

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Third Quarter (13/04/2007) 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	Total	
1.	Total Capital and Liabilities (1.1 to 1.7)	39243009	59023284	28405611	25012577	28523851	33938053	15443088	9565892	20455190	14264081	8876179	11163209	7313975	11713086	11515374	7987669	7127559	45333810	3408320	388313817	
1.1	Paid Up Capital	380383	1172300	491654	801352	413255	810810	640238	719852	518000	603141	698806	660000	600000	821651.3	750000	610000	500000	6478005	510000	18179447	
1.2	Reserve and Surplus	-6493166	-19014327	1854664	958800	1842039	1549522	342138	-2197989	642079	404108	-1233240	196099	-954544	157852.25	207885	109885	169794	-6331533	-16707	-27806641	
1.3	Debture and Bond				550000			360000	200000	300000	200000			200000							1810000	
1.4	Borrowings	1657727	3537483	2330618			696232	150000	2153428	300000	352855			424910	24318	80892.43	5000	50000	380000	439914	360000	12943277
1.5	Deposits (a + b.)	37714844	47834136	22505289	21680132	24623026	28613194	10486778	9454037	17221094	12028302	6517064	9393047	6007196	10463294	10134142	6965083	5613989	32641798	2525090	322421535	
a.	Domestic Currency	37551354	47355328	17632623	18537555	17422853	22591164	10158432	9321453	16392196	10941560	6463635	8700464	5812203	9661404.8	9651980	6730453	5405141	32641798	2495853	295467450	
b.	Foreign Currency	163490	478808	4872666	3142577	7200173	6022030	328346	132584	828898	1086742	53429	692583	194993	801889.48	482162	234630	208848	0	29237	26954085	
1.6	Income Tax Liability			32709	11215		170145	-130334	107390		-66974	-4801	28024					30650	165305		303769	
1.7	Other Liabilities	5983221	25493692	1190677	1011078		943929	2284382	1750840	1182602	1774017	675675	2960523	293954	1608981	189395.53	463277	252701	433126	11940321	29937	60462329
2.	Total Assets (2.1 to 2.7)	39243009	59023284	28405611	25012577	28523851	33938053	15443088	9565892	20455190	14264081	8876179	11163209	7313975	11713086	11515374	7987669	7127559	45333810	3408320	388313817	
2.1	Cash and Bank Balance	4777376	8661944	1539680	1407958	1121584	1756770	1005182	611223	1735447	1040265	912419	897366	358891	1531617.2	1052331	447460	443892	4580718	285260	34167383	
2.2	Money at Call and Short Notice		300000	1909850	461400	3459046	626955	188584		450000	689337	62373	173315	298506	1274816.4	75000	628509	153794	100000	1518600	12370085	
2.3	Investments	14832336	12002519	8180775	5515859	12926939	11093560	3693823	632028	4612689	2902154	829894	1501315	762312	982256.05	1409721	781715	833718	1686894	202896	85383403	
2.4	Loans and Advances	13384843	24095608	15786400	16870565	10264109	18344657	9758593	6198036	12946089	8943999	5576832	8324289	5296531	7474002.2	8640923	5886686	5396989	26345356	1311324	210845831	
2.5	Fixed Assets	237405	665701	294678	397115	113234	820175	78716	162474	172295	318798	204789	127336	38400	257399.25	184340	139551	56868	981804	64451	5315529.3	
2.6	Non Banking Assets	855833	421260		1500		38892	42435	186484		45212	134521	2646	164263	12902.64	4789	662	14205	0	0	1925604.6	
2.7	Other Assets	5155216	12876252	694228	358180	638939	1257044	675755	1775647	538670	324316	1155351	136942	395072	180092.09	148270	103086	228093	11639038	25789	38305980	
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	
3.1	Interest Income	1284197	1548367	1122261	1129178	1040289	1250905	570813	653785	805324	591864	298885	534937	341062	486801.58	573705	324820	345183	2848358	19989	15770724	
3.2	Interest Expense	578814	673382	399778	499516	302504	553965	309402	333473	377037	252606	208180	314042	193224	289304.49	290590	199275	202916	1084944	11790	7074742.5	
	A. Net Interest Income (3.1 - 3.2)	705383	874985	722483	629662	737785	696940	261411	428287	392588	90705	220895	147838	197497.1	283115	125545	142267	1763414	8199	8695981.1		
3.3	Fees, Commission and Discount	123659	217699	161744	72966	173894	142244	46245	86574	51269	56134	22440	26695	18158	26087.21	39868	23558	23738	41289	1677	1355938.2	
3.4	Other Operating Income	66556	75443		75267	15623	35099		51616	58227	16750	25039	16781	38705	31237.77	0	2412	183352	137	692244.77		
3.5	Foreign Exchange Gain/Loss (Net)	-29345	-21227	157805	109933	210996	11147	33124	34630	34574	67069	5017	20672	9778	19103.3	15039	12074	8216	0	3759	702364.3	
	B. Total Operating Income (A + 3.3 + 3.4 + 3.5)	866253	1146900	1042032	887828	1138298	885430	340780	493132	572357	479211	143201	285043	214479	273925.37	338022	161177	176633	1988055	13772	11446528	
3.6	Staff Expenses	549544	555110	144112	106850	141416	194005	40002	65433	56634	49710	39219	36997	36286	39368.12	50659	32486	24732	804251	6919	2973733.7	
3.7	Other Operating Expenses	151686	223160	134865	171337	179754	228542	77633	86779	119273	93183	50427	43382	41872	52865.01	66450	43853	38518	195130	10594	2009303	
	C. Operating Profit Before Provision (B - 3.6 - 3.7)	165023	368630	763055	609641	817128	462883	223145	340920	396450	336318	53555	204664	136321	181692.2	220913	84838	113383	988674	-3741	6463492.2	
3.8	Provision for Possible Losses	57618	218208	29068	88833	29214	26488	155238	84570	68022	279344	61381			103317.38	67355	20816	6350	863145	12966	2171933.4	
	D. Operating Profit (C - 3.8)	107405	150422	733987	520808	787914	462883	196657	185682	311880	268296	-225789	143283	136321	78374.86	153558	64022	107033	125529	-16707	4291558.9	
3.9	Non Operating Income / Expenses (Net)	16296	13398	8601	1091	493		-436	6093		-74		359	1222	-2554	-7657		54548		91380		
3.10	Write Back of Provision for Possible Loss	235628	719381		29483	14548	31273	41577		4906				221619		9103		539533		1847057		
	E. Profit from Regular Activities (D + 3.9 + 3.10)	359329	883201	742588	551382	802955	494156	237798	191775	316786	268222	-225789	143642	359162	78374.86	151004	65468	107033	719610	-16707	6229989.9	
3.11	Extraordinary Income/Expenses (Net)	2356		29462										-89903	328.74			6887		-29869.26		
	F. Profit before Bonus and Taxes (E + 3.11)	361685	883201	772050	551382	802955	494156	237798	191775	316786	268222	-225789	143642	290259	78703.6	151004	65468	107033	726497	-16707	6200120.6	
3.12	Provision for Staff Bonus		70186	50126	73000	54014		28799	24384		13058			7154.87	13728	5952	9730			350131.87		
3.13	Provision for Tax		230244	157895	229950	170145		107390	90716	76809			40947	22734	22537.85	43242	18748	30650			1242007.9	
	G. Net Profit/Loss (F - 3.12 - 3.13)	361685	883201	471620	343361	500005	269997	237798	84385	197271	167029	-225789	89637	267525	49010.88	94034	40768	66653	726497	-16707	4607980.9	
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	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	-39.6%	-41.9%	13.4%	11.2%	18.1%	11.6%	12.9%	-10.6%	11.3%	13.4%	6.7%	11.7%	-6.0%	11.3%	11.2%	11.1%	11.2%	7.2%	26.00%	-1.8%	
4.2	Non Performant Loan(NPL) To Total Loan	14.8%	31.8%	1.8%	1.9%	1.9%	4.7%	5.1%	36.4%	0.9%	3.2%	5.3%	2.6%	19.8%	1.3%	2.6%	0.5%	1.0%	25.6%	0.00%	12.41%	
4.3	Total Loan Loss Provision to Total NPL	124.7%	106.4%	139.0%	144.5%	144.9%	113.1%	93.9%	94.0%	100.0%	104.3%	77.9%	139.0%	101.8%	187.9%	82.8%	307.9%	154.4%	92.0%	0.00%	114.1%	