

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Fourth Quarter (16/07/2007) 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 | GLOBAL ¹⁹ | CITIZENS ²⁰ | Total |
|-----------|---|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|-----------------------------------|
| 1. | Total Capital and Liabilities (1.1 to 1.7) | 42605635 | 54715203 | 27630341 | 28183722 | 29078392 | 35036055 | 15139058 | 10118113 | 22237969 | 15059797 | 8690620 | 11688829 | 7247885 | 10897281 | 11961606 | 8701385 | 8134514 | 39946037 | 3585293 | 3694695 | 394352430 |
| 1.1 | Paid Up Capital | 380383 | 1172300 | 491654 | 801352 | 413255 | 810810 | 647798 | 719852 | 518000 | 603141 | 699117 | 660000 | 600000 | 821651 | 750000 | 729697 | 600000 | 7528000 | 510000 | 560000 | 20017070 |
| 1.2 | Reserve and Surplus | -6437113 | -18384956 | 2068670 | 1131136 | 2034095 | 1783856 | 342138 | -1889737 | 732847 | 512042 | -1112108 | 273989 | -996217 | 166774 | 288604 | 134623 | 201221 | -5831035 | -24030 | | -25005201 |
| 1.3 | Debtenture and Bond | 200000 | | | 800000 | | 360000 | 200000 | | 200000 | | | 200000 | | | | 0 | | | | | 2060000 |
| 1.4 | Borrowings | 1604868 | 2241622 | 882573 | 0 | 1190876 | 815365 | 230000 | | 730000 | | 352129 | 23514 | 228504 | 212970 | | 430000 | 373948 | 30000 | 1372569.5 | | 1071898.58 |
| 1.5 | Deposits (a.+b.) | 39007505 | 50346230 | 23342275 | 24488855 | 24640385 | 30004674 | 11445286 | 9463916 | 19097765 | 12359050 | 6500331 | 10068231 | 6024599 | 9474968 | 10560921 | 7611653 | 6625079 | 32406928 | 3023601 | 1553169.6 | 338045422 |
| | a. Domestic Currency | 38833565 | 49886415 | 18359010 | 20844081 | 16767198 | 23394828 | 11109729 | 9324052 | 18634413 | 11052363 | 6413637 | 9538887 | 5897536 | 9120126 | 10030575 | 7343542 | 6329133 | 32406928 | 2902931 | 1274308.7 | 309463258 |
| | b. Foreign Currency | 173940 | 459815 | 4983265 | 3644774 | 7873187 | 6609846 | 335557 | 139864 | 463352 | 1306687 | 86694 | 529344 | 127063 | 354842 | 530346 | 268111 | 295946 | 0 | 120670 | 278860.91 | 28582163.9 |
| 1.6 | Income Tax Liability | | | -6553 | 6870 | 5180 | 23618 | -167792 | 184198 | 11288 | | -88691 | 2120 | 37923 | | -67289 | | 45103 | 148270 | | | 134245 |
| 1.7 | Other Liabilities | 8049992 | 19340007 | 851722 | 955509 | 794601 | 2053097 | 1856263 | 1409884 | 1578069 | 655564 | 2691971 | 132360 | 1558066 | 205384 | 216400 | 225412 | 233111 | 5319926 | 45722 | 208956.39 | 48382016.4 |
| 2. | Total Assets (2.1 to 2.7) | 42605635 | 54715203 | 27630341 | 28183722 | 29078392 | 35036055 | 15139058 | 10118113 | 22237969 | 15059797 | 8690620 | 11688829 | 7247885 | 10897281 | 11961606 | 8701385 | 8134514 | 39946037 | 3585293 | 3694695 | 394352429 |
| 2.1 | Cash and Bank Balance | 7004114 | 6151023 | 1399619 | 2441515 | 2234975 | 1549638 | 1122690 | 1162840 | 2661182 | 1305099 | 756715 | 699375 | 500815 | 1284083 | 672113 | 469722 | 543353 | 3708003 | 473020 | 146821.59 | 36286715.6 |
| 2.2 | Money at Call and Short Notice | 200000 | 20000 | 563533 | 350000 | 1761152 | 631934 | 32500 | | 259279 | 75665 | 163009 | 330128 | 694000 | 372215 | 13028 | 246444 | 150000 | | | | 7572911 |
| 2.3 | Investments | 16072179 | 12716401 | 8925235 | 6518650 | 13561043 | 11822984 | 2377519 | 993355 | 4985119 | 2995192 | 1326392 | 1499865 | 829814 | 1278469 | 1678418 | 1447358 | 848192 | 2304120 | 389480 | 1221388.9 | 93818263.9 |
| 2.4 | Loans and Advances | 13750783 | 25394627 | 15903024 | 17769100 | 10789965 | 17987326 | 10065052 | 5854583 | 14099967 | 9694102 | 5122222 | 8941398 | 4944645 | 7096898 | 8930182 | 6529239 | 6319727 | 27153148 | 2601670 | 2026260.1 | 220973918 |
| 2.5 | Fixed Assets | 189699 | 693305 | 288980 | 775948 | 121816 | 841488 | 97556 | 141176 | 170317 | 329765 | 203204 | 149288 | 39893 | 259535 | 188265 | 139684 | 52166 | 867198 | 69260 | 73213.56 | 5675266.56 |
| 2.6 | Non Banking Assets | 838501 | 320152 | | | | 40098 | 10194 | 114866 | | 23145 | 129959 | 1164 | 178646 | 3393 | 2395 | 785 | 14205 | 0 | 0 | 0 | 1677503 |
| 2.7 | Other Assets | 4550359 | 9419694 | 522860 | 344999 | 609441 | 1084497 | 834113 | 1818793 | 321384 | 453215 | 1076463 | 234730 | 423944 | 280903 | 118018 | 101569 | 110427 | 5763568 | 51863 | 227011.27 | 28347851.3 |
| 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 | Up to This Quarter | Up to This Quarter |
| 3.1 | Interest Income | 1841782 | 2354884 | 1587940 | 1585199 | 1411716 | 1783292 | 831116 | 998343 | 1144407 | 819046 | 475473 | 735694 | 460796 | 700704 | 792382 | 470495 | 484085 | 4571075 | 65629 | 26952.68 | 23141010.7 |
| 3.2 | Interest Expense | 775499 | 938890 | 555337 | 685573 | 412820 | 766329 | 412262 | 448359 | 517166 | 339422 | 283006 | 421375 | 264765 | 397722 | 391418 | 280278 | 271711 | 1606649 | 40324 | 14829.32 | 9623734.32 |
| | A. Net Interest Income (3.1 - 3.2) | 1066283 | 1415994 | 1032603 | 899626 | 998896 | 1016963 | 418854 | 549984 | 627241 | 479624 | 192467 | 314319 | 196031 | 302982 | 400964 | 190217 | 212374 | 2964426 | 25305 | 12123.36 | 13317276.4 |
| 3.3 | Fees, Commission and Discount | 180952 | 344976 | 146829 | 108963 | 220129 | 186462 | 61665 | 89056 | 108909 | 80749 | 31773 | 36017 | 24027 | 34749 | 56047 | 34041 | 34972 | 49818 | 5617 | 8244.09 | 1843995.09 |
| 3.4 | Other Operating Income | 105525 | 283033 | 92439 | 104208 | 28829 | 51192 | | 114651 | 53844 | 25762 | 36557 | 26175 | 49681 | 49014 | | 0 | 3902 | 241067 | | | 156.06 |
| 3.5 | Foreign Exchange Gain/Loss (Net) | -48332 | 14997 | 209923 | 143699 | 309087 | 144489 | 49464 | 43126 | 54393 | 88778 | 5940 | 44277 | 13749 | 27143 | 20056 | 20905 | 14250 | 0 | 9098 | 581.41 | 1165623.41 |
| | B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5) | 1304428 | 2059000 | 1481794 | 1256496 | 1556941 | 1399106 | 529983 | 796817 | 844387 | 674913 | 266737 | 420788 | 283488 | 413888 | 477067 | 245163 | 265498 | 3255311 | 40020 | 21104.92 | 17592929.9 |
| 3.6 | Staff Expenses | 1137719 | 820327 | 244405 | 145364 | 199778 | 287363 | 53020 | 94516 | 87530 | 69770 | 56156 | 53816 | 59938 | 55940 | 73190 | 48785 | 33621 | 1414369 | 13265 | 5950.21 | 4951822.21 |
| 3.7 | Other Operating Expenses | 286259 | 342209 | 186583 | 251256 | 227417 | 321581 | 116796 | 117545 | 176123 | 136400 | 78678 | 63768 | 69045 | 102366 | 103764 | 64128 | 55689 | 289868 | 24768 | 9655.28 | 3003898.28 |
| | C. Operating Profit Before Provision (B. -3.6-3.7) | -99550 | 896464 | 1053806 | 859876 | 1129746 | 790162 | 360167 | 584756 | 580734 | 468743 | 131903 | 303204 | 154505 | 255582 | 300113 | 132250 | 176188 | 1551074 | 1987 | 5499.43 | 9637209.43 |
| 3.8 | Provision for Possible Losses | 40286 | 315389 | 601 | 133731 | 42735 | 51434 | 41665 | 62985 | 89696 | 72882 | 199440 | 37771 | 165495 | 29760 | 28561 | 18687 | | | 26017 | 20467 | 1377602 |
| | D. Operating Profit (C. -3.8) | -139836 | 581075 | 1053205 | 726145 | 1087011 | 738728 | 318502 | 521771 | 491038 | 395861 | -67537 | 265433 | 154505 | 90087 | 270353 | 103689 | 157501 | 1551074 | -24030 | -14967.57 | 8259607.43 |
| 3.9 | Non Operating Income / Expenses (Net) | 54673 | 29176 | 7366 | 1204 | 9492 | | -257 | 11737 | | -2756 | 2817 | 409 | 1176 | 462 | -1408 | -12674 | | | | | 99881 |
| 3.10 | Write Back of Provision for Possible Loss | 386071 | 1209701 | | 91323 | 20153 | 89763 | 76236 | 43390 | 10891 | 37569 | 43727 | | 237873 | 16801 | 12626 | 14180 | | | | | 2821002 |
| | E. Profit from Regular Activities (D.+3.9+3.10) | 300908 | 1819952 | 1060571 | 818672 | 1116656 | 828491 | 394481 | 576898 | 501929 | 430674 | -20993 | 265842 | 393554 | 107350 | 281571 | 105195 | 157501 | 2080236 | -24030 | -14967.57 | 11180490.4 |
| 3.11 | Extraordinary Income/Expenses (Net) | 158604 | -3765 | 40737 | | 1020 | | | -1485 | 411 | -42118 | | -109219 | -14319 | | | | | | | | -597467 |
| | F. Profit before Bonus and Taxes (E. + 3.11) | 459512 | 1816187 | 1101308 | 818672 | 1117676 | 828491 | 394481 | 576898 | 500444 | 431085 | -63111 | 265842 | 284335 | 93031 | 281571 | 105195 | 157501 | 1452903 | -24030 | -14967.57 | 10583023.4 |
| 3.12 | Provision for Staff Bonus | 41774 | 134532 | 100119 | 74425 | 101607 | 75317 | 35862 | 45495 | 39190 | | 24167 | 25849 | 8457 | 25597 | 9563 | 14318 | | | | | 756272 |
| 3.13 | Provision for Tax | | | 315564 | 228551 | 324008 | 237250 | 112965 | 184198 | 154309 | 116932 | 41549 | 74148 | 32633 | 26641 | 80632 | 30124 | 45103 | | | | 2004607 |
| | G. Net Profit/Loss (F. - 3.12-3.13) | 417738 | 1681655 | 685625 | 515696 | 692061 | 515924 | 245654 | 392700 | 300640 | 274963 | -104660 | 167527 | 225853 | 57933 | 175342 | 65508 | 98080 | 1452903 | -24030 | -14967.57 | 7822144.43 |
| 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 | At the End of This Quarter | At the End of This Quarter |
| 4.1 | Capital Fund to RWA | -38.87% | -42.61% | 14.60% | 12.30% | 18.48% | | | | | | | | | | | | | | | | |