Machhapuchchhre Bank Limited Unaudited Financial Results (Quarterly)

As at 3rd Quarter end (13/04/2011) of the Fiscal Year 2067/68 (2010/2011)

Rs.in 000

				Rs.in,000
5.No.	Particular	This Quarter Ended	Previous Quarter Ended	Corresponding Previous Year Quarter Ended
1	Total Capital and Liabilities (1.1 to 1.7)	21,290,317	21,777,703	20,896,34
	Paid Up Capital	1,627,197	1,627,197	1,479,13
	Reserve and Surplus	156,692	149,768	316,81
	Debenture and Bond	130,092	149,700	310,61
	Borrowing	743,369	673,400	1,590,00
	Deposits			
		17,610,637	18,121,599	16,608,62
	a. Domestic Currency	17,198,119	17,669,150	16,461,00
	b. Foreign Currency	412,519	452,448	147,62
	Income Tax Liability	1 152 422	1 205 740	
	Other Liabilities	1,152,422	1,205,740	901,77
	Total Assets (2.1 to 2.7)	21,290,317	21,777,703	20,896,34
	Cash & Bank Balance Balance	2,168,034	2,323,133	1,963,12
	Money at call and Short Notice	676,141	500,990	243,00
	Investments	1,438,452	1,813,078	2,108,40
2.4	Loans and Advances(Gross)	15,618,282	15,857,339	15,349,80
	a. Real State Loan	3,704,996	3,926,353	4,169,60
	Residental Real Estate Loan(Except personal home loan upto 60L)	217,736	220,905	221,23
	2. Business Complex & Residential Apartment Construction Loan	535,269	501,389	465,91
	3. Income Generating Commercial Complex Loan	138,422	189,639	0,00
	4. Other Real Rstate Loan (including Land purchase & Plotting)	2,415,492	2,454,602	2,892,20
	B. Personal home loan upto 60L	398,076	559,818	590,24
	c. Margin Type Loan	30,570	32,770	68,26
	d. Term Loan	2,360,586	2,400,482	2,227,95
	e. Overdraft Loan/TR Loan/ WC Loan	6,310,676	6,311,980	5,939,75
	f. Others	3,211,455	3,185,753	2,944,22
2.5	Fixed Assets	735,140	789,316	701,88
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	654,268	493,848	530,12 Up to
			Up to Previous	Corresponding
3	Profit and Loss Account	Up to This Quarter	Quarter	Previous Year
2.1			Qua. 101	Quarter
	Tukanak Turana	1 524 702	000 201	
	Interest Income	1,524,792	999,201	1,168,88
3.2	Interest Expense	1,149,935	773,878	776,19
	A. Net Interest Income (3.1 - 3.2)	374,858	225,323	392,68
	Fee Commission and Discount	33,897	25,283	39,53
	Other Operatiing income	46,482	33,061	41,53
3.5			23,521	32,33
	Foreign Exchange Gain / Loss (Net)	31,376		
	B.Total Operating Income (A+3.3+3.4+3.5)	486,612	307,188	506,08
	B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	486,612 116,329	307,188 76,356	506,08 107,56
	B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense	486,612 116,329 194,487	307,188 76,356 130,641	506,08 107,56 147,05
	B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses	486,612 116,329 194,487 175,796	307,188 76,356	506,08 107,56 147,05
3.7	B.Total Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expense	486,612 116,329 194,487	307,188 76,356 130,641	506,08 107,56 147,05 251,46
3.7	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)	486,612 116,329 194,487 175,796	307,188 76,356 130,641 100,191	506,08 107,56 147,05 251,46
3.7	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	486,612 116,329 194,487 175,796 256,772	307,188 76,356 130,641 100,191 96,154	506,08 107,56 147,05 251,46 161,51 89,94
3.8	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)	486,612 116,329 194,487 175,796 256,772 -80,975	307,188 76,356 130,641 100,191 96,154 4,037	506,08 107,56 147,05 251,46 161,51 89,94
3.8	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)	486,612 116,329 194,487 175,796 256,772 -80,975 97,283	307,188 76,356 130,641 100,191 96,154 4,037	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24
3.7 3.8 3.9 3.10	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)	486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24
3.7 3.8 3.9 3.10	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)	486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49
3.7 3.8 3.9 3.10 3.11	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)	486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49
3.7 3.8 3.9 3.10 3.11	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	486,612 116,329 194,487 175,796 256,772 -80,975 97,283 155,508 171,816 -155,508 16,307 1,482	307,188 76,356 130,641 100,191 96,154 4,037 1,389 104,008 109,435 -104,008 5,427 0,493	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 0,00 150,49
3.7 3.8 3.9 3.10 3.11	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	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	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	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 0,00 150,49
3.7 3.8 3.9 3.10 3.11 3.12 3.13	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	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	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	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 0,00 150,49
3.7 3.8 3.9 3.10 3.11	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	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 This	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 Previous Quarter	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 13,66 41,04
3.7 3.8 3.9 3.10 3.11 3.12 3.13	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)	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	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	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 13,61 41,04 95,76 At the End of Corresponding
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4	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	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 This 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 Previous Quarter Ended 10.69%	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 0,00 150,49 13,68 41,04 95,76 At the End of Corresponding
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1	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	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 This Quarter 10.73 6,93	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 Previous Quarter Ended 10.69% 7,16%	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 13,61 41,04 95,76 At the End of Corresponding 10,39
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	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	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 This Quarter 10.73 6,93 72,25	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 Previous Quarter Ended 10.69% 7,16% 68,26%	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 13,61 41,04 95,76 At the End of Corresponding 10,39 13,3
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	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	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 This Quarter 10.73 6,93 72,25 8,87%	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 Previous Quarter Ended 10,69% 7,16% 68,26% 8,88%	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,45 0,00 150,45 41,04 95,76 At the end of Corresponding 10,39 13,3 281,09 6,51
3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	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)	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 This Quarter 10.73 6,93 72,25	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 Previous Quarter Ended 10.69% 7,16% 68,26%	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 0,00 150,49 13,66 41,04 95,76 At the End of Corresponding 10,39 1.3 281,09 6,51
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	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	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 This Quarter 10.73 6,93 72,25 8,87% 82,42%	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 Previous Quarter Ended 10.69% 7,16% 68,26% 8,88% 79,82%	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 13,68 41,04 95,76 At the End of Corresponding 10,33 281,09 6,51 91,89
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	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	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 This Quarter 10.73 6.93 72,25 8.87% 82,42%	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 Previous Quarter Ended 10,69% 7,16% 68,26% 8,88% 79,82%	506,08 107,56 147,05 147,05 251,46 161,51 89,94 0,30 60,24 150,49 13,64 41,04 95,76 AT THE END OF Corresponding 10,3: 281,0: 6,51 91,89
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	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	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 This Quarter 10,73 6,93 72,25 8,87% 82,42%	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 Previous Quarter Ended 10,69% 7,16% 68,26% 8,88% 79,82%	506,08 107,56 147,08 147,08 251,46 161,51 89,94 0,30 60,24 150,49 13,66 41,04 95,76 AT THE End of Corresponding 10,3: 281,0: 6,51 91,89
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	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	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 This Quarter 10.73 6,93 72,25 8,87% 82,42% 0,85 130,00 152,88	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 Previous Quarter Ended 10,69% 7,16% 68,26% 8,88% 79,82%	506,08 107,56 147,08 147,08 251,46 161,51 89,94 0,30 60,24 150,49 13,68 41,04 95,76 AT THE End of Corresponding 10,33 281,01 91,89 8,66 264,00 30,56
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	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	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 This Quarter 10.73 6,93 72,25 8,87% 82,42% 0,85 130,00 152,88 11,05%	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 Previous Quarter Ended 10,69% 7,16% 68,26% 8,88% 79,82% 0,42 201,00 236,76 10,75%	506,08 107,56 147,08 147,08 251,46 161,51 89,94 0,30 60,24 150,49 13,68 41,04 95,76 AT THE End Of Corresponding 10.33 281,01 6,51 91.89 8,66 264,00 30,56
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 3 4 5	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	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 This Quarter 10.73 6,93 72,25 8,87% 82,42% 0,85 130,00 152,88 11,05% 2,18%	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 Previous Quarter Ended 10,69% 7,16% 68,26% 8,88% 79,82% 0,42 201,00 236,76 10,75% 1,87%	506,08 107,56 147,08 147,08 251,46 161,51 89,94 0,30 60,24 150,49 13,68 41,04 95,76 AT THE End of Corresponding 10,33 281,01 6,51 91,89
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 6	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)	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 This Quarter 10.73 6,93 72,25 8,87% 82,42% 0,85 130,00 152,88 11,05% 2,18% 5,65	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 Previous Quarter Ended 10,69% 7,16% 68,26% 8,88% 79,82% 0,42 201,00 236,76 10,75% 1,87% 6,21%	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 13,68 41,04 95,76 At the End of Corresponding 10.33 281,05 6,51 91,89 8,63 264,00 30,58 9,45
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 6	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	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 This Quarter 10.73 6,93 72,25 8,87% 82,42% 0,85 130,00 152,88 11,05% 2,18%	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 Previous Quarter Ended 10,69% 7,16% 68,26% 8,88% 79,82% 0,42 201,00 236,76 10,75% 1,87%	506,08 107,56 147,05 251,46 161,51 89,94 0,30 60,24 150,49 13,68 41,04 95,76 At the End of Corresponding 10.33 281,05 6,51 91,89 8,63 264,00 30,58 9,45

Note: 2 Figures of the previous periods have been regrouped wherever necessary as per NRB directives