Unaudited Financial Results of Commercial Banks (Quarterly)

As at Second Quarter (14/01/2007) of the Fiscal Year 2063/2064.

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]	SBL[17]	ADB/N[18]	Total
1.	***Total Capital and Liabilities (1.1 to 1.7)***	***43668981***	***55138761***	***26421596***	***24688098***	***28048852***	***33999423***	***14217312***	***9831184***	***19001017***	***13946859***	***8383633***	***10937364***	***6913303***	***10091311***	***11421208***	***6541174***	***6056821***	***44444912***	***373751809***
1.1	Paid Up Capital	380383	1172300	491654	801352	413255	810810	640236	719852	518000	603141	698663	660000	500000	715000	625000	609917	500000	6478005	*17337568*
1.2	Reserve and Surplus	-6353950	-19266663	1712128	840653	1690185	959098	342141	-1943840	568343	195518	-507834	178279	-1004637	223726.87	382716	93467	143052	-6569387	*-28317004*
1.3	Debenture and Bond				550000		360000	200000		300000	200000		200000				0			*1810000*
1.4	Borrowings	1681456	2328303	1019926	0	477167	2000	942583	720000		240044		321534		117089	271193	0	176304	343831	*8641430*
1.5	Deposits (a.+b.)	36773732	47778316	22082898	21591427	24629945	28558762	10589633	9134365	16054167	11956186	6146579	9390353	5804272	8879226	9768660	5571372	5031553	31833320	*311574766*
	a. Domestic Currency	36610551	47414913	17048019	18123231	18200059	22328165	10277042	9001377	15204820	10865517	6114281	8522181	5677253	8518572.4	9366415	5317472	4999012	31833320	*285422200*
	b. Foreign Currency	163181	363403	5034879	3468196	6429886	6230597	312591	132988	849347	1090669	32298	868172	127019	360653.65	402245	253900	32541	0	*26152566*
1.6	Income Tax Liability			-1132	31884	29197	104160	-100334				-59075	4459	18244	13973.29	-63385	0	18353	496084	*492428.29*
1.7	Other Liabilities	11187360	23126505	1116122	872782	809103	3204593	1603053	1200807	1560507	751970	2105300	182739	1595424	142295.99	437024	266418	187559	11863059	*62212621*
2.	***Total Assets (2.1 to 2.7)***	***43668981***	***55138761***	***26421596***	***24688098***	***28048852***	***33999423***	***14217312***	***9831184***	***19001017***	***13946859***	***8383633***	***10937364***	***6913303***	***10091311***	***11421208***	***6541174***	***6056821***	***44444912***	***373751809***
2.1	Cash and Bank Balance	4671252	8766366	1932694	1776054	1748306	1782411	1226550	489417	2148172	1316864	599964	721979	376743	1347448.7	754134	431795	350141	5348065	*35788356*
2.2	Money at Call and Short Notice			420526	202125	1896353	878303	158015	80024	150000	180717	253367	149631	167318	137240	320000	71260	64170	100000	*5229049*
2.3	Investments	14543583	11079916	8023438	5809458	13231683	11501610	2895114	534801	4312260	3449692	285342	2046385	741104	1765579.1	1530193	422821	686122	2011520	*84870621*
2.4	Loans and Advances	12920605	22922452	15154389	16160945	9775769	17414743	9298946	6619006	11783676	8425544	5836863	7775434	5081407	6456317.5	8425726	5355933	4811658	26013012	*200232426*
2.5	Fixed Assets	220338	642835	305038	365453	110913	813524	74851	167515	146422	318725	203473	123296	39333	207302.16	75558	136928	56116	952120	*4959740.2*
2.6	Non Banking Assets	857045	427272		0		61352	36107	196124		45212	143012	2645	165413	12532.61	4789	662	14205		*1966370.6*
2.7	Other Assets	10456158	11299920	585511	374063	1285828	1547480	527729	1744297	460487	210105	1061612	117994	341985	164891.15	310808	121775	74409	10020195	*40705247*
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	818722	1022534	727388	744269	696252	812874	385908	390606	533782	383769	204321	345395	226540	128130.52	341963	194238	199373	1891603	*10047668*
3.2	Interest Expense	338047	457209	252504	328644	199805	361819	212805	245677	245865	166540	141657	208498	126150	94585.72	178970	119967	116211	801043	*4595996.7*
	A. Net Interest Income (3.1 - 3.2)	***480675***	***565325***	***474884***	***415625***	***496447***	***451055***	***173103***	***144929***	***287917***	***217229***	***62664***	***136897***	***100390***	***33544.8***	***162993***	***74271***	***83162***	***1090560***	***5451670.8***
3.3	Fees, Commission and Discount	65635	123978	110401	46684	121209	96711	32119	56732	33406	33919	14966	17239	12535	7885.08	27929	16945	14530	23963	*856786.08*
3.4	Other Operating Income	151212	54897		49534	12350	23556		26441	36193	12379	17274	11101	26314	3460.24		0	1751	138274	*564736.24*
3.5	Foreign Exchange Gain/Loss (Net)	-27025	5286	108602	73853	147787	74360	20665	25230	28414	49076	4882	11737	4959	4327.35	9883	6976	6743	0	*555755.35*
B.	**Total Operating Income (A.+ 3.3+ 3.4 + 3.5)**	**670497**	**749486**	**693887**	**585696**	**777793**	**645682**	**225887**	**253332**	**385930**	**312603**	**99786**	**176974**	**144198**	**49217.47**	**200805**	**98192**	**106186**	**1252797**	***7428948.5***
3.6	Staff Expenses	363758	359581	96644	71130	89022	131685	27503	44786	38308	33388	27532	25075	24661	13087.79	32360	21328	15627	545753	*1961228.8*
3.7	Other Operating Expenses	238622	140797	90214	112047	122116	153026	49393	51758	86261	58903	34309	27048	26307	15620.17	44692	26501	25208	138877	*1441699.2*
C.	***Operating Profit Before Provision (B. -3.6-3.7)***	***68117***	***249108***	***507029***	***402519***	***566655***	***360971***	***148991***	***156788***	***261361***	***220312***	***37945***	***124851***	***93230***	***20509.51***	***123753***	***50363***	***65351***	***568167***	***4026020.5***
3.8	Provision for Possible Losses	13048	167076	2464	63458	17375		23743	214793	67890	39997	152427	13108		8248.09	27275	14571	1260	295298	*1122031.1*
	D. Operating Profit (C. -3.8)	***55069***	***82032***	***504565***	***339061***	***549280***	***360971***	***125248***	***-58005***	***193471***	***180315***	***-114482***	***111743***	***93230***	***12261.42***	***96478***	***35792***	***64091***	***272869***	***2903989.4***
3.9	Non Operating Income / Expenses (Net)	3752	19663	4972	934	-368		-436	-2085		-230			1313		-2531	-5260		52700	*72424*
3.10	Write Back of Provision for Possible Loss	202150	529052		21661	10788	2761	37761		4906				204722			8572		160980	*1183353*
E.	***Profit from Regular Activities (D+3.9+3.10)***	***260971***	***630747***	***509537***	***361656***	***559700***	***363732***	***162573***	***-60090***	***198377***	***180085***	***-114482***	***111743***	***299265***	***12261.42***	***93947***	***39104***	***64091***	***486549***	***4159766.4***
3.11	Extraordinary Income/Expenses (Net)	71229		20091										-68879					2093	*24534*
F.	***Profit before Bonus and Taxes (E. + 3.11)***	***332200***	***630747***	***529628***	***361656***	***559700***	***363732***	***162573***	***-60090***	***198377***	***180085***	***-114482***	***111743***	***230386***	***12261.42***	***93947***	***39104***	***64091***	***488642***	***4184300.4***
3.12	Provision for Staff Bonus			48148	32878	50900	33067			18034	16371		10159		1114.67	8541	3555	5826		*228593.67*
3.13	Provision for Tax			152442	103566	160650	104160		49388	56808	51570		29768	12954	3511.2	26903	11198	18353		*781271.2*
	G. Net Profit/Loss (F. - 3.12-3.13)	**332200**	**630747**	**329038**	**225212**	**348150**	**226505**	**162573**	**-109478**	**123535**	**112144**	**-114482**	**71816**	**217432**	**7635.55**	**58503**	**24351**	**39912**	**488642**	***3174435.6***
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	-44.15%	-46.04%	13.10%	11.20%	16.93%	11.26%	12.92%	-9.53%	11.24%	15.01%	4.30%	12.30%	-7.73%	11.51%	11.08%	12.22%	12.14%	6.65%	
4.2	Non Performint Loan(NPL) To Total Loan	14.24%	34.08%	1.60%	1.90%	1.93%	5.11%	5.46%	34.82%	1.04%	2.99%	17.21%	2.30%	20.94%	0.53%	1.56%	0.54%	0.68%	26.19%	14.08%
4.3	Total Loan Loss Provision to Total NPL	138.50%	102.59%	144.00%	144.90%	146.01%	112.12%	93.58%	93.16%	100.0%	124.10%	83.26%	141.50%	101.89%	246.42%	108.93%	286.71%	259.26%	94.39%	
		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0

Note:- Total NPL Percent is Based on Gross Loan of Banks.