Machhapuchchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 1st Quarter end (17/10/2011) 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)	19,688,418	20,225,778	22,126,392
-	Paid Up Capital	1,627,197	1,627,197	1,627,197
1.2	Reserve and Surplus	178,977	154,554	155,725
1.3	Debenture and Bond		-	-
-	Borrowing	449,088	1,251,242	493,763
-	Deposits (a+b)	16,596,664	16,411,426	18,883,612
	a. Domestic Currency	16,275,275	15,952,297	18,614,795
	b Foreign Currency	321,388	459,129	268,816
-	Income Tax Liability Other Liabilities	0,000 836,493	- 781,360	966,096
_	Total Assets (2.1 to 2.7)	19,688,418	20,225,778	22,126,392
	Cash & Bank Balance	2,850,428	2,207,561	2,470,571
2.2	Money at call and Short Notice	46,800	307,891	301,575
2.3	Investments	1,282,391	1,409,556	2,749,765
2.4	Loans and Advances (a+b+c+d+e)	13,830,498	14,731,040	15,465,117
	a. Real State Loan	2,822,299	3,048,424	4,175,046
	Residental Real Estate Loan(Except personal home loan upto 80 Lacs)	145,949	157,618	799,395
	2. Business Complex & Residential Apartment Construction			
<u> </u>	Loan	489,120	487,029	480,873
<u> </u>	Income Generating Commercial Complex Loan Other Real Rstate Loan (including Land purchase &	129,560	192,756	0,000
	Plotting)	2 057 670	2 211 021	2 204 777
	B. Personal home loan of Rs. 80 Lacs or less	2,057,670 521,250	2,211,021 573,666	2,894,777 582,531
	c. Margin Type Loan	31,940	29,753	54,913
-	d. Term Loan	2,255,060	2,170,057	2,283,091
	e. Overdraft Loan/TR Loan/ WC Loan	5,094,230	5,513,423	6,044,393
-	f. Others	3,105,719	3,395,717	2,907,674
2.5	Fixed Assets	737,262	725,485	757,832
2.6	Non Banking Assets	6,000	-	-
2.7	Other Assets	935,038	844,246	381,532
				Up to
3	Profit and Loss Account	Up to This Quarter	Up to Previous	Corresponding
	Trone and 2000 Account	op to mis quarter	Quarter	Previous Year
				Quarter
	Interest Income	483,300	2,080,305	495,336
3.2	Interest Expense	379,238	1,544,728	385,931
			E0E E70	400 404
2.2	A. Net Interest Income (3.1 - 3.2)	104,061	535,578	109,404
	Fee Commission and Discount	10,815	44,183	10,881
3.4	Fee Commission and Discount Other Operatiing income	10,815 9,673	44,183 72,406	10,881 18,046
3.4	Fee Commission and Discount	10,815 9,673 17,361	44,183 72,406 38,433	10,881 18,046 9,013
3.4 3.5	Fee Commission and Discount Other Operatiing income Foreign Exchange Gain / Loss (Net)	10,815 9,673	44,183 72,406	10,881 18,046 9,013 147,345
3.4 3.5 3.6	Fee Commission and Discount Other Operating income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5)	10,815 9,673 17,361 141,910	44,183 72,406 38,433 690,600	10,881 18,046 9,013 147,345 42,066
3.4 3.5 3.6	Fee Commission and Discount Other Operating income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	10,815 9,673 17,361 141,910 44,284	44,183 72,406 38,433 690,600 164,250	109,404 10,881 18,046 9,013 147,345 42,066 71,786 33,493
3.4 3.5 3.6 3.7	Fee Commission and Discount Other Operating income Foreign Exchange Gain / Loss (Net) B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense	10,815 9,673 17,361 141,910 44,284 63,013	44,183 72,406 38,433 690,600 164,250 274,325	10,881 18,046 9,013 147,345 42,066 71,786 33,493
3.4 3.5 3.6 3.7 3.8	Fee Commission and Discount Other Operating 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)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377
3.4 3.5 3.6 3.7 3.8 3.9	Fee Commission and Discount Other Operating 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)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377
3.4 3.5 3.6 3.7 3.8 3.9	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411
3.4 3.5 3.6 3.7 3.8 3.9 3.10	Fee Commission and Discount Other Operating 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)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787
3.4 3.5 3.6 3.7 3.8 3.9 3.10	Fee Commission and Discount Other Operating 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)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000
3.4 3.5 3.6 3.7 3.8 3.9 3.10	Fee Commission and Discount Other Operating 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)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Fee Commission and Discount Other Operating 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)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,1,77 3,531 8,240	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 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	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4.91%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54.57%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4.91% 92.86%
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	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39% 9.32%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54.57% 9.13%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4,91% 92.86% 8.64%
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	Fee Commission and Discount Other Operating 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)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54.57%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4.91% 92.86%
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 4.5	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39% 9.32%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54.57% 9.13%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4,91% 92.86% 8.64%
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	Fee Commission and Discount Other Operating 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)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39% 9.32% 75.35%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54,57% 9.13% 81.11%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4.91% 92.86% 8.64% 74.74%
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	Fee Commission and Discount Other Operating 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	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4,14% 49.39% 9.32% 75.35%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54.57% 9.13% 81.11%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4,91% 92.86% 8.64% 74,74%
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	Fee Commission and Discount Other Operating 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 Market Value Per Share	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39% 9.32% 75.35%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54.57% 9.13% 81.11%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4.91% 92.86% 8.64% 74.74%
3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3 4.4 4.5 1 2 3 4 5	Fee Commission and Discount Other Operating 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 Market Value Per Share Price Earning Ratio Average Yield Interest Spread	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39% 9.32% 75.35% 1.81 115.00 63.67	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54.57% 9.13% 81.11%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4.91% 92.86% 8.64% 74.74%
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 1 2 3 4 5 6	Fee Commission and Discount Other Operating 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 Market Value Per Share Price Earning Ratio Average Yield Interest Spread Liquidity (CRR)	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39% 9.32% 75.35% 1.81 115.00 63.67 12.03% 2.71% 5.58%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10,92% 4,17% 54,57% 9,13% 81,11% 0,51 130,00 256,72 11,40% 2,27% 6,19%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4.91% 92.86% 8.64% 74.74% 2.31 275.00 356.64 11.98% 3.34% 5.36
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 2 2 3 3 4 4 5 5 6 6	Fee Commission and Discount Other Operating 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 Market Value Per Share Price Earning Ratio Average Yield Interest Spread	10,815 9,673 17,361 141,910 44,284 63,013 34,613 23,067 11,546 0,000 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of This Quarter 11.68% 4.14% 49.39% 9.32% 75.35% 1.81 115.00 63.67 12.03% 2.71%	44,183 72,406 38,433 690,600 164,250 274,325 252,025 337,850 -85,826 98,774 685,546 698,494 -685,546 12,948 1,177 3,531 8,240 At the End of Previous Quarter 10.92% 4.17% 54.57% 9.13% 81.11% 0.51 130.00 256.72 11.40%	10,881 18,046 9,013 147,345 42,066 71,786 33,493 20,116 13,377 1,411 0,0000 14,787 0,000 14,787 1,344 4,033 9,410 At the End of Corresponding Previous Year Quarter 10.58% 4.91% 92.86% 8.64% 74.74% 2.31 275.00 356.64 11.98% 3.34%

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

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

*Interest Income due as of Aswin end 2068 and recovered within Kartik 2068 has been recognized as Income.