Machhapuchchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 3rd Quarter end (12/04/2012) of the Fiscal Year 2068/69 (2011/2012)

				Rs.in,000
S.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended
1	Total Capital and Liabilities (1.1 to 1.7)	21,093,115	20,537,469	21,290,317
1.1	Paid Up Capital	1,627,197	1,627,197	1,627,197
	Reserve and Surplus	161,926	156,296	156,692
	Debenture and Bond	-	-	-
	Borrowing	34,442	433,104	743,369
1.5	Deposits (a+b)	18,143,842	17,347,335	17,610,637
-	a. Domestic Currency	17,900,581	17,016,658	17,198,119
1.0	b Foreign Currency Income Tax Liability	243,261	330,678	412,519
	Other Liabilities	1,125,707	973,538	1,152,422
	Total Assets (2.1 to 2.7)	21,093,115	20,537,469	21,290,317
	Cash & Bank Balance	3,451,868	3,079,236	2,168,034
	Money at call and Short Notice	3,431,600	-	676,141
	Investments	1,989,116	1,832,119	1,438,452
	Loans and Advances (a+b+c+d+e)	13,631,491	13,773,921	15,618,282
	a. Real State Loan	2,625,414	2,723,915	3,704,996
	Residental Real Estate Loan(Except personal home loan upto 10 Million)	126,564	176,734	217,736
	2. Business Complex & Residential Apartment Construction Loan	562,637	486,081	535,269
	3. Income Generating Commercial Complex Loan	139,154	130,135	138,422
	Other Real Rstate Loan (including Land purchase &	200,204	_55,255	100, .22
	Plotting)	1,797,059	1,930,965	2,415,492
	B. Personal home loan of Rs. 10 Millions or less	545,731	510,169	398,076
	c. Margin Type Loan	23,992	24,972	30,570
	d. Term Loan	2,424,203	2,297,476	2,360,586
	e. Overdraft Loan/TR Loan/ WC Loan	5,126,818	5,262,091	6,310,676
	f. Others	2,885,333	2,955,297	3,211,455
2.5	Fixed Assets	746,885	744,056	735,140
2.6	Non Banking Assets	7,192	6,000	-
2.7	Other Assets	1,266,564	1,102,138	654,268
				Up to
3	Profit and Loss Account	Up to This Quarter	Up to Previous	Corresponding
3			Quarter	Previous Year
				Quarter
3.1	Interest Income	1,334,662	908,479	1,524,792
3.2	Interest Expense	1,129,388	757,378	1,149,935
	A. Net Interest Income (3.1 - 3.2)	205 274		
		205,274	151,101	374,858
3.3	Fee Commission and Discount	32,019	151,101 22,920	374,858 33,897
3.4	Other Operatiing income			•
3.4	Other Operatiing income Foreign Exchange Gain / Loss (Net)	32,019 44,533 39,016	22,920 22,526 30,234	33,897 46,482 31,376
3.4	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5)	32,019 44,533 39,016 320,843	22,920 22,526 30,234 226,781	33,897 46,482 31,376 486,612
3.4 3.5 3.6	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	32,019 44,533 39,016 320,843 118,383	22,920 22,526 30,234 226,781 81,745	33,897 46,482 31,376 486,612 116,329
3.4 3.5 3.6	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operatiing Expense	32,019 44,533 39,016 320,843 118,383 197,998	22,920 22,526 30,234 226,781 81,745 139,230	33,897 46,482 31,376 486,612 116,329 194,487
3.4 3.5 3.6 3.7	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operatiing Expense C. Operating Profit Before Provision (B-3.6-3.7)	32,019 44,533 39,016 320,843 118,383 197,998 4,462	22,920 22,526 30,234 226,781 81,745 139,230 5,806	33,897 46,482 31,376 486,612 116,329 194,487 175,796
3.4 3.5 3.6 3.7	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operatiing Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772
3.4 3.5 3.6 3.7 3.8	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operatiing Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	32,019 44,533 39,016 320,843 118,383 197,998 4,462	22,920 22,526 30,234 226,781 81,745 139,230 5,806	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975
3.4 3.5 3.6 3.7 3.8	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 - 80,975 97,283
3.4 3.5 3.6 3.7 3.8	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508
3.4 3.5 3.6 3.7 3.8 3.9 3.10	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816
3.4 3.5 3.6 3.7 3.8 3.9 3.10	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,75 - 119,823 67,248 -58,144	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508
3.4 3.5 3.6 3.7 3.8 3.9 3.10	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 -1 122,336 68,654 -58,143 10,511	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,755 - 119,823 67,248 -58,144 9,104	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,755 - 119,823 67,248 -58,144 9,104	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. Net Profit/ Loss (F-3.12-3.13)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 -122,336 68,654 -58,143 10,511 956 2,867 6,689	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 8228 2,483 5,794	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. Net Profit/ Loss (F-3.12-3.13) Ratios	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. Net Profit/ Loss (F-3.12-3.13) Ratios Capital Fund to RWA	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. Net Profit/ Loss (F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan (NPL) To Total Loan	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45,21%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45.21% 9,38%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45,21%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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) Major Indicators	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01% 68.46%	22,920 22,526 30,234 226,781 81,745 139,230 58,361 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45,21% 9,38% 72,05%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87% 82.42%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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) Major Indicators Earning per share(annualised)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01% 68.46%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45.21% 9.38% 72.05%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87% 82.42%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operatiing Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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) Major Indicators Earning per share(annualised) Market Value Per Share	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01% 68.46%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45.21% 9.38% 72.05%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87% 82.42%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operatiing Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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) Major Indicators Earning per share(annualised) Market Value Per Share Price Earning Ratio(annualised)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01% 68.46%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45.21% 9.38% 72.05%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87% 82.42%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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) Major Indicators Earning per share(annualised) Market Value Per Share Price Earning Ratio(annualised) Average Yield	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01% 68.46% 0.55 107.00 195.22 10.90%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45,21% 9,38% 72.05% 0.71 107.00 150.26 11,22%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87% 82.42%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.4 4.5 1 1 2 3 3 4 5	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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) Major Indicators Earning per share(annualised) Market Value Per Share Price Earning Ratio(annualised) Average Yield Interest Spread	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01% 68.46% 0.55 107.00 195.22 10.90% 1.89%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45.21% 9.38% 72.05% 0.71 107.00 150.26 11.22% 1.84%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87% 82.42%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 6	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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) Major Indicators Earning per share(annualised) Market Value Per Share Price Earning Ratio(annualised) Average Yield Interest Spread Liquidity (CRR)	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01% 68.46% 0.55 107.00 195.22 10.90% 1.89%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45.21% 9.38% 72.05% 0.71 107.00 150.26 11.22% 1.84% 11.33%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87% 82.42% 0.85 130.00 152.88 11.05% 2.18%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 6 7	Other Operatiing income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income / Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit Before Bonus and Taxes (E+3.11) Provision for Staff Bonus Provision For Tax G. 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) Major Indicators Earning per share(annualised) Market Value Per Share Price Earning Ratio(annualised) Average Yield Interest Spread	32,019 44,533 39,016 320,843 118,383 197,998 4,462 58,143 -53,681 - 122,336 68,654 -58,143 10,511 956 2,867 6,689 At the End of This Quarter 11.51% 4.27% 44.59% 9.01% 68.46% 0.55 107.00 195.22 10.90% 1.89%	22,920 22,526 30,234 226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 828 2,483 5,794 At the End of Previous Quarter 11.43% 4.19% 45.21% 9.38% 72.05% 0.71 107.00 150.26 11.22% 1.84%	33,897 46,482 31,376 486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482 4,447 10,377 At the End of Corresponding Previous Year Quarter 10.73% 6.93% 72.25% 8.87% 82.42%

^{*}Figures have been regrouped/rearranged wherever necessary.

* These figures may vary with the audited figures at the instance of external auditors and regulators.