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Unaudited Financial Results (Quarterly)

As at Second Quarter (14 Jan 2016) of the Fiscal Year 2015/16

Total Capital and Liabilities (1.1 to 1.7) 39,001,255 39,277,809 34 1.1 Paid Up Capital 2,431,682 2,431,682 2 1.2 Reserve and Surplus 1,139,007 974,325 2 1.3 Debenture and Bond - - - 1.4 Borrowings 350,000 - - 1.4 Borrowings 350,000 - - 1.4 Borrowings 350,000 33,005,500 33,005,000 - 1.4 Borrowings 33,005,500 33,005,000 34,002 1,035,006 5,042,4091 44,000 1,035,006 44,000 1,035,006 1,031,003 1,045,014 1,031,003 1,045,014 1,031,003 1,041,013 1,0	N.	Particulars	30.09.2072/ 14.01.2016 This Quarter Ending	30.06.2072/ 17.10.2015 Previous Quarter Ending	Rs 'd 30.09.2071/14.01.2015 Corresponding Previous Year Quarter Ending
12 Reserve and Surplus 1.139.907 974.325 1.3 Debeature and Bond 500.000 - 1.4 Borrowings 350.000 - 1.5 Deposits (arbi) 34.531.231 34.738.471 29 1.6 Incomers Currency 1.465.671 1.066.477 - 1.6 Incomers Tax Liability - - - - 1.7 Other Liabilities 1.148.436 1.133.332 1 2.1 Cash & Bank Balace 3.315.774 4.419.590 3 2.2 Money and Advances (a-br-etd+er-f) 27.565.974 27.467.481 28 2.4 Lonas and Advances (a-br-etd+er-f) 27.565.974 27.467.481 28 2.8 Boniess Complex & Residential Apartment 28.3013 297.914 20 2.8 Statistic Residential Apartment 28.3013 297.914 20 2.6 Construction Loan 6.042.087 5.982.064 4 2.7 Other Saets 3.85.500 815.532 4<	1	Total Capital and Liabilities (1.1 to 1.7)			34,375,22
13 Decenture and Bond . . 14 Borrowing 550,000 . 14 Borrowing 550,000 . 14 Borrowing 530,005,500 337,01,994 29 a. Domesic Currency 1,465,671 1,064,677 . . 16 Income Tax Liabilities 1,148,335 11,053,322 . 17 Other Liabilities 1,148,345 31,157,73 4,419,590 33 21 Cash: Bain Ralance 33,157,74 4,419,590 33 . . 22 Money at Call and Short Notice 364,902 1,363,606 . <td>.1</td> <td>Paid Up Capital</td> <td>2,431,682</td> <td>2,431,682</td> <td>2,431,68</td>	.1	Paid Up Capital	2,431,682	2,431,682	2,431,68
14 Borrowings 350,000 - 15 Depoints (ar-h) 34,511,231 34,718,471 29 a. Domesic Currency 13,306,560 33,701,994 29 b. Foreign Currency 1,465,671 1,036,477 - 1.6 Income Tex Liability - - - 1.7 Other Liabilities 1,148,436 1,153,332 1 2.1 Cash & Bank Balance 3,315,774 4,419,590 3 2.2 Money and Advances (a+be+d+e+f) 27,565,973 27,467,481 25 2.4 Loans and Advances (a+be+d+e+f) 27,565,973 27,467,481 25 2.8 Business Complex & Residential Apartment 28,011 29,79,14 - 2.8 Business Complex & Residential Apartment 28,011 29,79,14 - 3.8 Income Generating Commercial Complex Loan 1,05,774 1,03,1885 1 4.0 Construction Loan 1,05,774 1,03,1885 1 5.8 Construction Loan 1,05,574 1,03,1	.2	Reserve and Surplus	1,139,907	974,325	716,59
15 Deposit or b) 34.53.231 34.738.471 29 a. Domesic Currency 33.065.560 33.701.994 29 b. Foreign Currency 1.465.671 1.036.477 20 16 Income Tax Liability - - - 17 Other Liabilities 1.148.436 11.63.322 11 17 Other Liabilities 1.14.84.36 11.63.606 20 21 Cash Rain Raince 33.15.774 4.41.9590 33 21 Cash Rain Raince 7.763.086 5.424.691 44 2.1 Cash Rain Raince 7.763.086 5.424.691 42 2.3 Investments 7.763.086 5.424.691 42 2.4 Leans and Advances (a+brc-d-e+f) 27.959.744 27.467.481 28 2.4 Rel Estate Loan 1.055.074 12.91.888 1 2.5 Other Rel Estate Ban 1.055.074 1.031.885 1 4. Other Real Estate Dan 1.055.074 1.031.885 1 2.6	.3	Debenture and Bond	-	-	
a. Domestic Currency 33,065,560 33,701,994 29 b. Foreign Currency 1,465,671 1.036,477 1.0 1.6 Income Tax Lability 1.1 1.1 1.133,32 1 2.7 Other Labilities 1.148,436 1.153,332 1 2.7 Total Asset(2.1 to 2.7) 39,601,255 39,207,809 34 2.1 Cash & Bank Balance 3.315,774 4.419,590 3 2.2 Morey at Call and Shor Notice 364,962 1.363,066 4 2.4 Loans and Advances (a-b+c-d-e+f) 27,759,574 4.419,590 3 2.8 Basiness Complex & Residential Apartment 2.8 2.10,000 2 1.851,582 2 2 4.764,784 25 2 4.764,784 2 4 4 Construction Loan 2.8,103 2.99,1040 2 2 1.851,582 2 2.94,000 2 2 construction Loan 1.055,074 1.031,885 1 1 5.952,064 4 2.050,05 5.952,064 <t< td=""><td>.4</td><td>Borrowings</td><td>350,000</td><td>-</td><td>160,38</td></t<>	.4	Borrowings	350,000	-	160,38
b. Foreign Currency 1.465,671 1.036,477 1.6 Income Tax Liability 1.148,436 1.153,332 1 2 Total Assets (1.1 to 2.7) 39,601,255 39,207,809 34 2.1 Cash & Ban Balance 33,15,774 44,19,590 33 2.1 Cash & Ban Balance 33,15,774 44,19,590 33 2.2 Money at Call and Short Notice 36,49,62 1.363,066 24 2.3 Investments 7,763,086 5,424,601 44 2.4 Basel Estate Loan 1.884,202 1.851,582 2 3. Income Generating Commercial Complex Loan - - - 4. Other Real Estate Doan 1.055,074 1.031,885 1 b. Personal Home Loan of Rs. I Core or Less 3.044,526 2.994,002 2 c. Adarging Type Loan 6.042,087 5.982,064 4 c. Overdraft Loan TR Loan/WC Loan 1.4298,553 14,338,524 13 1.6 Others 1.401,105 1.465,778 1 2.7 Other Ass	.5	Deposits (a+b)	34,531,231	34,738,471	29,884,76
16 Income Tax Liability - - 17 Other Liabilities 1.148,435 1.153,322 1 12 Total Assets (2.1 to 2.7) 39,601,255 39,297,809 34 2.1 Cash & Bank Balance 3.315,774 4.419,500 3 2.2 Morey at Call and Shor Notice 3.346,973 4.419,500 3 2.3 Investments 7.763,866 5.424,691 4 2.4 Loans and Advances (a-bre-rd-er-f) 27,595,974 4.781,582 2 1. Residential Resideata Loan 1.848,400 1.851,582 2 1. Residential Resideata Loan 283,013 297,914 - 3. Income Generating Commercial Complex Loan - - - 3. Income Generating Commercial Complex Loan 1.055,074 1.018,885 1 4. Other Real Estate Loan 6.042,087 1.835,852 - 1 2.5 Fixed Assets 26.044 - - - - - -		a. Domestic Currency	33,065,560	33,701,994	29,254,07
17 Other Liabilities 1.143,436 1.153,332 1 2 Total Assets (2.1 to 2.7) 39,661,255 39,297,809 34 2.1 Cash & Bank Balance 3,315,774 4,419,590 33 2.2 Money at Call and Short Notice 364,962 1,363,606 34 2.3 Investments 7,763,086 5,424,691 44 2.4 Loans and Advances (ar-br-et-et-et-f) 27,658,974 27,467,481 22 1. Residemial Real Estate Loan 546,116 521,783 2 1 2. Business Complex & Residential Apartment 283,013 297,914 3 1 3. Income Generating Commercial Complex Loan - - - - 4. Other Real Estate Loan 1,055,074 1,031,885 1 1 b. Personal Home Loan OR N. 1 Crore or Less 3,054,526 2,994,002 2 c.Margin Type Loan 6,042,087 5,982,064 4 c. Overdraft Loan/TR Loan/WC Loan 14,298,555 14,358,524 13 13 1.6 Others 1,271,620 607,161 1 1 2.7 Othe			1,465,671	1,036,477	630,693
2 Total Assets (2.1 to 2.7) 39.001.255 39.297.809 34 2.1 Cash & Bank Balance 3.315.774 4.419.590 3 2.2 Morey at Call and Short Notice 36.166 3 3 2.3 Investments 7.763.086 5.424.601 4 2.4 Loans and Advances (a-br-et-de+f) 2.768.574 27.467.481 22 1. Residential Real Estate Loan 1.884.202 1.851.582 2 1 2. Business Complex R Residential Apartment 2 0.00000000000000000000000000000000000	.6		-	-	
2.1 Cash & Bank Balance 3.315.774 4.419.590 3 2.2 Money at Call and Short Notice 3.64,962 1.363.606 2.1 Investments 7.763.086 5.424.601 4 2.4 Loans and Advances (a+b+c+d+e+f) 27,655.974 27.467.481 25 a.Real Estate Loan 1.884.202 1.851.582 2 1 Residential Real Estate Loan 546,116 521.783 2 2 Buiness Complex & Residential Apartment 283.013 297.914 3 3 Incorne Generating Commercial Complex Loan - - - 4 Other Real Estate Loan 1.055.074 1.031.885 1 1 Dersonal Home Loan of Rs. 1 Crore or Less 3.045.526 2.994.002 2 c.Margin Type Loan 6.042.087 5.982.064 4 6 2.5 Fixed Assets 265.805 263.518 1 2.6 Non Banking Assets - - - - 2.7 Other Assets 385.654					1,181,78
2.2 Money at Call and Short Notice 364.962 1.363.606 2.3 Investments 7.763.866 5.424.601 2.4 Loans and Advances (a+b+c+d+e+f) 27.865.774 27.467.481 252 a. Real Estate Loan 1.884.202 1.851.582 2 1. Residential Real Estate Loan 546.116 521.773 2 2. Business Complex & Residential Apartment 283.013 297.914 3. Incorne Generating Commercial Complex Loan - - 4. Other Real Estate Loan 1.055.074 1.031.885 1 b. Personal Home Loan of R. 1 Core or Less 3.054.525 2.954.002 2 c. Amargin Type Loan 6.042.087 5.952.064 4 c. Overdraft Loan/TR Loan WC Loan 14.238.555 14.358.524 13 16 Other Sests 38.564 358.523 Correspon 2.7 Other Asets 38.564 358.523 Correspon 3.1 Interest Income (31-3.2) 464.706 177.914 1 3.1 Interest Expenses 380.541			,,	, ,	34,375,22
2.3 Investments 7,763.086 5,424.691 4 2.4 Loans and Advances (a+b+c+4+e+f) 27,605.974 27,467.481 25 a.Real Estate Loan 1,884.202 1,855.582 2 1. Residential Real Estate Loan 546,116 521,783 2 2. Business Complex & Residential Apartment 283,013 297,914 3. Income Generating Commercial Complex Loan - - 4. Other Real Estate loan 1,055,074 1,031,885 1 4. Other Real Estate loan 1,055,074 1,031,885 1 4. Other Real Estate loan 6,042,087 5,982,064 4 c. Overdraft Loan/TR Loan/WC Loan 14,298,555 1,4358,524 13 1. f. Others - - - - 2.7 Other Assets 265,805 263,518 2 3. Profit and Loss Account Upto This Quarter End Rulaing Previous Quarter Barding - 3.1 Interest Income 1,271,620 607,161 1 3.2 Interest Income (3,1					3,252,27
2.4 Loans and Advances (a+b+c+d+e+f) 27,505,974 27,467,481 25 a. Real Estate Loan 1, Residential Real Estate Loan 1,884,202 1,851,582 2 1. Residential Real Estate Loan 545,116 521,783 2 2. Business Complex & Residential Apartment 2 2 2 2 2 2 2 2 2 2 3 1 2 2 3 1 3 1 3 1 3 1 3 1 3 1 1 1 1 1 1 3 1 <t< td=""><td></td><td>*</td><td></td><td></td><td>886,18</td></t<>		*			886,18
a.Real Estate Loan 1,884,202 1,851,582 2 1. Residential Real Estate Loan 546,116 521,783 2 2. Business Complex & Residential Apartment 283,013 297,914 2 3. Income Generating Commercial Complex Loan - - - 4. Other Real Estate Ioan 1.055,074 1.031,885 1 b. Personal Home Loan of Rs. 1 Core or Less 3.054,526 2.994,002 2 c.Margin Type Loan 6.042,087 5.982,064 4 c.Overdraft Loan/R Loan/WC Loan 14,298,555 14,338,524 413 c.Fordraft Loan/R Loan/WC Loan 14,298,555 14,338,524 13 c.Fordraft Loan/R K Loan/WC Loan 14,298,555 14,338,524 13 c.Fordraft Loan/R Loan/WC Loan 14,297,605 177,914 16 2.5 Fixed Asets 385,654 358,923 Quarter End 3.1 Interest Income 1,271,620 607,161 1 3.2 Hoft and Loss Account Quarter End Quarter End Quarter End 3.3 Hot				, ,	4,388,58
1. Residential Real Estate Loan 546,116 521,783 2. Business Complex & Residential Apartment Construction Loan 283,013 297,914 3. Income Generating Commercial Complex Loan - - 4. Other Real Estate boan 1.055,074 1.031,885 1 b. Personal Home Loan of Rs, 1 Core or Less 3,054,526 2.994,002 2 c. Margin Type Loan 6.042,007 5.982,064 4 e. Overdraft Loan/TR Loan/WC Loan 14,298,555 14,338,824 13 2.5 Fixed Assets 265,805 263,518 1 2.6 Non Banking Assets - - - 2.7 Other Assets 385,654 358,023 Correspon Previous Quarter Previous Quarter 3.1 Interest Income (3.1-3.2) 464,706 177,914 1 3.3 Fees, Commission and Discount 74,088 40,422 1 3.4 Other Operating Income (A+3,34,44,5) 624,370 263,213 1 3.6 Staff Expenses 115,599 54,916 1	.4				25,289,24
2. Business Complex & Residential Apartment Construction Loan 283,013 297,914 3. Income Generating Commercial Complex Loan - - 4. Other Real Estate Ioan 1.055,074 1.031,885 1 b. Personal Home Loan of Rs. 1 Core or Less 3.3054,526 2.994,002 2 c.Margin Type Loan 825,500 815,532 - d.Term Loan 0.042,087 5,982,064 4 e.Overfarit Loan/R Loan/R Loan 14,298,555 14,338,524 13 f. Others 1.401,105 1.465,778 11 2.5 Fixed Asets 263,518 Correspon 2.6 Non Banking Asets - - - 2.7 Other Assets 385,654 358,923 Correspon 3.1 Interest Income 1,271,620 607,161 11 3.2 Interest Expenses 806,914 429,247 1 3.3 Fees, Commission and Discount 74,088 40,422 2 3.4 Other Operating Income (A:1-3.2) 464,706 177,914					2,106,112
Construction Loan 283,013 297,94 3. Income Generating Commercial Complex Loan . . 4. Other Real Estate loan 1.055,074 1,031,885 1 b. Personal Home Loan of Rs. 1 Core or Less 3.054,526 2.994,002 2 c.Margin Type Loan 825,550 815,552 4 d.Term Loan 6.042,087 5.982,064 4 e.Overdraft Loan/TR Loan/WC Loan 1.442,98,555 14,358,254 13 f. Others 1.401,105 1.465,778 1 2.5 Fixed Assets 265,805 265,818 - 2.7 Other Assets 385,654 358,923 Correspon 3.1 Interest Income 1.271,620 607,161 1 3.2 Interest Expenses 806,914 429,247 - A. Net Interest Income (3.1-3.2) 464,706 177,914 - 3.3 Fees, Commission and Discount 74,088 40,422 - 3.4 Other Operating Income (A:-3.3+3.4+3.5) 624,970 263,213 -			546,116	521,783	279,51
3. Income Generating Commercial Complex Loan - - 4. Other Real Estate Ioan 1.055,074 1.031,885 1 b. Personal Home Loan of Rs. I Core or Less 3.054,526 2.994,002 2 c.Margin Type Loan 8.25,500 815,532 4 d.Term Loan 6.042,087 5.982,064 4 e.Overdraft Loan/WC Loan 14,298,555 14,338,524 13 f. Others 1.401,105 1.465,778 1 2.6 Non Banking Assets 265,805 263,518 265,805 2.7 Other Assets 385,654 358,923 0 3.1 Interest Income 1.271,620 607,161 1 3.2 Interest Expenses 806,914 429,247 0 A. Net Interest Income (3.1-3.2) 464,706 177,914 3.3 Fees, Commission and Discount 74,088 40,422 3.4 15,272 3.5 3.6 Staff Expense 143,997 71,708 3.4 15,727 3.5 13.599 54,916 0.5,274			202.012	207.014	(22.20)
4. Other Real Estate Joan 1.055.074 1.031,885 1 b. Personal Home Loan of Rs. 1 Core or Less 3.054,526 2.994.002 2 c.Margin Type Loan 882,5500 815,532 4 d.Term Loan 6.042,087 5.982.064 4 e.Overdraft Loan/TR Loan/WC Loan 14,298,555 14,358,524 13 f. Others 1.401,105 1.465,778 1 2.5 Fixed Assets 265,805 263,518 265,805 2.6 Non Banking Assets 2 2 7 Other Assets 388,654 358,923 2.7 Other Assets 385,654 358,923 2 7 3.1 Interest Income 1.271,620 607,161 1 1 3.2 Interest Income (31-3.2) 444,706 177.914 1 3 3.2 Interest Income (A:1-3.2) 444,706 177.914 1 3 3.3 Feex, Commission and Discount 74,088 40,422 3 3.4 Other Operating Income (A:-3.3			283,013	297,914	632,392
b. Personal Home Loan of Rs. 1 Crore or Less 3.054,526 2,994,002 2 c.Margin Type Loan 825,500 815,532 4 d.Term Loan 6.042,087 5.982,064 4 e.Overdraft Loan/TR Loan/WC Loan 144,298,555 14,358,524 13 f. Others 1.401,105 1,465,778 1 2.5 Fixed Assets 265,505 263,518 265,505 2.6 Non Banking Assets - - - 2.7 Other Assets 385,654 358,923 Correspon 3 Profit and Loss Account Quarter End Previous Quarter Previous Quarter 3.1 Interest Income 1,271,620 607,161 429,247 - 3.3 Fees, Commission and Discount 74,088 40,422 - - 3.4 Other Operating Income 33,244 15,272 - - - - 3.5 Foreign Exchange Gain/ Loss (Net) 52,933 29,604 - - - 3.6 Staff Expenses 115,599			-	-	1 10 4 20
c.Margin Type Loan 825,500 815,532 d.Term Loan 6,042,087 5,982,064 4 e.Overdraft Loan/TR Loan/WC Loan 14,298,555 14,358,524 13 f. Others 1,401,105 1,465,778 1 2.5 Fixed Assets 265,805 263,518 2 2.6 Non Banking Asets - - - 2.7 Other Assets 385,654 358,923 Correspon 3.1 Interest Income 1,271,620 600,914 429,247 4. A. Net Interest Income (3.1-3.2) 464,706 177,914 3 3.3 Fees, Cormission and Discount 74,088 40,422 3 3.4 Other Operating Income (A:-3.3,4:4.35) 62,4970 63,213 3 3.6 Staff Expenses 143,997 71,708 3 3.7 Orgeneting Expenses 143,997 71,708 3 3.6 Staff Expenses 115,599 54,916 55,934 3.7 Other Operating Expenses (Net) 919 <td></td> <td></td> <td></td> <td></td> <td>1,194,20 2,354,13</td>					1,194,20 2,354,13
d.Tern Loan 6.042,087 5.982,064 4 e.Overdraft Loan/TR Loan/TR Loan/WC Loan 14,298,555 14,358,524 13 f. Others 1,401,105 1,465,778 1 2.5 Fixed Assets 265,805 263,518 - 2.7 Other Assets 355,654 358,923 Correspon 3 Profit and Loss Account Upto This Quarter End Quarter End Previous Quarter Previous Quarter Previous Quarter 3.1 Interest Income (3.1-3.2) 464,706 177,914 - 3.2 Interest Income (3.1-3.2) 464,706 177,914 - 3.3 Fees, Commission and Discount 74,088 40,422 - 3.4 Other Operating Income (A.+3.3+3.4+3.5) 624,970 263,213 - 3.6 Staff Expenses 115,599 54,916 - - 7.0 Other Operating Expenses 115,599 54,916 - - 3.7 Other Operating Profit Geose 70,033 71,807 - -					
e.Overdraft Loan/TR Loan/WC Loan 14,298,555 14,358,524 13 f. Others 1,401,105 1,465,778 1 2.5 Fired Assets 265,805 263,518 2 2.6 Non Banking Assets - - - 2.7 Other Assets 385,654 358,923 Correspon 3 Profit and Loss Account Upto This Quarter End Previous Quarter Previous Quarter 3.1 Interest Income 1,271,620 607,161 1 3.3 Fees, Commission and Discount 74,088 40,922 - 3.4 Other Operating Income 33,244 15,272 - 3.4 Other Operating Income (A:+3:4:4:3.5) 624,970 263,213 - 3.5 Foreign Exchange Gain/ Loss (Net) 52,933 29,604 - - 3.6 Notif Expenses 113,599 54,916 - - 3.7 Other Operating Expenses (Net) 919 139 - 3.8 Provision for Dossible Losse				,	739,049
f. Others 1.401,105 1.465,778 1 2.5 Fixed Assets 265,805 263,518 - 2.7 Other Assets 385,654 358,923 Correspon 3 Profit and Loss Account Upto This Previous Quarter Ending Quarter 1 3.1 Interest Expenses 806,914 429,247 1					4,771,21: 13,820,50
2.5 Fixed Assets 265,805 263,518 2.6 Non Banking Assets - - 2.7 Other Assets 385,654 358,923 3 Profit and Loss Account Quarter End Previous Quarter 3.1 Interest Income 1,271,620 607,161 1 3.2 Interest Income (3.1-3.2) 464,706 177,914 - 3.3 Fees, Commission and Discount 74,088 40,422 - 3.4 Other Operating Income 33,244 15,272 - 3.5 Foreign Exchange Gain/ Loss (Net) 52,933 29,604 - B. Total Operating Income (A:-3,3+3,4+3,5) 624,970 263,213 - 3.6 Staff Expenses 115,599 54,916 - C. Operating Profit Before Provision (B:-3,6-3.7) 365,374 136,6589 - 3.9 Non Operating Income Expenses (Net) 919 139 - 3.9 Non Operating Income Expenses (Net) 919 139 - 3.11 <t< td=""><td></td><td></td><td></td><td></td><td>1,498,23</td></t<>					1,498,23
2.6 Non Banking Assets - - - 2.7 Other Assets 385,654 358,923 Correspon 3 Profit and Loss Account Upto This Quarter End Previous Quarter Correspon 3.1 Interest Income 1,271,620 607,161 1 3.2 Interest Expenses 806,914 429,247 1 3.3 Fees, Commission and Discount 74,088 40,422 3 3.4 Other Operating Income 33,244 15,272 3.5 3.4 Other Operating Income 33,244 15,272 3.5 3.6 Staff Expenses 143,997 71,708 3 3.7 Other Operating Income (A.+3,3+3,4+3,5) 624,970 263,213 3 3.8 Provision for Possible Losses 70,033 71,807 3 3.9 Non Operating Profit Before Provision (B3,6-3.7) 365,374 136,589 3 3.9 Non Operating Income/Expenses (Net) 919 139 3 10 576,501 3	5				230,498
2.7 Other Assets 385,654 358,923 Correspon Previous Quarter End 3 Profit and Loss Account Upto This Quarter End Previous Quarter Previous Quarter 3.1 Interest Income 1,271,620 607,161 1 3.2 Interest Income 1,271,620 607,161 1 3.2 Interest Expenses 806,914 429,247 1 3.3 Fees, Commission and Discount 74,088 40,422 1 3.4 Other Operating Income 32,244 15,272 3 3.5 Foreign Exchange Gain/ Loss (Net) 52,933 29,604 1 3.7 Other Operating Expenses 113,599 54,916 1 C. Operating Profit Before Provision (B 3,6-3,7) 365,374 136,589 3 3.8 Provision for Possible Losses 70,033 71,807 B. Total Operating Profit (C-3,8) 295,541 64,783 3 3.9 Non Operating Income/Expenses (Net) - - - 1.0 Staff Expense <			203,803	203,318	250,496
J Profit and Loss Account Upto This Quarter End Previous Quarter Correspon 3.1 Interest Income 1,271,620 607,161 1 3.2 Interest Expenses 806,914 429,247 Quarter End 3.3 Fees, Commission and Discount 74,088 40,422 44,706 177,914 3.3 Fees, Commission and Discount 74,088 40,422 54,779,14 55,933 29,604 52,933 29,604 52,933 29,604 53,244 15,272 55,774 130,589 54,916 54,997 71,708 54,916 54,997 71,708 53,774 136,589 54,916 54,916 54,979 54,916 54,916 54,916 54,916 54,916 54,916 54,916 54,916 54,916 54,997 71,708 36 37,819,997 71,708 36 31,359 74,914 35,937 136,589 33,914 14,579 54,916 55,974 136,589 33,054 11,579 55,951 311 57,951 31,99 <td< td=""><td></td><td></td><td>285.654</td><td>259.022</td><td>328,42</td></td<>			285.654	259.022	328,42
3.2 Interest Expenses 806,914 429,247 A. Net Interest Income (3.1-3.2) 464,706 177,914 3.3 Fees, Commission and Discount 74,088 40,422 3.4 Other Operating Income 33,244 15,272 3.5 Foreign Exchange Gain/ Loss (Net) 52,933 29,604 B. Total Operating Income (A.+3.3+3.4+3.5) 624,970 263,213 3.6 Staff Expenses 115,599 54,916 C. Operating Profit Before Provision (B 3.6-3.7) 365,374 136,589 3.7 Other Operating Profit GC-3.8) 295,341 64,783 3.8 Provision for Possible Losses 70,033 71,708 3.10 Write Back of Provision for Possible Loss 33,054 11,579 E. Profit from Regular Activities (D+3,9+3,10) 329,315 76,501 3.11 Extraordinary Income/Expenses (Net) - - F. Profit before Bonus and Taxes (E. + 3,11) 329,315 76,501 3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax			Quarter End	Ending	Corresponding Previous Year Quarter End
A. Net Interest Income (3.1-3.2) 464,706 177,914 3.3 Fees, Commission and Discount 74,088 40,422 3.4 Other Operating Income 33,244 15,272 3.5 Foreign Exchange Gain/ Loss (Net) 52,933 29,604 B. Total Operating Income (A.+3,3+3,4+3,5) 624,970 263,213 3.6 Staff Expenses 113,997 71,708 3.7 Other Operating Expenses 115,599 54,916 C. Operating Profit Before Provision (B 3.6-3.7) 365,374 136,6589 3.8 Provision for Possible Losses 70,033 71,807 3.9 Non Operating Income/Expenses (Net) 919 139 3.10 Write Back of Provision for Possible Loss 33,054 11,579 3.11 Extraordinary Income/Expenses (Net) - - - 5.12 Provision for Staff Bonus 29,938 6,955 - 3.12 Provision for Staff Bonus 29,938 20,864 Correspon 4 Ratios This Quarter Quarter Quarte					1,148,21
3.3 Fees, Commission and Discount 74,088 40,422 3.4 Other Operating Income 33,244 15,272 3.5 Foreign Exchange Gain/ Loss (Net) 52,933 29,604 B. Total Operating Income (A.+3,3+3,4+3,5) 624,970 263,213 3.6 Staff Expenses 143,997 71,708 3.7 Other Operating Expenses 115,599 54,916 C. Operating Profit Before Provision (B 3,6-3,7) 365,374 136,589 3.8 Provision for Possible Losses 70,033 71,708 3.9 Non Operating Income/Expenses (Net) 919 139 3.10 Write Back of Provision for Possible Loss 33,054 11,579 E. Profit before Bonus and Taxes (E. + 3.11) 329,315 76,501 3.11 Extraordinary Income/Expenses (Net) - - 5.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 4 Ratios This Quarter Previous Quarter 4 Ratios This Quarter Previous Quarter 4 Ratios	.2				714,103
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3.7 Other Operating Expenses 115,599 54,916 C. Operating Profit Before Provision (B 3,6-3,7) 365,374 136,589 3.8 Provision for Possible Losses 70,033 71,807 D. Operating Profit (C-3,8) 295,341 64,783 3.9 Non Operating Income/Expenses (Net) 919 139 3.10 Write Back of Provision for Possible Loss 33,054 11,579 E. Profit from Regular Activities (D+3,9+3,10) 329,315 76,501 3.11 Extraordinary Income/Expenses (Net) 29,938 6,955 3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3,12-3,13) 210,194 48,682 4 Ratios This Quarter Previous Quarter 4.1 Capital Fund To RWA 11,50% 11,33% 4.2 Non Performing Loan (NPL) to Total Loan 2,55% 2,91% 4.3 Total Loan Loss Provision to Total NPL 123,69% 111,25% 4.4 Ratios	6				573,44 134,655
C. Operating Profit Before Provision (B 3.6-3.7) $365,374$ $136,589$ 3.8 Provision for Possible Losses 70,033 71,807 D. Operating Profit (C-3.8) $295,341$ $64,783$ 3.9 Non Operating Income/Expenses (Net) 919 139 3.10 Write Back of Provision for Possible Loss $33,054$ $11,579$ E. Profit from Regular Activities (D+3.9+3.10) 329,315 76,501 3.11 Extraordinary Income/Expenses (Net) - - F. Profit before Bonus and Taxes (E. + 3.11) 329,315 76,501 3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 4 Ratios This Quarter Quarter 4 Ratios This Quarter Quarter 4 Ratios 11.50% 11.34% 4.1 Capital Fund To RWA 11.50% 11.13% 4.2 Non Performing Loan (NPL) to Total Loan <t< td=""><td></td><td>*</td><td></td><td></td><td></td></t<>		*			
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D. Operating Profit (C-3.8) 295,341 64,783 3.9 Non Operating Income/Expenses (Net) 919 139 3.10 Write Back of Provision for Possible Loss 33,054 11,579 E. Profit from Regular Activities (D+3.9+3.10) 329,315 76,501 3.11 Extraordinary Income/Expenses (Net) - F. Profit before Bonus and Taxes (E + 3.11) 329,315 76,501 3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 4 Ratios This Quarter Previous Quarter 4 Ratios 11.57% 2.91% 4.1 Capital Fund To RWA 11.50% 11.34% 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.4 Cost of Funds (annualized - LCY) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35	0			,	<u> </u>
3.9 Non Operating Income/Expenses (Net) 919 139 3.10 Write Back of Provision for Possible Loss 33,054 11,579 E. Profit from Regular Activities (D+3,9+3,10) 329,315 76,501 3.11 Extraordinary Income/Expenses (Net) - - F. Profit before Bonus and Taxes (E + 3,11) 329,315 76,501 3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3,12-3,13) 210,194 48,682 4 Ratios This Quarter Previous Quarter 4.1 Capital Fund To RWA 11,50% 11,134% 4.2 Non Performing Loan (NPL) to Total Loan 2,55% 2,91% 4.3 Total Loan Loss Provision to Total NPL 123,66% 111,25% 4.4 Cost of Funds (annualized - LCY) 4,69% 4,89% 4.5 Credit to Deposit Ratio (as per NRB directives) 7,53% 7,4,13% 4.6 Base Rate (FTM) 7,09% 7,54% 4,47% 4.7 Average Interest Rate Spread (as per NRB directives) 3,93%	.0		,	,	227,67
3.10 Write Back of Provision for Possible Loss 33,054 11,579 E. Profit from Regular Activities (D+3,9+3.10) 329,315 76,501 3.11 Extraordinary Income/Expenses (Net) - F. Profit before Bonus and Taxes (E. + 3.11) 329,315 76,501 3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 4 Ratios This Quarter Previous Quarter Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.3 Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.4 Cost of Funds (annualized - LCY) 4.69% 4.88% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% 4.4 Cost of Funds (annualized - LCY) 7.67% 7.29%	0			,	1,26
E. Profit from Regular Activities (D+3.9+3.10) 329,315 76,501 3.11 Extraordinary Income/Expenses (Net) - - - F. Profit before Bonus and Taxes (E. + 3.11) 329,315 76,501 - 3.12 Provision for Staff Bonus 29,938 6,955 - 3.13 Provision for Tax 89,183 20,864 - G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 - 4 Ratios At the End of This Quarter At the End of Previous V Previous Quarter - 4.1 Capital Fund To RWA 11.50% 11.34% - 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% - 4.3 Total Loan Loss Provision to Total NPL 1123.69% 111.25% - 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% - 4.5 Credit to Deposit Ratio (as per NRB directives) 7.53% 7.4.13% - 4.6 Base Rate (FTM) 7.09% 7.54% - 4.7 Average Interest					56,54
3.11 Extraordinary Income/Expenses (Net) - - F. Profit before Bonus and Taxes (E. + 3.11) 329,315 76,501 3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 4 Ratios At the End of This Quarter At the End of Previous Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%	10				285,48
F. Profit before Bonus and Taxes (E, + 3.11) 329,315 76,501 3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 4 Ratios At the End of This Quarter At the End of Previous Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 7.53% 7.4.13% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%	11		527,515	70,501	203,40
3.12 Provision for Staff Bonus 29,938 6,955 3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 4 Ratios At the End of This Quarter At the End of Previous Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%			329 315	76 501	285,48
3.13 Provision for Tax 89,183 20,864 G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 At the Profit/Loss (F3.12-3.13) 210,194 48,682 At the End of At the End of At the End of At the End of This Quarter Previous Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Informatio Total Yield (LCY) 7.67% 7.29%	12				25,95
G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 4 Ratios At the End of This Quarter At the End of Previous Quarter At the End of Previous Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 1123.69% 111.25% 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%					77,860
At the End of This Quarter At the End of Previous Quarter At the End of Previous Quarter At the End of Previous Quarter At the End of Quarter At the End of Previous Quarter At the End of Quarter At the End of Previous Quarter At the End of Quarter At the End of Previous Quarter At the End of Quarter At the End of Previous Quarter At the End of Quarter At the End of Previous Quarter At the End of Quarter At the End of Quarter At the End of Previous Quarter Previous Quarter Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.4 5.5% 2.91% 4.4 5.5% 2.91% 4.4 5.5% 2.91% 4.4 5.5% 7.91% 4.89% 4.5 5.5% 7.413% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% 4.4 Additional Information Total Yield (LCY) 7.67% 7.29% 7.29% 7.29%					181,67
A Ratios At the End of This Quarter At the End of Previous Quarter Correspon Previous Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 1123.69% 111.25% 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Total Yield (LCY) 7.67% 7.29%				10,002	At the End of
At the End of This Quarter At the End of Previous Quarter Previous Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 123.66% 111.25% 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% 4.4ditiu					Corresponding
4 Ratios This Quarter Previous Quarter Quarter 4.1 Capital Fund To RWA 11.50% 11.34% 4.1 4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.1 4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.1 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.5 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 7.4.13% 4.6 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Total Yield (LCY) 7.67% 7.29%			At the End of	At the End of	Previous Year
4.2 Non Performing Loan (NPL) to Total Loan 2.55% 2.91% 4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.4 Cost of Funds (annualized - <i>LCY</i>) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%	4	Ratios	This Quarter	Previous Quarter	Quarter
4.3 Total Loan Loss Provision to Total NPL 123.69% 111.25% 4.4 Cost of Funds (annualized - LCY) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%	.1	Capital Fund To RWA	11.50%	11.34%	11.33%
4.4 Cost of Funds (annualized - LCY) 4.69% 4.89% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%	.2		2.55%	2.91%	3.849
4.5 Credit to Deposit Ratio (as per NRB directives) 75.35% 74.13% 4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%	.3	Total Loan Loss Provision to Total NPL	123.69%	111.25%	97.879
4.6 Base Rate (FTM) 7.09% 7.54% 4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%		Cost of Funds (annualized - LCY)	4.69%	4.89%	4.92%
4.7 Average Interest Rate Spread (as per NRB directives) 3.93% 3.47% Additional Information Total Yield (LCY) 7.67% 7.29%	.5	Credit to Deposit Ratio (as per NRB directives)	75.35%	74.13%	77.65%
Additional Information Total Yield (LCY) 7.67% 7.29%	.6	Base Rate (FTM)	7.09%	7.54%	8.05%
Total Yield (LCY) 7.67% 7.29%	.7	Average Interest Rate Spread (as per NRB directives)	3.93%	3.47%	3.609
	ddition				
Spread (LCY) 2.98% 2.40%	T				8.149
			0.000/	2 400/	3.219
Return on Equity (ROE) (Rolling Avg) 11.28% 11.26% Return on Assets (ROA) (Rolling Avg) 1.00% 1.00%					15.439

Note: Figures regrouped as & where necessary. Due interest as of Poush end 2072 that is recovered by the end of Magh end 2072 has been recognized as interest income for the period of 2nd quarter of FY 2072/73 as per NRB circular. Above figures may vary with the audited figures if modified by the external auditors or regulators. Loans and Advances has been presented at gross value. Total Loan Loss Provision is included in Other Liabilities.

Publication of Information as Required by Securities Registration and Issuance Regulation 2065 (Related to Sub Rule (2) of Rule 22)

1. Major Financial Indicators (annualized fig.)

1. E	arnings l	Per Share	(Rolling	Avg.) -	Npr 15.68	
3. Pi	ice Earr	ings Rat	io (P/E ra	tio) –	24.56	
5. L	quidity	Ratio – 3	0.81			
	· · ·					

2. Market Price per Share - Npr. 385 4. Net Worth per Share - 146.88

2. Management Analysis: Under the review period, the bank worked upon increasing the quality of its deposits and lending. The bank will continue putting extra effort on risk management and sustainable growth of profitability. Besides, it will be focusing on increasing its fee-based income from its balance sheet and off balance sheet exposure. Further, efficient utilization of its resources will be given due consideration for keeping its operating cost low

3. Details Regarding Legal Actions

Case filed by or to Kumari Bank Ltd. during the quarter a.

- Except for the case related to credit recovery in the normal course of business operation, no other cases that could lead to financial obligation on the part of the bank were observed.
- Case filed by or against the promoter or director of Kumari Bank Ltd. regarding disobedience of prevailing law or commission of b. criminal offence -
- No such information has been received
- Case filed against any Promoter or Director of Kumari Bank Ltd. regarding commission of financial crime c.

No such information has been received 4. Analysis of Share Transaction of Organized Institutions

- Management's view on share transactions of Kumari Bank Ltd. at Securities Market : a.
- Since the price of the stock is determined by open market operation, the management's view is neutral in this regard.
- Maximum, minimum and closing price of shares including total transactions and transacted days during the quarter b.
- Max. Price Rs.440 Min. Price Rs.353 Closing Price Rs.385 Total no. of Transactions 1871 Transacted Day - 56 days

5. Problems and Challenges

- Unfavorable economic and political activities of the country. a.
- b. Unexpected fluctuation in market liquidity Intense competition due to too many players in the market. c.
- Difficulty in retention of qualified manpower.

Strategy to Overcome Problems & Challenges

- Continually renovating the product & services to meet the changing need of the customers. а
- Re-pricing of its interest sensitive assets and liabilities as per liquidity position of the market. b.
- Utilizing the assets in as much as high yield and low risk investment sector. Understanding the expectations and motivating factors of employees in order to retain them.

d. 6. **Corporate Governance**

- In order to increase the standard of corporate governance, following actions has been initiated by the bank:
- a. The Board of Directors of the bank is the topmost body responsible and accountable to ensure that the bank has embraced superior standard of corporate governance. Further, various sub-committees of the Board including the Audit Committee, continuously review the activities of various areas of the Bank and provide direction and support where necessary.
- Clear demarcation has been made in the Bank between various conflicting areas of the Bank like Credit, Risk and Operations, with each b.
- unit being headed by senior personnel directly accountable to the ACEO. Management Committee and Management Advisory Committee chaired by the ACEO and comprising of heads of key units of the bank, c. meets on a regular basis to assess the performance of the Bank and take key decisions. Similarly, committees like Asset Liability Committee, Risk Management Committee, and Recovery Committee etc meet at regular intervals to critically review performance and initiate proactive actions.

 7. Particulars relating to Annexure - 15 of Securities Registration and Issuance Regulation, 2065
 a. The Board of Directors meeting of the Bank has accepted the resignation of Mr. Noor Pratap J.B.Rana from the position of Chairman and Director of the bank's board with effect from 5 Jan 2016.

b. Declaration by Acting CEO

I hereby declare that the data and information provided in this report is true, complete, and factual. No attempt has been made to misguide the investors. I personally take the responsibility and accountability regarding the truthfulness of the information provided in the report as of 14 Jan 2016.