Machhapuchchhre Bank Limited Unaudited Financial Results As at 4th Quarter End (16/07/2014) of the Fiscal Year 2070/71 (2013/2014)

S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Rs.in '000 Corresponding Previous Year Quarter Ended (Audited)
1	Total Capital and Liabilities (1.1 to 1.7)	41,287,852	38,038,014	30,783,734
1.1	Paid Up Capital	2,478,795	2,478,795	2,478,795
1.2	Reserve and Surplus	768,595	639,284	317,881
	Debenture and Bond	-	-	-
	Borrowings	-	-	61,017
	Deposits (a+b)	37,132,093	33,810,995	27,136,654
	a. Domestic Currency	35,968,911	33,138,019	26,856,928
	b. Foreign Currency	1,163,181	672,976	279,726
1.6	Income Tax Liability	-	-	-
	Other Liabilities	908,370	1,108,940	789,386
	Total Assets (2.1 to 2.7)	41,287,852	38,038,014	30,783,734
	Cash & Bank Balance	6,546,046	6,306,175	5,044,181
	Money at call and Short Notice	-	24,800	
	Investments	3,461,204	2,195,203	2,415,155
	Loans and Advances (a+b+c+d+e+f)	29,541,409	27,535,064	21,652,441
	a. Real Estate Loan	2,385,750	2,355,307	2,300,212
	1. Residental Real Estate Loan (Except personal home loan upto			
	10 Millions)	338,864	261,311	208,013
	2. Business Complex & Residential Apartment Construction Loan	517,426	537,429	530,313
	3. Income Generating Commercial Complex Loan	495,261	577,469	493,553
	4. Other Real Estate Loan (Including Land purchase & Plotting)	1,034,199	979,098	1,068,333
	b. Personal home loan of Rs. 10 Millions or less	2,384,227	1,913,639	1,151,016
	c. Margin Type Loan	263,862	139,645	108,527
	d. Term Loan	4,575,892	4,051,444	3,602,892
	e. Overdraft Loan/TR Loan/WC Loan	11,140,722	11,398,938	8,415,456
	f. Others	8,790,955	7,676,090	6,074,338
	Fixed Assets	777,640	760,049	805,473
	Non Banking Assets Other Assets	- 961,554	1,216,723	866,485
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Upto Corresponding Previous Year Ouarter
3.1	Interest Income	2,837,160	2,052,792	2,429,629
	Interest Expenses	1,720,367	1,274,770	1,485,592
A.	Net Interest Income (3.1 - 3.2)	1,116,792	778,022	944,037
		1,110,774	//0,022	744,037
3.3	Fees, Commission and Discount	61,255	93,410	,
3.4	Other Operating Income		,	58,876
3.4		61,255	93,410	<u>58,876</u> 148,373
3.4 3.5 B.	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5)	61,255 181,018 45,798 1,404,863	93,410 66,630 29,000 967,062	58,876 148,373 35,314 1,186,600
3.4 3.5 B. 3.6	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	61,255 181,018 45,798 1,404,863 279,844	93,410 66,630 29,000 967,062 194,079	58,876 148,373 35,314 1,186,600 233,214
3.4 3.5 B. 3.6 3.7	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	61,255 181,018 45,798 1,404,863 279,844 381,316	93,410 66,630 29,000 967,062 194,079 262,561	58,876 148,373 35,314 1,186,600 233,214 366,495
3.4 3.5 B. 3.6 3.7 C.	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before Provision (B-3.6-3.7)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703	93,410 66,630 29,000 967,062 194,079 262,561 510,421	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890
3.4 3.5 B. 3.6 3.7 C. 3.8	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322
3.4 3.5 B. 3.6 3.7 C. 3.8 D.	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses Operating Profit (C-3.8) Non Operating Income / Expenses (Net)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E.	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 6,810 270,853 414,231
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F.	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.10 E. 3.11 F. 3.12	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256	58,876 148,373 35,314 1,186,600 233,214 3366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617
3.4 3.5 B . 3.6 3.7 C . 3.8 D . 3.10 E . 3.11 F . 3.12 3.13 G .	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 64,401 193,301 450,713 At the End of This	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding
3.4 3.5 B , 3.6 3.7 C , 3.8 D , 3.10 E , 3.11 F , 3.12 3.13 G , 4	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,18 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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) Provision For Staff Bonus Provision For Staff Bonus Provision For Tax Net Profit / Loss (F-3.12-3.13) Ratios Capital Fund to RWA	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter 10.38%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66%	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54%
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4 4	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20%	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54% 2.84%
3.4 3.5 B. 3.6 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4 4 4 4 4 .1 4 .2 4 .3	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88.98%	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12.54% 2,84% 79,38%
3.4 3.5 B. 3.6 3.6 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4 4.1 4.2 4.3 4.4	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88,98% 5.99%	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12.54% 2.84% 79,38% 6.58%
3.4 3.5 B , 3.6 3.7 C , 3.8 D , 3.10 E , 3.11 F , 3.12 3.13 G , 4 4.1 4.2 4.3 4.4 4.5	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80% 73.29%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 88.98% 5.99%	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54% 2.84% 79,38% 6,58%
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.10 3.10 5. 3.11 F. 3.12 3.13 3.13 6. 4 4.1 4.2 4.2 4.3 4.4 4.4 4.5 4.6	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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 Cost of Funds Credit/Deposit Ratio (As per NRB Directives) Base Rate (As per NRB Directives) Average Interest Spread (As per NRB Directives)	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88,98% 5.99%	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54% 2.84% 79.38% 6,58%
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4 4 4 4 4 4 4 4 4 5 4 4 5 6 6 6 7 7 7 1 1 1 1 1 1 1 1 1 1	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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) Major Indicators	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80% 73.29% 8.25% 5.41%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88.98% 5.99% 74.75% 8.57% 5.65%	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12.54% 2.84% 79.38% 6.58% 72.37%
3.4 3.5 B. 3.6 3.6 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4 4 4 4 4 4 4 4 5 4 4 4 5 4 4 5 6 6 6 6 7 6 7 1 1 1 1 1 1 1 1 1 1	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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 Directives) Base Rate (As per NRB Directives) Major Indicators Expenses Earning per share	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80% 73.29% 8.25% 5.41%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88.98% 5.99% 74.75% 8.57% 5.65% 	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54% 2,84% 79,38% 6,58% 72,37% 10,26%
3.4 3.5 B. 3.6 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7 1 1 2	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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) Major Indicators Earning per Share Market Value Per Share	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80% 73.29% 8.25% 5.81% 5.41% 18.18 576.00	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88,98% 5.99% 74.75% 85,57% 5.65% 17,10 475.00	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54% 2,84% 79,38% 6,58% 72,37% 10,26% -
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.9 3.9 3.10 E. 3.11 F. 3.12 3.13 G. 4 4.1 4.2 4.3 4 .2 4.3 4 .4 4.5 4.6 4.7 1 2 3	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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) 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 Directives) Base Rate (As per NRB Directives) Average Interest Spread (As per NRB Directives) Market Value Per Share Price Earning Ratio	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80% 5.80% 73.29% 8.25% 5.41% 18.18 5.76.00 31.68	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88,98% 5.99% 74.75% 8.57% 5.65% 17.10 475,00 27.78	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54% 2,84% 79,38% 6,58% 6,58% 72,37% 10,26%
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4 4.1 4.2 4.3 4 .4 4.4 4.4 4.4 4.5 4.6 4.7 2 3 3 4	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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 Cost of Funds Credit/Deposit Ratio (As per NRB Directives) Base Rate (As per NRB Directives) Average Interest Spread (As per NRB Directives) Market Value Per Share Price Earning Ratio Average Yield	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80% 0.329% 8.25% 5.41% 18.18 576.00 31.68 8.75%	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88,98% 5.99% 74.75% 8.57% 5.65% 17.10 475.00 2.7.78 8.89%	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54% 2,84% 79,38% 6,58% 72,37% 10,26% -
3.4 3.5 B. 3.6 3.7 C. 3.8 D. 3.10 E. 3.11 F. 3.12 3.13 G. 4 4 4 4 4 .1 4 .2 4 .3 4 .4 4 .5 4 .6 4 .6 7 1 1 1 1 1 1 1 1	Other Operating Income Foreign Exchange Gain/Loss (Net) Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses 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) 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 Directives) Base Rate (As per NRB Directives) Average Interest Spread (As per NRB Directives) Market Value Per Share Price Earning Ratio	61,255 181,018 45,798 1,404,863 279,844 381,316 743,703 170,708 572,995 18,170 180,746 771,912 -63,496 708,416 64,401 193,301 450,713 At the End of This Quarter 10.38% 1.78% 92.93% 5.80% 5.80% 73.29% 8.25% 5.41% 18.18 5.76.00 31.68	93,410 66,630 29,000 967,062 194,079 262,561 510,421 114,586 395,835 13,444 74,039 483,318 16,288 499,606 45,419 136,256 317,931 At the End of Previous Quarter 10.66% 2.20% 88,98% 5.99% 74.75% 8.57% 5.65% 17.10 475,00 27.78	58,876 148,373 35,314 1,186,600 233,214 366,495 586,890 450,322 136,568 6,810 270,853 414,231 -175,293 238,938 21,722 68,617 148,599 At the End of Corresponding Previous Year Quarter 12,54% 2,84% 79,38% 6,58% 6,58% 72,37% 10,26%

Note: *Previous Quarters 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.