Machhapuchchhre Bank Limited

Unaudited Financial Results (Quarterly)

As at 2nd Quarter end (14/01/2012) of the Fiscal Year 2068/69 (2011/2012)

1.5 Deposits (a+b) 17,47,335 16,596,664 18,121,595 a. Domestic Currency 17,0116,58 16,275,275 17,693,105 b. Foreign Currency 330,678 321,388 452,445 1.6 Income Tax Libility - 1.0 1.0					Rs.in,000
Total Capital and Liabilities (1.1 to 1.7)	S.No.	Particular	-	*	
1.1 Paid Up Capital					
1.1 Reserve and Surplus					
1.3 Debenture and Bond			, ,		
1.5 Deposits (a+b) 17,347,335 16,596,664 18,121,595 1.6,000,000 17,0116,658 16,275,275 17,696,175 17,6			130,230	-	-
B. Domestic Currency	_		433,104	449,088	673,400
De Poreign Currency 330,678 321,388 452,441 1.0 Income Tax Libility - 1 1.1 Other Liabilities 973,538 386,493 1196,321 1.1 Cash & Bank Balance 3,079,236 2,850,428 2,237,313 1.1 Cash & Bank Balance 1,3773,917 1,383,948 1,813,073 1.2 Money at Cash and Advances (arbecterle) 1,3773,917 1,383,948 1,587,333 1.3 Real State Loan (Except personal home loan upto 10 Million) 1,45,949 183,517 1.1 Realedtral Real State Loan (Except personal home loan upto 10 Million) 1,45,949 183,514 1.1 Realedtral Real State Except 1,45,949 183,514 1.1 Realedtral Real State Except 1,45,949 183,514 1.2 Suncome Generating Commercial Complex Loan 486,081 489,120 501,388 1.3 Lincome Generating Commercial Complex Loan 1,45,949 183,514 1.4 Christian 1,45,949 183,514 1.5 Cash & Bank Balance 1,45,949 183,514 1.5 Cash & Bank Balance 1,45,949 183,514 1.5 Cash & Bank Balance 1,45,949 183,514 1.6 Christian 1,45,949 183,514 1.7 Cash & Bank Balance 1,45,949 183,514 1.8 Cash & Bank Balance 1,45,949 183,514 1.9 Cash & Bank Balance 1,45,949 183,514 1.0 Cash & Bank Balance 1,45,949 1,45,949 1.0 Cash & Bank Bala	1.5			16,596,664	18,121,599
1.5 Income Tax Liability					17,669,150
1.7 Other Labellities	1.6		330,678	, , , , , , , , , , , , , , , , , , , ,	
2 Total Assets (2.1.to 2.7) 2.1 Cash & Bank Balance 3.079.326 2, 250.428 2, 232.329 2.2 Money at call and Short Motice 0.000 46.800 500.390 2.3 Investments 1.82.119 1, 128.2391 1, 18.137.2 2.4 Loans and Advances (a+b+c+d+e) 1.83.719.211 13,830.498 15.887.331 2.8 Laste Loan 1. Residental Real Estate Loan (Except personal home loan upto 10 Million) 1.76.734 145.949 183.51 2. Business Complex & Residential Apartment Construction Loan Loan (Including Land purchase & Potential Partment Construction Loan Loan (Including Land purchase & Potential) 2. Business Complex & Residential Apartment Construction Loan Loan (Including Land purchase & Potential) 3. Income Generating Commercial Complex Loan 130.135 129.560 0.000 4. Other Real Ristate Loan (Including Land purchase & Potential) Potiting) 1. Span Laste Loan (Including Land purchase & Potential) 2. Laste Laste Loan (Including Land purchase & Potential Loan/TR Loan/VC Loan 2,2297.476 (1.2) 2,255.060 2,409.46 2. C. Mergin Type Loan 2,2297.476 (2.2) 3,155.21 2. C. Margin Type Loan 2,2297.476 (2.2) 5,500.23 (3.1) 4,500.46 2. C. Wergin Type Loan 2,2297.476 (2.2) 5,500.23 (3.1) 4,500.46 2. C. Wergin Type Loan 2,2297.476 (2.2) 5,500.23 (3.1) 4,500.46 2. C. Wergin Type Loan 2,2297.476 (3.0) 5,000.423 (3.1) 4,500.45 2. C. Margin Type Loan 2,2297.476 (3.0) 5,000.423 (3.1) 4,500.45 2. C. Margin Type Loan 2,2297.476 (3.0) 5,000.423 (3.1) 4,500.45 2. C. Margin Type Loan 2,2297.476 (3.0) 5,000.423 (3.1) 4,500.45 2. C. Margin Type Loan 2,2297.476 (3.0) 5,000.423 (3.1) 4,500.45 2. C. Margin Type Loan 2,2297.476 (3.0) 5,000.423 (3.1) 4,500.45 2. C. Margin Type Loan 2,2297.476 (3.0) 5,000.423 (3.1) 4,500.45 2. C. Margin Type Loan 2,2297.476 (3.0) 5,000.423 (3.1) 5,000.423			973 538		
2.1 Cash & Bank Balance 3,079,236 2,850,428 2,323,131 2.2 Money at call and Short Notice 0,000 64,800 50,903 2.3 Investments 1,832,119 1,282,391 1,813,073 3. Real State Loan 2,723,915 2,822,299 3,329,141 1. Residental Real Estate Loan (Except personal home loan unto 10 Million) 176,734 145,949 183,512 2. Business Complex & Residential Apartment Construction Loan 486,081 489,120 501,381 3. Income Generating Commercial Complex Loan 130,135 129,560 0,000 4. Other Real Ristate Loan (including Land purchase & Plotting 1,930,965 2,657,670 2,644,241 8. Personal home loan of Rs. 10 Millions or less 510,169 521,250 597,214 6. C. Margin Type Loan 2,297,476 2,255,060 2,400,482 7. C. C. Margin Type Loan 2,297,476 2,255,060 2,400,482 8. C. Other Real Ristate Loan (including Land purchase & Plotting 3,295,297 3,105,719 3,185,755 8. C. Other Ristate Loan (Including Land purchase & Plotting 3,295,297 3,105,719 3,185,755 9. C. Other Ristate Loan (Including Land purchase & Plotting 3,295,297 3,105,719 3,185,755 9. C. Margin Type Loan 2,295,297 3,105,719 3,185,755 9. C. Other Assets 740,556 737,236 3,057,19 3,185,755 9. Fixed Assets 740,556 737,262 789,310 1. Other Assets 740,556 737,262 789,310 2. Other Assets 1,102,138 935,338 493,841 3. Interest Income 998,479 483,300 999,000 3. Interest Expense 757,378 379,238 773,377 A. Net Interest Income 2,255,69 1,0815 2,255,813 3. Fixed Commission and Discount 22,920 10,815 25,283 3. Foreign Exchange Gain / Loss (Net) 30,234 17,361 23,522 9. S. Total Operating Income (A+3,3+3,4+3,5) 26,781 114,190 907,114 9. Other Assets 1,000,114 1,000,114 1. Capital Fund to RWA 11,438 11,589 10,913 3. Provision for Possible Loss 1,300 1,000,114 4. Ratio				·	
2.3 Investments					2,323,133
2.4 Loans and Advances (a+b+c+d+e)	2.2	Money at call and Short Notice		46,800	500,990
a. Real State Loan	_				1,813,078
1. Residental Real Estate Loan(Except personal home loan upto 10 Million) 176,734 145,949 183,514 2. Business Complex & Residential Apartment Construction Loan 486,081 489,120 501,381 3. Income Generating Commercial Complex Loan 130,135 129,560 0,000 4. Other Real Rstate Loan (including Land purchase & Plotting) 1,930,965 2,087,670 2,644,241 5. Personal home loan of Rs. 10 Millions or less 510,169 521,250 597,211 6. Personal home loan of Rs. 10 Millions or less 2,977,476 2,255,060 2,400,481 6. Overdraft Loan/TR Loan/ WC Loan 5,262,091 5,094,230 6,311,981 7. Others 2,955,297 3,105,719 3,185,757 7. Other Assets 7,44,056 737,762 737,762 789,311 7. Other Assets 1,102,138 935,038 493,841 7. Other Assets 1,102,138 935,038 493,841 7. Other Assets 1,102,138 935,038 935,038 7. Other Organization of Protein Company of Assets 1,102,138 935,038 7. Other Organization of Protein Company of Assets 1,102,138 935,038 7. Other Organization of Protein Company of Assets 1,102,138 935,038 7. Other Organization of Protein Company of Assets 1,102,138 935,038 7. Other Organization of Protein Company of Assets 1,102,138 935,038 7. Other Organization of Protein Company of Assets 1,102,138 935,038 7. Other Organization of Protein Company of Assets 1,102,138 935,038 7. Other Organization of Protein Company of Assets 1,102,138 1,104,061 7. Other Organization of Protein Company of Assets 1,102,138 7. Other Organization of Protein Company of Assets 1,102,138 7. Other Organization of Protein Company of Assets 1,102,138 7. Other Organization of Protein Company of Assets 1,102,138 7. Other Organization of Protein Company of Assets 1,102,138 7. Other Organization of Protein Company of Assets 1,102,138 7. Other Organization of Protein Company of Assets 1,102,138 7. Other Organization of Protein Company of Assets 1,102,138 7. Other Organization of Protein Company of Asse	2.4				
Up to 10 Million 176,734			2,723,915	2,822,299	3,329,143
Lioan		upto 10 Million)	176,734	145,949	183,514
3. Income Generating Commercial Complex Loan 4. Other Real RState Loan (including Land purchase & Plotting) B. Personal home loan of Rs. 10 Millions or less 5 10,169 5 22,057,670 2,644,244 5 2,097,476 5 22,255,660 5 32,074 6 Term Loan 2,297,476 6 2,255,660 2,400,482 6 Overdraft Loan/TR Loan/ WC Loan 5,262,091 5,094,230 6 Overdraft Loan/TR Loan/ WC Loan 5,295,297 7,370 7		2. Business Complex & Residential Apartment Construction			
A. Other Real Ristate Loan (including Land purchase & Plotting) 1,930,965 2,057,670 2,644,241 B. Personal home loan of Rs. 10 Millions or less 510,169 521,250 597,211 C. Margin Type Loan 2,297,476 2,255,060 2,400,481 d. Term Loan 2,297,476 2,255,060 2,400,481 d. Term Loan 2,297,476 2,255,060 2,400,481 e. Overdraft Loan/WC Loan 5,262,091 5,094,230 6,311,981 f. Others 2,955,297 3,105,719 5,994,230 6,311,981 f. Others 2,955,297 3,105,719 3,105,719 2.5 Fixed Assets 744,056 737,262 789,311 c. Shown Banking Assets 6,600 6,000 c. Other Assets 1,102,138 935,038 493,848 d. Other Assets 1,102,138 935,038 493,848 Up to This Quarter Up to This Quarter Quarter Quarter Quarter Quarter Quarter Quarter Quarter Corresponding Previous Year Quarter 3.1 Interest Income 908,479 483,300 999,201 3.2 Interest Expense 757,378 379,238 773,877 3.3 Fee Commission and Discount 22,990 10,815 22,532 3.3 Foreign Exchange Gain / Loss (Net) 30,234 17,361 23,522 B. Total Operating Income (A+3,3+3,4+3,5) 226,781 141,910 307,181 3.3 Staff Expenses 139,240 63,013 130,451 3.3 Other Operating Expense 139,240 63,013 130,451 3.3 Forvision for Possible Loss 58,381 23,067 96,155 D. Operating Profit (C-3.8) -52,575 11,546 4,93 3.1 Extraordinary Income (Expenses (Net) - 1,383 1.1 Extraordinary Income (Expenses (Net) - 1,383 1.1 Extraordinary Income (Expenses (Net) - 1,383 1.2 Frorit tedrore Bonus and Taxes (E+3.11) 9,104 1,546 5,422 1.2 Frorit tedrore Bonus and Taxes (E+3.11) 9,104 1,546 5,422 1.2 Frorit tedrore Bonus and Taxes (E+3.11) 9,104 1,546 5,422 1.2 Frorit tedrore Bonus and Taxes (E+3.11) 9,104 1,546 5,422 1.3 Forvision for Staff Bonus 0,718 0,718 0,728 1.4 Central Fund to RWA 1,143% 1,168% 1,069 1.5 Credit/ Deposit Ratio (As per NRB			·	,	501,389
Plotting	<u> </u>		130,135	129,560	0,000
B. Personal home loan of Rs. 10 Millions or less 510.169 521.250 597.211		, , ,	1 020 005	2 057 670	7 6 4 4 7 4 4
C. Margin Type Loan		6/			
d. Term Loan			·	·	,
E. Overdraft Loan/TR Loan/ WC Loan		0 71	,	·	2,400,482
2.5 Fixed Assets 744,056 737,262 789,316					6,311,980
2.6 Non Banking Assets 6,000 6,000		f. Others	2,955,297	3,105,719	3,185,753
2.7 Other Assets	_		744,056	737,262	789,316
Up to This Quarter			·	·	
3.1 Interest Income 908,479 483,300 999,201	2.7	Other Assets	1,102,138	935,038	•
3.1 Interest Income	3	Profit and Loss Account	Up to This Quarter	•	Corresponding
3.2 Interest Expense					Quarter
A. Net Interest Income (3.1 - 3.2) 151,101 104,061 225,325 3.3 Fee Commission and Discount 22,920 10,815 52,283 3.40 Other Operating Income 22,526 9,673 33,063 3.5 Foreign Exchange Gain / Loss (Net) 30,234 17,361 23,525 8. Total Operating Income (A+3.3+3.4+3.5) 226,781 141,910 307,385 3.6 Staff Expenses 81,745 44,284 76,385 3.7 Other Operating Expense 139,230 63,013 130,645 C. Operating Profit Before Provision (B-3.6-3.7) 5,806 34,613 100,193 3.8 Provision for Possible Losses 58,381 23,067 96,155 D. Operating Profit (C-3.8) -52,575 11,546 4,033 3.9 Non Operating Income / Expenses (Net) - 1,385 3.10 Write Back of Provision for Possible Losse E. Profit from Regular Activities (D+3.9+3.10) 67,248 69,688 109,433 3.11 Extraordinary Income/Expenses (Net) -58,144 -58,142 104,006 3.12 Provision for Staff Bonus 0,828 1,050 0,493 3.13 Provision for Staff Bonus 0,828 1,050 0,493 3.14 1,546 5,422 3.14 3 1,486 4.2 Non Performing Loan (NPL) To Total Loan 4.199 4.1,456 5,422 4.4 4.4 Capital Fund to RWA 11.43% 11.68% 10.69% 4.2 Non Performing Loan (NPL) To Total Loan 4.199 4.1,456 4.19% 4.14% 7.10% 4.156 4.2 4.2 4.2 4.2 4.2 4.2 4.2 4.2 4.2 4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.5 4.2 4.2 4.2 4.2 4.2 4.2 4.2 4.2 4.2 4.2 4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.5 4.2 4.	3.1	Interest Income	908,479	483,300	999,201
3.3 Fee Commission and Discount 22,920 10,815 25,283 3.4 Other Operating Income 22,526 9,673 33,061 3.5 Foreign Exchange Gain / Loss (Net) 30,234 17,361 23,521 3.6 Staff Expenses 81,745 44,284 76,335 3.7 Other Operating Expense 139,230 63,013 130,641 C. Operating Profit Before Provision (B-3.6-3.7) 5,806 34,613 100,193 3.8 Provision for Possible Losses 58,381 23,067 96,155 D. Operating Profit (C-3.8) -52,575 11,546 4,033 3.9 Non Operating Income / Expenses (Net) - 1,385 3.10 Write Back of Provision for Possible Loss 119,823 58,142 104,000 E. Profit From Regular Activities (D+3.9+3.10) 67,248 69,688 109,433 3.11 Extraordinary Income/Expenses (Net) - 58,144 -58,142 -104,000 F. Profit Before Bonus and Taxes (E+3.11) 9,104 11,546 5,422 A. 21.2 Provision for Staff Bonus 0,828 1,050 0,493 3.13 Provision For Tax 2,483 3,149 1,486 4.1 Capital Fund to RWA 11.43% 11.68% 10.69% 4.2 Onn Performing Loan (NPL) To Total Loan 4.19% 4.14% 7.16% 4.3 Total Loan Loss Provision to Total NPL 45,211% 49,39% 68,26% 4.4 Cost of Funds 9,38% 9,32% 8,88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72,05% 75,35% 79,82% Major Indicators 11,22% 12,03% 10,75% 5 Interest Spread 11,22% 12,03% 10,75% 6 Liquidity (CRR) 11,33% 5,58% 0,0.02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Net Assets 2,28% 3,73% 0,02% 7 Return on Total Ne	3.2	Interest Expense	757,378	379,238	773,878
3.4 Other Operating income 22,526 9,673 33,06; 3.5 Foreign Exchange Gain / Loss (Net) 30,234 17,361 23,52; B.Total Operating Income (A+3.3+3.4+3.5) 226,781 141,910 307,181 3.6 Staff Expenses 81,745 44,284 76,356 3.7 Other Operating Expense 139,230 63,013 130,64; C. Operating Profit Before Provision (B-3.6-3.7) 5,806 34,613 100,193 3.8 Provision for Possible Losses 58,381 23,067 96,154 D. Operating Profit (C-3.8) -52,575 11,546 4,033 3.9 Non Operating Income / Expenses (Net) - 1,385 3.10 Write Back of Provision for Possible Loss 119,823 58,142 104,003 E. Profit from Regular Activities (D+3.9+3.10) 67,248 69,688 109,433 3.11 Extraordinary Income/Expenses (Net) -58,144 -58,142 -104,003 F. Profit Before Bonus and Taxes (E+3.11) 9,104 11,546 5,427 3.12 Provision for Staff Bonus 0,828 1,050 0,493 3.13 Provision For Tax 2,483 3,149 1,486 4.1 Capital Fund to RWA 11,43% 11,68% 10,69% 4.2 Non Performing Loan (NPL) To Total Loan 4,19% 4,14% 7,16% 4.3 Total Loan Loss Provision to Total NPL 45,21% 49,39% 68,26% 4.4 Cost of Funds 9,38% 9,32% 8,88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72,05% 75,35% 79,82% Major Indicators 1,22% 12,03% 10,75% 5 Interest Spread 1,84% 2,71% 1,86% 6 Liquidity (CRR) 11,33% 5,58% 0,0.02% 7 Return on Total Net Assets 2,28% 3,73% 0,002% 7 Return on Total Net Assets 2,28% 3,73% 0,002% 7 Return on Total Net Assets 2,28% 3,73% 0,002% 7 Return on Total Net Assets 2,28% 3,73% 0,002% 7 Return on Total Net Assets 2,28% 3,73% 0,002% 7 Return on Total Net Assets 2,28% 3,73% 0,002% 7 Return on Total Net Assets 2,28% 3,73% 0,002% 7 Return on Total Net Assets 2,28% 3,73% 0,002% 3 3 3 3 3 3 3 3 3					225,323
3.5 Foreign Exchange Gain / Loss (Net) 30,234 17,361 23,522 B. Total Operating Income (A+3.3+3.4+3.5) 226,781 141,910 307,188 3.6 Staff Expenses 81,735 44,284 76,356 3.7 Other Operating Expense 139,230 63,013 130,642 C. Operating Profit Before Provision (B-3.6-3.7) 5,806 34,613 100,193 3.8 Provision for Possible Losses 58,381 23,067 96,155 D. Operating Profit (C-3.8) -52,575 11,546 4,033 3.9 Non Operating Income / Expenses (Net) - 1,385 3.10 Write Back of Provision for Possible Loss 119,823 58,142 104,000 E. Profit from Regular Activities (D+3.9+3.10) 67,248 69,688 109,433 3.11 Extraordinary Income/Expenses (Net) - 58,144 -58,142 -104,000 F. Profit Before Bonus and Taxes (E+3.11) 9,104 11,546 5,422 3.12 Provision for Staff Bonus 0,828 1,050 0,493 3.13 Provision For Tax 2,483 3,149 1,480 G. Net Profit/ Loss (F-3.12-3.13) 5,794 7,347 3,454 4.1 Capital Fund to RWA 11,43% 11,68% 10,69% 4.2 Non Performing Loan (NPL) To Total Loan 4,19% 4,14% 7,16% 4.3 Total Loan Loss Provision to Total NPL 45,21% 49,39% 68,26% 4.4 Cost of Funds 9,38% 9,32% 8,88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72,05% 75,35% 79,82% Major Indicators 1 Earning per share 0,71 1,81 0,42 Market Value Per Share 107,00 115,00 201,000 Silver (Fig. 1) 11,33% 5,58% 0,006 Return on Total Net Assets 2,82% 3,73% 0,002% Return on Total Net Assets 2,82% 3,73% 0,				·	
B.Total Operating Income (A+3.4+3.5) 226,781 141,910 307,188					33,061
3.6 Staff Expenses 81,745 44,284 76,356 3.7 Other Operating Expense 139,230 63,013 130,641 C. Operating Profit Before Provision (B-3.6-3.7) 5,806 34,613 100,193 3.8 Provision for Possible Losse 58,381 23,067 96,155 D. Operating Profit (C-3.8) -52,575 11,546 4,037 3.9 Non Operating Income / Expenses (Net) -	3.3		30,234		22 521
3.7 Other Operating Expense 139,230 63,013 130,642 C. Operating Profit Before Provision (B-3.6-3.7) 5,806 34,613 100,193 3.8 Provision for Possible Losses 58,381 23,067 96,154 D. Operating Profit (C-3.8) -52,575 11,546 4,033 3.9 Non Operating Income / Expenses (Net) - 1,385 3.10 Write Back of Provision for Possible Loss 119,823 58,142 104,000 E. Profit from Regular Activities (D+3.9+3.10) 67,248 69,688 109,433 3.11 Extraordinary Income/Expenses (Net) -58,144 -58,142 -104,000 F. Profit Before Bonus and Taxes (E+3.11) 9,104 11,546 5,427 3.12 Provision For Staff Bonus 0,828 1,050 0,493 3.13 Provision For Tax 2,483 3,149 1,486 G. Net Profit/ Loss (F-3.12-3.13) 5,794 7,347 3,454 4 Ratios At the End of This Quarter Previous Quarter 4.1 Capital Fund to RWA 11.43% 11.68% 11.68% 10.69% 4.2 Non Performing Loan (NPL) To Total Loan 4.19% 4.14% 7.15% 4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.4 Cost of Funds 9.38% 9.32% 8.88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 1.28m 10.700 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.066 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets 2.82% 3.73% 0.02% 7 Return on Total Net Assets	3.6			·	
3.8 Provision for Possible Losses 58,381 23,067 96,154		Staff Expenses	226,781	141,910	307,188
D. Operating Profit (C-3.8) -52,575 11,546 4,033 3.9 Non Operating Income / Expenses (Net) -			226,781 81,745	141,910 44,284	307,188 76,356
3.9 Non Operating Income / Expenses (Net)		Other Operatiing Expense	226,781 81,745 139,230	141,910 44,284 63,013	307,188 76,356 130,641
3.10 Write Back of Provision for Possible Loss 119,823 58,142 104,008 E. Profit from Regular Activities (D+3.9+3.10) 67,248 69,688 109,435 3.11 Extraordinary Income/Expenses (Net) -58,144 -58,142 -104,008 F. Profit Before Bonus and Taxes (E+3.11) 9,104 11,546 5,427 3.12 Provision for Staff Bonus 0,828 1,050 0,493 3.13 Provision For Tax 2,483 3,149 1,486 G. Net Profit/ Loss (F-3.12-3.13) 5,794 7,347 At the End of This Quarter At the End of Previous Quarter 4.1 Capital Fund to RWA 11.43% 11.68% 10.69% 4.2 Non Performing Loan (NPL) To Total Loan 4.19% 4.14% 7.16% 4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.4 Cost of Funds 9.38% 9.32% 8.88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 1.81 0.42 Market Value Per Share 0.71 1.81 0.42 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02% 3.70 3.71 3.72 3.74 3.72 3.70 3.72 3.73 3.72 3.70 3.70 3.73 3.72 3.70 3.70 3.72 3.70 3.70 3.70 3.70 3.70 3.70 3.70		Other Operating Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses	226,781 81,745 139,230 5,806 58,381	141,910 44,284 63,013 34,613 23,067	307,188 76,356 130,641 100,191 96,154
E. Profit from Regular Activities (D+3.9+3.10) 67,248 69,688 109,435 3.11 Extraordinary Income/Expenses (Net) -58,144 -58,142 -104,008 F. Profit Before Bonus and Taxes (E+3.11) 9,104 11,546 5,427 3.12 Provision for Staff Bonus 0,828 1,050 0,493 3.13 Provision For Tax 2,483 3,149 1,486 G. Net Profit/ Loss (F-3.12-3.13) 5,794 7,347 3,454 At the End of This Quarter Previous Quarter Previous Quarter 4.1 Capital Fund to RWA 11,43% 11.68% 10.69% 4.2 Non Performing Loan (NPL) To Total Loan 4.19% 4.14% 7.16% 4.3 Total Loan Loss Provision to Total NPL 45,21% 49,39% 68,26% 4.4 Cost of Funds 9,38% 9,32% 8,88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 18 10.42 Earning per share 0,71 1,81 0,42 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1,84% 2,71% 1.86% 6 Liquidity (CRR) 11.33% 5,58% 0.06 7 Return on Total Net Assets 2,82% 3,73% 0.02% 3 Condition	3.8	Other Operatiing Expense C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	226,781 81,745 139,230 5,806 58,381	141,910 44,284 63,013 34,613 23,067 11,546	307,188 76,356 130,641 100,191 96,154 4,037
3.11 Extraordinary Income/Expenses (Net) -58,144 -58,142 -104,008 F. Profit Before Bonus and Taxes (E+3.11) 9,104 11,546 5,427 3.12 Provision for Staff Bonus 0,828 1,050 0,493 3.13 Provision For Tax 2,483 3,149 1,486 G. Net Profit/ Loss (F-3.12-3.13) 5,794 7,347 3,454 G. Net Profit/ Loss (F-3.12-3.13) At the End of Previous Quarter	3.8	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)	226,781 81,745 139,230 5,806 58,381 -52,575	141,910 44,284 63,013 34,613 23,067 11,546	307,188 76,356 130,641 100,191 96,154 4,037 1,389
F. Profit Before Bonus and Taxes (E+3.11) 9,104 11,546 5,427	3.8	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	226,781 81,745 139,230 5,806 58,381 -52,575	141,910 44,284 63,013 34,613 23,067 11,546	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008
3.12 Provision for Staff Bonus 0,828 1,050 0,493 3.13 Provision For Tax 2,483 3,149 1,480 G. Net Profit/ Loss (F-3.12-3.13) 5,794 7,347 3,454 At the End of This Quarter At the End of Previous Quarter Quarter	3.8 3.9 3.10	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)	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435
At the End of This Quarter At the End of Previous Quarter At the End of Quarter At the End of Previous Quarter Quart	3.8 3.9 3.10	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)	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142	307,188 76,356 130,641 100,191 96,154 4,037 1,388 104,008 109,435 -104,008
4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 11.43% 11.68% 10.69% 4.2 Non Performing Loan (NPL) To Total Loan 4.19% 4.14% 7.16% 4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.4 Cost of Funds 9.38% 9.32% 8.88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 1 Earning per share 0.71 1.81 0.42 2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%<	3.8 3.9 3.10 3.11	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)	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104	141,910 44,284 63,013 34,613 23,067 11,546 58,142 69,688 58,142 11,546	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427
4 Ratios At the End of This Quarter At the End of Previous Quarter Corresponding Previous Year Quarter 4.1 Capital Fund to RWA 11.43% 11.68% 10.69% 4.2 Non Performing Loan (NPL) To Total Loan 4.19% 4.14% 7.16% 4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.4 Cost of Funds 9.38% 9.32% 8.88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 1 Earning per share 0.71 1.81 0.42 2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493
4.1 Capital Fund to RWA 11.43% 11.68% 10.69% 4.2 Non Performing Loan (NPL) To Total Loan 4.19% 4.14% 7.16% 4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.4 Cost of Funds 9.38% 9.32% 8.88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 0.71 1.81 0.42 1 Earning per share 0.71 1.81 0.42 2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493 1,488 3,454
4.2 Non Performing Loan (NPL) To Total Loan 4.19% 4.14% 7.16% 4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.4 Cost of Funds 9.38% 9.32% 8.88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 1 Earning per share 0.71 1.81 0.42 2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13	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)	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of	307,188 76,356 130,641 100,191 96,154 4,037 1,386 104,008 109,435 -104,008 5,427 0,493 1,480 3,454 At the End of Corresponding Previous Year
4.3 Total Loan Loss Provision to Total NPL 45.21% 49.39% 68.26% 4.4 Cost of Funds 9.38% 9.32% 8.88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 1 Earning per share 0.71 1.81 0.42 2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13	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)	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter	307,188 76,356 130,641 100,191 96,154 4,037 1,388 104,008 109,435 -104,008 5,427 0,493 1,480 3,454 At the End of Corresponding Previous Year Quarter
4.4 Cost of Funds 9.38% 9.32% 8.88% 4.5 Credit/ Deposit Ratio (As per NRB directive) 72.05% 75.35% 79.82% Major Indicators 1 Earning per share 0.71 1.81 0.42 2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493 1,480 3,454 At the End of Corresponding Previous Year Quarter
Major Indicators 1 Earning per share 0.71 1.81 0.42 2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19%	141,910 44,284 63,013 34,613 23,067 11,546 58,142 69,688 58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493 1,486 3,454 At the End of Corresponding Previous Year Quarter 10.69% 7.16%
1 Earning per share 0.71 1.81 0.42 2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21%	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39%	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493 1,486 3,454 At the End of Corresponding Previous Year Quarter 10.69% 7.16% 68.26%
2 Market Value Per Share 107.00 115.00 201.00 3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	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)	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21% 9.38%	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39% 9.32%	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,438 -104,008 5,427 0,493 1,488 3,454 At the End of Corresponding Previous Year Quarter 10.69% 7.16% 68.26% 8.88%
3 Price Earning Ratio 150.26 63.67 473.53 4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21% 9.38% 72.05%	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39% 9.32% 75.35%	307,188 76,356 130,641 100,191 96,154 4,037 1,388 104,008 109,435 -104,008 5,427 0,493 1,486 3,456 At the End of Corresponding Previous Year Quarter 10.69% 7.16% 68.26% 8.88% 79.82%
4 Average Yield 11.22% 12.03% 10.75% 5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21% 9.38% 72.05%	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39% 9.32% 75.35%	307,188 76,356 130,641 100,191 96,154 4,037 1,388 104,008 109,435 -104,008 5,427 0,493 1,480 3,454 At the End of Corresponding Previous Year Quarter 10.69% 7.16% 68.26% 8.88% 79.82%
5 Interest Spread 1.84% 2.71% 1.86% 6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21% 9.38% 72.05%	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39% 9.32% 75.35%	307,188 76,356 130,641 100,191 96,154 4,037 1,388 104,008 109,435 -104,008 5,427 0,493 1,480 3,454 At the End of Corresponding Previous Year Quarter 10.69% 7.16% 68.26% 8.88% 79.82%
6 Liquidity (CRR) 11.33% 5.58% 0.06 7 Return on Total Net Assets 2.82% 3.73% 0.02%	3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21% 9.38% 72.05% 0.71 107.00 150.26	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39% 9.32% 75.35% 1.81 115.00 63.67	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493 1,486 3,454 At the End of Corresponding Previous Year Quarter 10.69% 7.16% 68.26% 8.88% 79.82% 0.42 201.00 473.53
7 Return on Total Net Assets 2.82% 3.73% 0.02%	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 2 3 3 4	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21% 9.38% 72.05% 0.71 107.00 150.26 11.22%	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39% 9.32% 75.35% 1.81 115.00 63.67 12.03%	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493 1,488 3,454 At the End of Corresponding Previous Year Quarter 10.69% 7.16% 68.26% 8.88% 79.82%
8 Net worth Per Share 109.61 111.00 109.78	3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 1 1 2 3 3 4	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	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21% 9.38% 72.05% 0.71 107.00 150.26 11.22% 1.84%	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39% 9.32% 75.35% 1.81 115.00 63.67 12.03% 2.71%	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493 1,488 3,454 At the End of Corresponding Previous Year Quarter 10.69% 7.16% 68.26% 8.88% 79.82%
*Figures have been regrouped/rearranged wherever necessary.	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 2 3 3 4 4 6 7	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) Return on Total Net Assets	226,781 81,745 139,230 5,806 58,381 -52,575 - 119,823 67,248 -58,144 9,104 0,828 2,483 5,794 At the End of This Quarter 11.43% 4.19% 45.21% 9.38% 72.05% 0.71 107.00 150.26 11.22% 1.84% 11.33%	141,910 44,284 63,013 34,613 23,067 11,546 - 58,142 69,688 -58,142 11,546 1,050 3,149 7,347 At the End of Previous Quarter 11.68% 4.14% 49.39% 9.32% 75.35% 1.81 115.00 63.67 12.03% 2.71% 5.58%	Corresponding Previous Year

^{*}Figures have been regrouped/rearranged wherever necessary.
* These figures may vary with the audited figures at the instance of external auditors and regulators.