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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
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) $365,374$ $136,589$ 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)       -       -         S.12       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         A1 the End of       Previous Quarter       Quarter       Quarter <td< td=""><td>_</td><td></td><td></td><td></td><td>434,11</td></td<>	_				434,11
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 $1143,997$ $71,708$ 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 $70,033$ $71,807$ 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 $89,183$ $20,864$ 4       Ratios       This Quarter       Previous Quarter         4.1       Capital Fund To RWA $11.50\%$ $11.44\%$ 4.1       Capital Fund To RWA $11.50\%$ $11.44\%$					79,689
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         70,003         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)         -         -           J.12         Provision for Staff Bonus         29,938         6,955           3.13         Provision for Tax         89,183         20,864           G. Net Profit/Loss (F,-3,12-3,13)         210,194         48,682           4         Ratios         This Quarter         Previous Quarter           4         Ratios         11,50%         11,1.34%           4.1         Capital Fund To RWA         11,50%         11,34%				,	22,30
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 $70,033$ $71,807$ 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       Previous Quarter         4.1       Capital Fund To RWA $11.50\%$ $11.34\%$ 4.2       Non Performing Loan (NPL) to Total Loan $2.55\%$ $2.91\%$	.5				37,34
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 <b>D. Operating Profit (C-3.8)</b> $295,341$ $64,783$ 3.9         Non Operating Income/Expenses (Net)         919         139           3.10         Write Back of Provision for Possible Loss $33,054$ $11,579$ <b>E. Profit from Regular Activities (D+3.9+3.10) 329,315 76,501</b> 3.11         Extraordinary Income/Expenses (Net)         -         - <b>F. Profit before Bonus and Taxes ( E. + 3.11) 329,315 76,501</b> 3.12         Provision for Staff Bonus         29,938         6,955           3.13         Provision for Tax         89,183         20,864 <b>G. Net Profit/Loss (F3.12-3.13) 210,194 48,682 4 Ratios</b> This Quarter         Quarter <b>4</b> Ratios         This Quarter         Quarter <b>4</b> 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<>		*			
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) $210,194$ $48,682$ $4$ 4         Ratios         This Quarter         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 - $LCY$ ) $4.69\%$ $4.89\%$	./			. ,	114,750 324,02
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 2<sup>nd</sup> 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.