

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Second Quarter (14/01/2008) 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	SDBL ¹⁷	ADBL ¹⁸	GLOBAL ¹⁹	CITIZEN ²⁰	PRIME ²¹	SUNRISE ²²	BANK ASIA ²³	Total	
1.	Total Capital and Liabilities (1.1 to 1.7)	43203097	60082102	33304384	33514928	30621820	35759050	16645633	10546453	26461943	16538710	8995639	13077384	7328248	11101906	13809780	10632387	10059336	43120537	5357206	6133347	3316117	2631756	4361051	446602814	
1.1	Paid Up Capital	380383	1172300	689216	1002634	620784	810810	647798	744126	831400	603141	1195744	792000	750000	821651	900000	732000	690000	9278000	700000	560000	700000	700000	700000	26021987	
1.2	Reserve and Surplus	-655215	-18003434	1713044	1178847	1891280	1754268	515492	-3066337	953206	527958	-910198	247281	-734365	325919	218845	231160	175955	-5859457	-36950	-15306.37				-25452497	
1.3	Debiture and Bond				800000		360000	200000		200000			200000												2060000	
1.4	Borrowings	1610418	2412984	2907404	150000		367650	924692		805000			776320	260000	407165	1005000	450000	601455	312455	180050	1129752.5	50000	407024.58	253160	15010530.1	
1.5	Deposits (a.+b.)	39977105	54330282	26814271	29234736	27066713	30044148	12852084	10215383	22315087	13499348	6313295	10867947	5657420	9327303	11452182	8987764	8275554	32614732	4397920	4341566.8	2547150.5	1518854.8	3394715	376054301	
a.	Domestic Currency	39763245	53523463	21738551	25278236	18691214	23892313	12670195	10057287	21952407	12470187	6270567	10417419	5507543	8896930	10978872	8631009	8130709	32614732	4260460	3765044.9	2538411.4	1344975.5	3392723	346786494	
b.	Foreign Currency	213860	806819	5075720	3965240	8375499	6151835	181889	158096	362680	1029161	42728	450528	149877	430373	473310	356755	144845	0	137460	576521.96	8739.04	173879.38	1992	29267807.4	
1.6	Income Tax Liability		36848		25901	49580	118735	-217803	72949	82042		-4500	17833	1944		-44070	0	33222				9178.89			181859.89	
1.7	Other Liabilities	7793406	20169970	1143601	1114070	993463	2303439	1723370	2580332	1980208	903263	2401298	176003	1393249	219868	277823	231463	283150	6774807	116186	117334.22	9787.42	5876.84	14666	52726633.5	
2.	Total Assets (2.1 to 2.7)	43203097	60082102	33304384	33514928	30621820	35759050	16645633	10546453	26461943	16538710	8995639	13077384	7328248	11101906	13809780	10632387	10059336	43120537	5357206	6133347	3316117	2631756	4361051	446602814	
2.1	Cash and Bank Balance	6226137	6613821	1549506	1884782	1084897	1760745	943781	801559	3757310	1541140	872985	819034	512431	873402	906045	541416	647265	5945227	381720	309919.48	303916.61	382284.95	305667	38964991	
2.2	Money at Call and Short Notice	499904	200000	684571	300000	2284614	1511770	17822	147626	398000	253480	138571	20564	43490	650000	269757	4000				191304		458802.57	50000	8124275.57	
2.3	Investments	15048662	14660573	9950354	7990617	13554284	9352654	3085716	1242834	4273297	2265965	1330113	1369727	686836	953230	1333018	1099191	1211121	5364397	941730	1441535.5	130000	649280.32	3040279	100975614	
2.4	Loans and Advances	15943006	25297231	19973730	22175607	12093864	20725014	11795239	6076525	16968859	11833645	5274223	10499758	5502758	8008051	11221419	8363576	8029926	28070912	3931000	4046387.9	2815688.6	1046468.6	900367	260593255	
2.5	Fixed Assets	210716	738339	531645	779585	123227	895570	115611	146574	236815	328791	217291	160143	37369	288813	193538	152715	56950	799400	79870	78832.62	39865.61	9056.56	20428	6241144.79	
2.6	Non Banking Assets	809050	301729		1125	30834	10194	110743		35223	107670	1164	141848		3393	7381	785								1561139	
2.7	Other Assets	4465422	12270409	614578	383212	1480934	1482463	677270	2020592	827662	280466	1054786	206994	403516	325017	148379	204947	110074	2940601	22886	65367.71	26646	85863.28	44310	30142395	
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
3.1	Interest Income	812360	1080208	881585	957440	767719	938973	424923	370367	665800	472450	264338	424096	247041	358734	454292	319798	322577	1796600	139433	157903.81	44781.14	21546.91	34446	11957411.9	
3.2	Interest Expense	362993	511362	335969	438868	230051	418436	212883	196647	283463	197287	137226	230264	131412	196235	216190	180616	180951	738498	84522	95785.9	19148.39	7436.77	18017	5424261.06	
	A. Net Interest Income (3.1 - 3.2)	449367	568846	545616	518572	537668	520537	212040	173720	382337	275163	127112	193832	115629	162499	238102	139182	141626	1058102	54911	62117.97	25632.75	14110.14	16429	6533150.8	
3.3	Fees, Commission and Discount	83365	158002	75408	90058	149617	87316	33209	17124	47397	51150	17816	20359	10501	14762	32556	15025	21149	35624	10398	15606.97	11852.28	3140.6	1963	1057998.85	
3.4	Other Operating Income	53238	83709	43682	33342	8997	67018	95322	62581	14023	33659	18738	20311	14940	9962	2888	111969		2964.94	79.65	142				677565.59	
3.5	Foreign Exchange Gain/Loss (Net)	6665	-26028	96229	85034	158203	87631	22391	1434	7726	49508	6882	17501	5737	17952	14858	20645	11993	2240	11069	3085.06	715.36	1152.18	270	602892.6	
B.	Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	592635	784529	760935	727006	854485	762502	267640	342200	500041	389844	185469	250430	152178	210153	285516	184814	177656	1207935	76378	83774.88	38280.04	18544.92	18662	8871607.84	
3.6	Staff Expenses	407810	406722	112662	92852	98601	137614	31145	59064	62658	45172	39295	31824	26563	32901	41056	28483	20472	447397	14984	13957.7	9535.79	9968.3	4536	2175272.79	
3.7	Other Operating Expenses	120973	135908	101332	148416	118032	160387	65290	51551	100887	66424	44526	36773	30042	53546	56357	34558	31682	115661	23972	18542.53	8980.84	11185.06	6612	1541637.43	
	Operating Profit before Provision (B. - 3.6-3.7)	63852	241899	546941	485738	637852	464501	171205	231585	336496	278248	101648	181833	95573	123706	188103	121773	125502	644877	37422	51274.65	19763.41	-2608.44	7514	5154697.62	
3.8	Provision for Possible Losses	67565		35627	93331	11614	49872	24415		46133	38905	-228886	7065		18013	77145	23736	9488	269726	4612	20355.33	28395.84	10542.26	9004	616658.43	
	D. Operating Profit (C. - 3.8)	-3713	241899	511314	392407	626238	414629	146790	231585	290363	239343	330534	174768	95573	105693	110958	98037	116014	375151	32810	30919.32	-8632.43	-13150.7	-1490	4538039.19	
3.9	Non Operating Income / Expenses (Net)	8857	8302	1059	2147	353	539	7885		121	34242	9908	-5806		428	-3280		400							65175	
3.10	Write Back of Provision for Possible Loss	29450	105716	9	81769	6407	477543			6930	236146	30043	38955	2075				9076							1024179	
E.	Profit from Regular Activities (D+3.9+3.10)	34594	355917	512382	476323	632998	414629	147329	717013	290363	239464	364776	191606	325913	135736	150341	96852	116014	384627	32810	30919.32	-8632.43	-13150.7	-1490	5627333.19	
3.11	Extraordinary Income/Expenses (Net)	74908	25624	14429		1004							5239		-654	-388		10825							157987	
F.	Profit before Bonus and Taxes (E. + 3.11)	109502	381541	553811	476323	634002	414629	147329	717013	290363	239464	364776	191606	331152	135736	149687	96464	116014	395452	32810	30919.32	-8632.43	-13150.7	-1490	5785320.19</	