

Unaudited Financial Results of Commercial Banks (Quarterly)
As at First Quarter (15/10/2008) of the Fiscal Year 2065/2066.

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	KUMAR ¹⁵
1.	Total Capital and Liabilities (1.1 to 1.7)	44034110.0	70559035.0	40190676.0	47566232.0	35903189.0	38927995.0	19377475.0	10212350.0	31040731.0	19189764.0	10859978.0	15844897.0	7608396.0	13526059.0	17480329.0
1.1	Paid Up Capital	380383.0	1172300.0	965747.0	1606065.0	620784.0	1013513.0	874528.0	744126.0	691400.0	603141.0	1399558.0	950400.0	996310.0	1314642.0	1078272.0
1.2	Reserve and Surplus	(6039005.0)	(16304311.0)	1693427.0	1313675.0	2120814.0	1962243.0	612074.0	(2889729.0)	1224002.0	851436.0	(655323.0)	497762.0	(594526.0)	293059.0	357321.0
1.3	Debture and Bond			300000.0	1050000.0		860000.0		200000.0		300000.0		200000.0			400000.0
1.4	Borrowings	1926341.0	2638760.0	3018540.0		925930.0		2614604.0	30000.0		93591.0		702855.0	50000.0	51977.0	251548.0
1.5	Deposits (a.+b.)	40193622.0	56747143.0	32075087.0	38914364.0	30963822.0	33239196.0	13833565.0	10858812.0	27216724.0	16765187.0	7814822.0	12854431.0	6035148.0	11668894.0	15043387.0
a.	Domestic Currency	39964236.0	56450881.0	25687777.0	33954269.0	19915981.0	26750162.0	13670826.0	10558782.0	26894299.0	15500153.0	7698201.0	12202513.0	5872610.0	11007266.0	14419472.0
b.	Foreign Currency	229386.0	296262.0	6387310.0	4960095.0	11047841.0	6489034.0	162739.0	300030.0	322425.0	1265034.0	116621.0	651918.0	162538.0	661628.0	623915.0
1.6	Income Tax Liability			21542.0	125499.0	110328.0	79392.0	30671.0	25660.0	57503.0		25704.0	41302.0	14781.0	8991.0	(9666.0)
1.7	Other Liabilities	7527269.0	26305143.0	2116333.0	4556629.0	1161511.0	1773651.0	1212033.0	1443481.0	1551102.0	676409.0	2275217.0	598147.0	1106683.0	188496.0	359467.0
2.	Total Assets (2.1 to 2.7)	44034110.0	70559035.0	40190676.0	47566232.0	35903189.0	38927995.0	19377475.0	10212350.0	31040731.0	19189764.0	10859978.0	15844897.0	7608396.0	13526059.0	17480329.0
2.1	Cash and Bank Balance	6017503.0	8748837.0	3719684.0	8096855.0	1899482.0	5198915.0	3746430.0	1637134.0	3233793.0	1425303.0	1437840.0	916739.0	509873.0	1375875.0	1173736.0
2.2	Money at Call and Short Notice		2130000.0	710572.0		2286016.0	200000.0		440000.0	800000.0	989742.0	272775.0	10000.0	373416.0	800000.0	
2.3	Investments	15341876.0	17179841.0	9988489.0	6467967.0	15880507.0	10096157.0	1616727.0	1150014.0	5598710.0	2910886.0	1826623.0	2595085.0	741818.0	1011187.0	3484376.0
2.4	Loans and Advances	16178591.0	26758536.0	24562782.0	31537366.0	14871652.0	21114543.0	13698885.0	5609633.0	19873676.0	13239473.0	5820182.0	11798568.0	5729409.0	9484095.0	12310809.0
2.5	Fixed Assets	215335.0	759176.0	502500.0	960905.0	129831.0	1131036.0	168056.0	151079.0	418491.0	403966.0	262037.0	199698.0	43290.0	551676.0	230944.0
2.6	Non Banking Assets	680434.0	303303.0		750.0		24827.0	5720.0	34318.0		5595.0	124619.0	674.0	130826.0		3141.0
2.7	Other Assets	5600371.0	14679342.0	706658.0	502389.0	835701.0	1162517.0	141657.0	1190172.0	1116061.0	214799.0	1115902.0	324133.0	79763.0	303226.0	277323.0
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
3.1	Interest Income	470203.0	606661.0	604171.0	722983.0	461863.0	529372.0	281619.0	159924.0	434986.0	308221.0	161274.0	301254.0	126879.0	208072.0	369007.0
3.2	Interest Expense	195578.0	223037.0	257061.0	362274.0	139697.0	220804.0	148868.0	103578.0	215295.0	128982.0	80228.0	165068.0	65884.0	127621.0	259693.0
	A. Net Interest Income (3.1 - 3.2)	274625.0	383624.0	347110.0	360709.0	322166.0	308568.0	132751.0	56346.0	219691.0	179239.0	81046.0	136186.0	60995.0	80451.0	109314.0
3.3	Fees, Commission and Discount	19848.0	85914.0	45056.0	67624.0	73105.0	55148.0	16575.0	23236.0	38767.0	34004.0	14163.0	13354.0	5281.0	7119.0	20915.0
3.4	Other Operating Income	25780.0	25609.0	28756.0	16355.0	8086.0	13338.0	7833.0	54970.0	25139.0	6563.0	25601.0	9567.0	28663.0	10371.0	
3.5	Foreign Exchange Gain/Loss (Net)	22373.0	87450.0	76239.0	59157.0	95589.0	85662.0	22549.0	19083.0	32346.0	40732.0	6586.0	36301.0	6743.0	25693.0	14484.0
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	342626.0	582597.0	497116.0	503845.0	498946.0	462716.0	179708.0	153635.0	315943.0	260538.0	127396.0	195408.0	101682.0	123634.0	144713.0
3.6	Staff Expenses	194413.0	247220.0	64338.0	44045.0	54079.0	79034.0	24873.0	38775.0	43376.0	34817.0	22496.0	19059.0	14078.0	21069.0	24061.0
3.7	Other Operating Expenses	72633.0	66872.0	65195.0	90132.0	51919.0	78599.0	38457.0	34851.0	37633.0	43668.0	19810.0	23690.0	15119.0	30903.0	33557.0
	C. Operating Profit Before Provision (B. - 3.6-3.7)	75580.0	268505.0	367628.0	369668.0	392948.0	305083.0	116378.0	80009.0	234934.0	182053.0	85090.0	152659.0	72485.0	71662.0	87095.0
3.8	Provision for Possible Losses	21830.0	66843.0	56712.0	50895.0	10342.0	28440.0	3814.0	57666.0	24089.0	5261.0	4014.0	9529.0		42084.0	22286.0
	D. Operating Profit (C. -3.8)	53750.0	201662.0	310916.0	318773.0	382606.0	276643.0	112564.0	22343.0	210845.0	176792.0	81076.0	143130.0	72485.0	29578.0	64809.0
3.9	Non Operating Income / Expenses (Net)	5161.0	4040.0	211.0	714.0	91.0	185.0	(64.0)	1450.0		(552.0)		462.0	(1098.0)		61.0
3.10	Write Back of Provision for Possible Loss	22148.0	101895.0		45257.0	9025.0	163.0	392.0	213581.0	4878.0		9910.0		65163.0		26410.0
	E. Profit from Regular Activities (D+3.9+3.10)	81059.0	307597.0	311127.0	364744.0	391722.0	276991.0	112892.0	237374.0	215723.0	176792.0	90434.0	143592.0	136550.0	29578.0	91280.0
3.11	Extraordinary Income/Expenses (Net)	13604.0	66733.0	37692.0		(358.0)	250.0			(4878.0)			7851.0		132.0	
	F. Profit before Bonus and Taxes (E. + 3.11)	94663.0	374330.0	348819.0	364744.0	391364.0	277241.0	112892.0	237374.0	210845.0	176792.0	90434.0	151443.0	136550.0	29578.0	91412.0
3.12	Provision for Staff Bonus	8606.0		31711.0	33159.0	35579.0	25204.0	10263.0	21579.0	19168.0	16072.0	8221.0	13768.0	12414.0	2689.0	8286.0
3.13	Provision for Tax	25817.0		95132.0	99476.0	106736.0	79390.0	30671.0	25600.0	57503.0	48217.0	23061.0	41335.0	16646.0	8067.0	26102.0
	G. Net Profit/Loss (F. - 3.12-3.13)	60240.0	374330.0	221976.0	232109.0	249049.0	172647.0	71958.0	190135.0	134174.0	112503.0	59152.0	96340.0	107490.0	18822.0	57024.0
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
4.1	Capital Fund to RWA	-28.1%	-25.2%	10.7%	10.4%	13.0%	13.1%	11.5%	-16.5%	10.4%	10.9%	11.0%	12.4%	8.5%	13.6%	12.3%
4.2	Non Performant Loan(NPL) To Total Loan	8.3%	21.6%	1.1%	1.0%	0.8%	2.6%	3.6%	30.7%	0.6%	2.0%	13.6%	0.9%	13.6%	2.5%	1.1%
4.3	Total Loan Loss Provision to Total NPL	160.0%	113.9%	173.2%	174.6%	199.3%	128.9%	127.7%	126.5%	100.0%	112.3%	108.4%	201.2%	104.7%	146.0%	134.4%

S. N.	Particulars	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)	13520272.0	13764417.0	44135843.0	10087060.0	9096107.0	9184686.1	7890601.2	5560371.0	6327940.0	5661573.0	547550086.3
1.1	Paid Up Capital	915000.0	828000.0	10777500.0	1000000.0	700000.0	700000.0	700000.0	700000.0	1107456.0	1000000.0	32839125.0
1.2	Reserve and Surplus	287328.0	298719.0	(4447962.0)	22622.0	39421.0	28007.1	(3521.6)	11852.0	182812.0	260071.0	(18877732.4)
1.3	Debtenture and Bond											3510000.0
1.4	Borrowings	450000.0	1312224.0	205944.0	298297.0	1068074.0	655543.2	435856.1	431944.0	250000.0	156188.0	17568216.3
1.5	Deposits (a.+b.)	11512116.0	10815862.0	32594962.0	7640435.0	7128831.0	7598224.2	6598504.5	4272579.0	4742074.0	3009574.0	450137365.7
a.	Domestic Currency	10746871.0	10563053.0	32594962.0	7129153.0	6276437.0	7192091.4	5999487.6	3962321.0	4724499.0	2809199.0	412545502.0
b.	Foreign Currency	765245.0	252809.0		511282.0	852394.0	406132.8	599016.9	310258.0	17575.0	200375.0	37591863.8
1.6	Income Tax Liability		22215.0	284744.0	282.0		1804.7	10151.6	3399.0			854303.3
1.7	Other Liabilities	355828.0	487397.0	4720655.0	1125424.0	159781.0	201106.9	149610.7	140597.0	45598.0	1235740.0	61518808.5
2.	Total Assets (2.1 to 2.7)	13520272.0	13764417.0	44135843.0	10087060.0	9096107.0	9184686.1	7890601.2	5560371.0	6327940.0	5661573.0	547550086.3
2.1	Cash and Bank Balance	1845915.0	517630.0	4184479.0	1371945.0	761799.0	1064278.1	684211.4	192148.0	217462.0	142889.0	60120755.5
2.2	Money at Call and Short Notice		330000.0	661637.0	742535.0	539187.0	250000.0	444880.0		940897.0	526117.0	13447774.0
2.3	Investments	1070842.0	1255124.0	3297611.0	1205924.0	1304121.0			1102527.0			108586409.8
2.4	Loans and Advances	10275609.0	11442193.0	31171098.0	6391065.0	6240472.0	6911792.6	5414938.4	4115643.0	4519089.0	2634739.0	321704839.0
2.5	Fixed Assets	205767.0	89033.0	790606.0	147383.0	150319.0	55284.3	113919.6	92686.0	168132.0	147799.0	8088949.0
2.6	Non Banking Assets											1314207.0
2.7	Other Assets	122139.0	130437.0	4030422.0	228208.0	100209.0	238115.7	126545.3	57367.0	108789.0	894906.0	34287152.0
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
3.1	Interest Income	237302.0	257369.0	809323.0	143346.0	150153.0	155334.0	142117.4	105085.0	105861.0	75363.0	7927742.4
3.2	Interest Expense	148095.0	156752.0	231493.0	97902.0	102790.0	101191.7	90578.5	72441.0	55627.0	41878.0	3792416.2
	A. Net Interest Income (3.1 - 3.2)	89207.0	100617.0	577830.0	45444.0	47363.0	54142.3	51538.9	32644.0	50234.0	33485.0	4135326.2
3.3	Fees, Commission and Discount	10158.0	18292.0	17030.0	24155.0	15585.0	4510.8	12748.6	16569.0	11463.0	14938.0	665558.4
3.4	Other Operating Income	7503.0	1332.0	49992.0	140.0	1327.0	16098.7	128.9			12130.0	375282.5
3.5	Foreign Exchange Gain/Loss (Net)	14808.0	11177.0	99.0	8625.0	2480.0	2726.9	9193.4	949.0	3886.0	838.0	685769.3
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	121676.0	131418.0	644951.0	78364.0	66755.0	77478.5	73609.8	50162.0	65583.0	61391.0	5861936.4
3.6	Staff Expenses	19361.0	15418.0	281553.0	15204.0	11595.0	7662.4	13958.1	10639.0	10917.0	10164.0	1322204.4
3.7	Other Operating Expenses	19812.0	23053.0	49421.0	19305.0	19559.0	7998.7	18350.7	14051.0	7574.0	12006.0	894168.4
	C. Operating Profit Before Provision (B. -3.6-3.7)	82503.0	92947.0	313977.0	43855.0	35601.0	61817.5	41301.1	25472.0	47092.0	39221.0	3645563.6
3.8	Provision for Possible Losses	9903.0	11490.0	379882.0	20520.0	16487.0	18015.7	25601.6	13604.0	12182.0	17238.0	928728.4
	D. Operating Profit (C. -3.8)	72600.0	81457.0	(65905.0)	23335.0	19114.0	43801.8	15699.4	11868.0	34910.0	21983.0	2716835.2
3.9	Non Operating Income / Expenses (Net)	(1896.0)		5750.0		124.0					428.0	15067.0
3.10	Write Back of Provision for Possible Loss	191.0		140627.0				21523.0			24179.0	685342.0
	E. Profit from Regular Activities (D+3.9+3.10)	70895.0	81457.0	80472.0	23335.0	19238.0	43801.8	37222.4	11868.0	34910.0	46590.0	3417244.2
3.11	Extraordinary Income/Expenses (Net)			108295.0								229321.0
	F. Profit before Bonus and Taxes (E. + 3.11)	70895.0	81457.0	188767.0	23335.0	19238.0	43801.8	37222.4	11868.0	34910.0	46590.0	3646565.2
3.12	Provision for Staff Bonus	6445.0	7405.0		2121.0	1749.0	3982.0	3383.9	1079.0		4235.0	277118.8
3.13	Provision for Tax	20302.0	22215.0		6364.0	5246.0	11945.9	10151.6	3399.0		12706.0	776142.5
	G. Net Profit/Loss (F. - 3.12-3.13)	44148.0	51837.0	188767.0	14850.0	12243.0	27873.9	23687.0	7390.0	34910.0	29649.0	2593303.9
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
4.1	Capital Fund to RWA	10.9%	10.2%	13.8%	13.0%	10.9%	10.3%	10.1%	15.1%	18.2%	28.6%	
4.2	Non-Performant Loan(NPL) To Total Loan	0.3%	0.3%	1.8%	0.2%	0.0%				1.2%	1.4%	
4.3	Total Loan Loss Provision to Total NPL	407.6%	413.0%	133.2%	510.9%					185.3%	169.8%	