

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

As at Fourth Quarter (17/10/2010) of the Fiscal Year 2067/2068.

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>51944004.0</b>	<b>84989772.0</b>	<b>53699314.0</b>	<b>57638596.0</b>	<b>38358985.0</b>
1.1	Paid Up Capital	380383.0	1172300.0	2029769.0	2409098.0	1398484.0
1.2	Reserve and Surplus	(4680339.0)	(10783394.0)	2114578.0	2512146.0	2236765.0
1.3	Debenture and Bond			300000.0	1050000.0	
1.4	Borrowings	2311746.0	7962752.0	178480.0	598766.0	
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>40829246.0</b>	<b>62659336.0</b>	<b>46353217.0</b>	<b>48859821.0</b>	<b>32970686.0</b>
a.	Domestic Currency	40620588.0	62396842.0	39875195.0	44919357.0	23003420.0
b.	Foreign Currency	208658.0	262494.0	6478022.0	3940464.0	9967266.0
1.6	Income Tax Liability			132249.0	141131.0	94296.0
1.7	Other Liabilities	13102968.0	23978778.0	2591021.0	2067634.0	1658754.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>51944004.0</b>	<b>84989772.0</b>	<b>53699314.0</b>	<b>57638596.0</b>	<b>38358985.0</b>
2.1	Cash and Bank Balance	12375542.0	13437902.0	4407094.0	6137818.0	2119917.0
2.2	Money at Call and Short Notice	200015.0	163640.0	320880.0		1365370.0
2.3	Investments	7770637.0	13587632.0	12421044.0	6963771.0	15839064.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>25360255.0</b>	<b>33723279.0</b>	<b>34519100.0</b>	<b>42830071.0</b>	<b>18180614.0</b>
a.	Real Estate Loan	3453883.0	4753025.0	6959536.0	10639472.0	4434910.0
(i)	Residential Real Estate	2067133.0	3129473.0	2493913.0	1219743.0	3940368.0
(ii)	Business Complex & Residen. Apart. Constr. Loan		712732.0	736296.0	2735770.0	150371.0
(iii)	Income Generating Commerc. Complex Loan			356148.0	82232.0	
(iv)	Other Real Estate Loan	1386750.0	910820.0	3373179.0	6601727.0	344171.0
b.	Margin Type Loan	1104882.0	756053.0		482204.0	
c.	Term Loan	6377183.0	1940335.0	4981843.0	5072141.0	501409.0
d.	Overdraft / TR Loan / WC Loan	9622524.0	16198536.0	16196440.0	22589129.0	6125342.0
e.	Others	4801783.0	10075330.0	6381281.0	4047125.0	7118953.0
2.5	Fixed Assets	323373.0	910607.0	854857.0	1184923.0	121048.0
2.6	Non Banking Assets	430713.0	198629.0			
2.7	Other Assets	5483469.0	22968083.0	1176339.0	522013.0	732972.0
<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	780790.0	999625.0	1239478.0	1423364.0	614828.0
3.2	Interest Expense	204006.0	442732.0	710622.0	868918.0	218633.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>576784.0</b>	<b>556893.0</b>	<b>528856.0</b>	<b>554446.0</b>	<b>396195.0</b>
3.3	Fees, Commission and Discount	23491.0	110571.0	62740.0	76015.0	100471.0
3.4	Other Operating Income	30661.0	36334.0	32093.0	37334.0	9525.0
3.5	Foreign Exchange Gain/Loss (Net)	(9065.0)	(42517.0)	63947.0	48004.0	66176.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>621871.0</b>	<b>661281.0</b>	<b>687636.0</b>	<b>715799.0</b>	<b>572367.0</b>
3.6	Staff Expenses	356751.0	339504.0	93240.0	68054.0	73149.0
3.7	Other Operating Expenses	88955.0	113905.0	95898.0	104135.0	55388.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>176165.0</b>	<b>207872.0</b>	<b>498498.0</b>	<b>543610.0</b>	<b>443830.0</b>
3.8	Provision for Possible Losses	(49849.0)	26974.0	16274.0	26297.0	37238.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>226014.0</b>	<b>180898.0</b>	<b>482224.0</b>	<b>517313.0</b>	<b>406592.0</b>
3.9	Non Operating Income / Expenses (Net)	7296.0	45.0	(1054.0)	2615.0	
3.10	Write Back of Provision for Possible Loss	4553.0	128489.0		7836.0	16892.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>237863.0</b>	<b>309432.0</b>	<b>481170.0</b>	<b>527764.0</b>	<b>423484.0</b>
3.11	Extraordinary Income/Expenses (Net)	72114.0	34126.0	3767.0		(6208.0)
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>309977.0</b>	<b>343558.0</b>	<b>484937.0</b>	<b>527764.0</b>	<b>417276.0</b>
3.12	Provision for Staff Bonus	28180.0	0.0	44085.0	47979.0	37934.0
3.13	Provision for Tax	84539.0	0.0	132256.0	143936.0	113803.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>197258.0</b>	<b>343558.0</b>	<b>308596.0</b>	<b>335849.0</b>	<b>265539.0</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	-10.67%	-24.69%	10.75%	10.31%	14.66%
4.2	Non Performint Loan(NPL) To Total Loan	4.87%	11.98%	1.79%	0.64%	0.69%
4.3	Total Loan Loss Provision to Total NPL	121.83%	102.69%	126.09%	236.00%	192.11%
4.4	Cost of Fund	2.63%	3.31%	6.10%	7.60%	3.06%
4.5	C/D Ratio (Calculated as per NRB Directives)	69.82%	63.97%	78.72%	86.00%	69.08%

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

As at Fourth Quarter (17/10/2010) of the Fiscal Year 2067/2068.

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>46759945.0</b>	<b>42914023.0</b>	<b>14886416.0</b>	<b>42242959.0</b>	<b>23517898.0</b>
1.1	Paid Up Capital	1600000.0	1653624.0	1860315.0	1279607.0	1359481.0
1.2	Reserve and Surplus	2524942.0	891429.0	420503.0	1686878.0	879217.0
1.3	Debenture and Bond	500000.0	200000.0		300000.0	200000.0
1.4	Borrowings	250000.0			404600.0	620852.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>39883269.0</b>	<b>38744164.0</b>	<b>10151632.0</b>	<b>37101355.0</b>	<b>19565085.0</b>
a.	Domestic Currency	33629935.0	26156571.0	9890303.0	36279260.0	17816398.0
b.	Foreign Currency	6253334.0	12587593.0	261329.0	822095.0	1748687.0
1.6	Income Tax Liability			56857.0	87709.0	
1.7	Other Liabilities	2001734.0	1424806.0	2397109.0	1382810.0	893263.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>46759945.0</b>	<b>42914023.0</b>	<b>14886416.0</b>	<b>42242959.0</b>	<b>23517898.0</b>
2.1	Cash and Bank Balance	4092426.0	4885348.0	1251404.0	3751249.0	2216151.0
2.2	Money at Call and Short Notice	778321.0	130000.0		1300000.0	39057.0
2.3	Investments	8095302.0	17851936.0	2688600.0	7486960.0	3176279.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>31239439.0</b>	<b>18952687.0</b>	<b>9697342.0</b>	<b>28375987.0</b>	<b>17247200.0</b>
a.	Real Estate Loan	3818515.0	3464607.0	1226589.0	5174329.0	3260185.0
(i)	Residential Real Estate	1060535.0	2489379.0	710361.0	4111340.0	1503031.0
(ii)	Business Complex & Residen. Apart. Constr. Loan	950222.0	120000.0		288523.0	218475.0
(iii)	Income Generating Commmerc. Complex Loan	173756.0			178123.0	191288.0
(iv)	Other Real Estate Loan	1634002.0	855228.0	516228.0	596343.0	1347391.0
b.	Margin Type Loan	1137278.0	11115.0		19180.0	186975.0
c.	Term Loan	4655109.0	1102854.0	1554964.0	5018328.0	1937434.0
d.	Overdraft / TR Loan / WC Loan	17456796.0	10292952.0	4914086.0	11994705.0	8599195.0
e.	Others	4171741.0	4081159.0	2001703.0	6169445.0	3263411.0
2.5	Fixed Assets	1097944.0	437223.0	162730.0	491290.0	530125.0
2.6	Non Banking Assets					3944.0
2.7	Other Assets	1456513.0	656829.0	1086340.0	837473.0	305142.0
<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	960935.0	665555.0	300390.0	986192.0	587222.0
3.2	Interest Expense	519173.0	473959.0	172003.0	607149.0	286682.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>441762.0</b>	<b>191596.0</b>	<b>128387.0</b>	<b>379043.0</b>	<b>300540.0</b>
3.3	Fees, Commission and Discount	77084.0	54336.0	32677.0	58795.0	39808.0
3.4	Other Operating Income	26464.0	19180.0	14357.0	21988.0	22387.0
3.5	Foreign Exchange Gain/Loss (Net)	34198.0	14863.0	18846.0	3481.0	32478.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>579508.0</b>	<b>279975.0</b>	<b>194267.0</b>	<b>463307.0</b>	<b>395213.0</b>
3.6	Staff Expenses	94707.0	46628.0	39556.0	59193.0	51115.0
3.7	Other Operating Expenses	123423.0	81264.0	26526.0	63824.0	72315.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>361378.0</b>	<b>152083.0</b>	<b>128185.0</b>	<b>340290.0</b>	<b>271783.0</b>
3.8	Provision for Possible Losses	54714.0	11545.0	12224.0	15456.0	25798.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>306664.0</b>	<b>140538.0</b>	<b>115961.0</b>	<b>324834.0</b>	<b>245985.0</b>
3.9	Non Operating Income / Expenses (Net)	12640.0	2549.0	81750.0	519.0	
3.10	Write Back of Provision for Possible Loss	59590.0	7386.0	26801.0	677.0	13563.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>378894.0</b>	<b>150473.0</b>	<b>224512.0</b>	<b>326030.0</b>	<b>259548.0</b>
3.11	Extraordinary Income/Expenses (Net)	(27469.0)	0.0		(197.0)	
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>351425.0</b>	<b>150473.0</b>	<b>224512.0</b>	<b>325833.0</b>	<b>259548.0</b>
3.12	Provision for Staff Bonus	27938.0	13500.0	20410.0	29621.0	23595.0
3.13	Provision for Tax	83815.0	40500.0	56857.0	88864.0	70786.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>239672.0</b>	<b>96473.0</b>	<b>147245.0</b>	<b>207348.0</b>	<b>165167.0</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	10.57%	11.38%	11.85%	10.96%	10.81%
4.2	Non Performint Loan(NPL) To Total Loan	3.61%	2.55%	14.96%	0.40%	1.84%
4.3	Total Loan Loss Provision to Total NPL	106.22%	101.31%	89.30%	100.00%	123.14%
4.4	Cost of Fund	6.36%	4.67%	6.84%	6.76%	6.33%
4.5	C/D Ratio (Calculated as per NRB Directives)	83.54%	66.08%	82.18%	72.71%	86.94%

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

As at Fourth Quarter (17/10/2010) of the Fiscal Year 2067/2068.

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>13449173.0</b>	<b>20311360.0</b>	<b>7896845.0</b>	<b>22126392.0</b>	<b>20180352.0</b>
1.1	Paid Up Capital	1399672.0	1311552.0	1294548.0	1627197.0	1306800.0
1.2	Reserve and Surplus	152307.0	593485.0	216495.0	155725.0	498566.0
1.3	Debenture and Bond		200000.0			400000.0
1.4	Borrowings	494800.0	1509075.0	21335.0	493763.0	490900.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>10380137.0</b>	<b>15785765.0</b>	<b>5844950.0</b>	<b>18883611.0</b>	<b>16784423.0</b>
	a. Domestic Currency	10230503.0	15511576.0	5774347.0	18614795.0	16276295.0
	b. Foreign Currency	149634.0	274189.0	70603.0	268816.0	508128.0
1.6	Income Tax Liability	1460.0	60447.0	9700.0		
1.7	Other Liabilities	1020797.0	851036.0	509817.0	966096.0	699663.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>13449173.0</b>	<b>20311360.0</b>	<b>7896845.0</b>	<b>22126392.0</b>	<b>20180352.0</b>
2.1	Cash and Bank Balance	980488.0	1587945.0	594837.0	2470571.0	2011112.0
2.2	Money at Call and Short Notice	169110.0	100000.0		301575.0	277000.0
2.3	Investments	2504542.0	4686566.0	1532586.0	2749765.0	2259677.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>8746892.0</b>	<b>13348049.0</b>	<b>5324242.0</b>	<b>15465117.0</b>	<b>14855631.0</b>
	a. Real Estate Loan	2294300.0	2529941.0	798777.0	4175046.0	4475561.0
	(i) Residential Real Estate	728500.0	1051153.0	144834.0	799395.0	1171521.0
	(ii) Business Complex & Residen. Apart. Constr. Loan	343800.0	112166.0	113935.0	480873.0	490449.0
	(iii) Income Generating Commere. Complex Loan	29300.0	41583.0	130884.0		
	(iv) Other Real Estate Loan	1192700.0	1325039.0	409124.0	2894778.0	2813591.0
	b. Margin Type Loan	103200.0	595716.0	11774.0	54913.0	329880.0
	c. Term Loan	692200.0	993527.0	362262.0	2283091.0	2226001.0
	d. Overdraft / TR Loan / WC Loan	3922400.0	5188978.0	1924021.0	6044393.0	7223155.0
	e. Others	1734792.0	4039887.0	2227408.0	2907674.0	601034.0
2.5	Fixed Assets	281744.0	307486.0	98179.0	757832.0	293860.0
2.6	Non Banking Assets	488345.0		129177.0		
2.7	Other Assets	278052.0	281314.0	217824.0	381532.0	483072.0
<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	315141.0	588875.0	197150.0	495336.0	495643.0
3.2	Interest Expense	220464.0	342522.0	111627.0	385931.0	397438.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>94677.0</b>	<b>246353.0</b>	<b>85523.0</b>	<b>109405.0</b>	<b>98205.0</b>
3.3	Fees, Commission and Discount	10671.0	19978.0	5478.0	10881.0	26701.0
3.4	Other Operating Income	10598.0	14269.0	3387.0	18046.0	23846.0
3.5	Foreign Exchange Gain/Loss (Net)	(12.0)	11078.0	2945.0	9013.0	9212.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>115934.0</b>	<b>291678.0</b>	<b>97333.0</b>	<b>147345.0</b>	<b>157964.0</b>
3.6	Staff Expenses	27909.0	34962.0	15586.0	42066.0	39965.0
3.7	Other Operating Expenses	26532.0	40571.0	20808.0	71786.0	56458.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>61493.0</b>	<b>216145.0</b>	<b>60939.0</b>	<b>33493.0</b>	<b>61541.0</b>
3.8	Provision for Possible Losses	17730.0	4929.0		20116.0	32057.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>43763.0</b>	<b>211216.0</b>	<b>60939.0</b>	<b>13377.0</b>	<b>29484.0</b>
3.9	Non Operating Income / Expenses (Net)	2035.0	8916.0	1498.0	1411.0	82.0
3.10	Write Back of Provision for Possible Loss	5816.0		196993.0		
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>51614.0</b>	<b>220132.0</b>	<b>259430.0</b>	<b>14788.0</b>	<b>29566.0</b>
3.11	Extraordinary Income/Expenses (Net)			(173679.0)		
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>51614.0</b>	<b>220132.0</b>	<b>85751.0</b>	<b>14788.0</b>	<b>29566.0</b>
3.12	Provision for Staff Bonus	4692.0	20012.0	7796.0	1344.0	2688.0
3.13	Provision for Tax	17651.0	60036.0	22500.0	4033.0	8063.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>29271.0</b>	<b>140084.0</b>	<b>55455.0</b>	<b>9411.0</b>	<b>18815.0</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	13.99%	15.56%	25.02%	10.58%	11.87%
4.2	Non Performint Loan(NPL) To Total Loan	4.11%	0.66%	3.58%	4.91%	1.18%
4.3	Total Loan Loss Provision to Total NPL	109.28%	226.40%	99.43%	92.86%	130.51%
4.4	Cost of Fund	8.40%	8.14%	8.65%	8.64%	9.22%
4.5	C/D Ratio (Calculated as per NRB Directives)	75.01%	84.56%	74.01%	74.74%	83.51%

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As at Fourth Quarter (17/10/2010) of the Fiscal Year 2067/2068.

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>19645592.0</b>	<b>22386597.0</b>	<b>51742695.0</b>	<b>17747836.0</b>	<b>16172328.0</b>
1.1	Paid Up Capital	1613521.0	1561048.0	9437500.0	1473350.0	1206950.0
1.2	Reserve and Surplus	399752.0	500335.0	1260700.0	135561.0	131007.0
1.3	Debenture and Bond	350000.0	227770.0	2300000.0		
1.4	Borrowings		784550.0	399125.0	393330.0	1661151.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>16515020.0</b>	<b>18907602.0</b>	<b>30964110.0</b>	<b>14943785.0</b>	<b>12393371.0</b>
a.	Domestic Currency	14990146.0	17922051.0	30964110.0	14689813.0	11849975.0
b.	Foreign Currency	1524874.0	985551.0		253972.0	543396.0
1.6	Income Tax Liability		38984.0	988324.0	37667.0	16813.0
1.7	Other Liabilities	767299.0	366308.0	6392936.0	764143.0	763036.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>19645592.0</b>	<b>22386597.0</b>	<b>51742695.0</b>	<b>17747836.0</b>	<b>16172328.0</b>
2.1	Cash and Bank Balance	1227155.0	1197402.0	3192468.0	1925883.0	1843079.0
2.2	Money at Call and Short Notice		757750.0	318099.0		460731.0
2.3	Investments	2660590.0	2857107.0	4910388.0	2328958.0	1367177.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>15221047.0</b>	<b>16688826.0</b>	<b>33501037.0</b>	<b>12805039.0</b>	<b>11831565.0</b>
a.	Real Estate Loan	4234668.0	4087490.0	1241589.0	3007338.0	3378531.0
(i)	Residential Real Estate	908356.0	748209.0	1232837.0	505273.0	1102557.0
(ii)	Business Complex & Residen. Apart. Constr. Loan	1444465.0				
(iii)	Income Generating Commerc. Complex Loan	649768.0				
(iv)	Other Real Estate Loan	1232079.0	3339281.0	8752.0	2502065.0	2275974.0
b.	Margin Type Loan	165954.0	537642.0		515649.0	281019.0
c.	Term Loan	2155003.0	3425601.0	8724972.0	1050649.0	2098807.0
d.	Overdraft / TR Loan / WC Loan	6788403.0	7179337.0	18817300.0	6670440.0	4120109.0
e.	Others	1877019.0	1458756.0	4717176.0	1560963.0	1953099.0
2.5	Fixed Assets	260313.0	393921.0	965341.0	275958.0	179935.0
2.6	Non Banking Assets					
2.7	Other Assets	276487.0	491591.0	8855362.0	411998.0	489841.0
<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	531348.0	632562.0	1067456.0	489515.0	423026.0
3.2	Interest Expense	343575.0	449713.0	399874.0	312920.0	288221.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>187773.0</b>	<b>182849.0</b>	<b>667582.0</b>	<b>176595.0</b>	<b>134805.0</b>
3.3	Fees, Commission and Discount	14076.0	13791.0	22350.0	26376.0	22755.0
3.4	Other Operating Income	20852.0	15709.0	77559.0	28086.0	3579.0
3.5	Foreign Exchange Gain/Loss (Net)	12939.0	1418.0	5414.0	8554.0	3784.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>235640.0</b>	<b>213767.0</b>	<b>772905.0</b>	<b>239611.0</b>	<b>164923.0</b>
3.6	Staff Expenses	39647.0	29893.0	399576.0	32396.0	20837.0
3.7	Other Operating Expenses	32268.0	52251.0	70340.0	51465.0	39242.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>163725.0</b>	<b>131623.0</b>	<b>302989.0</b>	<b>155750.0</b>	<b>104844.0</b>
3.8	Provision for Possible Losses	9089.0	12554.0	591801.0	17427.0	11936.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>154636.0</b>	<b>119069.0</b>	<b>(288812.0)</b>	<b>138323.0</b>	<b>92908.0</b>
3.9	Non Operating Income / Expenses (Net)	271.0		6293.0	(210.0)	
3.10	Write Back of Provision for Possible Loss	2904.0		555981.0		
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>157811.0</b>	<b>119069.0</b>	<b>273462.0</b>	<b>138113.0</b>	<b>92908.0</b>
3.11	Extraordinary Income/Expenses (Net)	53.0		93616.0		
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>157864.0</b>	<b>119069.0</b>	<b>367078.0</b>	<b>138113.0</b>	<b>92908.0</b>
3.12	Provision for Staff Bonus	14351.0	10824.0	27191.0	12556.0	8446.0
3.13	Provision for Tax	43054.0	32473.0	67977.0	37667.0	25339.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>100459.0</b>	<b>75772.0</b>	<b>271910.0</b>	<b>87890.0</b>	<b>59123.0</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	13.89%	12.18%	19.28%	10.74%	10.49%
4.2	Non Performing Loan(NPL) To Total Loan	0.87%	1.00%	8.54%	0.74%	0.39%
4.3	Total Loan Loss Provision to Total NPL	137.60%	150.63%	187.78%	232.97%	331.84%
4.4	Cost of Fund	8.83%	8.77%	5.21%	8.67%	8.80%
4.5	C/D Ratio (Calculated as per NRB Directives)	89.91%	84.88%	96.69%	79.22%	89.67%

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

As at Fourth Quarter (17/10/2010) of the Fiscal Year 2067/2068.

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>21002363.8</b>	<b>17306716.7</b>	<b>17104436.0</b>	<b>11362651.0</b>	<b>13686529.0</b>
1.1	Paid Up Capital	1373880.0	1625000.0	1500000.0	1920911.0	1651650.0
1.2	Reserve and Surplus	249898.4	222594.9	154640.0	161500.0	228652.0
1.3	Debenture and Bond					
1.4	Borrowings	1995880.0	847909.8	1468250.0	689730.0	373450.0
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>17037277.8</b>	<b>13924650.1</b>	<b>13470865.0</b>	<b>8146680.0</b>	<b>10700719.0</b>
a.	Domestic Currency	16492038.2	13016778.2	12323338.0	7993695.0	10037852.0
b.	Foreign Currency	545239.6	907871.9	1147527.0	152985.0	662867.0
1.6	Income Tax Liability	36531.8	30541.3	29850.0		29474.0
1.7	Other Liabilities	308895.8	656020.6	480831.0	443830.0	702584.0
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>21002363.8</b>	<b>17306716.7</b>	<b>17104436.0</b>	<b>11362651.0</b>	<b>13686529.0</b>
2.1	Cash and Bank Balance	3118093.4	1859902.2	1782044.0	191936.0	820459.0
2.2	Money at Call and Short Notice		993047.9	662500.0	1194630.0	200177.0
2.3	Investments	1861623.3	1425491.7	2178426.0	1310212.0	2651792.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>15628016.5</b>	<b>12178713.0</b>	<b>11925866.0</b>	<b>8070670.0</b>	<b>9146739.0</b>
a.	Real Estate Loan	4464072.5	3774690.2	3324117.0	3109750.0	1921821.0
(i)	Residential Real Estate	1129530.8	500077.7	862344.0	321825.0	641354.0
(ii)	Business Complex & Residen. Apart. Constr. Loan	622148.6	1234359.1	537514.0	1693749.0	37500.0
(iii)	Income Generating Commerc. Complex Loan	729177.2		147199.0	134188.0	
(iv)	Other Real Estate Loan	1983216.0	2040253.4	1777060.0	959988.0	1242967.0
b.	Margin Type Loan	874525.6	88111.8	315044.0	283017.0	682122.0
c.	Term Loan	2293110.0	1755211.0	1150330.0	1094992.0	786939.0
d.	Overdraft / TR Loan / WC Loan	5160461.1	4990521.2	4414671.0	2726534.0	2848172.0
e.	Others	2835847.3	1570178.7	2721704.0	856377.0	2907685.0
2.5	Fixed Assets	157421.6	387412.4	245236.0	261614.0	282430.0
2.6	Non Banking Assets					
2.7	Other Assets	237208.9	462149.6	310364.0	333589.0	584932.0
<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	574922.8	534411.6	444132.0	293767.0	329651.0
3.2	Interest Expense	422148.4	339654.5	295537.0	200239.0	214539.0
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>152774.5</b>	<b>194757.2</b>	<b>148595.0</b>	<b>93528.0</b>	<b>115112.0</b>
3.3	Fees, Commission and Discount	6942.1	18973.8	10164.0	4946.0	11259.0
3.4	Other Operating Income	25453.7	3052.4	15203.0	5995.0	15552.0
3.5	Foreign Exchange Gain/Loss (Net)	6826.5	7541.0	10360.0	7356.0	19259.0
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>191996.7</b>	<b>224324.4</b>	<b>184322.0</b>	<b>111825.0</b>	<b>161182.0</b>
3.6	Staff Expenses	18134.8	28995.6	29102.0	15078.0	21115.0
3.7	Other Operating Expenses	26508.2	53385.3	38304.0	11925.0	29032.0
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>147353.7</b>	<b>141943.5</b>	<b>116916.0</b>	<b>84822.0</b>	<b>111035.0</b>
3.8	Provision for Possible Losses	16984.8	29958.7	7467.0	7128.0	21802.0
	<b>D. Operating Profit (C. -3.8)</b>	<b>130368.9</b>	<b>111984.8</b>	<b>109449.0</b>	<b>77694.0</b>	<b>89233.0</b>
3.9	Non Operating Income / Expenses (Net)	3581.0				314.0
3.10	Write Back of Provision for Possible Loss					525.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>133949.9</b>	<b>111984.8</b>	<b>109449.0</b>	<b>77694.0</b>	<b>90072.0</b>
3.11	Extraordinary Income/Expenses (Net)					18000.0
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>133949.9</b>	<b>111984.8</b>	<b>109449.0</b>	<b>77694.0</b>	<b>108072.0</b>
3.12	Provision for Staff Bonus	12177.3	10180.4	9950.0	7063.0	9825.0
3.13	Provision for Tax	36531.8	30541.3	29850.0	21189.0	29474.0
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>85240.8</b>	<b>71263.0</b>	<b>69649.0</b>	<b>49442.0</b>	<b>68773.0</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	10.44%	12.24%	13.10%	22.11%	16.63%
4.2	Non Performint Loan(NPL) To Total Loan	0.19%	1.65%	0.23%	1.35%	1.25%
4.3	Total Loan Loss Provision to Total NPL	576.60%	102.51%	458.67%	139.03%	126.81%
4.4	Cost of Fund	9.67%	8.66%	9.01%	8.57%	9.18%
4.5	C/D Ratio (Calculated as per NRB Directives)	87.22%	83.57%	86.28%	78.97%	77.23%

Unaudited Financial Results of Commercial Banks of Nepal (Quarterly)

As at Fourth Quarter (17/10/2010) of the Fiscal Year 2067/2068.

Rs.In "000"

S. N.	Particulars	KIST <sup>26</sup>	JANATA <sup>27</sup>	MEGA <sup>28</sup>	C & T BANK <sup>29</sup>	Total
<b>1.</b>	<b>Total Capital and Liabilities (1.1 to 1.7)</b>	<b>18095359.0</b>	<b>2598203.0</b>	<b>3457676.0</b>	<b>1685343.0</b>	<b>774910359.5</b>
1.1	Paid Up Capital	2000000.0	1400000.0	1631000.0	1400000.0	51877640.0
1.2	Reserve and Surplus	119450.0	49772.0	29323.0	2483.0	3064971.3
1.3	Debenture and Bond					6027770.0
1.4	Borrowings	600000.0	63810.0	300000.0		24914254.8
<b>1.5</b>	<b>Deposits (a.+b.)</b>	<b>14934376.0</b>	<b>1026166.0</b>	<b>1471213.0</b>	<b>266976.0</b>	<b>619499507.9</b>
a.	Domestic Currency	14927073.0	1018040.0	1464446.0	266976.0	568951716.4
b.	Foreign Currency	7303.0	8126.0	6767.0		50547791.5
1.6	Income Tax Liability	20439.0	1498.0			1813971.1
1.7	Other Liabilities	421094.0	56957.0	26140.0	15884.0	67712244.4
<b>2.</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>18095359.0</b>	<b>2598203.0</b>	<b>3457676.0</b>	<b>1685343.0</b>	<b>774910359.4</b>
2.1	Cash and Bank Balance	1516599.0	136088.0	116702.0	53430.0	81301044.6
2.2	Money at Call and Short Notice	216000.0	606720.0	240000.0	290000.0	11084622.9
2.3	Investments	1674779.0	75000.0	367126.0	1078418.0	136361449.0
<b>2.4</b>	<b>Loans and Advances</b>	<b>12927623.0</b>	<b>1540546.0</b>	<b>2448198.0</b>	<b>139897.0</b>	<b>481919687.4</b>
a.	Real Estate Loan	4082233.0	151304.0	23883.0	0.0	98260162.7
(i)	Residential Real Estate	978558.0	74592.0	23883.0		35650075.5
(ii)	Business Complex & Residen. Apart. Constr. Loan	241842.0	47105.0			13312294.7
(iii)	Income Generating Commerc. Complex Loan	60000.0				2903646.2
(iv)	Other Real Estate Loan	2801833.0	29607.0			46394146.3
b.	Margin Type Loan	372053.0	69851.0		30790.0	9008948.4
c.	Term Loan	1931438.0	149620.0	79517.0	3625.0	66398495.0
d.	Overdraft / TR Loan / WC Loan	4787340.0	1018324.0	2167691.0	105482.0	220087437.3
e.	Others	1754559.0	151447.0	177107.0		88164644.0
2.5	Fixed Assets	1175428.0	102209.0	133771.0	67861.0	12742072.0
2.6	Non Banking Assets					1250808.0
2.7	Other Assets	584930.0	137640.0	151879.0	55737.0	50250675.5
<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	464625.0	60458.0	61527.0	9681.0	16567606.4
3.2	Interest Expense	323661.0	23862.0	26856.0	1522.0	9604180.8
	<b>A. Net Interest Income (3.1 - 3.2)</b>	<b>140964.0</b>	<b>36596.0</b>	<b>34671.0</b>	<b>8159.0</b>	<b>6963425.6</b>
3.3	Fees, Commission and Discount	8701.0	8407.0	958.0	1657.0	881052.9
3.4	Other Operating Income	17078.0	396.0	6854.0		555838.1
3.5	Foreign Exchange Gain/Loss (Net)	4150.0	545.0	848.0		351641.5
	<b>B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)</b>	<b>170893.0</b>	<b>45944.0</b>	<b>43331.0</b>	<b>9816.0</b>	<b>8751958.1</b>
3.6	Staff Expenses	48899.0	13050.0	20762.0	2317.0	2102187.3
3.7	Other Operating Expenses	68181.0	18072.0	22260.0	3617.0	1558638.6
	<b>C. Operating Profit Before Provision (B. -3.6-3.7)</b>	<b>53813.0</b>	<b>14822.0</b>	<b>309.0</b>	<b>3882.0</b>	<b>5091132.2</b>
3.8	Provision for Possible Losses	6836.0	9329.0	24729.0	1399.0	1019943.6
	<b>D. Operating Profit (C. -3.8)</b>	<b>46977.0</b>	<b>5493.0</b>	<b>(24420.0)</b>	<b>2483.0</b>	<b>4071188.6</b>
3.9	Non Operating Income / Expenses (Net)	470.0				131021.0
3.10	Write Back of Provision for Possible Loss					1028006.0
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>47447.0</b>	<b>5493.0</b>	<b>(24420.0)</b>	<b>2483.0</b>	<b>5230215.6</b>
3.11	Extraordinary Income/Expenses (Net)					14123.0
	<b>F. Profit before Bonus and Taxes (E. + 3.11)</b>	<b>47447.0</b>	<b>5493.0</b>	<b>(24420.0)</b>	<b>2483.0</b>	<b>5244338.6</b>
3.12	Provision for Staff Bonus	4313.0	499.0			437149.7
3.13	Provision for Tax	12940.0	1498.0			1296173.1
	<b>G. Net Profit/Loss (F. - 3.12-3.13)</b>	<b>30194.0</b>	<b>3496.0</b>	<b>(24420.0)</b>	<b>2483.0</b>	<b>3511015.9</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	14.03%	51.91%	36.17%	131.54%	17.51%
4.2	Non Performint Loan(NPL) To Total Loan	0.14%	0.00%			3.15%
4.3	Total Loan Loss Provision to Total NPL	808.11%	0.00%			179.65%
4.4	Cost of Fund	7.88%	8.71%	8.76%	9.44%	7.48%
4.5	C/D Ratio (Calculated as per NRB Directives)	75.80%	62.22%	78.18%	8.39%	76.87%

@ Total Ratio is calculated on the basis of simple average