

नेपाल राष्ट्र बैंकबाट 'क' बर्गको इजाजनपत्र पाप्त संस्था

Unaudited Financial Results (Quarterly)

As at end of the 3rd Quarter (30/12/2071) of the Fiscal Year 2071/72 (2014/2015)

		This Quarter Ending Chaitra 30, 2071		Previous Quarter Ending Poush 30, 2071		Corresponding Previous Year Quarter Ending Chaitra 30, 2070	
S.No.	Particulars		3, 2015		/ 14, 2015	April 1	3, 2014
		Group	NMB Bank	Group	NMB Bank	Group	NMB Bank
1	Total Capital and Liabilities(1.1 to 1.7)	37,721,608	37,581,114	32,570,030	32,445,633	28,377,332	28,305,129
1.1	Paid Up Capital	2,400,000	2,400,000	2,400,000	2,400,000	2,000,000	2,000,000
1.2	Reserve and Surplus	856,781	813,455	716,255	683,529	745,552	724,734
1.3	Debenture and Bond	500,000	500,000	-	-	-	-
1.4	Borrowings	70,000	70,000	-	-	-	-
1.5	Deposits(a+b)	33,401,578	33,435,926	28,988,050	29,064,902	23,954,389	25,255,874
_	a. Domestic Currency	30,101,083	30,135,430	25,906,165 3.081.885	25,983,018 3.081.885	21,647,117	22,948,602 2.307.272
	b. Foreign Currency	3,300,495 14,477	3,300,495	3,081,885	3,081,885	6,320	2,307,272
1.6	Income Tax Liabilities	478,771	361,734	451,249	207 201	1,671,071	324,521
1.7	Other Liabilities	37,721,608			297,201		
2.1	Total Assets (2.1 to 2.7) Cash and Bank Balance	6.130.134	37,581,114 5,977,639	32,570,030 3.514.352	32,445,633	28,377,332	28,305,129
2.1	Money at Call and Short Notice	533,946	5,977,639	3,514,352 489.099	3,369,812 489.099	4,667,410 107.309	4,587,642 107.309
2.3	Investments	3,275,075	3,328,301	4,352,616	4,406,325	2,995,764	3,028,292
2.4	Loans and Advances (Net) (a+b+c+d+e+f)		26,587,254	23,312,634	23,312,634	19,603,616	19,603,616
2.4	a.Real Estate Loan	1,598,646	1,598,646	1,440,391	1,440,391	1,148,135	1,148,135
-	Residential Real Estate Loan (Except	899,871	899,871	821,042	821,042	603,665	603,665
	personal Home Loan upto Rs. 10 Million)	077,071	077,071	021,042	021,042	003,003	003,003
-	Business Complex & Residential	108,598	108,598	36,871	36,871	64,941	64,941
1	Apartment Construction Loan	100,370	100,376	30,071	30,071	04,741	04,741
\vdash	Income generating Commercial	-	-	-			-
1	Complex Loan					[
\vdash	Other Real Estate Loan (including Land)	590,177	590,177	582,478	582,478	479,529	479,529
1	purchase & plotting)	1 0,0,.,,	0,0,.,,	552,470	552,470	4,7,527	-,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
\vdash	b.Personal Home Loan of	2,901,870	2,901,870	2,686,304	2,686,304	1,956,335	1,956,335
	Rs. 10 Million or Less	2,701,070	2,701,070	2,000,004	2,000,004	1,700,000	1,700,000
	c. Margin Type Loan	200,916	200,916	216,397	216,397	199,465	199,465
	d. Term Loan	4,609,885	4,609,885	4.291.344	4.291.344	3,256,611	3,256,611
	e. Overdraft Loan/TR Loan/WC Loan	9,156,264	9,156,264	7,681,923	7,681,923	7,111,103	7,111,103
	f. Others	8,119,673	8,119,673	6,996,275	6,996,275	5.931.968	5,931,968
2.5	Fixed Assets (Net)	385,732	381,412	435,586	430,916	417,777	411,821
2.6	Non Banking Assets (Net)	-	-	-	-	-	-
2.7	Other Assets	809,467	772,562	465,744	436,847	585,457	566,449
						Unto corr	esponding
3	Profit and Loss Account	Upto this	S Quarter	Upto previ	ious Quarter	Previous Y	
3.1	Interest Income	1 665 759	1 660 399	1.074.672	1 070 852		
3.1	Interest Income	1,665,759	1,660,399	1,074,672	1,070,852	1,484,660	1,474,429
3.1	Interest Expenses	883,029	887,938	552,325	555,749	1,484,660 902,911	1,474,429 908,344
3.2	Interest Expenses A. Net Interest Income (3.1-3.2)	883,029 782,730	887,938 772,461	552,325 522,347	555,749 515,103	1,484,660 902,911 581,749	1,474,429 908,344 566,084
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	883,029 782,730 85,577	887,938 772,461 85,577	552,325 522,347 58,516	555,749 515,103 58,516	1,484,660 902,911 581,749 55,654	1,474,429 908,344 566,084 55,654
3.2 3.3 3.4	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	883,029 782,730 85,577 117,489	887,938 772,461 85,577 92,243	552,325 522,347 58,516 80,052	555,749 515,103 58,516 65,445	1,484,660 902,911 581,749 55,654 89,253	1,474,429 908,344 566,084 55,654 74,699
3.2	Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	883,029 782,730 85,577 117,489 86,927	887,938 772,461 85,577 92,243 86,927	552,325 522,347 58,516 80,052 46,820	555,749 515,103 58,516 65,445 46,820	1,484,660 902,911 581,749 55,654 89,253 81,781	1,474,429 908,344 566,084 55,654 74,699 81,781
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)	883,029 782,730 85,577 117,489 86,927 1,072,724	887,938 772,461 85,577 92,243 86,927 1,037,209	552,325 522,347 58,516 80,052 46,820 707,734	555,749 515,103 58,516 65,445 46,820 685,884	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437	1,474,429 908,344 566,084 55,654 74,699 81,781 778,218
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	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391	552,325 522,347 58,516 80,052 46,820 707,734 112,246	555,749 515,103 58,516 65,445 46,820 685,884 109,208	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437 125,179	1,474,429 908,344 566,084 55,654 74,699 81,781 778,218 120,721
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	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,254	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437 125,179 189,508	1,474,429 908,344 566,084 55,654 74,699 81,781 778,218 120,721 185,522
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 C. Operating Profit Before Provision	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391	552,325 522,347 58,516 80,052 46,820 707,734 112,246	555,749 515,103 58,516 65,445 46,820 685,884 109,208	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437 125,179	1,474,429 908,344 566,084 55,654 74,699 81,781 778,218 120,721
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 10fal Operating Income Other Operating Income (4+3.3+3.4+3.5) SIAIT Expenses Other Operating Expenses C. Operating Profit Before Provision (6.3-6-3.7)	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,254 436,422	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437 125,179 189,508 493,751	1,474,429 908,344 566,084 55,654 74,699 81,781 778,218 120,721 185,522 471,975
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 Toreign Exchange Gain/Loss (Net) B Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Coperating Provision (B-3.6-3.7) Provision for Possible Loss	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,254	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437 125,179 189,508 493,751	1,474,429 908,344 566,084 55,654 74,699 81,781 778,218 120,721 185,522
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) Brotal Operating Income (4+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8-3-6-3.7) Provision for Possible Loss Doperating Profit (C-3.8)	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,254 436,422	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437 125,179 189,508 493,751	1,474,429 908,344 566,084 55,654 74,699 81,781 778,218 120,721 185,522 471,975
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 Toreign Exchange Gain/Loss (Net) B Total Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses Coperating Provision (B-3.6-3.7) Provision for Possible Loss	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308 88,589 611,719	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590 14,080	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,254 436,422 42,923 393,499	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437 125,179 189,508 493,751 84,219	1,474,429 908,344 566,084 55,654 74,699 81,781 778,218 120,721 185,522 471,975
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 Other Operating Profit Before Provision (83.6-3.7) Provision for Possible Loss D.Operating Profit (C-3.8) Non-Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Expenses Expenses Foreign From From From From From From From From	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308 88,589 611,719 15,491	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590 14,080 16,676	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,254 436,422 42,923 393,499 15,021	1,484,660 902,911 581,749 55,654 89,253 81,781 125,179 189,508 493,751 409,532 17,361	1,474,429 908,344 55,65,084 55,654 74,699 81,781 120,721 185,522 471,975 84,219 387,756 20,571
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 10fal Operating Income Foreign Exchange Gain/Loss (Net) B 10fal Operating Income(A+3.3+3.4+3.5) SIAIT Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (B-3.6-3.7) Provision for Possible Loss Doperating Income/Expenses (Net) Write Back of Provision for Possible Loss E Profit from Regular Activities(D+3.9+3.10) Extraordinary income/Expenses (Net)	883,029 782,730 85,577 117,489 86,927 1,072,727 162,887 209,529 700,308 88,589 611,719 15,491 27,906 655,116	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 88,585 16,903 27,906 629,364	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590 14,080	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,228 42,923 393,499 15,021 16,676 425,196	1,484,660 902,911 581,749 55,654 89,253 81,781 125,179 189,503 493,751 84,219 409,532 17,361 64,129 491,022	1,474,429 908,344 566,084 55,654 74,699 81,781 120,721 185,522 471,975 84,219 387,756 20,571 64,129 472,457
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 Other Operating Profit Before Provision (83.6-3.7) Provision for Possible Loss D.Operating Profit (C-3.8) Non-Operating Income/Expenses (Net) Write Back of Provision for Possible Loss Expenses Expenses Foreign From From From From From From From From	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308 88,589 611,719 15,491 27,906	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590 14,080 16,676	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,254 436,422 42,923 393,499 15,021 16,676	1,484,660 902,911 581,749 55,654 89,253 81,781 808,437 125,179 189,508 493,751 84,219 409,532 17,361 64,129	1,474,429 908,344 566,084 556,084 55,654 74,699 81,781 778,218 120,721 185,522 471,975 84,219 387,756 20,571 64,129 472,457
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) Brotal Operating Income Foreign Exchange Gain/Loss (Net) Brotal Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8-3.6-3.7) Provision for Possible Loss Doperating 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 Possible Loss	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308 88,589 611,719 15,491 27,906 655,116 655,116	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590 14,080 16,676 440,346	555,749 515,103 38,516 65,445 46,820 685,884 109,208 140,254 436,422 42,923 393,499 15,021 16,676 425,196 425,196 38,654	1,484,660 902,911 581,749 55,654 89,253 81,781 125,179 125,179 499,532 493,751 64,129 491,022 491,022 494,638	1,474,429 908,344 566,084 556,084 55,654 74,699 81,781 120,721 185,522 471,975 84,219 387,756 20,571 64,129 472,457 472,457
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Expenses A Net Interest Innome (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B Total Operating Income (4+3.3+3.4+3.5) STAIT Expenses Other Operating Expenses C. Operating Profit Before Provision (8.3-6.3-7) Frovision for Possible Loss Operating Profit Co.38) Non-Descript Profit Co.38 Foreign Profit Co.	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308 88,589 611,719 15,491 27,906 655,116 59,556	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590 14,080 16,676 440,346	555,749 515,103 58,516 65,445 46,820 685,884 109,208 140,254 436,422 42,233 93,499 15,021 16,676 425,196	1,484,660 902,911 581,749 55,654 89,253 81,781 125,179 189,508 493,751 84,219 490,532 17,361 64,129 491,022 44,638 13,915	1,474,429 988,344 566,084 556,084 55,654 74,699 81,781 120,721 185,522 471,975 84,219 387,756 20,571 64,129 472,457 472,457 42,951 128,852
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) Brotal Operating Income Foreign Exchange Gain/Loss (Net) Brotal Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8-3.6-3.7) Provision for Possible Loss Doperating 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 Possible Loss	883,029 782,730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308 88,589 611,719 15,491 27,906 655,116 655,116	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 409,590 14,080 16,676 440,346 440,346 40,031	555,749 515,103 38,516 65,445 46,820 685,884 109,208 140,254 436,422 42,923 393,499 15,021 16,676 425,196 425,196 38,654	1,484,660 902,911 581,749 55,654 89,253 81,781 125,179 125,179 499,532 17,361 64,129 491,022 491,022 44,638	1,474,429 908,344 566,084 556,084 55,654 74,699 81,781 120,721 185,522 471,975 84,219 387,756 20,571 64,129 472,457 472,457
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 Innome (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) B Total Operating Income (4+3.3+3.4+3.5) STAIT Expenses Other Operating Expenses C. Operating Profit Before Provision (8.3-6.3-7) Frovision for Possible Loss Operating Profit Co.38) Non-Descript Profit Co.38 Foreign Profit Co.	883,029 782,730 85,577 117,489 86,927 1,072,724 1072,724 1072,724 1072,724 1072,726 611,719 15,491 27,906 655,116 655,116 59,556 177,497 418,062	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645	552,325 522,347 58,516 50,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590 14,080 16,676 440,346 440,346 440,346 440,346 42,938 440,346 42,938 440,346 440,346 45,748 46,848 47,848 48,848	555,749 515,103 58,516 54,820 46,820 48,820 48,820 49,223 393,499 15,021 16,676 425,196 38,554 415,593	1,484,660 902,911 581,749 581,749 89,253 81,781 125,179 125,179 493,751 84,219 499,532 17,361 64,129 491,022 44,638 133,915 14,638 14,6	1,474,429 908,344 556,084 556,084 556,084 556,084 1,4699 1,781 1,782,18 1,20,721 185,522 471,975 42,197 472,457 472,457 42,951 128,852 300,655 end of
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 Gamin.Oss (Net) Brotal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (8-3-6-3.7) Provision for Possible Loss Doperating Profit (C-3-8) Non-Operating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities(Ib-3.9+3.10) Extraordinary Income/Expenses (Net) F. Profit before Bonus and Taxes(E-4.3.11) Provision for Tax On Net Profit/Loss(F-3.12-3.13)	883,029 782,730 85,577 117,489 86,927 1,072,724 1072,724 1072,724 1072,724 1072,726 611,719 15,491 27,906 655,116 655,116 59,556 177,497 418,062	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 400,505	552,325 522,347 58,516 50,052 46,820 707,734 112,246 142,975 452,513 42,923 409,590 14,080 16,676 440,346 440,346 440,346 440,346 42,938 440,346 42,938 440,346 440,346 45,748 46,848 47,848 48,848	555,749 551,013 38,516 66,445 66,820 140,224 140,242 42,923 393,499 15,021 16,676 42,196 38,654 11,593 270,579	1,484,660 902,911 581,749 55,554 89,253 81,781 808,437 125,179 189,508 493,751 491,022 44,638 13,911 312,468 At the Corresponded to the Correspond	1,474,429 988,344 55,66,084 55,66,084 74,699 81,781 778,218 120,721 185,522 471,975 84,219 84,219 387,756 42,951 42,951 42,951 128,852 300,655 end of ponding
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	Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net) Brotal Operating Income Foreign Exchange Gain/Loss (Net) Brotal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8-3.6-3.7) Provision for Possible Loss Doperating 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) Further officially income/Expenses (Net) F. Profit before Bonus and Taxes(E+3.11) Provision for Staff Bonus Provision for Itax C. Net Profit/Loss(F-3.12-3.13) Ratios Capital Fund to RWA	883 029 782 730 782 730 782 730 782 730 782 730 782 730 782 782 782 782 782 782 782 782 782 782	887,938 87,938 85,577 92,243 86,557 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 400,505 f This Quarter	552,325 522,347 58,516 80,052 46,820 707,734 112,246 142,975 452,513 42,923 499,590 14,080 16,676 440,346 40,031 119,406 280,909 At the end of	555,749 515,103 515,103 58,516 65,445 46,820 46,820 48,584 109,208 40,224 436,422 42,93 393,499 15,021 16,676 425,196 425,196 38,654 115,963 270,579 Previous Quarter	1,884,660 9(2):911 \$81,749 \$5,56,54 \$9,253 \$17,781 \$00,437 \$17,251 \$19,508 \$43,751 \$49,502 \$49,502 \$49,022 \$49,022 \$49,022 \$41	1,474,429 1,474,429 1,474,459 1,55,654 1,4699 1,782,18 1,782,18 1,782,18 1,782,18 1,782,18 1,20,721 185,522 471,975 84,219 387,756 20,577 472,457 472,
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	Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Garn/Loss (Net) Stoff Expenses Other Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8.3-6-3.7) Provision for Possible Loss Doperating Profit (C-3.8) Non-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) Exterorions fromer Expenses (Net) Write Back of Provision for Possible Loss E Profit from Regular Activities(D-3.9+3.10) Exterorions fromer Expenses (Net) Provision for Staff Bonus Provision for Staff Bonus Ratios G. Net Profit/Loss(F-3.12-3.13) Ratios Capital Fund to RWA Capital Fund to RWA Non Performing Loan(NPL) to Total Loan	883.029 782.730 85,577 117,489 86,927 1,072,724 162,887 209,529 700,308 88,589 611,719 15,491 27,906 655,116 59,556 177,497 418,062 At the end o	887,938 87,2461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,553 16,903 27,906 629,364 57,215 400,505 6718 Quarter	552 325 522 347 58, 516 80,052 46, 820 707, 734 112, 246 112, 246 112, 246 140, 251 452, 513 42, 923 49, 590 14, 083 14, 083 18, 083 1	555,749 515,103 58,516 65,445 46,820 46,820 46,820 47,208 40,208 436,422 425,196 425,1	1,884,660 902,911 581,749 581,749 585,754 89,253 89,253 88,437 125,179 189,508 493,751 490,532 441,032	1,474,429 1,474,429 1,474,459 1,469 1,782,18 1,782,
3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13 4.1 4.2 4.3	Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gaint.Oss (Net) Brotal Operating Income Foreign Exchange Gaint.Oss (Net) Brotal Operating Income (A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8-3.6-3.7) Provision for Possible Loss Doperating 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) Write Back of Provision for Possible Loss E-Profit Foreign Expenses (Net) F. Profit Defore Bonus and Taxes(E+3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Ratios Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL	883 029 782 730 85 577 117 789 86,927 1,072 724 162 887 207,529 700,308 88,589 611,719 15,491 27,906 655,116 59,556 177,497 418,062 At the end o	887,938 772,461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215 177,645 400,505 671 (145 673,145 673,145 177,645	552 325 522 347 58.516 80.052 46.820 707,734 112,246 112,246 142,246 143,246 440,346 440,346 440,346 40,341 119,406 280,909 At the end of	555,749 515,103 58,516 65,445 46,820 46,820 40,254 436,422 42,23 393,499 15,021 16,676 425,196 425,196 38,654 115,963 270,579 Previous Quarter	1,884,660 902,911,581,749 902,911 581,749 902,911 581,749 902,53 81,781 808,437 125,179 189,508 493,751 494,522 491,022 491,022 491,022 491,022 491,022 133,915 133,91	1,474,429 1,474,429 1,474,459 1,4699 1,782,18 1,
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 Garn/Loss (Net) Brotal Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8.3-6-3.7) Provision for Possible Loss Doperating Profit (C-3.8) Non-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) Exterorions Provision for Possible Loss E Profit from Regular Activities(D-3.9+3.10) Exterorions Provision for Possible Loss Considered Comment Comment (A-1) Foreign Co	883 029 782,730 85 577 117,489 86,927 117,289 700,308 88,589 611,719 15,491 27,906 655,116 655,116 655,116 645,116 647,418 647,418 658,116 659,116 659,116 659,116 659,116 659,116 659,116 659,116 649,117,497 418,062 418,	887,938 87,938 85,577 92,243 86,927 1,037,209 158,391 25,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 400,505 FThis Quarter 11,46% 0,47% 298,79% 14,278 14,578 14,578 14,578 15,578 16,578 171,645 171,	552 325 522 347 58.516 80.052 46,820 707,734 112,246 412,246 42,513 42,923 49,590 14,080 16,676 40,341 119,406 280,909 At the end of	555,749 515,103 58,516 65,445 46,820 46,820 46,820 47,208 40,208 436,422 42,213 393,499 15,021 16,676 425,196 426,216 426,216	1,884,660 902,911 581,749 581,749 585,754 89,253 89,253 81,781 888,437 189,508 493,751 490,532 490,532 441,638 441,29 451,038 441,038	1,474,429 1,474,429 1,474,429 1,474,429 1,474,699 1,476,99 1,778,218 1,778,2
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) Brotal Operating Income Foreign Exchange Gain/Loss (Net) Brotal Operating Income (4+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (8-3.6-3.7) Provision for Possible Loss Doperating Income/Expenses (Net) Write Back of Provision for Possible Loss E. Profit from Regular Activities(Dr.3.9+3.10) Write Back of Provision for Possible Loss E. Profit from Regular Activities(Dr.3.9+3.10) F. Profit Defore Bonus and Taxes(E.+3.11) Provision for Tax One Trovision for	883 029 885 079 885 577 117 489 865 927 100 20 20 20 20 20 20 20 20 20 20 20 20 2	887,938 1772,461 85,577 92,243 86,927 1037,209 158,693 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 40,505 673,145 171,645 171,	552 325 522 347 58.516 80.052 46.820 707,734 112,246 112,246 142,246 143,246 140,346 440,346 440,346 40,341 119,406 280,009 10,60% 440,346 40,	555,749 515,103 515,10	1,884.660 902,911 581,749 15,55,54 89,253 81,781 1888,437 125,179 189,508 493,751 64,129 491,022 491,02 491,02	1,474,429 1,474,429 1,474,679 1,4679 1,778,218
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 Garn/Loss (Net) Brotal Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Loss Doperating Profit (C3.8) Non-Operating Income-Expenses (Net) Write Back of Provision for Possible Loss E Profit from Regular Activities(D-3.9+3.7) Write Back of Provision for Possible Loss E Profit from Regular Activities(D-3.9+3.7) Extended Income Expenses (Net) Write Back of Provision for Possible Loss G. Net Profit/Loss(F-3.12-3.13) Ratios G. Net Profit/Loss(F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	883 029 782,730 85 577 117,489 86,927 117,289 700,308 88,589 611,719 15,491 27,906 655,116 655,116 655,116 645,116 647,418 647,418 658,116 659,116 659,116 659,116 659,116 659,116 659,116 659,116 649,117,497 418,062 418,	887,938 87,938 85,577 92,243 86,927 1,037,209 158,391 25,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 400,505 FThis Quarter 11,46% 0,47% 298,79% 14,278 14,578 14,578 14,578 15,578 16,578 171,645 171,	552 325 522 347 58.516 80.052 46,820 707,734 112,246 412,246 42,513 42,923 49,590 14,080 16,676 40,341 119,406 280,909 At the end of	555,749 515,103 58,516 65,445 46,820 46,820 46,820 47,208 40,208 436,422 42,213 393,499 15,021 16,676 425,196 426,216 426,216	1,884,660 902,911 581,749 581,749 585,754 89,253 89,253 81,781 888,437 189,508 493,751 490,532 490,532 441,638 441,29 451,038 441,038	1,474,429 1,474,429 1,474,699 1,782,18 1,781,19 1,782,18
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) Brotal Operating Income Foreign Exchange Gain/Loss (Net) Brotal Operating Income (4+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Expenses C. Operating Profit Before Provision (8-3.6-3.7) Provision for Possible Loss Doperating 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 Write Back of Provision for Possible Loss E. Profit From Regular Activities(D+3.9+3.10 Foreign Income/Expenses (Net) F. Profit before Bonus and Taxes(E+3.11) Provision for Taxf Bonus Provision for Taxf Bonus Provision for Taxf Bonus Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Co Ratio (Cacluated as per NRB Directives) Base Rate Average Interest Spread	883 029 885 577 17 487 187 187 187 187 187 187 187 187 187 1	887,938 1772,461 85,577 92,243 86,927 1037,209 158,391 205,374 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 47,215 47,215	552 325 522 347 58.516 80.052 46.820 707,734 112,246 1112,246 112,246 140,251 452,513 49,550 14,080 16,676 440,346 40,341 119,406 280,909 At the end of	555,749 515,103 515,10	1,484,660 902,711 581,749 1902,711 581,749 1902,711 581,749 1902,53 181,781 808,437 125,179 189,508 493,751 190,502 491,022 491,022 491,022 491,022 491,022 491,022 140,021 190,000 19	1,474,429 1,474,429 1,474,679 1,774,679 1,778,218 1,778,
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 Garn/Loss (Net) Brotal Operating Income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (B3.6-3.7) Provision for Possible Loss Doperating Profit (C3.8) Non-Operating Income-Expenses (Net) Write Back of Provision for Possible Loss E Profit from Regular Activities(D-3.9+3.7) Write Back of Provision for Possible Loss E Profit from Regular Activities(D-3.9+3.7) Extended Income Expenses (Net) Write Back of Provision for Possible Loss G. Net Profit/Loss(F-3.12-3.13) Ratios G. Net Profit/Loss(F-3.12-3.13) Ratios Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds	883 029 885 079 885 577 117 489 865 927 100 20 20 20 20 20 20 20 20 20 20 20 20 2	887,938 1772,461 85,577 92,243 86,927 1037,209 158,693 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 40,505 673,145 171,645 171,	552 325 522 347 58.516 80.052 46.820 707,734 112,246 112,246 142,246 143,246 140,346 440,346 440,346 40,341 119,406 280,009 10,60% 440,346 40,	555,749 515,103 515,10	1,884.660 902,911 581,749 15,55,54 89,253 81,781 1888,437 125,179 189,508 493,751 64,129 491,022 491,02 491,02	1,474,429 1,474,429 1,474,679 1,4679 1,778,218
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 Garn/Loss (Net) Brotal Operating Income (4.4-3.3+3.4-3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8.3-6.3-7) Doperating Profit Before Provision (8.3-6.3-7) Frovision for Possible Loss Non-Operating Profit (C-3.8) Non-Operating Income/Expenses, Net) Frovision for Possible Loss Frovities (Profit Profit Provision of Possible Loss Frovities (Profit Profit Profit Provision of Possible Loss Frovities (Profit Profit Profit Profit Provision of Possible Loss Frovities (Profit Profit Profit Profit Provision of Possible Loss G. Net Profit Profit Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Active (Profit Profit Profit Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Cost of Funds Cost of Funds Cost of Funds Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Cost of Funds Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total APL Cost of Funds Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total APL Cost of Funds	883 029 885 577 1748 1748 1748 1748 1748 1748 1748 17	887,938 1772,461 85,577 92,243 86,927 1037,209 158,391 205,374 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 47,215 47,215	552 325 522 347 58.516 80.052 46.820 707,734 112,246 1112,246 112,246 140,251 452,513 49,550 14,080 16,676 440,346 40,341 119,406 280,909 At the end of	555,749 515,103 515,10	1,484,660 902,711 581,749 1902,711 581,749 1902,711 581,749 1902,53 181,781 808,437 125,179 189,508 493,751 190,502 491,022 491,022 491,022 491,022 491,022 491,022 140,021 190,000 19	1,474,429 1,474,429 1,474,679 1,774,679 1,778,218 1,778,
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 Gamin.Oss (Net) Foreign Exchange Gamin.Oss (Net) Stoff Expenses Other Operating Expenses C. Operating Expenses C. Operating Expenses Deperating Expenses C. Operating Profit Before Provision (8-3-6-3.7) Provision for Possible Loss Doperating 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 Defore Bonus and Taxes(E-3-11) Provision for Tax On Net Profit Loss(F-3-12-3-13) Ratios Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Cost of Funds Cost of Calculated as per NRB Directives) Base Ratie Reverage interest Spread (Calculated as per NRB Directives)	883 029 782,730 85,577 117,489 86,927 117,489 86,927 10,72,724 162,887 209,529 700,308 88,589 611,719 15,491 27,906 655,116 59,556 177,497 418,062 At the end o	887,938 877,2461 85,577 92,243 86,927 1,037,209 158,391 205,673 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 40,505 673,145 181,893 17,906 629,364 57,215 171,645 40,505 673,145 181,893 18	552 325 522 347 58.516 80.052 46.820 707,734 112,246 112,246 142,975 452,513 409,590 14,080 16,676 440,346 40,331 119,406 280,099 14,098 10,098 42,098 42,098 43,098 440,346 40,3	555,749 515,103 58,516 65,445 46,820 685,884 109,208 40,228 42,273 393,499 15,021 16,676 425,196 38,654 115,963 270,579 Previous Quarter 10.37% 0.60% 4,26% 7,44%	1,884.660 902,911 581,749 581,749 585,548 89.253 81,781 888,437 125,179 189,508 493,751 64,129 497,551 133,915 133,915 133,915 133,915 133,915 133,915 13,258,81 12,358 5,74% 75,43% 8,33% 8,33%	1,474,429 1,474,429 1,474,459 1,778,218 1,778,
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 Garn/Loss (Net) Brotal Operating Income (4.4-3.3+3.4-3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8.3-6.3-7) Doperating Profit Before Provision (8.3-6.3-7) Frovision for Possible Loss Non-Operating Profit (C-3.8) Non-Operating Income/Expenses, Net) Frovision for Possible Loss Frovities (Profit Profit Provision of Possible Loss Frovities (Profit Profit Profit Provision of Possible Loss Frovities (Profit Profit Profit Profit Provision of Possible Loss Frovities (Profit Profit Profit Profit Provision of Possible Loss G. Net Profit Profit Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Active (Profit Profit Profit Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Cost of Funds Cost of Funds Cost of Funds Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Cost of Funds Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total APL Cost of Funds Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total APL Cost of Funds	883 029 885 577 1748 1748 1748 1748 1748 1748 1748 17	887,938 1772,461 85,577 92,243 86,927 1037,209 158,391 205,374 673,145 88,589 584,555 16,903 27,906 629,364 57,215 171,645 47,215 47,215	552 325 522 347 58.516 80.052 46.820 707,734 112,246 1112,246 112,246 140,251 452,513 49,550 14,080 16,676 440,346 40,341 119,406 280,909 At the end of	555,749 515,103 515,10	1,484,660 902,711 581,749 1902,711 581,749 1902,711 581,749 1902,53 181,781 808,437 125,179 189,508 493,751 190,502 491,022 491,022 491,022 491,022 491,022 491,022 140,021 190,000 19	1,474,429 1,474,429 1,474,679 1,774,679 1,774,679 1,774,775 1,775,775 1,775,775 1,77

- Note: 1. Above figures are subject to change from Supervisory Authority and External Audit.

 2. Figures of previous periods have been regrouped wherever necessary.

 3. Group represents MMB Bank Limited (MMB) and its subsidiary MMB Capital Ltd.

 4. The limited group related figures have been excluded for presentation of the financial statement of the Group.

 5. The Company of the

Related Party Disclosure
NMB Capital Limited is a wholly owned subsidiary company of the Bank
with a total investment of NPR 100 Million. NMB Capital has placed deposits
amounting to NPR 34.55 Million with the Bank as of 13 April 2015 and total
interest earnings from the accounts were NPR 4.07 Million. The Bank
received payments on various dates for service level agreement and rental

agreement which have been excluded in Consolidated Financial Statement of the Group. During the first quarter of the current fiscal year, the Bank had received dividend from MNB Capital amounting to NPR 8 Million net of applicable taxes. All the contracts and transactions with the subsidiary have been performed on arms length basis.

nce Regulation, 2065

Dis	sclosure as per Securiti	es Registration and Issua	an					
Major Financial Highlights								
	Earnings per Share	Price Earnings Ratio						

Earnings per Share

Annual store - NRPR 27.25

Assets per Share - NRPR 1,56.58

Net-worth per Share - NRPR 1,56.58

Net-worth per Share - NRPR 1,56.58

Liquidity Radio (NLA) - 25.71

The Bank, it bit the third quarter of P* 2014/15 posted a net profit of NRPR 400.50 Million. The Bank, during the quarter, witnessed stiff margin pressure due to overall decline in the bit of person of the start section of covernment securities. Despite the same period previous year primarily due to overall increase in business volume and non fund based source income.

b) Overall deposits and risk assets volume of the Bank stand at NRPR 33.435 million and NRPL 3.55 million for the start securities. Despite of the same common securities of the same common securities of the same common securities. The same common securities of the same common securities of the same common securities of the same common securities. The same common securities of the same common securities of the same common securities of the same common securities. The same common securities of the same common securities of the same common securities of the same common securities. The same common securities of the same common securities of the same common securities of the same common securities. The same common securities of the same common securities of the same common securities. The same common securities of the same common securities of the same common securities of the same common securities. The same securities of the same common securities of the same common securities of the same common securities. The same securities of the same common securities of the same common securities of the same common securities. The same securities of the same securities of the same securities of the same securities of the same securities. The same securities of the same securities of the same securities of the same securities of the same securities. The same securities of the same securities of the same securities of the same securities of the same securities.

- in pace that do not promote excessive risk large.

 Details of Legal Action
 a. Case flied by or against the organized institution during the quarter
 No material cases except for regular cases of debt recovery.
 b. Case relating to disobedience of the prevailing laws or commission of the
 oriminal offence field by or against the Promoters or Directors of the Institution
 No such information has been received by the Bank.
 C. Case relating to the commission of financial crime filed against any Promoter
 or Director
 No such information has been received by the Bank.

No such information has been received by the Bank. Analysis of Stare Threasculon Analysis of Stare Threasculon Management view on share transactions of the Bank at securities market: On 25 September 2014, the Bank signed a memorantium of understanding (MOU) with Bankiust Development Bank and Pathibhara Development Bank, followed by MOU with Clean Rency Development Bank and Productival Finance Company by Queen 2014 and GV December 2014 respectively for merger of these entities into NMB Bank. Subsequently, as per the regulatory requirement, trading of shares at NETSE. has been suspended temporarily till the completion of merger process at NETSE. has been suspended temporarily till the completion of merger process at NETSE. has been suspended temporarily till the completion of merger process at NETSE has been suspended temporarily till the completion of merger process at NETSE has been suspended temporarily till the completion of merger process at NETSE has been suspended temporarily till the completion of these part of sections and the completion of the section of the sense of the completion of the sense of the completion of the sense of the sen

Maximum Price - NPR 555 Minimum Price - NPR 436 Closing Price - NPR 507 Trading number - 1,413 Days of Trading - 46

- Problems and challenges

 The problems and challenges

 The problems and challenges

 Sourcing and retention of quality manpower in the increased competitive market.

 The increasing cost of operations. Increasing cost of uper actives. Deternal problems and challenges. Unstable local socio-political situation, uncertainty on government policies /plan. Finergy crisis. Highly competitive environment with limited opportunities. Highly volatile liquidity conditions. Lack of conducte business environment for investment. Uncertainty over global economic outlook.

- Strategy
 Launch new products and services with special focus on non fund based income.
 Focus on SME, retail lending, Micro deposit opportunities and enhance Microfinance

 - activities, improve on technology platform to enhance product and service capabilities to meet the customer's changing banking needs. Continue to focus on Safe Growth through prudent risk management and compliance practices.

- Continue to focus on Sale Growth through prudent risk management and compliance practices.

 Continue to make a management Strategically important locations.

 Continue to implement Cost Management Strategy to closely monitor cost line and productively.

 Constructively.

 Cost on introducing various human resource development plans.

 Corporate Governance

 The Bank mantains high standard of Corporate Governance by maintaining strict compliance with laws, rules and regulations. Risk management, compliance, control and audit functions are accorded due priority in the Bank.

 The Bank has Audit Committee, Risk Management Committees, Human Resource Committee, asked and lability Committee ALCO). Executive Committee and other sub-committees are control due for standard on corporate governance. The sub-committees to ensure legis level of standard on corporate governance than the sub-committee of policies and procedurate in place, including the Code of Conduct and Ellins to ensure highest level of compliance standard within the Bank.

 The Bank has a Corporate Governance ultit under Compliance Department to oversee matters related to corporate governance of the Bank has a Corporate Governance of the Bank as at all levels.

 Disclosure of the Chef Executive Ortificer

oversee matters related to corporate governance or the sams at all useds. Disclosure of the Knoffe Executive Officer I am personally responsible for the correctness of the facts and figures closed in the proposal properties of the fact that the same state of the control of my knowledge, the facts and the figures disclosed in this report are correct and comprehensive and all the material information relevant to take proper investment decision for the investors are disclosed properly in this statement.