

**Unaudited Financial Results of Commercial Banks (Quarterly)**  
As at Third Quarter (13/04/2006) of the Fiscal Year 2062/2063.

Rs.In "000"

| S. N.     | Particulars   | NBL <sup>1</sup>                  | RBB <sup>2</sup>                  | NABIL <sup>3</sup>                | NIBL <sup>4</sup>                 | SCBNL <sup>5</sup>                | HBL <sup>6</sup>                  | NSBI <sup>7</sup>                 | NBBL <sup>8</sup>                 | EBL <sup>9</sup>                  | BOK <sup>10</sup>                 | NC & CBL <sup>11</sup>            | NI & CBL <sup>12</sup>            | LUMBINI <sup>13</sup>             | MBL <sup>14</sup>                 | KUMARI <sup>15</sup>              | LAXMI <sup>16</sup>               | SDBL <sup>17</sup>                | ADB/N <sup>18</sup>               | Total                             |
|-----------|---|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| <b>1.</b> | <b>Total Capital and Liabilities (1.1 to 1.7)</b>         | <b>56095860</b>                   | <b>50551453</b>                   | <b>22100901</b>                   | <b>20518362</b>                   | <b>25031435</b>                   | <b>30724648</b>                   | <b>12353405</b>                   | <b>14183587</b>                   | <b>15416830</b>                   | <b>13203120</b>                   | <b>8572259</b>                    | <b>9702568</b>                    | <b>5730181</b>                    | <b>7674938</b>                    | <b>9294267</b>                    | <b>5221664</b>                    | <b>4332015</b>                    | <b>41743980</b>                   | <b>352451473</b>                  |
| 1.1       | Paid Up Capital   | 380383                            | 1172300                           | 491654                            | 590586                            | 374640                            | 772200                            | 640236                            | 719852                            | 518000                            | 463581                            | 698302                            | 600000                            | 500000                            | 550000                            | 625000                            | 609839                            | 500000                            | 1585983                           | 11792556                          |
| 1.2       | Reserve and Surplus                                       | -7313817                          | -20561793                         | 1508220                           | 861200                            | 1699366                           | 846859                            | 257151                            | -348727                           | 465845                            | 379627                            | -506252                           | 128541                            | -1181236                          | 144790.5                          | 235335                            | 52515                             | 77819                             | -7195124                          | -30449681                         |
| 1.3       | Debenture and Bond  |                                   |                                   | 300000                            |                                   |                                   | 360000                            |                                   |                                   | 300000                            | 200000                            |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   | 1160000                           |
| 1.4       | Borrowings  | 1557876                           | 2294678                           | 592900                            | 0                                 | 93159                             | 21885                             |                                   | 21107                             |                                   | 70000                             |                                   | 720000                            | 2845                              | 177826                            | 146100                            | 96575                             | 263505                            | 3344047                           | 9402503                           |
| 1.5       | Deposits (a. + b.)  | 34135964                          | 41515425                          | 18265557                          | 17876207                          | 21117172                          | 26032822                          | 10157709                          | 12530724                          | 12570171                          | 11387336                          | 6459396                           | 8052871                           | 4477027                           | 6696297                           | 7781609                           | 4225858                           | 3305248                           | 28808430                          | 275395823                         |
|           | a. Domestic Currency                                      | 33975588                          | 41155453                          | 13556798                          | 14746799                          | 15273258                          | 19246401                          | 9923168                           | 12253764                          | 12237567                          | 9870568                           | 6399378                           | 7289898                           | 4406483                           | 6629443                           | 7509505                           | 4055637                           | 3279674                           | 28808430                          | 250617812                         |
|           | b. Foreign Currency                                       | 160376                            | 359972                            | 4708759                           | 3129408                           | 5843914                           | 6786421                           | 234541                            | 276960                            | 332604                            | 1516768                           | 60018                             | 762973                            | 70544                             | 66854.8                           | 272104                            | 170221                            | 25574                             | 0                                 | 24778011.8                        |
| 1.6       | Income Tax Liability                                      |                                   |                                   | 21924                             | 23403                             | 4670                              | 117279                            | -127188                           | 433958                            | 73612                             | -31221                            | -41855                            | -11292                            |                                   | 74979                             | 7860                              |                                   | 16708                             | 235147                            | 786568                            |
| 1.7       | Other Liabilities   | 27335454                          | 26130843                          | 1220646                           | 866966                            | 1742428                           | 2573603                           | 1425497                           | 826673                            | 1489202                           | 733797                            | 1962668                           | 212448                            | 1931545                           | 117439.8                          | 431244                            | 229017                            | 168735                            | 14965497                          | 84363702.8                        |
| <b>2.</b> | <b>Total Assets (2.1 to 2.7)</b>                          | <b>56095860</b>                   | <b>50551453</b>                   | <b>22100901</b>                   | <b>20518362</b>                   | <b>25031435</b>                   | <b>30724648</b>                   | <b>12353405</b>                   | <b>14183587</b>                   | <b>15416830</b>                   | <b>13203120</b>                   | <b>8572259</b>                    | <b>9702568</b>                    | <b>5730181</b>                    | <b>7674938</b>                    | <b>9294267</b>                    | <b>5221664</b>                    | <b>4332015</b>                    | <b>41743980</b>                   | <b>352451473</b>                  |
| 2.1       | Cash and Bank Balance                                     | 5154258                           | 4954419                           | 849769                            | 1530842                           | 1549693                           | 1632002                           | 1457293                           | 760711                            | 1920841                           | 859286                            | 499310                            | 670516                            | 444704                            | 589961.6                          | 552947                            | 514616                            | 236051                            | 2525523                           | 26702742.6                        |
| 2.2       | Money at Call and Short Notice                            |                                   | 0                                 | 972987                            | 90000                             | 2879221                           | 356475                            | 102650                            | 319099                            | 350033                            | 1035670                           | 98747                             | 203351                            | 253835                            | 65000                             | 205000                            | 7344                              | 84541                             | 46671                             | 7070624                           |
| 2.3       | Investments   | 14021881                          | 10392679                          | 6131756                           | 5655360                           | 10835305                          | 10646610                          | 2127759                           | 2522045                           | 2648695                           | 3438723                           | 490847                            | 2329690                           | 661199                            | 526977.6                          | 1880020                           | 638472                            | 491700                            | 1537534                           | 76977252.6                        |
| 2.4       | Loans and Advances  | 17116816                          | 25611451                          | 13165047                          | 12539545                          | 8463482                           | 16277489                          | 8141856                           | 8165948                           | 9840810                           | 7293333                           | 6150261                           | 6351397                           | 3812510                           | 6259515                           | 6178204                           | 3785583                           | 3400531                           | 24374283                          | 186928061                         |
| 2.5       | Fixed Assets  | 204535                            | 605022                            | 325748                            | 313913                            | 73226                             | 715345                            | 146542                            | 180868                            | 145698                            | 119181                            | 200040                            | 41023                             | 55819                             | 119270.3                          | 76348                             | 160242                            | 47650                             | 977049                            | 4507519.3                         |
| 2.6       | Non Banking Assets  | 383640                            | 318894                            |                                   | 4611                              |                                   | 29013                             | 19394                             | 180176                            | 4712                              | 51407                             | 135183                            | 4715                              | 123619                            | 14178.9                           | 4789                              | 2775                              | 720                               | 1009713                           | 2287539.9                         |
| 2.7       | Other Assets  | 19214730                          | 8668988                           | 655594                            | 384091                            | 1230508                           | 1067714                           | 357911                            | 2054740                           | 506041                            | 405520                            | 997871                            | 101876                            | 378495                            | 100034.2                          | 396959                            | 112632                            | 70822                             | 11273207                          | 47977733.2                        |
| <b>3.</b> | <b>Profit and Loss Account</b>                            | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         | <b>Up to This Quarter</b>         |
| 3.1       | Interest Income   | 1485613                           | 1469178                           | 877918                            | 817833                            | 859909                            | 1104135                           | 477800                            | 564626                            | 640355                            | 502787                            | 320223                            | 394846                            | 246255                            | 355431.9                          | 457118                            | 216369                            | 215799                            | 2613683                           | 13619878.9                        |
| 3.2       | Interest Expense  | 557343                            | 616742                            | 249905                            | -34382                            | 212615                            | 470592                            | 240917                            | 388195                            | 288705                            | 220887                            | 237686                            | 238977                            | 157656                            | 204333.2                          | 285897                            | 135521                            | 120094                            | 790435                            | 5073008.2                         |
|           | <b>A. Net Interest Income (3.1 - 3.2)</b>                 | <b>928270</b>                     | <b>852436</b>                     | <b>628013</b>                     | <b>474351</b>                     | <b>647294</b>                     | <b>633553</b>                     | <b>236883</b>                     | <b>176431</b>                     | <b>351650</b>                     | <b>281900</b>                     | <b>82537</b>                      | <b>155869</b>                     | <b>88599</b>                      | <b>151098.7</b>                   | <b>171221</b>                     | <b>80848</b>                      | <b>95705</b>                      | <b>1823248</b>                    | <b>7859906.7</b>                  |
| 3.3       | Fees, Commission and Discount                             | 94663                             | 198163                            | 156523                            | 88682                             | 112384                            | 143245                            | 34890                             | 66964                             | 75016                             | 45005                             | 29093                             | 21678                             | 10480                             | 25671.7                           | 24416                             | 17026                             | 15417                             | 34861                             | 1194177.7                         |
| 3.4       | Other Operating Income                                    | 96758                             | 56918                             |                                   | 21275                             | 85384                             | 2615                              |                                   | 27245                             | 25452                             | 8684                              | 20401                             | 14424                             | 7587                              | 10471.6                           |                                   | 600                               | 1557                              | 123388                            | 502759.6                          |
| 3.5       | Foreign Exchange Gain/Loss (Net)                          | 32046                             | 66893                             | 137446                            | 101831                            | 209890                            | 142949                            | 30769                             | 41594                             | 16424                             | 63366                             | 9812                              | 18370                             | 16217                             | 25472.4                           | 20241                             | 6441                              | 7921                              | 468                               | 948150.4                          |
|           | <b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>     | <b>1151737</b>                    | <b>1174410</b>                    | <b>921982</b>                     | <b>686139</b>                     | <b>1054952</b>                    | <b>922362</b>                     | <b>302542</b>                     | <b>312234</b>                     | <b>468542</b>                     | <b>398955</b>                     | <b>141843</b>                     | <b>210341</b>                     | <b>122883</b>                     | <b>212714.4</b>                   | <b>215878</b>                     | <b>104915</b>                     | <b>126000</b>                     | <b>1981965</b>                    | <b>10504994.4</b>                 |
| 3.6       | Staff Expenses  | 498751                            | 512881                            | 143886                            | 87439                             | 111081                            | 138147                            | 35729                             | 79891                             | 60044                             | 42181                             | 36457                             | 33222                             | 30965                             | 31492.6                           | 38635                             | 25691                             | 18121                             | 739947                            | 2664560.6                         |
| 3.7       | Other Operating Expenses                                  | 152935                            | 148210                            | 132427                            | 143122                            | 161930                            | 197168                            | 69422                             | 88789                             | 89232                             | 79537                             | 45009                             | 40733                             | 42173                             | 58032.7                           | 60406                             | 35291                             | 31311                             | 201073                            | 1776800.7                         |
|           | <b>C. Operating Profit Before Provision (B. -3.6-3.7)</b> | <b>500051</b>                     | <b>513319</b>                     | <b>645669</b>                     | <b>455578</b>                     | <b>781941</b>                     | <b>587047</b>                     | <b>197391</b>                     | <b>143554</b>                     | <b>319266</b>                     | <b>277237</b>                     | <b>60377</b>                      | <b>136386</b>                     | <b>49745</b>                      | <b>123189.1</b>                   | <b>116837</b>                     | <b>43933</b>                      | <b>71168</b>                      | <b>1040945</b>                    | <b>6063633.1</b>                  |
| 3.8       | Provision for Possible Losses                             |                                   | 0                                 | 116735                            | 71596                             | 24492                             | 149735                            |                                   | 51110                             | 68117                             | 128922                            | 48904                             | 843119                            | 33576                             | 23230                             | 15769                             | 8237                              | 870136                            |                                   | 2453678                           |
|           | <b>D. Operating Profit (C. -3.8)</b>                      | <b>500051</b>                     | <b>513319</b>                     | <b>528934</b>                     | <b>383982</b>                     | <b>757449</b>                     | <b>437312</b>                     | <b>197391</b>                     | <b>143554</b>                     | <b>268156</b>                     | <b>209120</b>                     | <b>-68545</b>                     | <b>87482</b>                      | <b>-793374</b>                    | <b>89613.1</b>                    | <b>93607</b>                      | <b>28164</b>                      | <b>62931</b>                      | <b>170809</b>                     | <b>3609955.1</b>                  |
| 3.9       | Non Operating Income / Expenses (Net)                     |                                   | 27231                             | 65000                             | 12                                |                                   | 57                                | -7004                             |                                   | 866                               |                                   | 20                                | -686                              |                                   | -34                               | -6411                             |                                   | 48500                             |                                   | 127551                            |
| 3.10      | Write Back of Provision for Possible Loss                 |                                   | 304661                            |                                   | 35356                             | 7962                              |                                   |                                   |                                   |                                   |                                   |                                   | 2756                              |                                   | 7555                              |                                   |                                   | 252608                            |                                   | 610898                            |
|           | <b>E. Profit from Regular Activities (D+3.9+3.10)</b>     | <b>500051</b>                     | <b>845211</b>                     | <b>593934</b>                     | <b>419350</b>                     | <b>765411</b>                     | <b>437312</b>                     | <b>197448</b>                     | <b>136550</b>                     | <b>268156</b>                     | <b>209986</b>                     | <b>-68545</b>                     | <b>87502</b>                      | <b>-791304</b>                    | <b>89613.1</b>                    | <b>93573</b>                      | <b>29308</b>                      | <b>62931</b>                      | <b>471917</b>                     | <b>4348404.1</b>                  |
| 3.11      | Extraordinary Income/Expenses (Net)                       | -7940                             | -31294                            |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   |                                   | -39392                            |
|           | <b>F. Profit before Bonus and Taxes (E. + 3.11)</b>       | <b>492111</b>                     | <b>813917</b>                     | <b>593934</b>                     | <b>419350</b>                     | <b>765411</b>                     | <b>437312</b>                     | <b>197448</b>                     | <b>136550</b>                     | <b>268156</b>                     | <b>209986</b>                     | <b>-68545</b>                     | <b>87502</b>                      | <b>-791304</b>                    | <b>89613.1</b>                    | <b>93573</b>                      | <b>29308</b>                      | <b>62931</b>                      | <b>471759</b>                     | <b>4309012.1</b>                  |
| 3.12      | Provision for Staff Bonus                                 |                                   |                                   | 59393                             | 38123                             | 68039                             | 39756                             |                                   |                                   | 26816                             | 19090                             |                                   | 8750                              |                                   | 8146.7                            | 8507                              | 2664                              | 6293                              |                                   | 285577.7                          |
| 3.13      | Provision for Tax   |                                   |                                   | 192126                            | 112462                            | 205781                            | 117279                            |                                   |                                   | 76022                             | 56315                             |                                   | 23244                             |                                   | 24415.3                           | 25094                             | 7860                              | 16708                             |                                   | 857306.3                          |
|           | <b>G. Net Profit/Loss (F. - 3.12-3.13)</b>                | <b>492111</b>                     | <b>813917</b>                     | <b>342415</b>                     | <b>268765</b>                     | <b>491591</b>                     | <b>280277</b>                     | <b>197448</b>                     | <b>136550</b>                     | <b>165318</b>                     | <b>134581</b>                     | <b>-68545</b>                     | <b>55508</b>                      | <b>-791304</b>                    | <b>57051.1</b>                    | <b>59972</b>                      | <b>18784</b>                      | <b>39930</b>                      | <b>471759</b>                     | <b>3166128.1</b>                  |
| <b>4.</b> | <b>Ratios</b>   | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> | <b>At the End of This Quarter</b> |
| 4.1       | Capital Fund to RWA                                       | -36.50%                           | -49.13%                           | 13.13%                            | 11.00%                            | 18.18%                            | 11.68%                            | 12.75%                            | 3.06%                             | 12.56%                            | 14.39%                            | 4.06%                             | 10.90%                            | -14.43%                           | 9.65%                             | 12.82%                            | 15.52%                            | 15.61%                            | -16.19%                           |                                   |
| 4.2       | Non Performant Loan(NPL) To Total Loan                    | 43.40%                            | 50.96%                            | 3.63%                             | 2.40%                             | 2.81%                             | 9.26%                             | 6.86%                             | 22.93%                            | 1.23%                             | 4.82%                             | 12.99%                            | 3.10%                             | 40.54%                            | 0.65%                             | 1.99%                             | 1.34%                             | 2.15%                             | 18.30%                            |                                   |
| 4.3       | Total Loan Loss Provision to Total NPL                    | 116.48%                           | 101.51%                           | 100.01%                           | 120.40%                           | 119.34%                           | 80.19%                            | 88.17%                            | 92.51%                            | 100.00%                           | 96.29%                            | 90.28%                            | 121.10%                           | 91.75%                            | 241.76%                           | 97.26%                            | 150.99%                           | 98.85%                            | 145.00%                           |                                   |