366 3. Income Generating Commercial Complex Loan 506.640 10.68.333 11.757.610 4. Other Keal Estate Loan (Cudoding Laap Derthesk & Plotting) 1.166.833 1.053.176 6.53.176 5. Personal home Ioan or Rs. 10 Millions less 1.31.800 1.31.800.2992 2.66.262.62 6. Overdrait Loan/T Loan/ WC Loan 3.974.1070 3.60.2992 2.66.262 6. Overdrait Loan/T Loan/ WC Loan 9.394.380 10.10.507 1.777.714 7. Other Assets					
1.7 Other Labilities 1.141.831 97.2944 9802.012 2.1 C2.1 box & Bank Balance 32.956.07 30.867.958 25.968.067 2.1 Cash & Bank Balance 5.110.688 5.044.181 4.395.552 2.2 Money at call and Short Notice 2.397.090 2.418.647 2.303.453 2.3 Investments 2.397.090 2.418.647 2.303.453 2.4 Lanar and Advances (a+be+c4+e) 2.497.090 2.418.647 2.303.453 2.4 Lanar and Advances (a+be+c4+e) 2.497.000 2.418.647 2.303.453 2.8 Lassiness Complex & Residential Apartment Construction Loan 6.247.50 2.08.013 1133.760 3. Income Generating Commercial Complex Ran 1.505.00 10.663.33 17.577.61 3. Income Generating Commercial Complex Ran 1.354.404 11.51.016 633.170 c. Other Rat Estate Loan (including Land purchase & Plotting) 1.606.810 1.066.333 17.577.610 c. Brewing Mastes - - - - - 2.6 Ders 6.444.557 6.070.397 4.227.944 427.944 2.6 Ders Mastes 9.33.140 806.688 1.010.052 2.6 Derst Mast	1.6		-		-
12.1 Cash & Bank Balance 5,1110,688 5,044,181 4,395,565 22. Money at call and Short Notice - 2,311 2,311 4,325,565 23.1 Investments 2,397,090 2,418,647 2,303,457 24. Leans and Advances (a+b+e+d+e) 2,492,657 21,648,499 16,997,154 24. Leans and Advances (a+b+e+d+e) 2,413,000 2,300,212 2,731,101 1. Residential Residential Apartment Construction Loan 6,282,500 333,313 326,045 2 Business Complex & Residential Apartment Construction Loan 5,064,04 493,555 4,356,66 3 Income Generating Commercial Complex Loan 1,359,440 415,151,66 633,317 1. Aurgin Type Loan 3,741,070 3,062,992 2,066,232 c. Overdrait Loan/TR Loan/WC Loan 9,399,450 8,415,456 6,572,727 1. Other Asets 1,122,677 949,741 951,722 3 Profit and Loss Account Up to This Quarter Quarter Quarter 2.5 Fixed Asets 1,122,677 949,741 951,727	-		1,141,831	872,944	802,012
22 Morey at call and Short Notice - <t< td=""><td>2</td><td>- (2.1 to 2.7)</td><td>32,936,307</td><td>30,867,958</td><td>25,298,687</td></t<>	2	- (2.1 to 2.7)	32,936,307	30,867,958	25,298,687
2.3 Levestments 2.397,990 2,411,4047 2.303,455 2.4 Lanss and Advances (ab-ct-e4+e) 2.3472,657 21,648,499 16,997,153 3. Lesside Estate Loan (Except personal home loan upto 10 2,5100 2,300,212 2,731,010 1. Lesside Estate Loan (Except personal home loan upto 10 215,100 2,800,131 193,789 2. Dusiness Complex & Residential Apartment Construction Loan 506,640 493,553 453,566 3. Income Generating Commercial Complex Loan 1,066,610 1,066,333 1,1757,610 b. Personal home loan fRs 10 Millions less 1,135,440 1,152,016 633,170 c. Margin Type Loan 3,441,070 3,002,892 2,626,226 c. Overdraft Loan/TR Loan/WC Loan 9,399,430 8,415,456 6,672,737 f. Other assets 112,277 949,741 501,727,736 2.6 Porerious greerious	2.1	Cash & Bank Balance	5,110,688	5,044,181	4,395,656
2-A Lans and Advances (a+b+c+d+e) 23,492,657 21,648,499 16,997,154 a. Real Estate Loan 2,411,300 2,300,212 2,231,010 Millions) 2.803,818 2,300,212 2,231,010 2. Business Complex & Residential Apartment Construction Loan 620,750 530,313 326,065 3. Income Generating Commercial Complex Loan 506,640 493,553 453,566 4. Other Real Estate Loan (Including Land purchase & Plotting) 1,066,0810 1,063,33 1,757,610 c. Margin Type Loan 3,741,070 3,002,992 2,662,629 c. Overdraft Loan/TR Loan/WC Loan 9,399,430 8415,456 6,572,737 1.0 Other S 6,446,537 6,070,397 4,277,046 2.5 Fixed Assets 1,122,679 949,741 591,722 3 Profit and Loss Account Up to This Quarter 947,856 190,965 3.1 Interest Income 658,144 2,419,497 191,927 949,741 3.5 Foreign Exchange Gain/Loss (Net) 934,356 190,966 3,32,904 1,30,21 3.1 Interest Income (3,1-3,2)	-	-		-	-
a. Real Estate Loan 2,411,300 2,300,212 2,731,010 I. Real Estate Loan (Except personal home loan upto 10 215,100 20,013 193,788 2. Business Complex & Residential Apartment Construction Loan 520,640 493,553 443,566 4. Other Real Estate Loan (including Land purchase & Plotting) 1,060,810 1,066,833 1,1277,610 b. Personal home loan of Rs. 10 Millions less 1,354,940 1,151,016 633,170 c. Margin Type Loan 1,34,880 108,527 120,564 d. Term Loan 3,741,070 3,06,840 40,727,946 2.5 Fixed Assets 61,31,449 8,645,837 6,070,397 4,277,946 2.5 Fixed Assets 1,12,279 949,741 51,727 7 6,0148 2,419,948 6,737,67 3.1 Interest Income 653,144 2,419,948 6,737,67 1,402,592 2,302,004 3.2 Interest Expense 447,657 1,448,592 30,820,004 1,448,592 30,820,004 3.3 Foroign Exchange Gain/Loss (Net) 9,987 35,314 4,933,36 190,965 3.3 Foro					
1. Residential Real Estate Loan(Except personal home loan upto 10 215,100 208,013 193,788 2. Business Complex & Residential Apartment Construction Loan 526,750 530,313 326,045 3. Income Generating Commercial Complex Loan 566,640 49,553 453,564 4. Other Real Estate Loan (including Land purchase & Plotting) 1,060,010 1,068,333 1,757,610 b. Personal home loan of Rs. 10 Millions less 1,359,440 1,151,016 653,172 c. Margin Type Loan 3,741,070 3,602,892 2,662,628 e. Overdrat Loan/TK Loan/WC Loan 9,394,30 8,415,456 6,572,737 c. Other Assets 1,122,679 949,741 501,722 Cher Assets 1,122,679 949,741 573,766 3.1 Interest Income 658,144 2,419,948 573,766 3.2 Interest Expense 447,657 1,485,592 382,804 3.3 Perofit and Loss Account Up to this Quarter Quarter 33,314 4,483 3.3 Interest Expense 753,766 533,376 50,0433 56,752 32,32,804 3.4 Other Oper	2.4				
Millions) 215,100 208,013 193,788 2. Business Complex & Residential Apartment Construction Long 628,750 53,0313 326,044 4. Other Real Estate Loan (including Land purchase & Plotting) 1,060,810 1,068,333 1,757,610 b. Personal home loan of Rs 10 Millions less 1,359,440 1,151,016 633,177 c. Margin Type Loan 3,747,007 5,062,992 2,626,262 e. Overdraft Loan/WC Loan 9,399,430 8,415,456 6,672,737 f. Others 6,446,537 6,070,397 4,277,444 2.5 Fixed Assets 813,194 806,889 1,010,695 2.6 Non Banking Assets 1,122,679 949,741 591,723 3 Profit and Loss Account Up to This Quarter Quarter Corresponding Previous Year Quarter 3.1 Interest Income 653,144 2,419,948 573,766 3,376 3.2 Interest Expense 447,757 1,445,572 828,004 A. Net Interest Income (3.1 - 3.2) 210,646 1,179,144 258,292 3.3 For Corregating Income (4.3 - 3.3.47.5) 26,646 1,179,144			2,411,300	2,300,212	2,731,010
2. Business Complex & Residential Apartment Construction Loan 628,750 530,313 326,044 3. Income Generating Commercial Complex Loan 506,640 493,553 4453,564 4. Other Real Estate Loan (including Land purchase & Plotting) 1,060,810 1,066,333 1,757,610 b. Personal home loan of Rs. 10 Millions less 1,359,440 1,151,016 633,707 c. Morgin Type Loan 3,3741,070 3,602,892 2,662,027 c. Overdraft Loan/TR Loan/WC Loan 9,399,430 8,415,456 6,572,737 f. Others 6,446,537 6,670,397 4,277,046 2. Fixed Assets 1,122,679 949,741 591,722 3 Profit and Loss Account Up to This Quarter 0,000,000,000,000,000,000,000,000,000,			215 100	208.013	193 788
1 3. Income Generating Commercial Complex Loan 506.640 493.553 4453.566 4. Other Real Estate Loan (including Land purchase & Plotting) 1.060.810 1.066.833 1.757.601 b. Personal home Loan of RS. 10 Millions less 1.359.440 1.151.016 6.331.70 c. Margin Type Loan 1.34.880 108.527 120.564 d. Term Loan 3.741.070 3.0602.892 2.662.628 e. Overdraft Loan/TR Loan/WC Loan 9.399.430 8.415.856 6.572.373 z. Ditters 6.446.537 6.070.397 4.277.046 2.6 Non Banking Assets 1.122.679 999.741 591.722 3 Profit and Loss Account Up to This Quarter Quarter 3.1 Interest Income 658.144 2.419.948 573.760 3.2 Interest Repense 447.657 1.495.592 382.600 3.3 For Commission and Discount 15.654 58.876 13.012 3.4 Other Operating Income 29.512 150.768 50.233 3.5 Foreign Exchange Gain/Loss (Net) 8.987 135.144 4.493.453					
4. Other Real Estate Loam (including Land purchase & Plotting) 1.0608.01 1.0608.33 1.757,510 b. Personal home loan of Rs. 10 Millions less 1.359,440 1,151.016 633,170 c. Margin Type Loan 134,880 108,527 120,564 d. Term Loan 9.399,430 8,415,456 6,572,737 f. Others 6,446,537 6,070.397 4,277,046 2.5 Fixed Assets 813,194 806,889 1.010,057 2.6 Non Banking Assets - - - 2.6 Non Banking Assets - - - - 3 Profit and Loss Account Up to This Quarter Up to This Quarter Up to This Quarter State State Assets 1.010,695 3.1 Interest Income 658,144 2,419,948 5573,769 13,012 3.4 Other Operating Income 29,512 150,676 13,012 3.4 Other Operating Income (A:3.3:A) 8,897 13,312 13,012 3.4 Other Operating Income (A:3.3:A) 100,103 106,327 10					453,566
b. Personal home loan of Rs. 10 Millions less 1,359,440 1,151.016 633.170 c. Margin Type Loan 134,880 108,527 120,564 d. Term Loan 3,741.070 30602,892 2,662,628 e. Overdraft Loan/TK Loan/WC Loan 9,399,430 8,415,456 6,572.373 f. Other s 6,446,537 6,070.397 4,277.046 2.5 Fixed Assets 813,194 806,889 1.010,695 2.6 Non Banking Assets - - - Other Assets 1,122,679 999,741 591,722 3 Profit and Loss Account Up to This Quarter Corresponding Previous Year 3.2 Interest Exponse 447,657 1,405,592 382,66 190,906 3.3 Fee Commission and Discount 15,654 58,876 190,906 52,333 5 Foreign Exchange Gain/Loss (Net) 8,987 35,314 4,083 B. Total Operating Income (A+3.3+4.3-5) 264,641 1,179,314 250,233 37.0 Other Operating Income (A+3.3+4.3-5) 264,641 1,179,314 250,233 3.7 Other Operating Income (A+3.3+3.10) <td< td=""><td></td><td></td><td></td><td></td><td>1,757,610</td></td<>					1,757,610
c. Margin Type Loan 134,880 108,527 120,566 d. Term Loan 3,741,070 3,602,892 2,662,628 e. Overdraft Loan/TR Loan/WC Loan 9,399,430 8,415,556 6,572,737 f. Others 6,446,537 6,070,397 4,277,046 25. Fixed Assets 813,194 806,889 1,010,695 26. Non Banking Assets 1,122,679 949,741 59,722 3 Profit and Loss Account Up to This Quarter Up to This Quarter Up to This Quarter Corresponding 3.1 Interest Income 658,144 2,419,948 573,769 3.2 Interest Income (3.1 - 3.2) 210,487 934,356 130,102 3.4 Other Operating Income 29,512 150,768 50,233 3.5 Foreign Exchange Gam/Loss (Net) 8,987 35,514 4,083 3.5 Torating Exchange Gam/Loss (Net) 8,987 35,514 4,083 3.6 Torating Profit Before Provision (P-3,3+4,4-3.5) 26,6441 1,179,314 258,292 3.6 Toreign Exchang					633,170
d. Term Loan 3,741,070 3,602,992 2,666,2892 e. Overdraft Loan/TR Loan/ WC Loan 9,399,430 8,415,456 6,572,737 f. Others 6,070,397 4,277,046 2.5 Fixed Assets 813,194 80,689 1,010,097 2.6 Non Banking Assets - - - 0 Other Assets 1,122,679 949,741 591,722 3 Profit and Loss Account Up to This Quarter Up to This Quarter Corresponding Previous Year 3.1 Interest Income 658,144 2,419,948 573,766 3.2 Interest Income (3.1 - 3.2) 210,487 934,356 190,965 3.3 Fee Commission and Discount 15,654 58,876 13,012 3.4 Other Operating Income 29512 150,768 50,233 3.7 Other Operating Income (A+3,3+4,3.5) 264,641 1,179,314 268,292 3.6 Staff Expenses 75,064 233,005 64,837 3.7 Other Operating Income (A+3,3+4,3.5) 264,641 1,179,314 268,292 3.8 Toral Operating Income (A+3,3			134,880		120,564
I Others 6,446,537 6,070,397 4,277,046 2.5 Fixed Assets 813,194 806,899 1.011,695 0 Other Assets 1,122,679 949,741 591,722 3 Profit and Loss Account Up to This Quarter Up to This Quarter Corresponding Previous Year 3.1 Interest Income 658,144 2,419,948 573,766 3.2 Interest Expense 447,657 1485,592 382,804 A. Net Interest Income (3.1 - 3.2) 210,487 934,356 190,965 3.3 Fee Commission and Discount 15,654 58,876 13.01 3.4 Other Operating Income 295,12 150,766 50.233 3.5 Foreign Exchange Gain/Loss (Net) 8,987 35.314 4,083 3.7 Other Operating Income (A+3.3-3.4+3.5) 264,641 1,179,314 254,222 3.7 Other Operating Income (A+3.3-3.4+3.5) 264,641 1,179,314 254,224 3.9 Non Operating Profit Before Provision (B-3.6-3.7) 110,190 581,672 107,114 3.9 Non Operating Income / Expenses (Net) 19,072 107,179		d. Term Loan	3,741,070	3,602,892	2,662,628
2.5 Fixed Assets 813,194 806,889 1,010,695 2.6 Non Banking Assets 1,22,679 949,741 571,722 3 Profit and Loss Account Up to This Quarter Up to This Quarter Up to This Quarter Corresponding Previous Year 3.1 Interest Expense 658,144 2,419,948 573,769 3.2 Interest Expense 447,657 1,485,592 382,804 3.3 Fee Commission and Discount 15,654 58,876 13,012 3.4 Other Operating Income 29,512 150,768 50,233 3.5 Foreign Exchange Gain/Loss (Net) 8,987 33,314 4083 3.7 Other Operating Income (A+3,3+3,4+3.5) 264,641 1,179,314 258,292 2.6 Staff Expense 75,064 233,005 64,833 3.7 Other Operating Income (A+3,3+3,4+3.5) 264,641 1,179,314 258,292 3.6 Other Operating Profit (C-3.8) 30,308 135,194 10,90,66 3.7 Other Operating Profit (C-3.8) <td< td=""><td></td><td>e. Overdraft Loan/TR Loan/ WC Loan</td><td>9,399,430</td><td>8,415,456</td><td>6,572,737</td></td<>		e. Overdraft Loan/TR Loan/ WC Loan	9,399,430	8,415,456	6,572,737
2.6 Non Banking Assets .		f. Others	6,446,537	6,070,397	4,277,046
Other Assets 1,122,679 949,741 591,722 3 Profit and Loss Account Up to This Quarter Corresponding Previous Quarter 3.1 Interest Income 658,144 2,419,948 573,769 3.2 Interest Expense 447,657 1,485,592 382,804 A. Net Interest Income 210,487 934,356 130,102 3.3 Fee Commission and Discount 15,654 58,876 13.012 3.4 Other Operating Income 29,512 150,768 50,233 3.5 Foreign Exchange Gain/Loss (Net) 9,987 35,314 4,083 3.5 Discoperating Exchange Gain/Loss (Net) 9,987 35,314 4,083 3.0 Other Operating Profit Before Provision (B-3.6-3.7) 110,190 581,672 107,184 3.8 Provision for Possible Losse 79,382 446,478 109,066 3.9 Non Operating Profit C-3.8 30,308 135,194 1,982 3.10 Up profit for Megular Activities (D+3.9-3.10) 91,262 420,599 10,577 <tr< td=""><td></td><td></td><td>813,194</td><td>806,889</td><td>1,010,695</td></tr<>			813,194	806,889	1,010,695
3 Profit and Loss Account Up to This Quarter Up to This Quarter Up to This Quarter Corresponding Previous Year Quarter 3.1 Interest Income 553,144 2.419,948 573,760 3.2 Interest Expense 447,657 1.485,502 382,804 A. Net Interest Income (3.1 - 3.2) 210,487 934,335 190,965 3.4 Other Operating Income 29,512 150,768 50,233 3.5 Forciomexiston and Discount 15,654 58,876 13,012 3.6 Total Operating Income (A+3,3+3,5) 264,641 1,179,314 258,220 3.6 Staff Expenses 75,064 23,005 64,839 3.7 Other Operating Income (A+3,3+3,5) 264,641 1,179,314 258,220 3.6 Staff Expenses 75,064 23,005 64,839 3.7 Other Operating Income (A+3,3+3,51) 10,190 581,672 107,184 3.8 Provision for Possible Losse 79,386 364,6478 109,066 3.9 Non Operating Income / Expenses (Net)	2.6		-	-	-
3 Profit and Loss Account Quarter Previous Periods P		Other Assets			
3.2 Interest Expense 447,657 1,485,592 382,804 A Net Interest Income (3.1 - 3.2) 210,487 934,356 190,955 3.3 Fee Commission and Discount 15,654 588,76 13,012 3.4 Other Operating Income 29,512 150,768 50,233 3.5 Foreign Exchange Gain/Loss (Net) 8,987 35,314 4,083 3.6 Staff Expenses 75,064 233,005 64,833 3.7 Other Operating Expense 79,386 364,637 86,270 C Operating Profit Before Provision (B-3,6-3.7) 110,190 581,672 107,184 3.8 Provision for Possible Losses 79,882 446,478 109,066 D. Operating Profit (C-3.8) 30,308 135,194 -1,883 3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 66,953 266,326 3,292 2.8 Profit from Regular Activities (D+3.9+3.10) 91,262 420,599 10,579 3.1 Provision For Tax 28,887 63,448 87 </td <td></td> <td></td> <td>Quarter</td> <td>Quarter</td> <td>Previous Year Quarter</td>			Quarter	Quarter	Previous Year Quarter
A. Net Interest Income (3.1 - 3.2) 210,487 934,356 190,965 3.3 Fee Commission and Discount 15,654 58,876 13,012 3.4 Other Operating Income 29,512 150,768 50,233 3.5 Foreign Exchange Gain/Loss (Net) 8,987 35,314 4,083 8. Total Operating Expense 75,064 233,005 64,833 3.7 Other Operating Expense 79,386 364,637 86,270 C Operating Profit Before Provision (B-3,6-3,7) 110,190 581,672 107,184 3.8 Provision for Possible Losses 79,982 446,478 109,066 D. Operating Income (Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 66,953 266,326 3,292 E. Profit from Regular Activities (D+3,9+3,10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0,000 4 Ratios 76,7403 148,045 <td></td> <td></td> <td></td> <td></td> <td></td>					
3.3 Fee Commission and Discount 15,654 58,876 13,012 3.4 Other Operating Income 29,512 150,768 50,233 3.5 Foreign Exchange Gain/Loss (Net) 8,987 35,314 4,083 8.7 Total Operating Income (A+3,3+3,4+3.5) 264,641 1,179,314 258,292 3.6 Staff Expenses 75,064 233,005 64,833 3.7 Other Operating Income (A+3,3+4,4.5) 264,641 1,179,314 258,292 3.6 Staff Expenses 75,064 233,005 64,833 3.7 Other Operating Profit Before Provision (B-3,6-3.7) 110,190 581,672 107,114 3.8 Provision for Possible Losses 79,882 446,478 109,066 D. Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 E. Profit from Regular Activities (D+3,9+3.10) 91,262 420,599 10,579 3.10 Write Back of Provision and Taxes (E+3.11) 105,919 232,642 105,779 3.1 Provision For S					
3.4 Other Operating Income 29,512 150,768 50,233 3.5 Foreign Exchange Gain/Loss (Net) 8,997 35,314 4,083 8. Total Operating Income (A+3.3+3.4+3.5) 264,641 1,179,314 258,292 3.6 Staff Expenses 75,064 233,005 64,833 3.7 Other Operating Expense 79,386 364,637 86,270 C Operating Profit Before Provision (B-3.6-3.7) 110,190 581,672 107,184 3.8 Provision for Possible Losses 79,882 446,478 109,066 D Operating Profit C-3.8 30,308 135,194 - 1,803 3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 2. Profit from Regular Activities (D+3,9+3.10) 91,262 420,599 10,579 3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Provision For Staff Bonus 9,730 63,448	-				
3.5 Foreign Exchange Gain/Loss (Net) 8,987 35,314 4,083 B. Total Operating Income (A+3.3+3.4+3.5) 264,641 1,179,314 258,292 3.6 Staff Expenses 75,064 233,005 64,839 3.7 Other Operating Expense 79,386 364,637 86,272 C. Operating Profit Before Provision (B-3.6-3.7) 110,190 581,672 107,184 3.8 Provision for Possible Losses 79,382 446,478 109,066 D. Operating Profit (C-3.8) 30,308 135,194 -1,883 3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 E. Profit from Regular Activities (D+3,9+3,10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0,000 3.1 Provision For Tax 28,887 63,448 87 G. Net Profit / Loss (F-3.12-3.13) 67,403 148,045 9,533 4.1	-				
B. Total Operating Income (A+3.3+3.4+3.5) 264,641 1,179,314 258,292 3.6 Staff Expenses 75,064 233,005 64,839 3.7 Other Operating Expense 79,386 364,637 86,270 C. Operating Profit Before Provision (B-3.6-3.7) 110,190 581,672 107,184 3.8 Provision for Possible Losses 79,882 446,478 109,066 D. Operating Profit (C-3.8) 30,308 135,194 -1,883 3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 E. Profit from Regular Activities (D+3,9+3.10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0,000 3.1 Provision For Tax 28,887 63,448 87 4 Ratios At the End of This Quarter Vaurter Vaurter 4.1 Capital Fund to RWA 12.13 12.66 154,3.07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88%					
3.6 Staff Expenses 75,064 233,005 64,839 3.7 Other Operating Expense 79,386 364,637 86,270 C Operating Profit Before Provision (B-3,6-3.7) 110,190 581,672 107,184 3.8 Provision for Possible Losses 79,882 446,478 109,066 D. Operating Profit (C-3.8) 30,308 135,194 -1,883 3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,229 E. Profit from Regular Activities (D+3.9+3.10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0.000 F. Profit Before Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Profit Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios Mat the End of This Quarter Yerevious 'previous 'Quarter' 02,83% 2.88% 4.1					
3.7 Other Operating Expense 79,386 364,637 86,270 C. Operating Profit Before Provision (B-3.6-3.7) 110,190 581,672 107,184 3.8 Provision for Possible Losses 79,882 446,478 109,066 Doperating Profit (C-3.8) 30,308 135,194 -1,883 3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 B. Profit from Regular Activities (D+3.9+3.10) 91,262 420,599 10,579 3.1 Extraordinary Income / Expenses (Net) 146,657 (187,957) 0,000 F. Profit Fore Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Tax 28,887 63,448 87 G. Net Profit / Loss (F-3.12-3.13) 67,403 148,045 9,530 A the End of This Quarter Quarter Quarter Quarter Quarter 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 45.89% 7.47% 4.2 Non Performing Loan (NPL) To Total Loan <td>-</td> <td></td> <td></td> <td></td> <td>, -</td>	-				, -
3.8 Provision for Possible Losses 79,882 446,478 109,066 D Operating Profit (C-3.8) 30,308 135,194 -1,883 3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 E. Profit from Regular Activities (D+3.9+3.10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0,000 F. Profit Before Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Tax 28,887 63,448 87 G. Net Profit / Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios 12.13 12.66 1543,07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Ratios 6.77% 6.58% 7.47				233,005	64,839
D Operating Profit (C-3.8) 30,308 135,194 -1,883 3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 E Profit from Regular Activities (D+3.9+3.10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0,000 F. Profit Before Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Tax 28,887 63,448 87 G. Net Profit / Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios At the End of This Quarter At the End of Corresponding Previous Year Quarter 0 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 4.4 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 7.43% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 <td>-</td> <td>Other Operating Expense</td> <td>79,386</td> <td></td> <td>64,839 86,270</td>	-	Other Operating Expense	79,386		64,839 86,270
3.9 Non Operating Income / Expenses (Net) - 19,078 9,171 3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 E. Profit from Regular Activities (D+3.9+3.10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0.000 F. Profit Before Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Provision For Tax 228,887 63,448 87 G. Net Profit / Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios At the End of This Quarter At the End of Previous Quarter 0uarter 0uarter 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Gre	С.			364,637	
3.10 Write Back of Provision for Possible Loss 60,953 266,326 3,292 E. Profit from Regular Activities (D+3.9+3.10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0,000 F. Profit Before Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Provision For Tax 28,887 63,448 87 G. Net Profit / Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios At the End of This Quarter Previous Quarter Previous Quarter 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 <td>-</td> <td>Operating Profit Before Provision (B-3.6-3.7)</td> <td>110,190</td> <td>364,637 581,672</td> <td>86,270</td>	-	Operating Profit Before Provision (B-3.6-3.7)	110,190	364,637 581,672	86,270
E. Profit from Regular Activities (D+3.9+3.10) 91,262 420,599 10,579 3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0,000 F. Profit Before Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Provision For Staff Bonus 28,887 63,448 887 G. Net Profit / Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios At the End of This Quarter At the End of Corresponding Previous Quarter Previous Quarter 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77%	3.8	Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	110,190 79,882	364,637 581,672 446,478	86,270 107,184
3.1 Extraordinary Income/Expenses (Net) 14,657 (187,957) 0.000 F. Profit Before Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Provision For Tax 28,887 63,448 87 G. Net Profit / Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios At the End of This Quarter At the End of Quarter Corresponding Previous Year 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77% 10.26% 0	3.8 D. 3.9	Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income / Expenses (Net)	110,190 79,882 30,308	364,637 581,672 446,478 135,194 19,078	86,270 107,184 109,066 -1,883 9,171
F. Profit Before Bonus and Taxes (E+3.11) 105,919 232,642 10,579 3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Provision For Tax 28,887 63,448 87 G. Net Profit/Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios At the End of This Quarter At the End of Previous Year Quarter At the End of Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77% 10.26% 0.00% Major Indicators 1 244.00 203.00 168.06 4 Average Yield 9.98% 10.85% 9.	3.8 D. 3.9 3.10	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	110,190 79,882 30,308 - 60,953	364,637 581,672 446,478 135,194 19,078 266,326	86,270 107,184 109,066 -1,883 9,171 3,292
3.1 Provision For Staff Bonus 9,629 21,149 962 3.1 Provision For Tax 28,887 63,448 87 G. Net Profit/Loss (F-3.12-3.13) 67,403 148,045 9,530 4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Orresponding Previous Year Quarter 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77% 10.26% 0.00% 0.00% 1 Earning per share 10.88 5.97 0.27 2 Market Value Per Share 244.00 203.00 168.00 3 Price Earning Ratio 22.43 33.99 618	3.8 D. 3.9 3.10 E.	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)	110,190 79,882 30,308 - 60,953 91,262	364,637 581,672 446,478 135,194 19,078 266,326 420,599	86,270 107,184 109,066 -1,883 9,171 3,292 10,579
3.1Provision For Tax28,88763,44887G. Net Profit/ Loss (F-3.12-3.13)67,403148,0459,530AAt the End of This QuarterAt the End of Previous QuarterAt the End of Previous Year Quarter4.1Capital Fund to RWA12.1312.661543.07%4.2Non Performing Loan (NPL) To Total Loan2.60%2.83%2.88%4.3Total Loan Loss Provision to Total NPL80.54%79.38%114.57%4.4Cost of Funds6.77%6.58%7.47%4.5Credit/Deposit Ratio (As per NRB directive)74.8772.37%69.37%4.6Base Rate9.77%10.26%0.00%Major Indicators0001Earning per share10.885.970.272Market Value Per Share244.00203.00168.003Price Earning Ratio2.24333.99618.564Average Yield9.98%10.35%9.78%6Interest Spread3.21%4.27%2.31%7Liquidity (CRR)8.44%10.93%11.35%8Return on -Assets0.20%0.48%0.03%	3.8 D. 3.9 3.10 E. 3.1	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)	110,190 79,882 30,308 - 60,953 91,262 14,657	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957)	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000
G.Net Profit/ Loss (F-3.12-3.13)67,403148,0459,5304RatiosAt the End of This QuarterAt the End of Previous QuarterAt the End of Previous Year Quarter4.1Capital Fund to RWA12.1312.661543.07%4.2Non Performing Loan (NPL) To Total Loan2.60%2.83%2.88%4.3Total Loan Loss Provision to Total NPL80.54%79.38%114.57%4.4Cost of Funds6.77%6.58%7.47%4.5Credit/Deposit Ratio (As per NRB directive)74.8772.37%69.37%4.6Base Rate9.77%10.26%0.00%1Earning per share10.885.970.272Market Value Per Share244.00203.00168.003Price Earning Ratio2.24333.99618.564Average Yield9.98%10.85%9.78%6Interest Spread3.21%4.27%2.31%7Liquidity (CRR)8.44%10.93%11.35%8Return on -Assets0.20%0.48%0.03%	3.8 D. 3.9 3.10 E. 3.1 F.	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)	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579
4RatiosAt the End of This QuarterAt the End of Previous QuarterAt the End of Corresponding Previous Year Quarter4.1Capital Fund to RWA12.1312.661543.07%4.2Non Performing Loan (NPL) To Total Loan2.60%2.83%2.88%4.3Total Loan Loss Provision to Total NPL80.54%79.38%114.57%4.4Cost of Funds6.77%6.58%7.47%4.5Credit/Deposit Ratio (As per NRB directive)74.8772.37%69.37%4.6Base Rate9.77%10.26%0.00%1Earning per share10.885.970.272Market Value Per Share244.00203.00168.003Price Earning Ratio2.24.33.399618.564Average Yield9.98%10.85%9.78%6Interest Spread3.21%4.27%2.31%7Liquidity (CRR)8.44%10.93%11.35%8Return on -Assets0.20%0.48%0.03%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1	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	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962
This Quarter Quarter Previous rearing Quarter 4.1 Capital Fund to RWA 12.13 12.66 1543.07% 4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77% 10.26% 0.00% Major Indicators 1 1 Earning per share 10.88 5.97 0.27 2 Market Value Per Share 244.00 203.00 168.00 3 Price Earning Ratio 22.43 33.99 618.56 4 Average Yield 9.98% 10.85% 9.78% 6 Interet Spread 3.21% 4.27% 2.31% 7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 3.1	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	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87
4.2 Non Performing Loan (NPL) To Total Loan 2.60% 2.83% 2.88% 4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77% 10.26% 0.00% Major Indicators	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 3.1 G.	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)	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding
4.3 Total Loan Loss Provision to Total NPL 80.54% 79.38% 114.57% 4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77% 10.26% 0.00% Major Indicators	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 3.1 G. 4	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	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter
4.4 Cost of Funds 6.77% 6.58% 7.47% 4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77% 10.26% 0.00% Major Indicators	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 G. 4 4.1	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	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07%
4.5 Credit/Deposit Ratio (As per NRB directive) 74.87 72.37% 69.37% 4.6 Base Rate 9.77% 10.26% 0.00% Major Indicators	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 3.1 G. 4 4.1 4.2	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	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60%	364,637 581,672 446,478 135,194 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88%
4.6 Base Rate 9.77% 10.26% 0.00% Major Indicators 9.77% 10.26% 0.00% 1 Earning per share 10.88 5.97 0.27 2 Market Value Per Share 244.00 203.00 168.00 3 Price Earning Ratio 22.43 33.99 618.56 4 Average Yield 9.98% 10.85% 9.78% 6 Interest Spread 3.21% 4.27% 2.31% 7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 3.1 G. 4 4.1 4.2 4.3	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	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80,54%	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79.38%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57%
Major Indicators Image: Constraint of the system 1 Earning per share 10.88 5.97 0.27 2 Market Value Per Share 244.00 203.00 168.00 3 Price Earning Ratio 22.43 33.99 618.56 4 Average Yield 9.98% 10.85% 9.78% 6 Interest Spread 3.21% 4.27% 2.31% 7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 3.1 G. 4 4.1 4.2 4.3 4.4	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	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77%	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79.38% 6.58%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57% 7.47%
1 Earning per share 10.88 5.97 0.27 2 Market Value Per Share 244.00 203.00 168.00 3 Price Earning Ratio 22.43 33.99 618.56 4 Average Yield 9.98% 10.85% 9.78% 6 Interest Spread 3.21% 4.27% 2.31% 7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 G. 4 4.1 4.2 4.3 4.4 4.5	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 directive)	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79,38% 6.58% 72,37%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57% 7.47% 69.37%
2 Market Value Per Share 244.00 203.00 168.00 3 Price Earning Ratio 22.43 33.99 618.56 4 Average Yield 9.98% 10.85% 9.78% 6 Interest Spread 3.21% 4.27% 2.31% 7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 G. 4 4.1 4.2 4.3 4.4 4.5	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 directive) Base Rate	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79,38% 6.58% 72,37%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57% 7.47%
3 Price Earning Ratio 22.43 33.99 618.56 4 Average Yield 9.98% 10.85% 9.78% 6 Interest Spread 3.21% 4.27% 2.31% 7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 G. 4 4.1 4.2 4.3 4.4 4.5 4.6	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 Loas Provision to Total NPL Cost of Funds Credit/Deposit Ratio (As per NRB directive) Base Rate Major Indicators	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87 9,77%	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79.38% 6.58% 0.58% 10.26%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57% 0,47% 69,37% 0,00%
4 Average Yield 9.98% 10.85% 9.78% 6 Interest Spread 3.21% 4.27% 2.31% 7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 G. 4 4.1 4.2 4.3 4.4 4.4 5 4.6	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 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 directive) Base Rate Major Indicators Earning per share	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87 9.77%	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12,66 2,83% 779,38% 6,58% 72,37% 10,26%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57% 7.47% 69.37% 0.00% 0.00%
6 Interest Spread 3.21% 4.27% 2.31% 7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.1 F. 3.1 G. 4 4.1 4.2 4.3 4.4 4.5 4.6 1 2	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 form 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 directive) Base Rate Major Indicators Earning per share Market Value Per Share	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87 9.77% 0.788 2.44.00	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79.38% 6.58% 72.37% 10.26% 5.97 203.00	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year 1543.07% 2.88% 114.57% 7.47% 69.37% 0.00% 0.00%
7 Liquidity (CRR) 8.44% 10.93% 11.35% 8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.1 3.1 3.1 3.1 3.1 3.1 4.1 4.2 4.3 4.4 4.5 4.6 11 22 3	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 directive) Base Rate Major Indicators Earning per share Market Value Per Share Price Earning Ratio	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87 9.77% - 10.88 244.00 22.43	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79.38% 6.58% 72.37% 10.26% 5.97 203.00 33.99	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year 1543.07% 2.88% 114.57% 7.47% 69.37% 0.00% 0.00%
8 Return on -Assets 0.20% 0.48% 0.03%	3.8 D. 3.9 3.10 E. 3.11 F. 3.13 1.1 G. 4 4.1 4.2 4.3 4.4 4.5 4.6 1 2 3 4	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 directive) Base Rate Major Indicators Earning per share Market Value Per Share Price Earning Ratio Average Yield	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87 9.77% 10.88 2.44.00 22.43 9.98%	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79.38% 6.58% 72.37% 10.26% 5.97 203.00 33.99 10.85%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57% 7.47% 69.37% 0.00% 0.00% 0.027 168.00 618.56
9 Net Worth Per Share 115.52% 112.80% 106.03%	3.8 D . 3.9 3.10 E . 3.11 F . 3.11 F . 3.11 G . 4 4 . 4 . 1 1 2 2 3 3 4 4 6 .	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 directive) Base Rate Market Value Per Share Price Earning Ratio Average Yield Interest Spread	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87 9.77% 10.88 244.00 22.43 9.98% 3.21%	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79.38% 6.58% 72.37% 10.26% 5.97 203.00 33.99 10.85% 4.27%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 87 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57% 7.47% 69.37% 0.00%
Note:	3.8 3.9 3.10 E. 3.11 F. 3.11 F. 3.11 G. 4 4.1 4.2 4.3 4.4 4.5 4.6 1 2 3.3 4 6 7	Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income / Expenses (Net) 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 Non Perfort / 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 directive) Base Rate Major Indicators Earning per share Market Value Per Share Price Earning Ratio Average Yield Interest Spread Liquidity (CRR) CRR	110,190 79,882 30,308 - 60,953 91,262 14,657 105,919 9,629 28,887 67,403 At the End of This Quarter 12.13 2.60% 80.54% 6.77% 74.87 9.77% 10.88 244.00 22.43 9.98% 3.21%	364,637 581,672 446,478 135,194 19,078 266,326 420,599 (187,957) 232,642 21,149 63,448 148,045 At the End of Previous Quarter 12.66 2.83% 79.38% 6.58% 72.37% 10.26% 5.97 203.00 33.99 10.85% 4.27% 10.93%	86,270 107,184 109,066 -1,883 9,171 3,292 10,579 0,000 10,579 962 877 9,530 At the End of Corresponding Previous Year Quarter 1543.07% 2.88% 114.57% 7.47% 69.37% 0.00% 0.027 168.00 618.56 9,78% 2.31%

Note: *Figures have been regrouped/rearranged wherever necessary.