

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Fourth Quarter (15/07/2008) of the Fiscal Year 2064/2065.

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	PRIME ²¹	SUNRISE ²²	BOA ²³	DCBL ²⁴	NMB ²⁵	Total	
1.	Total Capital and Liabilities (1.1 to 1.7)	43908695	60163727	37487666	39409138	33494198	37648340	18366858	10009844	27805487	18448472	10013824	15247877	7434075	12638246	15030079	12809273	12005686	44080920	8309535	7307406	6393850	5718414	4320587	4890100	9031976	501974274	
1.1	Paid Up Capital	380383	1172300	689216	1203915	620784	1013513	874528	744126	831400	603141	1399558	943877	995710	901339	1070000	828000	828000	10777500	700000	560000	700000	700000	700000	1107456	1000000	31429942	
1.2	Reserve and Surplus	-6099246	-16678617	2118135	1574848	2310840	1789598	288763	-2727068	1193650	750088	-703426	374931	-700952	329613	306003	255455	260822	-4636729	-40509	5	30042.39		4462	154890	254685	-19589717	
1.3	Debtenture and Bond			240000	1050000		860000			200000								400000									3450000	
1.4	Borrowings	1820089	2517008	1360000			10000	1627480	30000				335000	88511	100000	450000		205133	257373	100000	476074	265502.5	487873.32	500000	350995	278112	11359150.8	
1.5	Deposits (a.+b.)	41788568	57970844	31915048	34451726	29743883	31939866	13715395	10883244	23976298	15745396	7320236	13078529	5703734	11101180	12778159	10917232	10253431	32553827	7319602	6139583	5270053.3	4225400.7	3054837	2940541	1661351	426447964	
a.	Domestic Currency	41608435	57000764	24874925	30601002	21247271	25418443	13537322	10638620	23550135	14512625	7215462	12363411	5579174	10504030	12192483	10267983	10014525	32553827	6891851	5355257	5258800	3647328.2	2765392	2924513	1571615	392095193	
b.	Foreign Currency	180133	970080	7040123	3850724	8496612	6521423	178073	244624	426163	1232771	104774	715118	124560	597150	585676	649249	238906	427751	784326	11253.27	578072.54	289445	16028	89736	34352770.8		
1.6	Income Tax Liability			42353	23964		300924	187262	31221			-186	17026	-1176	4063	-9212	55532	72248	284744	6000		752.87		852			1006367.87	
1.7	Other Liabilities	6018901	15182192	1122914	1104685	818691	1734439	1660692	892280	1472918	1049847	1997642	298514	1446759	213540	385129	217858	386052	4844205	224442	131744	127499.27	305140.41	60436	336218	5837828	47870565.7	
2.	Total Assets (2.1 to 2.7)	43908695	60163727	37487666	39409138	33494198	37648340	18366858	10009844	27805487	18448472	10013824	15247877	7434075	12638246	15030079	12809273	12005686	44080920	8309535	7307406	6393850	5718414	4320587	4890100	9031976	501974274	
2.1	Cash and Bank Balance	5055204	9269348	2671141	3754942	2050243	1396717	1347573	1922848	2852433	1392736	1477833	1192348	642601	1589715	933842	1238161	543056	3623999	1265803	732481	298267.07	349826.38	395229	201821	5602003	51800170.5	
2.2	Money at Call and Short Notice		550000	1952361		2197538	1106729	304013	1000	484401	301152	154406	160000	67714	70000	13840	251738	634736	49896	457760	442682	467500	15570	369776	686467	92239	10831618	
2.3	Investments	16640756	14543141	9957045	6874024	13902819	12751977	3146958	1404902	4922757	2978354	1989780	2311468	817471	1443551	2180318	1251229	1100096	4681776	1178154	1174030	361063.1	895009.24	703061	68571	1092223	108379814	
2.4	Loans and Advances	15770746	27524922	21769771	27529305	13964405	20179613	12742525	5614315	18836432	12747722	5281052	11264678	5367309	8704976	11338726	9794438	9480689	31148823	5134072	4750342	5098871.7	4017127.5	2755256	3690859	2009933	296516909	
2.5	Fixed Assets	217289	756832	511649	970092	117272	997906	120207	147748	314940	411797	228648	194405	35850	529651	221880	203084	75660	781149	113337	145642	45163.57	80123.96	61057	169469	132720	753771.53	
2.6	Non Banking Assets	702581	305920		750		24827	6112	37807		5595	124832	674	135104		3141											1346623	
2.7	Other Assets	5522119	7213564	625699	280025	1261921	1190571	699470	881944	394524	611116	750703	124304	368026	300353	338332	70623	171452	3795177	151148	62229	122984.91	360757.43	36188	72913	102858	25515377.3	
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	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	2095944	2703846	1978742	2194276	1591196	1978286	966908	829142	1547906	1033954	583857	941461	537261	800809	962756	710928	729920	4738902	359018	396841	224529.96	173336.85	190517	308635	235173	2881414.8	
3.2	Interest Expense	752444	1019340	758425	991830	471730	823759	454918	396149	632626	417446	278724	505963	260390	407919	498777	421872	408615	1650575	217624	252028	121364.55	100505.11	127236	151145	139096	12260500.7	
	A. Net Interest Income (3.1 - 3.2)	1343500	1684506	1220317	1202446	1119466	1154527	511990	432993	915280	616508	305133	435498	276871	392890	463979	289056	321305	3088327	141394	144813	103165.4	72831.74	63281	157490	96077	1655364.2	
3.3	Fees, Commission and Discount	229248	393072	159191	215292	276432	184326	70475	115264	110986	129428	34235	43373	22253	35691	66187	34185	48004	71139	19746	29163	5209.12	20890.97	1725	21773	27614	2364902.09	
3.4	Other Operating Income	139524	155514	94631	66377	32594	85904	186471	95720	23446	75764	37934	39185	30064	15651	5515	364825	8915	4374	35908.2		275	11127		40660	1550378.52		
3.5	Foreign Exchange Gain/Loss (Net)	120776	17636	195803	165839	345653	192880	51989	84467	92427	93765	18467	39627	14245	45699	30917	46637	26766	17602	25190	8900	3402.57	11239.36	2663	5163	-103	165749.93	
B.	Total Operating Income (A.+3.3+3.4+3.5)	1833048	2250728	1669942	1649954	1774145	1617737	634454	819195	1214413	863147	433599	556432	352554	504344	561083	385529	401590	3541893	195245	187250	147685.62	105237.07	78796	184426	164248	22126674.7	
3.6	Staff Expenses	1371183	872093	256321	187150	225256	297255	74721	131011	157104	90600	76072	71411	59176	70915	89526	65384	48283	1824744	39796	29049	21953.97	31130.16	18800	41091	20123	6170148.13	
3.7	Other Operating Expenses	233745	338706	220700	309602	230571	341281	152565	115605	236742	168324	99372	80008	73052	127090	135373	83590	68096	275220	66678	57404	29174.27	47102.29	25279	23616	29878	3568773.56	
C.	Operating Profit Before Provision (B.-3.6-3.7)	228120	1039929	1192921	1153202	1318318	979201	407168	572579	820567	604223	258155	405013	220326	306339	336184	236555	285211	1441929	88771	100797	96557.38	27004.62	34717	119719	114247	12387753	
3.8	Provision for Possible Losses		64500	181526	47990	52970	39448	310930	97741	34651	-337406	25414	101064	65227	36465	33915	1987351	12915	27466	51503.75	40577.04	27552	25377	1394	335677.79			
	D. Operating Profit (C.-3.8)	228120	611792	1128421	971676	1270328	926231	367720	261649	722826	569572	595561	379599	220326	205275	270957	200909	251296	-545422	75856	73331	45053.63	-13572.42	7165	94342	112853	9031045.21	
3.9	Non Operating Income / Expenses (Net)	68164	13872	24850	7048	1682	9700	-271	21903		817	19562	10620	-932	-10	15560	-9102					11167					600	
3.10	Write Back of Provision for Possible Loss	354458	1134516	9	142820	68735	171806	28042	802885	18999	63909	6930	195299		7241	11438			3251103						3954		626214.24	
E.	Profit from Regular Activities (D.+3.9+3.10)	650742	1760180	1153280	1121544	1340745	1107737																					