Unaudited Financial Results of Commercial Banks (Quarterly)
As at Third Quarter (13/04/2009) 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]	NCCB[11]	NICB[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)	46768679.0	80849461.0	40891394.0	49676622.0	38685794.0	39413092.0	30965540.0	12222881.0	33698788.0	20326721.0	11160221.0	17239967.0	7796928.0	14883932.0	17988142.0	15849442.0	17564464.0	45153749.0	9339987.0	11277068.0	10984614.8	12028593.1	8776381.0	7694972.0	12634146.0	613871578.9
1.1	Paid Up Capital	380383.0	1172300.0	965747.0	2407069.0	931966.0	1216215.0	874528.0	1822777.0	838821.0	844398.0	1399558.0	1140480.0	1015295.0	1314642.0	1078272.0	1098086.0	952200.0	10777500.0	1000000.0	1000000.0	863155.0	875000.0	1000000.0	1107456.0	1100000.0	37175848.0
1.2	Reserve and Surplus	(651213.0)	(15134052.0)	2129958.0	1732406.0	2272383.0	1839783.0	765299.0	(1996351.0)	1393849.0	830640.0	(422942.0)	462651.0	(584936.0)	301657.0	477460.0	200152.0	277366.0	(4563665.0)	22622.0	39421.0	28007.1	(12208.8)	36494.0	232358.0	164155.0	(14822606.4)
1.3	Debenture and Bond			300000.0	1050000.0		860000.0	200000.0		300000.0	200000.0		200000.0			400000.0	350000.0	227770.0									4087770.0
1.4	Borrowings	1930062.0	3395660.0	191400.0	39725.0	821865.0	800000.0	1956333.0		318800.0	180000.0		784625.0	50000.0	10931.0	87741.0	550000.0	2036300.0	201633.0	247670.0	738193.0	575835.9	752319.9	1007235.0		403660.0	17079988.8
1.5	Deposits (a.+b.)	42604073.0	60672229.0	35776971.0	42476024.0	33637137.0	32308130.0	26329441.0	9924874.0	29659503.0	17473532.0	8504110.0	14101445.0	6141913.0	13097934.0	15561725.0	13329608.0	13605437.0	33087598.0	7651932.0	9198236.0	9280870.4	10042465.9	6623192.0	6157039.0	5313203.0	502558622.3
	a. Domestic Currency	42346645.0	60112242.0	29358362.0	37233720.0	20417797.0	27272760.0	15124547.0	9751298.0	29172232.0	16045171.0	8427341.0	13370949.0	6038619.0	12551501.0	15338963.0	12282995.0	13435688.0	33087598.0	7252097.0	8654336.0	8903289.0	8774045.2	5762768.0	6136960.0	4833192.0	451685115.2
	b. Foreign Currency	257428.0	559987.0	6418609.0	5242304.0	13219340.0	5035370.0	11204894.0	173576.0	487271.0	1428361.0	76769.0	730496.0	103294.0	546433.0	222762.0	1046613.0	169749.0		399835.0	543900.0	377581.4	1268420.7	860424.0	20079.0	480011.0	50873507.1
1.6	Income Tax Liability				42066.0	7759.0	232717.0	86565.0	144164.0	12461.0		1760.0	13717.0	(6304.0)		(8557.0)		69094.0	459114.0	25053.0		39871.9	28353.4	3265.0			1153819.3
1.7	Other Liabilities	7366274.0	30743324.0	1527318.0	1929332.0	1014684.0	2156247.0	753374.0	2330417.0	1175354.0	798151.0	1677735.0	537049.0	980960.0	158768.0	388781.0	321596.0	396297.0	5191569.0	392710.0	301218.0	196874.5	342662.4	106195.0	198119.0	5653128.0	666368136.9
2.	Total Assets (2.1 to 2.7)	46768679.0	80849461.0	40891394.0	49676622.0	38685794.0	39413092.0	30965540.0	12222881.0	33698788.0	20326721.0	11160221.0	17239967.0	7796928.0	14883932.0	17988142.0	15849442.0	17564464.0	45153749.0	9339987.0	11277068.0	10984614.8	12028593.1	8776381.0	7694972.0	12634146.0	613871578.9
2.1	Cash and Bank Balance	6272996.0	16774894.0	1779233.0	6137251.0	2869127.0	3059315.0	3244249.0	1619964.0	3160992.0	1574803.0	1192556.0	1015474.0	727067.0	1324224.0	1868972.0	1731266.0	1598702.0	3736147.0	784466.0	882069.0	588474.3	2051193.1	530843.0	403134.0	6015539.0	709427550.4
2.2	Money at Call and Short Notice		130000.0	826402.0	30000.0	1788695.0	180700.0		200000.0	980000.0	291890.0	217196.0	121820.0	585000.0	255000.0	125000.0		69070.0	734391.0	16152.0	131900.0	480000.0		500000.0	631109.0	77567.0	9371892.0
2.3	Investments	14771588.0	17664004.0	10358375.0	7526631.0	18937660.0	9085129.0	12918638.0	2282664.0	6127629.0	3318127.0	1786077.0	2745590.0	723616.0	1720406.0	1929946.0	1525674.0	2026001.0	3971518.0	1245289.0	1999732.0	645845.4	1765995.5	1399269.0	263773.0	2079478.0	128819074.9
2.4	Loans and Advances	18502475.0	28853662.0	20473375.0	34417570.0	14050375.0	24342540.0	14246451.0	6868809.0	22332411.0	14309401.0	6717897.0	12963458.0	5463619.0	10867264.0	13601367.0	12207677.0	13471067.0	30468260.0	6690102.0	6976211.0	5361876.7	7706345.6	6181553.0	6097179.0	4071102.0	356464077.3
2.5	Fixed Assets	241196.0	784439.0	568119.0	1046137.0	159949.0	1179518.0	241185.0	148848.0	473631.0	428091.0	336136.0	204135.0	47425.0	600417.0	253630.0	223173.0	907450.0	809770.0	229576.0	129916.0	59614.3	134828.3	113136.0	179660.0	169685.0	8879359.5
2.6	Non Banking Assets	661913.0	296958.0		750.0		25945.0	10748.0	2882.0		4548.0	71748.0	370.0	128054.0													1203914.0
2.7	Other Assets	6318511.0	16345504.0	885890.0	518283.0	879988.0	1539945.0	304269.0	1299714.0	624125.0	399861.0	838813.0	189120.0	122147.0	290601.0	309207.0	161652.0	308879.0	5433273.0	374402.0	157240.0	148604.2	368230.7	51560.0	119917.0	200775.0	38190510.8
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
3.1	Interest Income	1855200.0	2289990.0	1932145.0	2320272.0	1376643.0	1681565.0	963645.0	720352.0	1525330.0	958220.0	554229.0	933296.0	418298.0	695986.0	965876.0	764073.0	882520.0	1714232.0	472113.0	521215.0	554005.5	562451.5	360886.0	388540.0	261353.0	25672436.0
3.2	Interest Expense	541419.0	744221.0	839835.0	1190105.0	406088.0	671580.0	540154.0	307121.0	720073.0	398024.0	245937.0	546813.0	192964.0	404455.0	585132.0	493106.0	550561.0	750797.0	314182.0	349232.0	378713.4	384954.7	235470.0	220894.0	158316.0	12170147.0
	A. Net Interest Income (3.1 - 3.2)	1313781.0	1545769.0	1092310.0	1130167.0	970555.0	1009985.0	423491.0	413231.0	805257.0	560196.0	308292.0	386483.0	225334.0	291531.0	380744.0	270967.0	331959.0	963435.0	157931.0	171983.0	175292.1	177496.8	125416.0	167646.0	103037.0	13502288.9
3.3	Fees, Commission and Discount	148313.0	272941.0	133592.0	202381.0	194997.0	193532.0	50040.0	90561.0	133124.0	97704.0	41166.0	41814.0	18345.0	27435.0	67483.0	33752.0	55087.0	76622.0	37660.0	37525.0	15692.6	42911.9	42751.0	29848.0	24790.0	2109497.6
3.4	Other Operating Income	86308.0	119386.0	96079.0	51781.0	24899.0	39742.0	29106.0	96229.0	79076.0	26800.0	62560.0	30577.0	95843.0	54994.0		47229.0	4408.0	279814.0	13156.0	2965.0	53148.5	1823.4			29252.0	1305175.9
3.5	Foreign Exchange Gain/Loss (Net)	70273.0	32174.0	192379.0	165514.0	309627.0	189023.0	41415.0	47548.0	50281.0	104351.0	16101.0	78819.0	21553.0	52980.0	32678.0	35614.0	31912.0	99.0	20877.0	6779.0	8589.4	26206.6	6142.0	10134.0	5323.0	1555494.0
B.	Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	1618675.0	1970270.0	1514360.0	1549843.0	1498478.0	1432282.0	544052.0	647669.0	1067738.0	789051.0	428119.0	537693.0	361075.0	406940.0	480905.0	387562.0	423366.0	1319970.0	229624.0	219252.0	252722.6	248440.7	174309.0	207628.0	162402.0	18472426.3
3.6	Staff Expenses	627075.0	1029968.0	182813.0	153782.0	183659.0	251972.0	71583.0	100149.0	112446.0	104820.0	64382.0	58400.0	42110.0	63546.0	77153.0	61929.0	49996.0	1403526.0	46498.0	31145.0	25342.7	50787.6	35286.0	35480.0	29357.0	4893205.3
3.7	Other Operating Expenses	202211.0	188535.0	193375.0	323715.0	207864.0	284114.0	141824.0	83350.0	178594.0	155447.0	64555.0	75224.0	45768.0	117345.0	112554.0	74832.0	76198.0	163537.0	76922.0	63274.0	40963.3	73900.1	52621.0	27253.0	43062.0	3067237.5
C.	Operating Profit Before Provision (B. -3.6-3.7)	789389.0	751767.0	1138172.0	1072346.0	1106955.0	896196.0	330645.0	464170.0	776698.0	528784.0	299182.0	404069.0	273197.0	226049.0	291198.0	250801.0	297172.0	(247093.0)	106204.0	124833.0	186416.6	123753.0	86202.0	144895.0	89983.0	10511983.6
3.8	Provision for Possible Losses	(213302.0)	150482.0	149653.0	124140.0	41041.0	60815.0	12954.0	149846.0	72841.0	14637.0	45714.0	19613.0		163646.0	14283.0	25817.0	43827.0	1389253.0	14344.0	22484.0	40219.5	19790.6	35865.0	28042.0	30117.0	2456122.2
	D. Operating Profit (C. -3.8)	1002691.0	601285.0	988519.0	948206.0	1065914.0	835381.0	317691.0	314324.0	703857.0	514147.0	253468.0	384456.0	273197.0	62403.0	276915.0	224984.0	253345.0	(1636346.0)	91860.0	102349.0	146197.1	103962.4	50337.0	116853.0	59866.0	8055861.4
3.9	Non Operating Income / Expenses (Net)	21486.0	9677.0	4461.0	713.0	91.0	3075.0	778.0	16378.0		606.0	2920.0	1743.0	(672.0)		1297.0	(6470.0)		182371.0		127.0					1284.0	239865.0
3.10	Write Back of Provision for Possible Loss	40668.0	963317.0	73829.0	56728.0	11204.0	136196.0	861024.0	4878.0	1047.0	206325.0	3913.0	160740.0				1500.0		1356673.0							26751.0	3904793.0
E.	Profit from Regular Activities (D+3.9+3.10)	1064845.0	1574279.0	992980.0	1022748.0	1122733.0	849660.0	454665.0	1191726.0	708735.0	515800.0	462713.0	390112.0	433265.0	62403.0	278212.0	220014.0	253345.0	(97302.0)	91860.0	102476.0	146197.1	103962.4	50337.0	116853.0	87901.0	12200519.4
3.11	Extraordinary Income/Expenses (Net)	312624.0	97824.0	40861.0	(5430.0)		3635.0	(111742.0)	(4878.0)	6934.0	(54577.0)	4851.0	(17615.0)	(97.0)		(225.0)	(58.0)		1145562.0								1417669.0
F.	Profit before Bonus and Taxes (E. + 3.11)	1377469.0	1672103.0	1033841.0	1022748.0	1117303.0	853295.0	342923.0	1191726.0	703857.0	522734.0	408136.0	394963.0	415650.0	62306.0	277987.0	219956.0	253345.0	1048260.0	91860.0	102476.0	146197.1	103962.4	50337.0	116853.0	87901.0	13618188.4
3.12	Provision for Staff Bonus	125224.0	123859.0	93986.0	92977.0	101573.0	77572.0	31175.0	108339.0	63987.0	47521.0	37103.0	35906.0	37786.0	5664.0	25271.0	19996.0	23031.0	49817.0	8351.0	9316.0	13290.6	9451.1	4576.0	10623.0	7991.0	1164485.8
3.13	Provision for Tax	375673.0		261234.0	278931.0	304719.0	232717.0	86565.0	144164.0	191961.0	142250.0	195000.0	107750.0	50784.0	16992.0	75814.0	59988.0	69094.0	93672.0	25053.0	27948.0	39871.9	28353.4	13728.0	31869.0	23973.0	2792804.3
	G. Net Profit/Loss (F. - 3.12-3.13)	876572.0	1548244.0	658621.0	650840.0	711011.0	543006.0	225183.0	939223.0	447909.0	332963.0	291533.0	251307.0	317080.0	39650.0	176902.0	139972.0	161220.0	904471.0	58456.0	65212.0	93034.5	66157.9	32033.0	74361.0	55937.0	9660898.4
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	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	-24.7%	-29.9%	11.4%	12.5%	14.7%	11.9%	11.7%	-8.2%	10.7%	11.4%	12.5%	12.9%	12.4%	12.7%	12.9%	12.6%	10.3%	10.4%	13.5%	14.1%	10.1%	10.0%	15.6%	15.3%	19.6%	
4.2	Non Performint Loan(NPL) To Total Loan	10.1%	18.0%	1.1%	1.0%	0.7%	2.0%	2.6%	29.9%	0.5%	1.7%	9.1%	0.9%	9.9%	3.1%	0.8%	0.1%	0.5%	10.8%	0.1%			0.2%	0.1%	1.5%	0.9%	
4.3	Total Loan Loss Provision to Total NPL	123.2%	108.0%	166.3%	163.8%	228.1%	146.1%	137.7%	118.4%	100.0%	123.8%	117.8%	179.7%	135.9%	138.4%	182.1%	1289.0%	284.9%	156.3%	1190.0%			568.8%	949.8%	119.8%	197.8%	