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Unaudited Financial Results (Quarterly)

As at First Quarter (17 Oct 2014) of the Fiscal Year 2014/15

Rs '000

S.N. Particulars					Rs '000
1. Post Up Cymiral				32.03.2071 /	31.06.2070/17.10.2013
SN					Corresponding
Total Capital and Labilities (J.1 to 1.7)					Previous Year
Total Capital and Labilities (J.1 to 1.7)	S.N.	Particulars	Ouarter Ending	-	Ouarter Ending
1.1 Paid Up Capital					
1.2 Reserve and Surplus		-			
1.3 Debenture and Bond				2,431,682	1,828,332
1.1.5 Deposits Currency 122.57.0 201.952	1.2	Reserve and Surplus	567,761	534,924	874,837
1.1.5 Deposits Currency 122.57.0 201.952	1.3	Debenture and Bond	-	-	-
1.5 Deposits (a+b)			122 570	201 052	_
a. Domestic Currency b. Froeign Currency l. 1066,079 b. Froeign Currency l. 1066,079 l. 1074,996 l. 1311,912 l. fo. Income Tax Liability l		· ·			27.000.464
b. Forcegn Currency	1.5				
1.0		a. Domestic Currency	28,574,517	26,503,880	24,587,552
1.70 Other Liabitities		b. Foreign Currency	1,066,079	1,074,496	1,311,912
1.70 Other Liabitities	1.6	Income Tax Liability	_	_	1
Total Assets (2.1 to 2.7)		, and the second	1 206 249	1 194 056	1 072 569
Cash & Bank Blance 3,689,544 4,895,685 3,608,702		I .		, ,	
2.2.2 Money at Call and Short Notice					29,676,201
2.3 Investments	2.1	Cash & Bank Balance	3,689,544	4,895,685	3,608,702
2.4 Loans and Advances (a-brevd-wef) 23,846,139 22,808,503 20,864,133 a. Real Estate Loan 2661,639 2,240,879 2,128,398 a. Real Estate Loan 288,986 234,772 128,118 2. Business Complex & Residential Apartment Construction Loan 617,044 617,892 610,411 3. Income Generating Commercial Complex Loan	2.2	Money at Call and Short Notice	619,920	507,478	584,170
2.4 Loans and Advances (a+b+evd+et-f)	2.3	Investments	5,355,091	3.164.626	4.084.998
A. Real Estate Loan					
1. Residential Real Estate Loan 288,986 234,772 128,118	2.4				
2. Business Complex & Residential Apartment 617,044 617,892 610,411			2,061,639	2,040,879	2,128,398
Construction Loan	i	Residential Real Estate Loan	288,986	234,772	128,118
Construction Loan		Business Complex & Residential Apartment			
3. Income Generating Commercial Complex Loan 1.155.609 1.188.215 1.389.860			617 044	617 892	610 411
4. Other Real Estate loam			017,044	017,072	010,411
b. Personal Home Loan of Rs. 1 Crore or Less 2.091,108 1,948,109 1,585,392			-	-	-
C.Margin Type Loan			1,155,609	1,188,215	1,389,869
C.Margin Type Loan		b. Personal Home Loan of Rs. 1 Crore or Less	2,091,108	1,948,109	1,585,392
d.Term Loan				, ,	
e.Overdraft Loan/TR Loan/WC Loan					
F. Others			,,	, ,	
2.5 Fixed Assets 228,075 235,776 251,785		e.Overdraft Loan/TR Loan/WC Loan		12,624,206	11,864,276
2.6 Non Banking Assets 330,187 318,921 282,415		f. Others	1,365,349	1,256,576	1,337,311
2.6 Non Banking Assets 330,187 318,921 282,415	2.5	Fixed Assets	228.075	235,776	251.785
2,7 Other Assets			==0,0.0		201,100
Corresponding Corresponding Corresponding Quarter End S38.183 S3.2 Interest Income (3.1-3.2) 179.779 835,473 157,634 S3.183 S68.292 1,575,312 425,549 A. Net Interest Income (3.1-3.2) 179,779 835,473 157,634 S3.183 S68.200 S69.455 S69.455		E	-	-	202.445
Profit and Loss Account	2.7	Other Assets	330,187	318,921	,
3.1 Interest Income	i				Corresponding
3.1 Interest Income	i		Upto This	Upto Pervious	Previous Year
3.1 Interest Income	3	Profit and Loss Account	Quarter End	Quarter End	Quarter End
3.2 Interest Expenses 365,292 1,575,312 425,549 A. Net Interest Income (3.1-3.2) 179,779 835,473 157,634 3.3 Fees, Commission and Discount 42,413 188,725 47,934 3.4 Other Operating Income 10,223 56,945 10,525 3.5 Foreign Exchange Gain' Loss (Net) 19,576 85,155 20,004 B. Total Operating Income (A.+3,3+3.4+3.5) 251,990 1,166,298 236,097 3.6 Staff Expenses 64,046 221,701 55,344 3.7 Other Operating Expenses 54,482 240,121 51,885 C. Operating Profit Before Provision (B3.6-3.7) 133,462 704,476 128,868 3.8 Provision for Possible Loses 91,022 236,312 62,689 D. Operating Profit (C-3.8) 42,440 468,165 66,179 3.9 Non Operating Income/Expenses (Net) 1,023 2,540 255 3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3.9+3.10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) -					
A. Net Interest Income (3.1-3.2) 179,779 835,473 157,634	3.1	Interest Income	545 070	2 410 784	583 183
3.3 Fees, Commission and Discount 42,413 188,725 47,934 3.4 Other Operating Income 10,223 56,945 10,525 3.5 Foreign Exchange Gain/ Loss (Net) 19,576 85,155 20,004 3.6 Staff Expenses 64,046 221,701 55,344 3.7 Other Operating Expenses 64,046 221,701 55,344 3.7 Other Operating Expenses 54,482 240,121 51,885 C. Operating Profit Before Provision (B 3,6-3,7) 133,462 704,476 128,868 3.8 Provision for Possible Losses 91,022 236,312 62,689 D. Operating Profit (C-3,8) 42,440 468,165 66,179 3.9 Non Operating Income/Expenses (Net) 1,023 2,540 225 3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3,9+3,10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) -					
3.4 Other Operating Income 10,223 56,945 10,525 3.5 Foreign Exchange Gain/ Loss (Net) 19,576 85,155 20,004 B. Total Operating Income (A.+3,3+3,4+3,5) 251,990 1,166,298 236,097 3.6 Staff Expenses 64,046 221,701 55,344 3.7 Other Operating Expenses 54,482 240,121 51,885 C. Operating Profit Before Provision (B3,6-3,7) 133,462 704,476 128,868 B. Total Operating Expenses 54,482 240,121 51,885 C. Operating Profit Before Provision (B3,6-3,7) 133,462 704,476 128,868 D. Operating Profit (C-3,8) 42,440 468,165 66,179 3.9 Non Operating Income/Expenses (Net) 1,023 2,540 255 3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3,9+3,10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3,11) 51,600 546,856 73,013 3.12 Provision for Staff Bonus 4,691 49,714 6,638 3.13 Provision for Staff Bonus 4,691 49,714 6,638 3.14 Capital Fund To RWA 11,29% 11,81% 11,92% 4.1 Capital Fund To RWA 11,29% 11,81% 11,92% 4.2 Non Performing Loan (NPL) to Total Loan 4,38% 4,03% 3,59% 4.3 Total Loan Loan (NPL) to Total Loan 4,38% 4,03% 3,59% 4.4 Cost of Funds (annualized - LCY) 5,03% 6,03% 6,55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75,62% 77,50% 76,45% 4.6 Base Rate (FTM) 8,33% 8,86% 9,61% 4.7 Average Interest Rate Spread (as per NRB directives) 3,73% 3,62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7,84% 9,42% 9,41% Spread (LCY) 2,81% 3,40% 2,286% Return on Equity (ROE) (Rolling Avg) 11,34% 12,06% 12,14%		Interest Expenses	365,292	1,575,312	425,549
3.5 Foreign Exchange Gain/ Loss (Net) 19,576 85,155 20,004		Interest Expenses	365,292	1,575,312	425,549
3.5 Foreign Exchange Gain/ Loss (Net) 19,576 85,155 20,004 B. Total Operating Income (A.+3.3+3.4+3.5) 251,990 1,166,298 236,097 3.6 Staff Expenses 64,046 221,701 55,344 3.7 Other Operating Expenses 54,482 240,121 51,885 C. Operating Profit Before Provision (B 3.6-3.7) 133,462 704,476 128,868 3.8 Provision for Possible Losses 91,022 236,312 62,689 D. Operating Profit (C-3.8) 42,440 468,165 66,179 3.9 Non Operating Income/Expenses (Net) 1,023 2,540 255 3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3.9+3.10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) 51,600 546,856 73,013 3.12 Provision for Staff Bonus 4,691 49,714 6,638 3.13 Provision for Staff Bonus 4,691 49,714 6,638 3.14 Capital Fund To RWA 11,073 155,487 19,913 G. Net Profit/Loss (F-3.12-3.13) 32,836 341,655 46,463 4 Ratios At the End of Previous Quarter 4,100 4,100 4,100 4,100 4,100 4 Capital Fund To RWA 11,29% 11,81% 11,92% 4.2 Non Performing Loan (NPL) to Total Loan 4,38% 4,03% 3,59% 4.3 Total Loan Loss Provision to Total NPL 95,01% 99,14% 107,67% 4.4 Cost of Funds (annualized - LCY) 5,03% 6,03% 6,55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75,62% 77,50% 76,45% 4.6 Base Rate (FTM) 8,33% 8,86% 9,61% 4.7 Average Interest Rate Spread (as per NRB directives) 3,73% 3,62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7,84% 9,42% 9,41% Spread (LCY) 2,281% 3,40% 2,286% Return on Equity (ROE) (Rolling Avg) 11,34% 12,06% 12,14% Capital Fund Total (Rolling Avg) 11,34% 12,06% 12,14% Capital Fund Total (Rolling Avg) 11,34% 12,06% 12,14% Capital Fund Total (Rolling Avg) 1	3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	365,292 179,779	1,575,312 835,473	425,549 157,634
B. Total Operating Income (A.+3.3+3.4+3.5) 251,990	3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	365,292 179,779 42,413	1,575,312 835,473 188,725	425,549 157,634 47,934
3.6 Staff Expenses 64,046 221,701 55,344 3.7 Other Operating Expenses 54,482 240,121 51,885 C. Operating Profit Before Provision (B 3,6-3,7) 133,462 704,476 128,868 D. Operating Profit (C-3.8) 42,440 468,165 66,179 3.9 Non Operating Income/Expenses (Net) 1,023 2,540 255 3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3,9+3,10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3,11) 51,600 546,856 73,013 3.12 Provision for Staff Bonus 4,691 49,714 6,638 3.13 Provision for Tax 14,073 155,487 19,913 G. Net Profit/Loss (F3,12-3,13) 32,836 341,655 46,463	3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	365,292 179,779 42,413 10,223	1,575,312 835,473 188,725 56,945	425,549 157,634 47,934 10,525
3.7 Other Operating Expenses 54,482 240,121 51,885	3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net)	365,292 179,779 42,413 10,223 19,576	1,575,312 835,473 188,725 56,945 85,155	425,549 157,634 47,934 10,525 20,004
C. Operating Profit Before Provision (B 3.6-3.7) 133,462 704,476 128,868	3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	365,292 179,779 42,413 10,223 19,576 251,990	1,575,312 835,473 188,725 56,945 85,155 1,166,298	425,549 157,634 47,934 10,525 20,004 236,097
3.8 Provision for Possible Losses 91,022 236,312 62,689 D. Operating Profit (C-3.8) 42,440 468,165 66,179 3.9 Non Operating Income/Expenses (Net) 1,023 2,540 255 3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3.9+3.10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) -	3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5)	365,292 179,779 42,413 10,223 19,576 251,990	1,575,312 835,473 188,725 56,945 85,155 1,166,298	425,549 157,634 47,934 10,525 20,004 236,097
3.8 Provision for Possible Losses 91,022 236,312 62,689 D. Operating Profit (C-3.8) 42,440 468,165 66,179 3.9 Non Operating Income/Expenses (Net) 1,023 2,540 255 3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3.9+3.10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) -	3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses	365,292 179,779 42,413 10,223 19,576 251,990 64,046	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701	425,549 157,634 47,934 10,525 20,004 236,097 55,344
D. Operating Profit (C-3.8)	3.2 3.3 3.4 3.5	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885
3.9 Non Operating Income/Expenses (Net) 1,023 2,540 255 3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3,9+3.10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) 51,600 546,856 73,013 3.12 Provision for Staff Bonus 4,691 49,714 6,638 3.13 Provision for Tax 14,073 155,487 19,913 G. Net Profit/Loss (F3.12-3.13) 32,836 341,655 46,463 At the End of This Quarter Previous Quarter Quarter 4.1 Capital Fund To RWA 11,29% 11,81% 11,92% 4.2 Non Performing Loan (NPL) to Total Loan 4,38% 4,03% 3,59% 4.3 Total Loan Loss Provision to Total NPL 95,01% 99,14% 107,67% 4.4 Cost of Funds (annualized - LCY) 5,03% 6,03% 6,55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75,62% 77,50% 76,45% 4.6 Base Rate (FTM) 8,33% 8,86% 9,61% 4.7 Average Interest Rate Spread (as per NRB directives) 3,73% 3,62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7,84% 9,42% 9,41% Spread (LCY) 2,81% 3,40% 2,86% Return on Equity (ROE) (Rolling Avg) 11,34% 12,06% 12,14%	3.2 3.3 3.4 3.5 3.6 3.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868
3.10 Write Back of Provision for Possible Loss 8,137 76,151 6,579 E. Profit from Regular Activities (D+3.9+3.10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net)	3.2 3.3 3.4 3.5 3.6 3.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689
E. Profit from Regular Activities (D+3.9+3.10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net)	3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179
E. Profit from Regular Activities (D+3.9+3.10) 51,600 546,856 73,013 3.11 Extraordinary Income/Expenses (Net) - - - - F. Profit before Bonus and Taxes (E. + 3.11) 51,600 546,856 73,013 3.12 Provision for Staff Bonus 4,691 49,714 6,638 3.13 Provision for Tax 14,073 155,487 19,913 G. Net Profit/Loss (F3.12-3.13) 32,836 341,655 46,463 At the End of This Quarter Previous Quarter 4.1 Capital Fund To RWA 11.29% 11.81% 11.92% 4.2 Non Performing Loan (NPL) to Total Loan 4.38% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107.67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179
3.11 Extraordinary Income/Expenses (Net) - - - -	3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255
F. Profit before Bonus and Taxes (E. + 3.11) 51,600 546,856 73,013 3.12 Provision for Staff Bonus 4,691 49,714 6,638 3.13 Provision for Tax 14,073 155,487 19,913 G. Net Profit/Loss (F3.12-3.13) 32,836 341,655 46,463 At the End of This Quarter Previous Quarter Quarter 4.1 Capital Fund To RWA 11.29% 11.81% 11.92% 4.2 Non Performing Loan (NPL) to Total Loan 4.38% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95,01% 99,14% 107,67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75,62% 77,50% 76,45% 4.6 Base Rate (FTM) 8.33% 8.86% 9,61% 4.7 Average Interest Rate Spread (as per NRB directives) 3,73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7,84% 9,42% 9,41% Spread (LCY) 2.81% 3,40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579
3.12 Provision for Staff Bonus 4,691 49,714 6,638 3.13 Provision for Tax 14,073 155,487 19,913 G. Net Profit/Loss (F3.12-3.13) 32,836 341,655 46,463 At the End of This Quarter Previous Quarter Previous Year Quarter 4.1 Capital Fund To RWA 11.29% 11.81% 11.92% 4.2 Non Performing Loan (NPL) to Total Loan 4.38% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107,67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579
3.13 Provision for Tax 14,073 155,487 19,913	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013
At the End of Corresponding Previous Quarter	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013
At the End of Corresponding Previous Quarter	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013
At the End of Corresponding Previous Year Previous Quarter	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 51,600 4,691	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 73,013 6,638
4 Ratios At the End of This Quarter At the End of Previous Quarter Corresponding Previous Year Quarter 4.1 Capital Fund To RWA 11.29% 11.81% 11.92% 4.2 Non Performing Loan (NPL) to Total Loan 4.38% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107.67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 - 51,600 4,691 14,073	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013 - 73,013 6,638 19,913
4 Ratios At the End of This Quarter At the End of Previous Quarter Previous Quarter 4.1 Capital Fund To RWA 11.29% 11.81% 11.92% 4.2 Non Performing Loan (NPL) to Total Loan 4.38% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107.67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 - 51,600 4,691 14,073	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013 - 73,013 6,638 19,913 46,463
4 Ratios This Quarter Previous Quarter Quarter 4.1 Capital Fund To RWA 11.29% 11.81% 11.92% 4.2 Non Performing Loan (NPL) to Total Loan 4.3% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107.67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 - 51,600 4,691 14,073	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013 - 73,013 6,638 19,913 46,463 At the End of
4.1 Capital Fund To RWA 11.29% 11.81% 11.92% 4.2 Non Performing Loan (NPL) to Total Loan 4.38% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107.67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding
4.2 Non Performing Loan (NPL) to Total Loan 4.38% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107.67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) 7.84% 9.42% 9.41% Spread (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 51,600 4,691 14,073 32,836 At the End of	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year
4.2 Non Performing Loan (NPL) to Total Loan 4.38% 4.03% 3.59% 4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107.67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) 7.84% 9.42% 9.41% Spread (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 51,600 4,691 14,073 32,836 At the End of	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year
4.3 Total Loan Loss Provision to Total NPL 95.01% 99.14% 107.67% 4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 - 51,600 4,691 14,073 32,836 At the End of This Quarter	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013 - 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter
4.4 Cost of Funds (annualized - LCY) 5.03% 6.03% 6.55% 4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 2255 6,579 73,013
4.5 Credit to Deposit Ratio (as per NRB directives) 75.62% 77.50% 76.45% 4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013
4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11,81% 4,03% 99,14%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013
4.6 Base Rate (FTM) 8.33% 8.86% 9.61% 4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01% 5,03%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99.14% 6.03%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter 11,92% 3,59% 107,67% 6,55%
4.7 Average Interest Rate Spread (as per NRB directives) 3.73% 3.62% Additional Information (year to date annualized fig.) 7.84% 9.42% 9.41% Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01% 5,03%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99.14% 6.03%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter 11,92% 3,59% 107,67% 6,55%
Additional Information (year to date annualized fig.) Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01% 5,03% 75,62%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99,14% 6.03% 77,50%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter 11.92% 3.59% 107,67% 6,555% 76,45%
Total Yield (LCY) 7.84% 9.42% 9.41% Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives) Base Rate (FTM)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01% 5,03% 75,62% 8,33%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99.14% 6.03% 77.50% 8.86%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter 11.92% 3.59% 107,67% 6,555% 76,45%
Spread (LCY) 2.81% 3.40% 2.86% Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives) Base Rate (FTM) Average Interest Rate Spread (as per NRB directives)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01% 5,03% 75,62% 8,33%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99.14% 6.03% 77.50% 8.86%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter 11.92% 3,59% 107,67% 6,559 1107,67% 6,559
Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives) Base Rate (FTM) Average Interest Rate Spread (as per NRB directives) onal Information (year to date annualized fig.)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 111.29% 4.38% 95,01% 5.03% 75,62% 8.33% 3.73%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99,14% 6.03% 77,50% 8.86% 3.62%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013
Return on Equity (ROE) (Rolling Avg) 11.34% 12.06% 12.14%	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives) Base Rate (FTM) Average Interest Rate Spread (as per NRB directives) onal Information (year to date annualized fig.)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 111.29% 4.38% 95,01% 5.03% 75,62% 8.33% 3.73%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99,14% 6.03% 77,50% 8.86% 3.62%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 62,689 66,179 255 6,579 73,013
	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives) Base Rate (FTM) Average Interest Rate Spread (as per NRB directives) onal Information (year to date annualized fig.) Total Yield (LCY)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01% 5,03% 75,62% 8,33% 3,73%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99,14% 6.03% 77,50% 8.86% 3.62%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter 11,52% 107,67% 6,55% 76,45% 9,61%
	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives) Base Rate (FTM) Average Interest Rate Spread (as per NRB directives) onal Information (year to date annualized fig.) Total Yield (LCY) Spread (LCY)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01% 5,03% 75,62% 8,33% 3,73%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99,14% 6.03% 77,50% 8.86% 3.62%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter 11,92% 3,59% 107,67% 6,555% 76,45% 9,61%
1.0270 1.0770 1.1270 1.0770 1.1270	3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4 4.1 4.2 4.3 4.4 4.5 4.6 4.7	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/ Loss (Net) B. Total Operating Income (A.+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B 3.6-3.7) Provision for Possible Losses D. Operating Profit (C-3.8) Non Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities (D+3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes (E. + 3.11) Provision for Staff Bonus Provision for Tax G. Net Profit/Loss (F3.12-3.13) Ratios Capital Fund To RWA Non Performing Loan (NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds (annualized - LCY) Credit to Deposit Ratio (as per NRB directives) Base Rate (FTM) Average Interest Rate Spread (as per NRB directives) onal Information (year to date annualized fig.) Total Yield (LCY) Spread (LCY)	365,292 179,779 42,413 10,223 19,576 251,990 64,046 54,482 133,462 91,022 42,440 1,023 8,137 51,600 4,691 14,073 32,836 At the End of This Quarter 11,29% 4,38% 95,01% 5,03% 75,62% 8,33% 3,73%	1,575,312 835,473 188,725 56,945 85,155 1,166,298 221,701 240,121 704,476 236,312 468,165 2,540 76,151 546,856 49,714 155,487 341,655 At the End of Previous Quarter 11.81% 4.03% 99,14% 6.03% 77,50% 8.86% 3.62%	425,549 157,634 47,934 10,525 20,004 236,097 55,344 51,885 128,868 66,179 255 6,579 73,013 6,638 19,913 46,463 At the End of Corresponding Previous Year Quarter 11,92% 3,59% 107,67% 6,555% 76,45% 9,61%

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. Earnings Per Share (Rolling Avg.) Npr 16.58
- 3. Price Earnings Ratio (P/E ratio) 34.38 5. Liquidity Ratio – 32.11
- 2. Market Price per Share Npr. 570.00
- 4. Net Worth per Share Npr. 123.35

2. Management Analysis:

Under the review period, the bank worked upon increasing its deposit size and quality lending. In the coming days, the bank will be on 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. -
 - The borrower Mrs. Anu Gurung filed a writ petition at Kathmandu District Court against the Bank regarding the mortgaged property of her loan. The bank has submitted the written statement to the court and same is under hearing process
 - Mr. Rabindra Awale filed a writ petition at Kathmandu District Court against the Bank regarding the auction property against the loan availed by Ms. Prama Developers Pvt. Ltd. The Bank has submitted the written statement and same is under hearing process of the Court.
 - The borrower Mr. Tilak Pd. Chaulagain has filed a writ petition at Appellate Court Patan against the Bank regarding the auction process of property mortgaged. He also filed a case of fraud and to void the auction process of his mortgaged property at Kathmandu District Court against the Bank. The Bank has submitted the rejoinder and same is under hearing process.
 - The borrower Ms. Jisako Housing Pvt. Ltd. filed a writ petition at Appellate Court Patan against the Bank to stop the auction process mortgaged by the Company. The Bank has submitted the written statement and it is under hearing process.
- Mrs. Narbada Khadka filed a case of fraud at Kathmandu District Court against the Bank regarding the mortgaged property of loan
- availed by Mrs. Surekha Thapa. The Bank has submitted the rejoinder and same is under hearing process.

 Case filed by or against the promoter or director of Kumari Bank Ltd. regarding disobedience of prevailing law or commission of criminal offence. -
 - No such information has been received
- Case filed against any Promoter or Director of Kumari Bank Ltd. regarding commission of financial crime. -
- 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:
- 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 Max. Price Rs.672 Min. Price Rs.502 Closing Price Rs.570 Total no. of Transactions 5595 Tran
- Transacted Day 57 days

5. Problems and Challenges

- Slow economic activity of the country.
- Intense competition due to too many players in the market. Difficulty in retention of qualified manpower. h.

Strategy to Overcome Problems & Challenges

- Continually renovating the product & services to meet the changing need of the customers
- Re-pricing of its interest sensitive assets and liabilities as per liquidity position of the market. 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.

6. Corporate Governance

In order to increase the standard of corporate governance, following actions has been initiated by the bank:

- 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 unit being headed by senior personnel directly accountable to the CEO.
- Management Advisory Committee, chaired by the CEO and comprising of heads of key units of the bank, meets on a monthly basis to assess the performance of the Bank and take key decisions. Similarly, committees like Asset Liability Committee, Risk Management Committee, 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

No such information.

8. Declaration by 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 17 Oct 2014.