

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Second Quarter (15/01/2009) of the Fiscal Year 2065/2066.

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)	46405478.0	74295364.0	41036049.0	47566232.0	41005602.0	38761684.0	24385054.0	13492477.0	31694689.0	19553635.0	10747360.0	17265787.0	7539968.0	14123185.0	16351665.0	14147648.0	15299251.0	44804721.0	9080781.0	9286522.0	9937737.0	9989400.0	6688084.0	6869683.0	6202987.0	576491043.0		
1.1	Paid Up Capital	3802883.0	1172300.0	965747.0	1608996.0	931996.0	1216215.0	874526.0	741226.0	638650.0	844398.0	1399958.0	1140480.0	1013416.0	314847.0	1078272.0	1098096.0	922200.0	10775900.0	1000000.0	1000000.0	884555.0	875000.0	700000.0	1107456.0	1000000.0	24967614.0		
1.2	Reserve and Surplus	65977692.0	115691864.0	665747.0	1313875.0	2046679.0	1075900.0	695991.0	568050.0	2689751.0	726984.0	(915772.0)	389122.0	4636773.0	154647.0	434240.0	154997.0	229952.0	(4698448.0)	288555.0	288555.0	288555.0	288555.0	288555.0	288555.0	288555.0	288555.0	17790484.0	
1.3	Debiture and Bond			300000.0	1090000.0	860000.0		200000.0	200000.0									227770.0										4087770.0	
1.4	Borrowings	1938466.0	2669248.0	2732687.0		1810015.0	124600.0	1295108.0	313600.0	289058.0			752400.0		99773.0	262640.0	450000.0	211054.0	200071.0	838378.0	575160.9	178050.0	696335.0	250000.0	216198.0	17191867.0			
1.5	Deposits (a.+b.)	43111119.0	62264933.0	33848524.0	38914364.0	35180188.0	32465852.0	20611622.0	10382813.0	27694800.0	16800116.0	8027286.0	14416481.0	5809459.0	12086705.0	13808180.0	11781238.0	12114999.0	33046922.0	7876533.0	7876533.0	7876533.0	7876533.0	7876533.0	7876533.0	7876533.0	7876533.0	3723712.0	47845265.0
1.5.1	Domestic Currency	42909701.0	60723622.0	27193747.0	33954259.0	21478175.0	28039025.0	14863521.0	10137843.0	27350786.0	15528459.0	7904395.0	13689194.0	5698384.0	11428765.0	13580793.0	10741705.0	12007285.0	33046922.0	7177437.0	6995328.0	7980344.2	7474739.1	4400441.0	5174062.0	3259430.0	43273827.2		
1.5.2	Foreign Currency	201418.0	1841711.0	6654777.0	4960305.0	13702013.0	4417527.0	5748101.0	244970.0	344694.0	1271657.0	123891.0	727287.0	111075.0	657940.0	227387.0	1039933.0	47051.0	399096.0	535730.0	394217.4	1172106.2	665678.0	16336.0	464282.0	2471893.0			
1.6	Income Tax Liability	6913360.0	23850710.0	1288429.0	4556628.0	984591.0	2266363.0	652691.0	4628676.0	1289793.0	693209.0	1833349.0	343099.0	1144332.0	336101.0	367823.0	402273.0	5072452.0	281555.0	178665.0	97898.5	296698.9	208900.0	127424.0	100843.0	59134590.0			
1.7	Other Liabilities	6913360.0	23850710.0	1288429.0	4556628.0	984591.0	2266363.0	652691.0	4628676.0	1289793.0	693209.0	1833349.0	343099.0	1144332.0	336101.0	367823.0	402273.0	5072452.0	281555.0	178665.0	97898.5	296698.9	208900.0	127424.0	100843.0	59134590.0			
2.	Total Assets (2.1 to 2.7)	46405478.0	74295364.0	41036049.0	47566232.0	41005602.0	38761684.0	24385054.0	13492477.0	31694689.0	19553635.0	10747360.0	17265787.0	7539968.0	14123185.0	16351665.0	14147648.0	15299251.0	44804721.0	9080781.0	9286522.0	9937737.0	9989400.0	6688084.0	6869683.0	6202987.0	576491043.0		
2.1	Cash and Bank Balance	5630387.0	16615320.0	2751843.0	3096855.0	1805416.0	2191759.0	2586736.0	1817413.0	1538218.0	1786496.0	1272691.0	1187231.0	755753.0	1563817.0	768180.0	1155692.0	1167220.0	3884784.0	869718.0	758997.0	1026025.6	903870.5	359862.0	462358.0	649888.0	6140813.7		
2.2	Money at Call and Short Notice		90000.0	939587.0	4389723.0	234599.0		100000.0	890000.0	233567.0		115320.0	151476.0		39000.0	39000.0			881102.0	487100.0	150000.0	300000.0					10159152.0		
2.3	Investments	16354682.0	15879886.0	10584488.0	8487887.0	1932981.0	12341032.0	7844943.0	2088427.0	6918244.0	3118395.0	1898413.0	3110444.0	773822.0	1266993.0	3101480.0	1602403.0	1636312.0	3476455.0	162329.0	1812289.0	780559.7	1483773.2	1066328.0	212727.0	1601030.0	128728619.4		
2.4	Loans and Advances	17090541.0	26229550.0	24443320.0	31537396.0	13750515.0	21354921.0	13368821.0	8864472.0	20847241.0	13651153.0	6312583.0	12385094.0	5989122.0	1011487.0	1264229.0	11021582.0	12132521.0	30041946.0	5813388.0	6433841.0	7791483.3	6827268.5	5119448.0	5135885.0	2383587.0	332717126.8		
2.5	Fixed Assets	225634.0	775291.0	584760.0	960905.0	152235.0	1154163.0	190819.0	149516.0	444032.0	410970.0	2086663.0	201811.0	49805.0	570065.0	253577.0	214989.0	92867.0	798375.0	195144.0	133380.0	63878.0	100402.7	106179.0	178460.0	174528.0	8405080.7		
2.6	Non Banking Assets	660936.0	299262.0		750.0	22945.0	10748.0	1822.0	1822.0	5695.0	91828.0		370.0	129226.0														1223982.0	
2.7	Other Assets	6443398.0	12439690.0	667681.0	502389.0	1577632.0	1462265.0	154987.0	2368775.0	999964.0	347459.0	787862.0	219561.0	262618.0	466813.0	359009.0	152982.0	230331.0	5622079.0	232255.0	102525.0	125790.7	274085.1	36266.0	97027.0	811596.0	36744999.8		
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	1239258.0	1479139.0	1249477.0	722983.0	910146.0	1109437.0	582165.0	437203.0	977912.0	620773.0	354218.0	606679.0	275838.0	438409.0	623976.0	408662.0	551550.0	2080964.0	305782.0	316638.0	335228.3	339045.8	213798.0	238309.0	157484.0	16647074.1		
3.2	Interest Expense	388940.0	509548.0	530803.0	362274.0	273041.0	442598.0	308757.0	206629.0	452793.0	252348.0	159900.0	342758.0	129587.0	257616.0	367317.0	305725.0	330842.0	1402707.0	206077.0	209394.0	227974.5	228529.7	137703.0	126798.0	88777.0	8249436.2		
3.3	A. Net Interest Income (3.1 - 3.2)	850318.0	969591.0	718674.0	360709.0	637105.0	666839.0	273408.0	230574.0	525119.0	368425.0	194318.0	263921.0	146251.0	180793.0	256659.0	174937.0	220708.0	678257.0	99705.0	107244.0	107253.0	110516.1	76095.0	111517.0	68707.0	8397637.9		
3.3.1	Fees, Commission and Discount	98348.0	97096.0	83110.0	67624.0	139209.0	120864.0	11887.0	81776.0	87135.0	71017.0	28611.0	2501.0	11414.0	21662.0	44119.0	21305.0	24787.0	49872.0	27769.0	24080.0	26415.6	27768.9	18666.0	17316.0	1243641.7			
3.3.2	Other Operating Income	85582.0	86380.0	61511.0	16355.0	17477.0	27065.0	86837.0	36980.0	187778.0	48993.0	29426.0	86451.0	16814.0	18781.0	31326.0	2741.0	166814.0	1826.0	31554.4	1156.6	1156.6	1156.6	1156.6	1156.6	1156.6	849585.0		
3.3.3	Foreign Exchange Gain/Loss (Net)	52685.0	60061.0	123301.0	99157.0	208245.0	132155.0	30633.0	38904.0	35150.0	70835.0	12372.0	63276.0	14367.0	42437.0	25490.0	22175.0	22454.0	99.0	12535.0	3776.0	5958.8	17905.7	3992.0	8471.0	2609.0	1069043.5		
3.4	Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	1056933.0	1183187.0	992796.0	503845.0	1002036.0	946753.0	351101.0	412190.0	700004.0	529055.0	284294.0	373122.0	262453.0	260579.0	326267.0	251543.0	280700.0	895042.0	147978.0	136734.0	153735.1	155990.4	107856.0	138644.0	106968.0	7159908.7		
3.5	Staff Expenses	392784.0	406226.0	119526.0	34445.0	122463.0	188109.0	46377.0	78778.0	26077.0	69781.0	44483.0	36955.0	27280.0	40000.0	48416.0	41172.0	32630.0	535841.0	29646.0	21200.0	16372.5	30384.1	21954.0	22626.0	18886.0	2498981.6		
3.6	Other Operating Expenses	133330.0	129324.0	125603.0	93132.0	126550.0	178864.0	93819.0	62279.0	121368.0	96831.0	42133.0	47789.0	26049.0	23389.0	72075.0	49325.0	46204.0	106532.0	45966.0	41871.0	23334.6	43653.1	30853.0	19636.0	23007.0	1861842.7		
3.7	Operating Profit Before Provision (B. -3.6-3.7)	509819.0	648627.0	747561.0	369668.0	599780.0	221105.0	279533.0	503631.0	362443.0	197678.0	286675.0	207125.0	147186.0	204776.0	165046.0	201866.0	252569.0	201866.0	252569.0	72333.0	73659.0	114028.0	81958.0	53048.0	64765.0	64765.0		
3.8	Provision for Possible Losses	81501.0	114005.0	115633.0	5089																								