

**Unaudited Financial Results of Commercial Banks of Nepal (Quarterly)**

As at Fourth Quarter (16/07/2010) of the Fiscal Year 2066/2067.

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>
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>46430624.0</b>	<b>75260184.0</b>	<b>52910085.0</b>	<b>57935545.0</b>	<b>40432948.0</b>
1.1	Paid Up Capital	380383.0	1172300.0	1449124.0	2409098.0	1398484.0
1.2	Reserve and Surplus	(4877597.0)	(11126990.0)	2827515.0	2778570.0	2740392.0
1.3	Debenture and Bond			300000.0	1050000.0	
1.4	Borrowings	2125141.0	4039791.0	74900.0	37315.0	
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>42406007.0</b>	<b>68623160.0</b>	<b>46406309.0</b>	<b>50094725.0</b>	<b>35182721.0</b>
	a. Domestic Currency	42193664.0	68545121.0	39930277.0	45249631.0	22846284.0
	b. Foreign Currency	212343.0	78039.0	6476032.0	4845094.0	12336437.0
1.6	Income Tax Liability			28670.0	37195.0	
1.7	Other Liabilities	6396690.0	12551923.0	1823567.0	1528642.0	1111351.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>46430624.0</b>	<b>75260184.0</b>	<b>52910085.0</b>	<b>57935545.0</b>	<b>40432948.0</b>
2.1	Cash and Bank Balance	10059315.0	11300438.0	1395706.0	6815890.0	1929307.0
2.2	Money at Call and Short Notice			3118144.0		1669460.0
2.3	Investments	5886083.0	12989463.0	13670913.0	8635530.0	19847511.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>24934962.0</b>	<b>35692514.0</b>	<b>33030968.0</b>	<b>40948439.0</b>	<b>16176583.0</b>
	a. Real Estate Loan	1480285.0	1780073.0	4617286.0	9407342.0	438052.0
	b. Home / Housing Loan	2056268.0	3110961.0	2404656.0	1469473.0	4093733.0
	c. Margin Type Loan	1156401.0	794694.0		526465.0	
	d. Term Loan	6175210.0	1941329.0	4683203.0	4934933.0	582211.0
	e. Overdraft / TR Loan / WC Loan	9461406.0	16339326.0	15139773.0	20640294.0	4614524.0
	f. Others	4605392.0	11726131.0	6186050.0	3969932.0	6448063.0
2.5	Fixed Assets	291646.0	891767.0	781200.0	1136247.0	118540.0
2.6	Non Banking Assets	435266.0	198629.0			
2.7	Other Assets	4823352.0	14187373.0	913154.0	399439.0	691547.0
<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>
3.1	Interest Income	3097405.0	4207610.0	4047722.0	4653521.0	2042109.0
3.2	Interest Expense	899375.0	1386980.0	1960132.0	2553847.0	575741.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>2198030.0</b>	<b>2820630.0</b>	<b>2087590.0</b>	<b>2099674.0</b>	<b>1466368.0</b>
3.3	Fees, Commission and Discount	355664.0	608261.0	215482.0	242886.0	338298.0
3.4	Other Operating Income	150104.0	177270.0	169548.0	168313.0	34479.0
3.5	Foreign Exchange Gain/Loss (Net)	23550.0	40148.0	291441.0	224057.0	458564.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>2727348.0</b>	<b>3646309.0</b>	<b>2764061.0</b>	<b>2734930.0</b>	<b>2297709.0</b>
3.6	Staff Expenses	2566057.0	1629244.0	366940.0	279851.0	312964.0
3.7	Other Operating Expenses	305101.0	417546.0	332529.0	433596.0	295305.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>(143810.0)</b>	<b>1599519.0</b>	<b>2064592.0</b>	<b>2021483.0</b>	<b>1689440.0</b>
3.8	Provision for Possible Losses	(240996.0)	286546.0	345986.0	93057.0	76974.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>97186.0</b>	<b>1312973.0</b>	<b>1718606.0</b>	<b>1928426.0</b>	<b>1612466.0</b>
3.9	Non Operating Income / Expenses (Net)	63832.0	97738.0	6455.0	10606.0	36268.0
3.10	Write Back of Provision for Possible Loss	168806.0	1102020.0	39787.0	50000.0	58293.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>329824.0</b>	<b>2512731.0</b>	<b>1764848.0</b>	<b>1989032.0</b>	<b>1707027.0</b>
3.11	Extraordinary Income/Expenses (Net)	231330.0	97255.0	34322.0		(17024.0)
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>561154.0</b>	<b>2609986.0</b>	<b>1799170.0</b>	<b>1989032.0</b>	<b>1690003.0</b>
3.12	Provision for Staff Bonus	51014.0	193332.0	163561.0	180821.0	153637.0
3.13	Provision for Tax	153042.0	405966.0	489209.0	542261.0	450496.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>357098.0</b>	<b>2010688.0</b>	<b>1146400.0</b>	<b>1265950.0</b>	<b>1085870.0</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>
4.1	Capital Fund to RWA	-11.76%	-25.48%	11.62%	11.81%	17.78%
4.2	Non Performing Loan(NPL) To Total Loan	4.98%	9.81%	1.47%	0.62%	0.61%
4.3	Total Loan Loss Provision to Total NPL	123.07%	120.70%	0.18%	248.00%	223.80%
4.4	Cost of Fund	2.70%	2.71%	5.35%	7.00%	2.12%
4.5	C/D Ratio (Calculated as per NRB Directives)	66.15%	61.20%	75.00%	81.00%	60.66%

**Unaudited Financial Results of Commercial Banks of Nepal (Quarterly)**

As at Fourth Quarter (16/07/2010) of the Fiscal Year 2066/2067.

Rs.In "000"

S. N.	Particulars	HBL <sup>6</sup>	NSBI <sup>7</sup>	NBBL <sup>8</sup>	EBL <sup>9</sup>	BOK <sup>10</sup>
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>43929068.0</b>	<b>38670010.0</b>	<b>13849950.0</b>	<b>41982805.0</b>	<b>23780739.0</b>
1.1	Paid Up Capital	1600000.0	1653624.0	1860315.0	1279607.0	1182157.0
1.2	Reserve and Surplus	2042741.0	888421.0	269257.0	1479530.0	1068696.0
1.3	Debenture and Bond	500000.0	200000.0		300000.0	200000.0
1.4	Borrowings		108174.0		404600.0	300000.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>37665526.0</b>	<b>34896424.0</b>	<b>10052182.0</b>	<b>36932310.0</b>	<b>20315834.0</b>
	a. Domestic Currency	33039028.0	22689958.0	9791650.0	36094659.0	18924814.0
	b. Foreign Currency	4626498.0	12206466.0	260532.0	837651.0	1391020.0
1.6	Income Tax Liability				(1136.0)	
1.7	Other Liabilities	2120801.0	923367.0	1668196.0	1587894.0	714052.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>43929068.0</b>	<b>38670010.0</b>	<b>13849950.0</b>	<b>41982805.0</b>	<b>23780739.0</b>
2.1	Cash and Bank Balance	3864250.0	3549435.0	2049244.0	7818815.0	1798367.0
2.2	Money at Call and Short Notice	308840.0				931989.0
2.3	Investments	8444910.0	16255133.0	2121806.0	5008308.0	3269205.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>29123755.0</b>	<b>18031771.0</b>	<b>9119094.0</b>	<b>28156400.0</b>	<b>17044299.0</b>
	a. Real Estate Loan	2944546.0	971375.0	424286.0	871237.0	1741964.0
	b. Home / Housing Loan	975338.0	2479820.0	588867.0	4131980.0	1563162.0
	c. Margin Type Loan	1266161.0	14947.0		20808.0	186975.0
	d. Term Loan	4727100.0	1020622.0	1586826.0	5172268.0	1777592.0
	e. Overdraft / TR Loan / WC Loan	15359186.0	9736046.0	4623442.0	11508255.0	8968725.0
	f. Others	3851424.0	3808961.0	1895673.0	6451852.0	2805881.0
2.5	Fixed Assets	1061882.0	418248.0	155328.0	463094.0	527401.0
2.6	Non Banking Assets					3944.0
2.7	Other Assets	1125431.0	415423.0	404478.0	536188.0	205534.0
<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>
3.1	Interest Income	3149198.0	2269779.0	1167628.0	3102451.0	1870847.0
3.2	Interest Expense	1553355.0	1452701.0	476788.0	1572790.0	902928.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>1595843.0</b>	<b>817078.0</b>	<b>690840.0</b>	<b>1529661.0</b>	<b>967919.0</b>
3.3	Fees, Commission and Discount	277356.0	130550.0	145797.0	208123.0	154479.0
3.4	Other Operating Income	110013.0	78895.0	50485.0	142312.0	73926.0
3.5	Foreign Exchange Gain/Loss (Net)	180279.0	70328.0	49840.0	47880.0	146371.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>2163491.0</b>	<b>1096851.0</b>	<b>936962.0</b>	<b>1927976.0</b>	<b>1342695.0</b>
3.6	Staff Expenses	424349.0	130362.0	146642.0	226364.0	168513.0
3.7	Other Operating Expenses	475196.0	343849.0	128766.0	352511.0	294457.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>1263946.0</b>	<b>622640.0</b>	<b>661554.0</b>	<b>1349101.0</b>	<b>879725.0</b>
3.8	Provision for Possible Losses	487070.0	60338.0	136629.0	77011.0	119401.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>776876.0</b>	<b>562302.0</b>	<b>524925.0</b>	<b>1272090.0</b>	<b>760324.0</b>
3.9	Non Operating Income / Expenses (Net)	12640.0	2549.0	24261.0	12339.0	2918.0
3.10	Write Back of Provision for Possible Loss	59590.0	56621.0	778542.0	83553.0	41818.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>849106.0</b>	<b>621472.0</b>	<b>1327728.0</b>	<b>1367982.0</b>	<b>805060.0</b>
3.11	Extraordinary Income/Expenses (Net)	(27469.0)	(37266.0)		(61192.0)	
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>821637.0</b>	<b>584206.0</b>	<b>1327728.0</b>	<b>1306790.0</b>	<b>805060.0</b>
3.12	Provision for Staff Bonus	74694.0	53110.0	120703.0	118799.0	73187.0
3.13	Provision for Tax	224083.0	130944.0	189697.0	356225.0	222610.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>522860.0</b>	<b>400152.0</b>	<b>1017328.0</b>	<b>831766.0</b>	<b>509263.0</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>
4.1	Capital Fund to RWA	11.26%	14.28%	12.99%	10.77%	11.56%
4.2	Non Performing Loan(NPL) To Total Loan	3.52%	1.47%	4.06%	0.16%	1.51%
4.3	Total Loan Loss Provision to Total NPL	111.58%	181.00%	350.93%	100.00%	147.49%
4.4	Cost of Fund	4.80%	4.61%	4.76%	4.75%	5.08%
4.5	C/D Ratio (Calculated as per NRB Directives)	79.45%	71.52%	78.55%	71.37%	81.02%

**Unaudited Financial Results of Commercial Banks of Nepal (Quarterly)**  
As at Fourth Quarter (16/07/2010) of the Fiscal Year 2066/2067.

Rs.In "000"

S. N.	Particulars	NCCB <sup>11</sup>	NICB <sup>12</sup>	LUMBINI <sup>13</sup>	MBL <sup>14</sup>	KUMARI <sup>15</sup>
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>13692331.0</b>	<b>20309420.0</b>	<b>7922281.0</b>	<b>21337371.0</b>	<b>20523429.0</b>
1.1	Paid Up Capital	1399672.0	1311552.0	1294548.0	1479270.0	1306016.0
1.2	Reserve and Surplus	159918.0	801417.0	161039.0	348974.0	637045.0
1.3	Debenture and Bond		200000.0			400000.0
1.4	Borrowings	206900.0	1723250.0	14972.0	150000.0	429740.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>10824693.0</b>	<b>15968918.0</b>	<b>5767974.0</b>	<b>18536211.0</b>	<b>17432253.0</b>
	a. Domestic Currency	10707785.0	15485318.0	5692267.0	18089410.0	16907384.0
	b. Foreign Currency	116908.0	483600.0	75707.0	446801.0	524869.0
1.6	Income Tax Liability	8821.0	31732.0	(4260.0)		
1.7	Other Liabilities	1092327.0	272551.0	688008.0	822916.0	318375.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>13692331.0</b>	<b>20309420.0</b>	<b>7922281.0</b>	<b>21337371.0</b>	<b>20523429.0</b>
2.1	Cash and Bank Balance	2196348.0	2086232.0	830511.0	2459717.0	2723829.0
2.2	Money at Call and Short Notice	159951.0	100000.0	147709.0	661564.0	120000.0
2.3	Investments	1960229.0	4946839.0	1064602.0	2096792.0	2296873.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>8387898.0</b>	<b>12732014.0</b>	<b>5492910.0</b>	<b>14972536.0</b>	<b>14766119.0</b>
	a. Real Estate Loan	1465300.0	1470317.0	219870.0	3371970.0	3600012.0
	b. Home / Housing Loan	726600.0	1025626.0	107261.0	786111.0	1138564.0
	c. Margin Type Loan	148565.0	648227.0	5648.0	54347.0	369177.0
	d. Term Loan	618500.0	1011576.0	511841.0	2249902.0	2271846.0
	e. Overdraft / TR Loan / WC Loan	3765000.0	4516395.0	4647584.0	5675848.0	6859375.0
	f. Others	1663933.0	4059873.0	706.0	2834358.0	527145.0
2.5	Fixed Assets	284166.0	297257.0	66622.0	732276.0	285638.0
2.6	Non Banking Assets	475696.0		130468.0		
2.7	Other Assets	228043.0	147078.0	189459.0	414486.0	330970.0
<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>
3.1	Interest Income	1041948.0	1777227.0	713357.0	1691250.0	1871250.0
3.2	Interest Expense	580165.0	1031905.0	336201.0	1144808.0	1188918.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>461783.0</b>	<b>745322.0</b>	<b>377156.0</b>	<b>546442.0</b>	<b>682332.0</b>
3.3	Fees, Commission and Discount	52666.0	75911.0	18634.0	49904.0	100337.0
3.4	Other Operating Income	81046.0	49277.0	36071.0	60634.0	41614.0
3.5	Foreign Exchange Gain/Loss (Net)	18767.0	90904.0	16455.0	42695.0	37925.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>614262.0</b>	<b>961414.0</b>	<b>448316.0</b>	<b>699675.0</b>	<b>862208.0</b>
3.6	Staff Expenses	104961.0	118858.0	67357.0	148131.0	143512.0
3.7	Other Operating Expenses	111504.0	135275.0	78913.0	223056.0	217848.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>397797.0</b>	<b>707281.0</b>	<b>302046.0</b>	<b>328488.0</b>	<b>500848.0</b>
3.8	Provision for Possible Losses	60047.0	17741.0		197486.0	13087.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>337750.0</b>	<b>689540.0</b>	<b>302046.0</b>	<b>131002.0</b>	<b>487761.0</b>
3.9	Non Operating Income / Expenses (Net)	43175.0	11458.0	1644.0	300.0	699.0
3.10	Write Back of Provision for Possible Loss	240083.0	56204.0	278520.0	60242.0	15040.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>621008.0</b>	<b>757202.0</b>	<b>582210.0</b>	<b>191544.0</b>	<b>503500.0</b>
3.11	Extraordinary Income/Expenses (Net)	12023.0	(46204.0)	(72235.0)	9670.0	(352.0)
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>633031.0</b>	<b>710998.0</b>	<b>509975.0</b>	<b>201214.0</b>	<b>503148.0</b>
3.12	Provision for Staff Bonus	57548.0	64636.0	46361.0	18292.0	45741.0
3.13	Provision for Tax	114826.0	193646.0	159548.0	54877.0	140379.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>460657.0</b>	<b>452716.0</b>	<b>304066.0</b>	<b>128045.0</b>	<b>317028.0</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>
4.1	Capital Fund to RWA	14.25%	15.45%	24.62%	11.18%	13.80%
4.2	Non Performing Loan(NPL) To Total Loan	2.72%	0.72%	4.53%	1.42%	0.50%
4.3	Total Loan Loss Provision to Total NPL	145.85%	213.30%	155.02%	283.81%	267.87%
4.4	Cost of Fund	6.25%	6.90%	6.35%	7.20%	7.51%
4.5	C/D Ratio (Calculated as per NRB Directives)	69.27%	73.65%	77.85%	73.60%	79.45%

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As at Fourth Quarter (16/07/2010) of the Fiscal Year 2066/2067.

Rs.In "000"

S. N.	Particulars	LAXMI <sup>16</sup>	SBL <sup>17</sup>	ADB/N <sup>18</sup>	GLOBAL <sup>19</sup>	CITIZENS <sup>20</sup>
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>21138734.0</b>	<b>22772377.0</b>	<b>52587800.0</b>	<b>17243027.0</b>	<b>16656111.0</b>
1.1	Paid Up Capital	1613521.0	1310436.0	9437500.0	1473350.0	1206950.0
1.2	Reserve and Surplus	509042.0	421957.0	988791.0	152120.0	101319.0
1.3	Debenture and Bond	35000.0	22777.0	230000.0		
1.4	Borrowings	10000.0	34500.0	250553.0	339160.0	651151.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>18082958.0</b>	<b>20196940.0</b>	<b>32462960.0</b>	<b>15031548.0</b>	<b>14214482.0</b>
	a. Domestic Currency	15951633.0	19094083.0	32462960.0	14570389.0	13679231.0
	b. Foreign Currency	2131325.0	1102857.0		461159.0	535251.0
1.6	Income Tax Liability	2802.0	9394.0	920347.0	4931.0	
1.7	Other Liabilities	480411.0	260880.0	6227649.0	241918.0	482209.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>21138734.0</b>	<b>22772377.0</b>	<b>52587800.0</b>	<b>17243027.0</b>	<b>16656111.0</b>
2.1	Cash and Bank Balance	1840704.0	2377373.0	4147143.0	2434338.0	2445617.0
2.2	Money at Call and Short Notice	904377.0	699042.0	1653048.0		234981.0
2.3	Investments	3197093.0	2452726.0	4541864.0	2270487.0	2680168.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>14736404.0</b>	<b>16653851.0</b>	<b>33638297.0</b>	<b>12008775.0</b>	<b>10924885.0</b>
	a. Real Estate Loan	3346256.0	3309035.0	8457.0	2464443.0	2549569.0
	b. Home / Housing Loan	858211.0	702829.0	1575011.0	510323.0	753208.0
	c. Margin Type Loan	228797.0	598913.0		505028.0	290849.0
	d. Term Loan	2157336.0	3389735.0	8429570.0	1015661.0	1960044.0
	e. Overdraft / TR Loan / WC Loan	6634039.0	7121791.0	19242068.0	6046878.0	3398581.0
	f. Others	1511765.0	1531548.0	4383191.0	1466442.0	1972634.0
2.5	Fixed Assets	282349.0	366931.0	967164.0	284378.0	163856.0
2.6	Non Banking Assets					
2.7	Other Assets	177807.0	222454.0	7640284.0	245049.0	206604.0
<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>
3.1	Interest Income	1787693.0	2018298.0	5464033.0	1465260.0	1398831.0
3.2	Interest Expense	1135610.0	1406540.0	1508002.0	962010.0	950898.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>652083.0</b>	<b>611758.0</b>	<b>3956031.0</b>	<b>503250.0</b>	<b>447933.0</b>
3.3	Fees, Commission and Discount	46867.0	42758.0	102366.0	94325.0	25134.0
3.4	Other Operating Income	60032.0	50806.0	291495.0	75453.0	67847.0
3.5	Foreign Exchange Gain/Loss (Net)	47563.0	12168.0	2158.0	35363.0	15275.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>806545.0</b>	<b>717490.0</b>	<b>4352050.0</b>	<b>708391.0</b>	<b>556189.0</b>
3.6	Staff Expenses	122406.0	103681.0	2682607.0	100257.0	63465.0
3.7	Other Operating Expenses	142169.0	174955.0	327341.0	249109.0	131632.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>541970.0</b>	<b>438854.0</b>	<b>1342102.0</b>	<b>359025.0</b>	<b>361092.0</b>
3.8	Provision for Possible Losses	28767.0	65322.0	2682234.0	145838.0	57124.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>513203.0</b>	<b>373532.0</b>	<b>(1340132.0)</b>	<b>213187.0</b>	<b>303968.0</b>
3.9	Non Operating Income / Expenses (Net)	1325.0	10859.0	18031.0	440.0	1173.0
3.10	Write Back of Provision for Possible Loss	3645.0		2555087.0		
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>518173.0</b>	<b>384391.0</b>	<b>1232986.0</b>	<b>213627.0</b>	<b>305141.0</b>
3.11	Extraordinary Income/Expenses (Net)	(4366.0)		681513.0		
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>513807.0</b>	<b>384391.0</b>	<b>1914499.0</b>	<b>213627.0</b>	<b>305141.0</b>
3.12	Provision for Staff Bonus	46710.0	34945.0	141815.0	19421.0	27740.0
3.13	Provision for Tax	140060.0	111204.0	322629.0	89016.0	83839.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>327037.0</b>	<b>238242.0</b>	<b>1450055.0</b>	<b>105190.0</b>	<b>193562.0</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>
4.1	Capital Fund to RWA	14.99%	11.05%	19.19%	11.49%	11.40%
4.2	Non Performing Loan(NPL) To Total Loan	0.12%	0.53%	8.22%	0.82%	0.31%
4.3	Total Loan Loss Provision to Total NPL	996.13%	270.57%	177.29%	154.79%	414.51%
4.4	Cost of Fund	7.20%	7.36%	5.78%	7.48%	8.91%
4.5	C/D Ratio (Calculated as per NRB Directives)	82.66%	81.21%	92.18%	74.15%	72.80%

**Unaudited Financial Results of Commercial Banks of Nepal (Quarterly)**  
As at Fourth Quarter (16/07/2010) of the Fiscal Year 2066/2067.

Rs.In "000"

S. N.	Particulars	PRIME <sup>21</sup>	SUNRISE <sup>22</sup>	BOA <sup>23</sup>	DCBL <sup>24</sup>	NMB <sup>25</sup>
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>20218950.1</b>	<b>17108157.6</b>	<b>15543573.0</b>	<b>10318818.0</b>	<b>13417055.0</b>
1.1	Paid Up Capital	1263755.0	1510350.0	1500000.0	1746283.0	1501500.0
1.2	Reserve and Surplus	390966.5	249049.2	242885.0	299168.0	557897.0
1.3	Debenture and Bond					
1.4	Borrowings	448800.0	150000.0	876440.0		380255.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>17883518.5</b>	<b>14830247.7</b>	<b>12480761.0</b>	<b>8065183.0</b>	<b>10110690.0</b>
	a. Domestic Currency	17300712.0	13889187.0	11871627.0	7897313.0	9371079.0
	b. Foreign Currency	582806.5	941060.7	609134.0	167870.0	739611.0
1.6	Income Tax Liability	4976.7	82405.0	2049.0	201.0	
1.7	Other Liabilities	226933.3	286105.7	441438.0	207983.0	866713.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>20218950.2</b>	<b>17108157.6</b>	<b>15543573.0</b>	<b>10318818.0</b>	<b>13417055.0</b>
2.1	Cash and Bank Balance	3508479.5	1719283.0	931316.0	616484.0	1729833.0
2.2	Money at Call and Short Notice		916853.3	749332.0	935616.0	582309.0
2.3	Investments	2492429.0	1548485.1	2415874.0	883223.0	2715957.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>13946600.9</b>	<b>12044308.8</b>	<b>11107422.0</b>	<b>7545677.0</b>	<b>7931139.0</b>
	a. Real Estate Loan	3364770.6	3379782.3	2344967.0	2919868.0	1408398.0
	b. Home / Housing Loan	1090029.5	488639.0	801657.0	338995.0	594496.0
	c. Margin Type Loan	942947.1	85433.1	453652.0	292041.0	557237.0
	d. Term Loan	1657313.6	1724658.5	835598.0	1016920.0	707123.0
	e. Overdraft / TR Loan / WC Loan	4229915.5	4896294.5	3576284.0	2135031.0	2498028.0
	f. Others	2661624.7	1469501.4	3095264.0	842822.0	2165857.0
2.5	Fixed Assets	162574.2	374838.5	242789.0	248677.0	256656.0
2.6	Non Banking Assets					
2.7	Other Assets	108866.5	504388.9	96840.0	89141.0	201161.0
<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>
3.1	Interest Income	1749858.9	1534942.3	1370272.0	930033.0	866182.0
3.2	Interest Expense	1193056.6	961885.9	870269.0	599661.0	559544.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>556802.3</b>	<b>573056.3</b>	<b>500003.0</b>	<b>330372.0</b>	<b>306638.0</b>
3.3	Fees, Commission and Discount	25662.3	88588.2	17648.0	16069.0	47864.0
3.4	Other Operating Income	129949.6	1985.0	80675.0	29023.0	66524.0
3.5	Foreign Exchange Gain/Loss (Net)	22156.3	42783.5	27165.0	10441.0	23006.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>734570.4</b>	<b>706413.0</b>	<b>625491.0</b>	<b>385905.0</b>	<b>444032.0</b>
3.6	Staff Expenses	57518.6	124082.2	101919.0	65696.0	60067.0
3.7	Other Operating Expenses	109717.7	198382.6	151764.0	50592.0	106981.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>567334.2</b>	<b>383948.2</b>	<b>371808.0</b>	<b>269617.0</b>	<b>276984.0</b>
3.8	Provision for Possible Losses	57520.3	81796.6	45190.0	13482.0	40628.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>509813.9</b>	<b>302151.6</b>	<b>326618.0</b>	<b>256135.0</b>	<b>236356.0</b>
3.9	Non Operating Income / Expenses (Net)	4986.5			684.0	1983.0
3.10	Write Back of Provision for Possible Loss					4006.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>514800.4</b>	<b>302151.6</b>	<b>326618.0</b>	<b>256819.0</b>	<b>242345.0</b>
3.11	Extraordinary Income/Expenses (Net)					1005.0
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>514800.4</b>	<b>302151.6</b>	<b>326618.0</b>	<b>256819.0</b>	<b>243350.0</b>
3.12	Provision for Staff Bonus	46800.0	27468.3	29692.0	23347.0	22123.0
3.13	Provision for Tax	142483.2	82405.0	89021.0	71807.0	66368.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>325517.1</b>	<b>192278.3</b>	<b>207905.0</b>	<b>161665.0</b>	<b>154859.0</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>
4.1	Capital Fund to RWA	11.68%	12.03%	14.86%	24.51%	20.68%
4.2	Non Performing Loan(NPL) To Total Loan	0.00%	1.12%	0.27%	1.44%	0.70%
4.3	Total Loan Loss Provision to Total NPL	0.00%	131.01%	400.78%	124.60%	220.35%
4.4	Cost of Fund	8.12%	7.31%	8.30%	7.36%	7.88%
4.5	C/D Ratio (Calculated as per NRB Directives)	74.40%	77.13%	81.61%	74.71%	70.37%

**Unaudited Financial Results of Commercial Banks of Nepal (Quarterly)**

As at Fourth Quarter (16/07/2010) of the Fiscal Year 2066/2067.

Rs.In "000"

S. N.	Particulars	KIST <sup>26</sup>	JANATA <sup>27</sup>	Total
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>19084422.0</b>	<b>2343951.0</b>	<b>747399765.7</b>
1.1	Paid Up Capital	2000000.0	1400000.0	47139795.0
1.2	Reserve and Surplus	186197.0	46248.0	4344567.7
1.3	Debenture and Bond			6027770.0
1.4	Borrowings	600000.0		13756142.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>15962631.0</b>	<b>855362.0</b>	<b>631282528.2</b>
	a. Domestic Currency	15954320.0	847483.0	579077267.0
	b. Foreign Currency	8311.0	7879.0	52205261.3
1.6	Income Tax Liability	7683.0	1913.0	1137723.7
1.7	Other Liabilities	327911.0	40428.0	43711239.1
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>19084422.0</b>	<b>2343951.0</b>	<b>747399765.7</b>
2.1	Cash and Bank Balance	1675330.0	1272894.0	85576198.5
2.2	Money at Call and Short Notice	1366279.0	150176.0	15409670.3
2.3	Investments	2057666.0	75000.0	135825169.1
<b>2.4</b>	<b>Loans and Advances</b>	<b>12486109.0</b>	<b>608329.0</b>	<b>462242059.7</b>
	a. Real Estate Loan	3362451.0		63261911.9
	b. Home / Housing Loan	1048258.0	39271.0	35459347.4
	c. Margin Type Loan	393495.0	65259.0	9606066.3
	d. Term Loan	1607538.0	60514.0	63826970.1
	e. Overdraft / TR Loan / WC Loan	4323769.0	422024.0	206379882.1
	f. Others	1750598.0	21261.0	83707882.1
2.5	Fixed Assets	1166849.0	184086.0	12212459.7
2.6	Non Banking Assets			1244003.0
2.7	Other Assets	332189.0	53466.0	34890205.4
<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>
3.1	Interest Income	1517073.0	47042.0	56852820.2
3.2	Interest Expense	967325.0	4590.0	28736025.5
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>549748.0</b>	<b>42452.0</b>	<b>28116794.6</b>
3.3	Fees, Commission and Discount	15116.0	490.0	3497235.5
3.4	Other Operating Income	88257.0	5207.0	2371240.6
3.5	Foreign Exchange Gain/Loss (Net)	2790.0	59.0	1980131.8
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>655911.0</b>	<b>48208.0</b>	<b>35965402.4</b>
3.6	Staff Expenses	142969.0	10417.0	10469189.7
3.7	Other Operating Expenses	236622.0	16420.0	6041137.3
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>276320.0</b>	<b>21371.0</b>	<b>19455075.4</b>
3.8	Provision for Possible Losses	58890.0	6083.0	5013251.9
	<b>D. Operating Profit (C. -3.8)</b>	<b>217430.0</b>	<b>15288.0</b>	<b>14441823.5</b>
3.9	Non Operating Income / Expenses (Net)	2405.0		368768.5
3.10	Write Back of Provision for Possible Loss			5651857.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>219835.0</b>	<b>15288.0</b>	<b>20462449.0</b>
3.11	Extraordinary Income/Expenses (Net)			801010.0
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>219835.0</b>	<b>15288.0</b>	<b>21263459.0</b>
3.12	Provision for Staff Bonus	19985.0	1390.0	1856872.4
3.13	Provision for Tax	58771.0	4185.0	5089597.2
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>141079.0</b>	<b>9713.0</b>	<b>14316989.4</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>
4.1	Capital Fund to RWA	14.83%	68.37%	14.04%
4.2	Non Performing Loan(NPL) To Total Loan	0.19%	0.00%	2.54%
4.3	Total Loan Loss Provision to Total NPL	582.25%	0.00%	227.59%
4.4	Cost of Fund	7.98%	7.10%	6.25%
4.5	C/D Ratio (Calculated as per NRB Directives)	68.80%	26.73%	73.20%

@ Total Ratio is calculated on the basis of simple average except for NPL which is on the basis of weighted average.