

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Fourth Quarter (16/07/2006) of the Fiscal Year 2062/2063.

Rs.In '000'

S. N.	Particulars	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SCBNL ⁵	HBL ⁶	NSBI ⁷	NBBL ⁸	EBL ⁹	BOK ¹⁰	NC & CBL ¹¹	NI & CBL ¹²	LUMBINI ¹³	MBL ¹⁴	KUMARI ¹⁵	LAXMI ¹⁶	SDBL ¹⁷	ADB/N ¹⁸	Total
1.	Total Capital and Liabilities (1.1 to 1.7)	44493115	53965930	22807062	21804943	26191771	31359951	13344322	14481994	16373602	12678722	8749217	10379384	6042691	9046271	9890533	5509077	4863469	41743980	353726034
1.1	Paid Up Capital	380383	1172300	491654	590586	374640	772200	640236	719852	518000	463581	698415	600000	500000	715000	625000	609917	500000	1585983	11957747
1.2	Reserve and Surplus	-7077958	-19755312	1795691		1864163	1211174	257151	-193764	534947	459885	-406475	169405	-1195391	213366.9	296011	72163	105314	-7195124	-27867182
1.3	Debtenture and Bond				550000		360000	200000		300000	200000		200000							1810000
1.4	Borrowings	1717442	4451462	173202	0	10229	23000		71000		553180		457705		117089	224400	29760		181150	3344047
1.5	Deposits (a.+b.)	35790042	45819850	19347398	18927332	23050638	26535715	10983985	13015124	13802445	10429033	6619581	8765869	4786440	7893298	7803905	4444352	3918006	28808430	290741443
	a. Domestic Currency	35617663	45649572	14539363	15620836	17131773	19670122	10702032	12857143	13119631	9143611	6538008	7892114	4698070	7336776	7534132	4367557	3891863	28808430	265118696
	b. Foreign Currency	172379	170278	4808035	3306496	5918865	6865593	281953	157981	682814	1285422	81573	873755	88370	556521.6	269773	76795	26143	0	25622746.6
1.6	Income Tax Liability			21712	16097	-14016	216241	-142669	18861	2611	-13164	-42872	4178	25215	5661.86	72262	16081	28213	235147	449558.86
1.7	Other Liabilities	13683206	22277630	977405	743357	906117	2241621	1405619	850921	1215599	586207	1880568	182227	1926427	101855.3	868955	336804	130786	14965497	65280801.3
2.	Total Assets (2.1 to 2.7)	44493115	53965930	22807062	21804943	26191771	31359951	13444322	14481994	16373602	12678722	8749217	10379384	6042691	9046271	9390533	5509077	4863469	41743980	353326034
2.1	Cash and Bank Balance	5523248	7688132	630239	1276144	1727801	1727801	505730	1647245	1633122	729097	783956	744098	402134	799776.6	888241	225124	144154	2525523	30228685.6
2.2	Money at Call and Short Notice		0	1734902	7000	1977271	1005280	363200	30029		1057596	21100	353515	50000	483440	145000	70000	100000	46671	7508004
2.3	Investments	14501391	11627427	6174845	5602869	12850536	10995053	3699939	2668638	4201320	2914580	688015	2479913	673988	1426401	1894948	509808	650979	1537534	85098183.9
2.4	Loans and Advances	12879221	27158898	13278782	13171538	9206280	15939631	8232115	8478779	10154869	7542752	5914447	6657383	4384065	6068913	6010198	4274561	3869284	24374283	187595999
2.5	Fixed Assets	210649	626768	319085	343450	74346	766190	166712	172137	152019	119957	200966	39942	50133	104943.3	75921	162314	48427	977049	4611008.33
2.6	Non Banking Assets	798215	398911			74346	42215	43553	220164	9931	46583	158994	4378	122759	12532.61	4789	9202	480	1009713	2882419.61
2.7	Other Assets	10580391	6465794	669209	262165	807194	883781	433073	1265002	222341	268157	981739	100155	359612	150264.1	371436	258068	50145	11273207	35401733.1
3.	Profit and Loss Account	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter	Up to This Quarter
3.1	Interest Income	2048377	2374376	1296424	1172711	1189066	1573851	703184	955886	903236	719015	571178	576940	349108	548038.3	664617	317356	321090	2613683	18898136.3
3.2	Interest Expense	780790	845081	357162	491486	302033	641348	334775	518094	401397	307876	315991	340222	215419	288565.5	389382	190590	172578	790435	6700252.45
	A. Net Interest Income (3.1 - 3.2)	1267587	1529295	939262	1664197	887033	932503	368409	437792	501839	411139	255187	236718	133689	259472.8	275235	126766	148512	1823248	12197883.8
3.3	Fees, Commission and Discount	171081	264747	221402	115942	213254	175083	93463	80796	62291	37470	29499	16582	33309.49	36245	24660	20982	34861	1675355.49	
3.4	Other Operating Income	127045	116017		35902	25935	41301		40548	36231	16235	24783	20191	14518	13662.12	730	2453	123388	638939.12	
3.5	Foreign Exchange Gain/Loss (Net)	121453	61913	185468	125747	280145	192424	43090	63958	45924	86098	13773	25388	20866	35152.38	26373	9426	12051	468	1349717.38
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	1687166	1971972	1346132	1941788	1406367	1341311	455187	635761	664790	575763	331213	311796	185655	341596.8	337853	161582	183998	1981965	15861895.8
3.6	Staff Expenses	711715	735487	220081	111096	170753	225292	50353	95311	74077	59076	49209	45513	46935	43385.13	59435	38160	26087	739947	3501912.73
3.7	Other Operating Expenses	228018	321767	181879	200215	208420	337625	96963	120407	138346	114058	68377	56316	66949	86153.44	87434	52787	42306	201073	2609093.44
	C. Operating Profit Before Provision (B. -3.6-3.7)	747433	914718	944172	1630477	1027194	778394	307871	420043	452367	402629	213627	209967	71771	212058.2	190984	70635	115605	1040945	9750890.23
3.8	Provision for Possible Losses		581454	47484	84994	49452	23723	120000	65325	71580	61708	164896	57751	844825	13916.69	13313	17735	10403	870136	3098695.69
	D. Operating Profit (C. -3.8)	747433	333264	896688	1545483	977742	754671	187871	354718	380787	340921	48731	152216	-773054	198141.5	177671	52900	105202	170809	6652194.54
3.9	Non Operating Income / Expenses (Net)	9217	27231	74793	391	4233		57	-12037	162	1090		-301	-1058	-1529.76	-51	-9102		48500	141595.24
3.10	Write Back of Provision for Possible Loss	960392	1495865	7753	38021	49869		16000	114287								16166		252608	2950961
	E. Profit from Regular Activities (D+3.9+3.10)	1717042	1856360	979234	1583895	1031844	754671	203928	456968	380949	342011	48731	151915	-774112	196611.8	177620	59964	105202	471917	9744750.78
3.11	Extraordinary Income/Expenses (Net)	-908186	-33756											-2244					-158	-944344
	F. Profit before Bonus and Taxes (E. + 3.11)	808856	1822604	979234	1583895	1031844	754671	203928	456968	380949	342011	48731	151915	-776356	196611.8	177620	59964	105202	471759	8800406.78
3.12	Provision for Staff Bonus	80886	135008	89021	54629	93750	68606	20393	41543	34632	31092	4430	15191	25215	17873.8	16147	5451	9564		743431.8
3.13	Provision for Tax			260325	161157	275581	216241	67418	123912	113385	96078	13069	40351	53110.42	47635	16081	28213			1512556.42
	G. Net Profit/Loss (F. - 3.12-3.13)	727970	1687596	629888	1368109	662513	469824	116117	291513	232932	214841	31232	96373	-801571	125627.6	113838	38432	67425	471759	6544418.56
4.	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter
4.1	Capital Fund to RWA	-45.80%	-48.04%	14.79%	12.60%	19.50%	12.73%	13.14%	6.75%	12.69%	15.99%	5.65%	13.60%	-12.93%	12.79%	12.14%	14.13%	14.20%	-16.19%	
4.2	Non Performant Loan(NPL) To Total Loan	25.11%	45.34%	1.25%	2.30%	2.12%	6.14%	6.32%	12.27%	1.20%	2.52%	11.09%	2.60%	31.97%	0.28%	0.90%	0.65%	1.34%	18.30%	13.81%
4.3	Total Loan Loss Provision to Total NPL	122.88%	102.58%	213.35%	122.30%	138.32%	105.19%	97.39%	117.40%	100.00%	119.86%	104.35%	138.50%	99.25%	454.00%	173.15%	249.50%	143.74%	145.00%	11.96%

Figure of Previous Quarter.