

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Fourth Quarter (15/07/2020) of the Fiscal Year 2065/2066.

Rs In '000'

S. N.	Particulars	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SCBBL 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	ADBNI 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)	50243587.0	75042925.0	43867397.0	53739438.0	40587000.0	41186386.0	30932861.0	13559980.0	37488196.0	20996062.0	11757355.0	18750828.0	8341480.0	17447570.0	18533226.0	18543219.0	18060979.0	51889704.0	12627863.0	12966074.0	13517491.3	16780299.0	11642981.0	8863572.0	16489967.0	663856440.3	
1.1	Paid Up Capital	3803883.0	4172000.0	366747.0	2407369.0	931966.0	1216215.0	874526.0	1866315.0	844398.0	1399558.0	1140486.0	1086079.0	1478131.0	1186099.0	1098096.0	92220.0	10777500.0	1000000.0	1000000.0	863756.0	1337500.0	1000000.0	1665596.0	1670000.0	39902990.0		
1.2	Reserve and Surplus	(6594281.0)	(14869867.0)	(965265.0)	(1986140.0)	(2589648.0)	(2033203.0)	(457467.0)	(851872.0)	(951184.0)	(304300.0)	(527960.0)	(1430267.0)	(189817.0)	(445473.0)	(246348.0)	(311759.0)	(7283338.0)	(28617.0)	(28617.0)	(11208.0)	(89972.0)	(218861.0)	(69972.0)	(188861.0)	(1742675.0)		
1.3	Debiture and Bond																										3727770.0	
1.4	Borrowings	1870675.0	3880646.0	1681305.0	3800.0	30000.0	727466.0		312000.0	10000.0		660405.0	19538.0	4094.0	293420.0	450000.0	327600.0	198250.0	499460.0	250000.0	539363.0	365613.8	140957.0	290000.0	313961.0	1463254.4		
1.5	Deposits (a+b)	44628226.0	6809897.0	37348256.0	46697983.0	35871721.0	34746301.0	27957221.0	9998633.0	3332946.0	18083981.0	9136916.0	15579931.0	6444904.0	15596249.0	18710925.0	16051303.0	15984934.0	35154770.0	10832984.0	11524426.0	11779989.2	12106436.4	8875862.0	6613359.0	6904466.0	555145279.5	
1.6	Domestic Currency	44428414.0	67791956.0	30171215.0	40791621.0	22984021.0	29798867.0	17687754.0	9810032.0	32698406.0	16634275.0	9052690.0	14880667.0	6353116.0	15030232.0	15814536.0	14905944.0	15500128.0	35154770.0	10627503.0	11161016.0	10887442.7	11432214.6	8170138.0	6585294.0	6349401.0	804270624.0	
1.7	Income Tax Liability	201792.0	303741.0	717704.0	5906362.0	12887700.0	5037434.0	12887700.0	185600.0	663540.0	1449706.0	84256.0	699264.0	91789.0	566017.0	1149399.0	484806.0		305481.0	363410.0	892546.5	674221.7	705424.0	28065.0	555245.0		6047465.2	
2	Total Assets (2.1 to 2.7)	50243587.0	75042925.0	43867397.0	53739438.0	40587000.0	41186386.0	30932861.0	13559980.0	37488196.0	20996062.0	11757355.0	18750828.0	8341480.0	17447570.0	18533226.0	18543219.0	18060979.0	51889704.0	12627863.0	12966074.0	13517491.3	16780299.0	11642981.0	8863572.0	16489967.0	663856440.3	
2.1	Cash and Bank Balance	9154759.0	13483487.0	3372512.0	7818004.0	3137164.0	3048527.0	1810919.0	2571417.0	6164371.0	2175114.0	1187005.0	1461151.0	394860.0	2778833.0	1776299.0	1832779.0	1777889.0	5202413.0	1382142.0	1653363.0	1379326.1	4741251.9	1115482.0	538162.0	8033487.0	88885726.0	
2.2	Money at Call and Short Notice	4026909.0	626266.0	352666.0	3651190.0	709600.0	709600.0	186402.0	40000.0	243552.0	186402.0	186402.0	41781.0		30000.0	405700.0	484940.0	2644198.0	38400.0	38400.0			674190.3	915950.0	1088173.0	1739977.0	12420374.2	
2.3	Investments	13387860.0	15640946.0	952668.0	7403112.0	18640480.0	9181484.0	13286182.0	18274320.0	5848480.0	2786357.0	1672124.0	3029492.0	800626.0	1548159.0	1510826.0	2495968.0	2178428.0	6880964.0	1708022.0	2027337.0	2087042.1	1910334.0	1727036.0	4978113.0	1857663.0	13068448.0	
2.4	Loans and Advances	19482245.0	31608684.0	27388633.0	38821657.0	13679757.0	25519137.0	15131748.0	12626660.0	14845720.0	7183681.0	13679394.0	2808660.0	5681384.0	12467186.0	14852570.0	13463349.0	13330802.0	32268226.0	8833862.0	8128114.0	8732585.1	8963620.9	7635757.0	6300000.0	5352976.0	5194111.0	384315129.0
2.5	Fixed Assets	233934.0	785204.0	660998.0	1126540.0	137292.0	1205067.0	255317.0	139199.0	427157.0	455455.0	344294.0	259325.0	46167.0	664032.0	247833.0	112106.0	803012.0	220997.0	121659.0	108064.3	279667.9	167870.0	220364.0	223814.0		2473763.2	
2.6	Non Banking Assets	604071.0	256677.0		375.0	42265.0			4548.0	637880.0	703.0	12674.0	4500.0														1663687.0	
2.7	Other Assets	6970718.0	13267543.0	864696.0	464250.0	1341117.0	1489906.0	348695.0	1600282.0	478632.0	385516.0	545969.0	323763.0	280999.0	294858.0	374696.0	119420.0	178914.0	4184289.0	216967.0	133211.0	200473.0	211273.2	81786.0	54084.0	305355.0	34697372.9	
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	2686777.0	3448152.0	2798486.0	3267105.0	1887221.0	2347086.0	1460446.0	1337112.0	2186815.0	1347697.0	758363.0	1284115.0	580438.0	1041449.0	1375453.0	1098895.0	1268310.0	4542123.0	883933.0	758256.0	822684.0	878765.2	583841.0	587877.0	402583.0	39431072.7	
3.2	Interest Expense	780510.0	1067779.0	1153280.0	1688274.0	543787.0	934548.0	824700.0	409776.0	1012674.0	563113.0	352060.0	767003.0	264426.0	581076.0	816203.0	712348.0	813619.0	1457767.0	459794.0	508802.0	564654.6	613624.3	378200.0	347983.0	254261.0	17868249.8	
3.3	Net Interest Income (3.1 - 3.2)	1906267.0	2380373.0	1645206.0	1598831.0	1343434.0	1412740.0	635746.0	927336.0	1173941.0	784584.0	406303.0	517112.0	316912.0	460373.0	592260.0	386637.0	451681.0	3084356.0	224749.0	249454.0	260299.0	285141.0	205641.0	238984.0	146322.0	21963822.9	
3.4	Fees, Commission and Discount	206808.0	912442.0	178693.0	241883.0	234469.0	273206.0	78903.0	126107.0	202984.0	140582.0	55455.0	81928.0	23400.0	30117.0	59120.0	29835.0	72888.0	90045.0	12296.0	21869.0	39858.7	7810.0	9811.0	9811.0		288965.0	
3.5	Other Operating Income	181181.0	188358.0	144158.0	76206.0	33191.0	60993.0	58231.0	338371.0	431885.0	76173.0	67173.0	184228.0	154268.0	184228.0	190917.0	6005.0	61436.0	48805.0	61436.0	48805.0	61436.0	3213.8	61301.0	30852.0	42796.0	2179244.5	
3.6	Foreign Exchange Gain/Loss (Net)	86208.0	32869.0	251920.0	123320.0	480031.0	228865.0	61294.0	80848.0	62527.0	146373.0	20314.0	97673.0	25705.0	59375.0	59002.0	51005.0	38683.0	16363.0	30210.0	8825.0	10954.6	35445.7	10904.0	14913.0	9343.0	213970.3	
3.7	Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	2437354.0	3114018.0	2229883.0	2112210.0	1975404.0	828380.0	1274228.0	1544866.0	1147224.0	585245.0	721940.0	649433.0	614591.0	711703.0	538194.0	569267.0	366599.0	334219.0	316379.0	372290.3	363669.2	285665.0	295470.0	227941.0	2876488.5		
3.8	Staff Expenses	1807344.0	2110700.0	238986.0	226571.0	253055.0	390399.0	309305.0	333997.0	188200.0	148495.0	90344.0	84545.0	77349.0	30413.0	114451.0	88407.0	79421.0	2601446.0	86766.0	40571.0	34319.8	74252.2	53689.0	32756.0	40876.0	8937193.0	
3.9	Other Operating Expenses	291752.0	372923.0	295138.0	402754.0	276337.0	401120.0	223854.0	117292.0	290111.0	238176.0	94011.0	108152.0	78453.0	180806.0	180271.0	112970.0	113429.0	293179.0	132929.0	91879.0	99428.9	125760.6	87784.0	99468.0	76983.0	4682927.4	
3.10	Operating Profit Before Provision (B. -3.6-3.7)	38558.0	1330589.0	161927.0	1483886.0	1562743.0	1214185.0	506681.0	1022939.0	1066035.0	732054.0	374190.0	529243.0	313633.0	416571.0	338814.0	376417.0	781373.0	134968.0	269541.0	163656.2	144611.2	163656.2	144611.2	10584.0	10584.0	110584.0	18558320.8
3.11	Provision for Possible Losses	(254086.0)	432257.0	45722.0	155484.0	56635.0	56303.0	40345.0	184350.0	93085.0	32773.0	74568.0	39509.0	197024.0	61419.0	40437.0	28757.0	218247.0	70218.0	34119.0	46749.2	35732.7	49785.0	38208.0	42195.0	3784067.0		
3.12	D. Operating Profit (C. -3.8)	592644.0	898332.0	1570205.0	1506108.0	1157882.0	466336.0	838589.0	972950.0	699281.0	299622.0	489734.0	313633.0	146548.0	354962.0	298377.0	347660.0	(1401105.0)	47210.0	150366.0	222792.3	127923.5	127923.5	96680.0	165044.0	68389.0	11774	