

## **Unaudited Financial Results (Quarterly)**

As at Third Quarter (30/12/2068) of the Fiscal Year 2068/69 (2011/2012)

Rs in '000

S.No.	). Particulars	This Quarter Ending 30th Chaitra 2068 12-Apr-12		Previous Quarter Ending 30th Poush 2068 14-Jan-12		Corresponding Previous Year Quarter Ending 31 Chaitra 2067
		Group	NMB Bank	Group	NMB Bank	13- April-11
1	Total Capital and Liabilities(1.1 to 1.7)	17,856,626	17,823,703	17,115,744	16,928,807	15,810,216
1.1	Paid Up Capital	2,000,000	2,000,000	2,000,000	2,000,000	1,651,650
1.2	Reserve and Surplus Debenture and Bond	281,830	278,208	268,797	266,179	336,679
1.4	Borrowings	-		-	-	412,500
1.5	Deposits(a+b)	14,913,361	14,915,357	14,129,405	14,130,973	12.932.313
	a.Domestic Currency	13,558,904	13,560,900	12,734,360	12,735,928	11,752,289
	b.Foreign Currency	1,354,457	1,354,457	1,395,045	1,395,045	1,180,024
1.6	Income Tax Liability	32,034	28,605	26,060	23,450	75,772
1.7	Other Liabilitiles Total Assets (2.1 to 2.7)	629,401 17,856,626	601,532 17,823,703	691,482	508,205 16,928,807	401,302
2.1	Cash and Bank Balance	2,750,026	2,675,934	17,115,744 2,326,930	2,131,765	15,810,216 679,098
2.2	Money at Call and Short Notice	329.448	329,448	138.687	140.071	418.379
2.3	Investments	1,795,416	1,854,376	1,916,492	1,910,449	2,539,791
2.4	Loans and Advances					
	(Gross)(a+b+c+d+e+f)	12,356,273	12,356,273	11,999,138	11,999,138	11,443,908
	a.Real Estate Loan	1,351,972	1,351,972	1,433,220	1,433,220	1,755,250
	Residential Real Estate Loan (Except	255,791	255,791	256,080	256,080	186,913
	personal Home Loan upto Rs. 10 Million)  2. Business Complex & Residential	485,197	485,197	524,104	524,104	585,049
	Apartment Construction Loan	463, 197	403, 197	324,104	J24, IU4	363,049
-	Income generating Commercial	-	-	-	_	
	Complex Loan					
	<ol> <li>Other Real Estate Loan(including Land purchase &amp; plotting)</li> </ol>	610,984	610,984	653,036	653,036	983,288
	b.Personal Home Loan of Rs. 10 Million or Less	848,472	848,472	805,324	805,324	719,566
	c. Margin Type Loan	293,971	293,971	323,565	323,565	455,206
	d. Term Loan	1,602,095	1,602,095	1,390,570	1,390,570	1,207,384
	e. Overdraft Loan/TR Loan/WC Loan	3,867,672	3,867,672	3,869,739	3,869,739	3,408,841
0.5	f. Others	4,392,091	4,392,091	4,176,720	4,176,720	3,897,662
2.5	Fixed Assets Non Banking Assets	322,296 2,610	313,714 2,610	309,392 2,610	300,344 2,610	292,814
2.7	Other Assets	300.557	291.348	422,495	444.430	436,226
3	Profit and Loss Account	Upto this Quarter		Upto previous Quarter		Upto corresponding
ľ	Troncard Edda Addunc	Upto this	Quarter	Upto previ	ous Quarter	
3.1	Interest Income	1,265,179	1,265,179	846,236	840,916	Previous Year Quarter 1,042,142
	Interest Income Interest Expenses	1,265,179 940,512	1,265,179 940,761	846,236 629,167	840,916 629,500	Previous Year Quarter 1,042,142 727,386
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2)	1,265,179 940,512 324,667	1,265,179 940,761 324,418	846,236 629,167 217,069	840,916 629,500 211,416	Previous Year Quarter 1,042,142 727,386 314,756
3.1	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount	1,265,179 940,512 324,667 40,450	1,265,179 940,761 324,418 28,125	846,236 629,167 217,069 15,814	840,916 629,500 211,416 14,253	Previous Year Quarter 1,042,142 727,386 314,756 20,497
3.1 3.2 3.3 3.4	Interest Income Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income	1,265,179 940,512 324,667 40,450 41,086	1,265,179 940,761 324,418 28,125 41,443	846,236 629,167 217,069 15,814 26,033	840,916 629,500 211,416 14,253 28,163	Previous Year Quarter 1,042,142 727,386 314,756 20,497 45,119
3.1	Interest Income Interest Expenses A. Net Interest income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Gain/Loss (Net)	1,265,179 940,512 324,667 40,450 41,086 45,504	1,265,179 940,761 324,418 28,125 41,443 45,504	846,236 629,167 217,069 15,814 26,033 21,647	840,916 629,500 211,416 14,253 28,163 21,647	Previous Year Quarter 1,042,142 727,386 314,756 20,497 45,119 42,119
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses A. Net Interest income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Galin/Loss (Net) B. Total Operating Income(4-3.3-4.4-3.5)	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490	846,236 629,167 217,069 15,814 26,033 21,647 280,563	840,916 629,500 211,416 14,253 28,163 21,647 275,479	Previous Year Quarter 1,042,142 727,386 314,756 20,497 45,119 42,119 422,491
3.1 3.2 3.3 3.4	Interest Income 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 Other Operating Income(4+3.3+3.4+3.5) Staff Expenses Other Operating Expenses	1,265,179 940,512 324,667 40,450 41,086 45,504	1,265,179 940,761 324,418 28,125 41,443 45,504	846,236 629,167 217,069 15,814 26,033 21,647	840,916 629,500 211,416 14,253 28,163 21,647	Previous Year Quarter 1,042,142 727,386 314,756 20,497 45,119 42,119
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating income B. Total Operating income(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Popriti Before	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450	Previous Year Quarter 1,042,142 727,386 314,756 20,497 45,119 42,119 422,491 56,508 93,510
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income 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 Other Operating Income(4+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (8.3-6.3-7)	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450	Previous Year Quarter 1,042,142 727,386 314,756 20,497 45,119 422,491 56,508 93,510 272,473
3.1 3.2 3.3 3.4 3.5	Interest Income Interest Expenses Interest Expenses A. Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Tolegn 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 (B-9.05sible Loss	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450 152,275 87,498	Previous Year Quarter 1,042,142 727,386 314,756 20,497 45,119 422,491 55,508 93,510 272,473 16,949
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income 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 Other Operating Income(4+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (6.3-6.3-7) Provision for Possible Loss Doperating Profit (C-3.8)	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 85,322	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,721	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 154,405 87,498 66,907	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,777	Previous Year Quarter 1,042,142 727,386 314,756 20,497 45,119 422,491 56,508 93,510 272,473 16,949 255,524
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Garn/Loss (Net) B Total Operating Income (4.4-3.3+3.4-3.5) Saff Expenses Coperating Profit Before Provision (83.6-3.7) Provision for Possible Loss Doperating Profit (C3.8) Non-Operating Income/ExpensesNet)	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 85,322 8,282	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 8,282	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 154,405 87,498 66,907 7,966	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,777 7,966	Previous Year Quarter 1,042 142 1,042 142 1,042 142 1,042 142 1,042 142 1,043 14,756 1,045
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income 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 (6.3-6.3-7) Provision for Possible Loss Doperating Provision for Possible Loss Non-Operating Income/Expenses/Net) Write Back of Provision for Possible Loss	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 85,322 8,282 12,757	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,721 8,282 12,757	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 154,405 87,498 66,907 7,966	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,777 7,966	Previous Year Quarter 1,022,142,142,142,143,147,145,147,147,147,147,147,147,147,147,147,147
3.1 3.2 3.3 3.4 3.5 3.6 3.7	Interest Income Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange GarriAoss (Net) Stoff Expenses Other Operating Income(As-3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Other Operating Expenses Other Operating Expenses Doperating Profit (C-3.8) Non-Operating Incomer/Expenses/Net) Write Back of Provision for Possible Loss Level Expenses Foreign Incomer/Expenses/Net) Write Back of Provision for Possible Loss Level Expenses Leve	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 85,322 8,282 12,757 106,362	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,721 8,282 12,757	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 154,405 87,498 66,907 7,966 11,115 85,988	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,777 7,966 11,115 83,858	Previous Year Quarter 727,366 314,756 20,407 45,119 42,219 42,119 42,219 35,550 272,473 16,989 255,524 3,407 898 259,829 259,829
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income 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 (4.3-3.3-3.4-3.5) Staff Expenses Other Operating Profit Before C Operating Profit Before C Operating Profit Before Discount Operating Expenses D Operating Profit (6.3-8) Non-Operating Income/Expenses/Net) Write Back of Provision for Possible Loss E-profit from Regular Activities(9.3-3)-3-3-3.10 Extraordinary income/Expenses/Net) Extraordinary income/Expenses/Net) Extraordinary income/Expenses/Net) E-profit from Res Bours and Taxes(8.1-3.1)	1,265,179 940,512 324,667 40,450 41,086 41,086 45,504 451,707 72,936 122,976 255,794 170,472 8,532 8,282 12,757 106,362 2,126 108,487	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,721 8,282 12,757 102,760 2,126	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 154,405 87,498 66,907 7,966 11,115 85,988 2,126	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,777 7,966 11,115 83,858 2,126	Previous Year Quarter 1,022,142,142,142,143,147,145,147,147,147,147,147,147,147,147,147,147
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income 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 Pepenses C Operating Profit Before Provision (6.3-6.3-7) Provision for Possible Loss Doperating 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/Expense(Net) F. Profit before Bonus and Taxes(E+3.11) Provision for Possible Loss	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 85,322 12,757 106,362 2,126 108,487 9,862	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,721 8,282 12,757 102,760 2,126 104,886 9,535	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 154,405 87,498 66,907 7,966 11,115 85,988 2,126 88,114 8,010	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,480 152,275 87,498 64,777 7,966 11,1115 83,858 2,126 85,984 7,817	Previous Year Quarter 1,022,142   1,022,142   1,023,147,56   20,497, 45,119   42,119   42,119   42,119   42,2491   56,508   93,510   272,473   16,949   255,524   3,407   898   259,829   18,000   277,829   255,524
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10	Interest Income Interest Expenses 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(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C Operating Profit Before Provision (8.3-6.3-7) Frovision for Possible Loss Other Operating Expenses Other Operating Expenses Expenses Other Operating Expenses Expenses Other Operating Expenses Expenses Other Operating Expenses Exp	1,265,179 940,512 324,667 40,450 41,086 41,086 45,504 451,707 72,936 122,976 255,794 170,472 85,322 8,282 2,126 106,362 2,126 108,487 9,862 29,424	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,721 8,282 12,757 102,760 2,126 104,886 9,535 28,605	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 87,498 66,907 7,966 111,115 85,988 2,126 88,114 8,010	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,777 7,966 11,115 83,858 2,126 85,984 7,817	Previous Year Quarter 777,382 9 25,257 75,772
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income 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 Pepenses C Operating Profit Before Provision (6.3-6.3-7) Provision for Possible Loss Doperating 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/Expense(Net) F. Profit before Bonus and Taxes(E+3.11) Provision for Tax G. Net Profit/Loss(F-3.12-3.13)	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 85,322 12,757 106,362 2,126 108,487 9,862	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,721 8,282 12,757 102,760 2,126 104,886 9,535	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 154,405 87,498 66,907 7,966 11,115 85,988 2,126 88,114 8,010	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,480 152,275 87,498 64,777 7,966 11,1115 83,858 2,126 85,984 7,817	Previous Year Quarter   1,002,102,102,102,102,102,103,104,105,106,106,106,106,106,106,106,106,106,106
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11	Interest Income Interest Expenses 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(A+3.3+3.4+3.5) Staff Expenses Other Operating Expenses C Operating Profit Before Provision (8.3-6.3-7) Frovision for Possible Loss Other Operating Expenses Other Operating Expenses Expenses Other Operating Expenses Expenses Other Operating Expenses Expenses Other Operating Expenses Exp	1,265,179 940,512 324,667 40,450 41,086 41,086 45,504 451,707 72,936 122,976 255,794 170,472 85,322 8,282 2,126 106,362 2,126 108,487 9,862 29,424	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,221 82,22 12,757 102,760 2,126 9,535 28,605 66,746	846,236 629,167 217,069 15,814 26,033 21,647 280,563 49,993 76,165 87,498 66,907 7,966 11,115 85,988 2,126 88,114 8,010 23,934 56,170	840,916 629,500 211,416 14,253 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,777 7,966 11,115 83,858 2,126 85,984 7,817	Previous Year Quarter   727.386   314.756   20.497   45.119   42.2491   42.119   42.2491   56.508   93.510   272.473   16.949   255.524   3.407   898   259.829   18.000   277.829   277.629   477.6
3.1 3.2 3.3 3.4 3.5 3.6 3.7 3.8 3.9 3.10 3.11 3.12 3.13	Interest Income Interest Expenses 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 (4.3-3.4-3.4-3.5) Staff Expenses Other Operating Expenses C. Operating Profit Before Provision (83.6-3.7) Provision (163.6-3.6-3.7) Provision (163.6-3.6-3.7) Provision (163.6-3.6-3.7) Provision (163.6-3.6-3.7) From the Profit (163.6-3.7) Staff Expenses/Net) From the Profit (163.6-3.7) Extraordinary Income/Expenses/Net) Frofit before Bonus and Taxes(E-1.3.11) Provision for Staff Bonus G. Net Profit/Loss(F-3.1.2.3.13) Ratios	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 8,382 2,126 106,362 2,126 108,487 9,862 29,424 69,201 At the end of	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,677 252,193 170,472 81,721 8,282 12,757 102,760 2,126 104,886 9,535 28,605 66,746	844,234, 629,167, 177,069, 15,814, 177,069, 177,069, 175,814, 177,069, 176,165, 176,176,165, 176,176, 176,165,	840,916 629,500 211,416 14,253 28,1661 14,253 28,1661 275,477 275,477 47,754 47,754 47,754 47,754 152,275 87,498 64,777 7,966 11,115 83,858 2,126 85,984 7,817 23,450 54,717 27erevious Quarter	Previous Year Quarter 727,386 314,756 20,497 45,117,26 20,497 45,117,26 20,497 42,119 42,119 42,119 56,508 93,510 272,473 16,549 25,524 25,524 25,524 27,75,772 77,829 25,527 75,772 176,800 At the end of Corresponding Previous Year Quarter
3.1 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	Interest Income 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 Profits Before Provision (8.3-6.3-7) Provision for Possible Loss Doperating Profit (C-3.8) Non-Operating Provision for Possible Loss With Eack of Provision for Possible Loss E-Profit from Regular Activities(D-3.9-3.10) From Foreign Benus and Taxes(E-3.11) Provision for Staff Bonus Provision for Staff Bonus Provision for Staff Bonus Frodischer G. Net Profit Lofes Bonus and Taxes(E-3.11) Rabios G. Net Profit/Loss(F-3.12-3.13) Rabios Capital Fund to RWA Capital Fun	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 8,382 2,126 170,472 18,387 106,382 2,126 108,487 9,882 29,424 69,201 At the end of	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,657 252,193 170,472 8,282 170,472 102,760 2,126 104,886 9,535 28,6055 66,746 This Quarter 14,57% 2,27%	842 236 629 167 17 629 17	840,916 629,500 211,416 14,253 28,163 21,646 27,579 47,754 47,754 152,275 87,479 11,115 83,858 2,126 15,127 7,817 23,450 54,717 23,450 54,717 27erevious Quarter	Previous Year Quarter 727,386 314,756 20,477 45,117,56 20,477 45,117 42,119 42,119 42,119 42,119 42,119 42,119 56,508 93,510 272,473 16,949 285,524 3,407 888 23,925,524 17,500 17,577 1
3.1 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	Interest Income Interest Expenses Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Garn/Loss (Net) B-Total Operating Income Foreign Exchange Garn/Loss (Net) Sold Expenses Sold Expenses Sold Expenses Foreign Expenses C Operating Profit Before Provision (83.6-3.7) Provision for Possible Loss Doperating Profit (C-3.8) Non-Operating Income/Expenses/Net) E-Profit Expenses E-Profit Foreign Income/Expenses/Net) E-Profit Expenses Foreign Income/Expenses/Net) E-Profit Expenses Foreign Income/Expenses/Net) E-Profit Expenses To From Income/Expenses/Net) C-Sprial Fund to RWA Non Performing Loan/NPL to Total Loan Total Loan Total NPL	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 8,382 12,757 106,362 27,424 69,201 At the end of	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,271 8,282 12,757 102,760 2,126 66,746 This Quarter 14,57% 2,77% 2,77%	846,236 629,137 217,069 15,844 14,56,033 12,647 280,563 76,165 154,405 87,405 88,114 1,115 88,114 1,115 88,114 1,115 1,1	840,916 629,500 211,416 1416 1416 1416 1416 1416 1416 141	Previous Year Quarter
3.1 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	Interest Income Interest Expenses 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 (8.3-3.6-27) 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) Extendicinally Income/Expenses(Net) Write Back Of Provision for Possible Loss E-Profit from Regular Activities(D-3.9+3.10) Extendicinally Income/Expenses(Net) Write Back Of Provision for Possible Loss Controlled Foreign and Taxes(E-3.11) Provision for Loss G. Net Profit/Loss(F-3.12-3.13) Ratios Capital Fund to RWA Capital Fund to RWA Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL	1,265,179 940,512 940,512 324,667 40,456 41,886 45,896 45,1707 25,796 25,796 25,796 112,757 116,362 2,126 118,487 9,862 2,126 118,487 9,862 2,126 118,487 9,862 2,126 118,487 9,862 2,126 118,487 9,862 2,126 118,487 9,862 2,126 118,487 9,862 2,126 118,487 9,862 2,126 118,487 9,862 2,126 118,188	1,265,179 940,761 324,418 324,418 28,125 44,443 439,260 439,26	842,236 629,167 217,669 15,813 26,033 49,923 76,165 154,405 82,443 154,405 154,405 164,007 17,965 18,100 11,111 11,115 11	840,916 629,500 211,416 14,253 28,163 28,163 27,779 47,754 47,754 47,754 47,754 152,275 87,486 61,11,115 83,858 2,126 85,984 7,817 23,450 54,717 27erevious Quarter 15,389, 2,708, 64,279, 64,279, 64,279, 64,279, 64,279, 64,279, 64,279, 64,279, 64,279, 64,279, 64,279, 64,279,	Previous Year Quarter 727,386 314,756 20,477 45,117,56 20,477 45,117,56 20,477 45,117,56 20,477 45,117,56 20,477 45,117,56 20,477 45,117,56 20,477 45,117,57 20,477 45,117,57 20,477 45,117,57 20,477 45,117,57 20,47 45
3.1 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	Interest Income Interest Expenses Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Garn/Loss (Net) B-Total Operating Income Foreign Exchange Garn/Loss (Net) Sold Expenses Sold Expenses Sold Expenses Foreign Expenses C Operating Profit Before Provision (83.6-3.7) Provision for Possible Loss Doperating Profit (C-3.8) Non-Operating Income/Expenses/Net) E-Profit Expenses E-Profit Foreign Income/Expenses/Net) E-Profit Expenses Foreign Income/Expenses/Net) E-Profit Expenses Foreign Income/Expenses/Net) E-Profit Expenses To From Income/Expenses/Net) C-Sprial Fund to RWA Non Performing Loan/NPL to Total Loan Total Loan Total NPL	1,265,179 940,512 324,667 40,450 41,086 45,504 451,707 72,936 122,976 255,794 170,472 8,382 12,757 106,362 27,424 69,201 At the end of	1,265,179 940,761 324,418 28,125 41,443 45,504 439,490 69,670 117,627 252,193 170,472 81,271 8,282 12,757 102,760 2,126 66,746 This Quarter 14,57% 2,77% 2,77%	846,236 629,137 217,069 15,844 14,56,033 12,647 280,563 76,165 154,405 87,405 88,114 1,115 88,114 1,115 88,114 1,115 1,1	840,916 629,500 211,416 1416 1416 1416 1416 1416 1416 141	Previous Year Quarter 777,386 314,756 20,497 45,117 36,500 314,756 20,497 45,117 42,14
3.1 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	Interest Income Interest Expenses Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Garn/Loss (Net) B Total Operating Income Foreign Exchange Garn/Loss (Net) Sold Expenses Income Foreign Expenses C. Operating Profit Before Provision (83.6-3.7) Provision for Possible Loss Doperating Profit (63.8) Non-Operating Income/Expenses(Net) Write Back of Provision for Possible Loss Export Income/Expenses(Net) Expenses Frofit Foreign Income/Expenses(Net) Extraordinary Income/Expenses(Net) Extraordinary Income/Expenses(Net) Exprosition for Staff Bonus Provision for tax G. Net Profit/Lossif3.12-3.13) Ratios  Capital Fund to RWA Non Performing Loan(NPL) to Total Loan Total Loan Loss Provision to Total NPL Cost of Funds Co Ratio Calculated as per NRB Directives)  Additional Information	1,265,179 920,512 920,	1,265,179 9,00,741 324,418 28,125 28,125 28,125 28,125 28,125 28,125 28,125 28,125 28,127 252,193 170,472 252,193 170,472 252,193 170,472 252,193 170,472 27,757 102,760 2,126 104,886 9,535 28,605 28,605 28,605 28,605 175,175 27,778 27,778 24,778 24,778 24,778 24,778 24,778 24,778 24,778 26,778 26,778 27,778 27,778 27,778 27,778 27,778 27,778 21,778 2	846,236 629,137 115,814 156,81	840,916 629,520 211,416 14,253 28,163 28,163 21,477 275,479 47,7545 152,275 87,498 64,777 7,966 11,115 83,858 2,126 85,984 7,617 23,450 24,767 7,976 96,978 97,978 97,978 97,978 97,978 97,978 97,978 97,978 97,978 97,978 97,978 97,978 97,978 97,978 97,978	Previous Year Quarter 727,386 314,756 20,477 45,119 42,149 42,149 42,149 43,56,508 272,473 31,6,949 255,524 3,407 898 259,829 18,000 277,829 25,527 75,772 775,772 776,870 At the end of Corresponding Previous Year Quarter 10,284 43,248 43,248 9,718
3.1 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	Interest Income Interest Expenses 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 (8.3-3.6-27) Provision for Possible Loss Doperating Profit Gass Non-Operating Income/Expenses(Net) Withe Back Of Provision for Possible Loss E-Profit Foreign Income/Expenses(Net) Withe Back Of Provision for Possible Loss E-Profit Foreign Income/Expenses(Net) Expendit Debroe Bonus and Taxes(E-8.11) Provision for Loss E-Profit Debroe Bonus and Taxes(E-8.11) Provision for Loss 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 Cost of Fund	1.265,179 9,00,512 324,667 40,450 41,086 41,086 45,504 451,707 72,736 122,976 170,472 85,322 170,472 170,3472 1	1.265,179 900,761 324,418 324,418 324,418 328,125 41,443 45,904 439,490 69,670 117,627 252,139 170,472 181,223 170,472 192,240 194,826 194,836 195,353 28,005 66,746 104,886 1718 Quarter 14,57% 22,289 22,289 22,289 22,289 22,280 24,666 14,57% 22,289 22,288 22,289 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288	846, 236 629 167 2217 069 181 261 261 261 261 261 261 261 261 261 26	840,916 629,500 211,416 14,253 3 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,775 83,498 64,776 11,115 83,558 21,266 85,984 7,817 23,450 54,771 7erevious Quarter	Previous Year Quarter 727,386 314,756 20,497 45,117,76 20,497 45,117 42,119 42,119 42,119 42,119 42,119 42,119 42,119 56,508 93,510 272,473 16,949 255,524 3,407 888 259,829 18,000 277,829,777 55,777 575,777 176,870 At the end of Corresponding Previous Year Quarter 14,47% 43,24% 43,24% 9,71% 79,12%
3.1 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	Interest Income Interest Expenses Interest Expenses A Net Interest Income (3.1-3.2) Fees, Commission and Discount Other Operating Income Foreign Exchange Garn/Loss (Net) B Total Operating Income(A-3.3+3.4+3.5) Staff Expenses Other Operating Income(A-3.3+3.4+3.5) Staff Expenses Other Operating Income(A-3.3+3.4+3.5) Staff Expenses Other Operating Expenses Other Operating Expenses Doperating Profit (6.3.8) Non-Operating Income/Expenses/Net) Provision for Possible Loss Expenses Doperating Profit (6.3.8) Non-Operating Income/Expenses/Net) Expenses Expenses Expenses Expenses Doperating Profit (6.3.8) Non-Operating Income/Expenses/Net) Expension Income/Expenses/Net) Expenses E	1,265,179 940,512 940,512 940,512 940,647 140,640 140,640 145,740 145,740 155,794 170,472 185,322 12,757 196,362 12,757 19,862 2,126 108,887 9,862 2,126 108,887 14,578 14	1,265,179 9,00,761 324,418 28,125 28,125 28,125 28,125 28,125 28,126 28,127 252,193 170,472 252,193 170,472 81,721 81,721 8,282 12,757 102,760 2,126 104,886 9,535 26,746 7118 Quarter This Quarter This Quarter 14,57% 2,77% 2,77% 2,77% 2,17% 14,57%	84, 236   84, 23	840,916 629,5200 211,166 141,263 28,163 28,163 21,447 275,479 47,754 75,450 152,275 87,498 64,777 7,966 111,115 83,858 2,126 85,984 7,817 23,450 54,717 Previous Quarter 15,38% 64,27% 9,37% 9,37% 76,94%	Previous Year Quarter 727,386 314,756 20,497 45,117,26 20,497 45,117,26 20,497 45,117,26 20,497 45,117,26 20,497 45,117,26 20,497 45,117,26 20,497 45,117,26 20,497 20,55,524 3,407 888 259,829 18,000 277,829 25,557 475,772 176,800 At the end of Corresponding Previous Year Quarter 14,479, 47,178 44,278 44,278 47,178 77,179 27,179,179 27,179,179 27,179,179 27,179,179 27,179,179 27,179,179 27,179,179 27,179 2
3.1 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	Interest Income Interest Expenses 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 (8.3-3.6-27) Provision for Possible Loss Doperating Profit Gass Non-Operating Income/Expenses(Net) Withe Back Of Provision for Possible Loss E-Profit Foreign Income/Expenses(Net) Withe Back Of Provision for Possible Loss E-Profit Foreign Income/Expenses(Net) Expendit Debroe Bonus and Taxes(E-8.11) Provision for Loss E-Profit Debroe Bonus and Taxes(E-8.11) Provision for Loss 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 Cost of Fund	1.265,179 9,00,512 324,667 40,450 41,086 41,086 45,504 451,707 72,736 122,976 170,472 85,322 170,472 170,3472 1	1.265,179 900,761 324,418 324,418 324,418 328,125 41,443 45,904 439,490 69,670 117,627 252,139 170,472 181,223 170,472 192,240 194,826 194,836 195,353 28,005 66,746 104,886 1718 Quarter 14,57% 22,289 22,289 22,289 22,289 22,280 24,666 14,57% 22,289 22,288 22,289 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288 22,288	846, 236 629 167 2217 069 181 261 261 261 261 261 261 261 261 261 26	840,916 629,500 211,416 14,253 3 28,163 21,647 275,479 47,754 75,450 152,275 87,498 64,775 83,498 64,776 11,115 83,558 21,266 85,984 7,817 23,450 54,771 7erevious Quarter	Previous Year Quarter 7,1042,142 727,386 314,756 20,497 45,119 42,119 42,119 42,2491 56,508 93,510 272,473 16,949 255,524 3,407 898 259,829 18,000 277,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 17,829 18,000 18,119 18,119 1

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## elated Party Disclosure

MMS Capital Limited is now 100% owned by the Bank by investing further 30% of the capital, total investment summing up to NPR 100 Million. The Bank has entered into a Service level agreement with NMS Capital Ltd to provide various operational and strategic apport. NMS Capital Ltd to provide various operational and strategic apport. Most also provided office space to NMS Capital at the corporate office of the Bank for NPR 160 thousand per month.

The Bank has held call deposit and current deposit of NMB Capital amounting to NRF1. 39 Million as of April12, 2012. NMB Capital earned interest of NRF 249 thousand on deposits with the Bank as of April 12, 2012. The Company is also appointed as Registrar to Shares of the Bank for a fee of NRF 300 thousand per annum. All the contracts has been done on arms length basis.

The intra-group related figures have been excluded for presentation of the consolidated financial statement of the Group.

## Disclosure as per Securities Registration and Issuance Regulation, 2065

ISCIOSURE AS DEI DELLUTIONAL
Major Financial Highlights
Based on Unsudited Financials
in sta 12/00/2012)
Earnings Per Share
Price Earnings Per Share
NRR 3.34 (NRR 4.65 annualized)
Return on Total Assests
0.69% annualized
NR WORTH FE Share
NRR 13715
Liquidity Ratio
31% Based on Unaudited Financials
(Based on Unaudited Financials
(Based 1204/2012)

Earnings Per Stare NPR 3.34 (NPR 4.45 smula/zed)
Price Farmings Ratio 50.0 times (57.53 times armusi/zed)
Return on total Assets
(D.69% armusi/zed)
Return on total Return on total Return of the Bank.
(D.69% armusi/zed)
Return on total Return of the Bank.
(D.69% armusi/zed)
Return on total Return on total Return of the Bank.
(D.69% armusi/zed)
Return on total Return of the Bank.
(D.69% armusi/zed)
Return of the Return of the Return of the Return of S% compared to the preceding quarter. Likewise, Risk Assets volume also greatly NPR 78 million recording a growth of S% compared to the producing quarter.
(In the Return of S% compared to the Producing Return of S% compared to the producing quarter of S% compared to the producing producing return of S% compared to the producing return of the Return of S% compared to the producing return of the Return of S% compared to the producing return of the Return of S% compared to the producing return of the Return of S% compared to the Return of S% compared

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  Details of Lagal Action

  a Case filled by or against the organized institution during the quarter

  a Case filled by or against the organized institution during the quarter

  Case relating to disobedience of the prevailing busy or commission of the
  criminal offence filed by or against the Promoters or Directors of the
  institution
  - 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.

## Analysis of Share Transaction Management view on share transactions of organized institutions at securities market:

market.

The Market continued to show its bearint here in the capital market during the period under review which has also impacted the Bank's share price in smiler way. The Bank has disciplined all the information and data perinned to Capital Market from time to time as per the prevailing disclosure norms and distinctives of Securities Board of Mayet GEOND and hope faces Bank. As the the Bank's shares, the Bank Management is neutral on the ruling share price of the Bank.

- 5. Problems and Challenges

  1. Problems and Challenges

  1.

  - Increasing cost of operations. Deternal problems and challenges Unstable local socio-political situation, uncertainty on government policies/plan. Highly competitive environment with limited opportunities. High volatility in FX Market. Light volatility in FX Market. Lack of conductive business environment for investment. Uncertainty over global economic outlook.

  - "Uncertainty over global economic outlook.

    Strategy

    "Uncertainty over global economic outlook.

    Strategy

    "Laurent new products and services with special focus on non fund based

    Laurent new products and services with special focus on non fund based

    Focus on SME, retail lending, Micro Finance, deposit opportunities and enhance

    Microfinance activities.

    Improve on technology plateing needs.

     Ournieur to focus on Sale forowth through prudent risk management and

     Ournieur to focus on search of cologenit at strategically important locations.

     Continue to focus on evaparison of looping at strategically important cost line
    and productivity.

     Focus on continuous process n-engineering so as to increase Operational

     Efficiency.

     Focus on introducing various human resource development plans.

     Commanta forwermance

  - \*\*Process or introducing various furnal resource evenopment pairs.

    Corporate Governance

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

    The Bank has Audit Committee, lisk Management Committee, Asset and Liability.

    Committee (ALCO), Human Resource Committee, beacutive Committee and other sub-committee of transition for the office and procedures in Back, including the Code of Compliance and under the Compliance of the Code of Compliance as standard within the Condition and Efficience of the Compliance and procedures in Back, including the Code of Compliance as standard within the Compliance and Compliance