

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Third Quarter (13/04/2010) of the Fiscal Year 2006/2007.

Rs In '000'

S. N.	Particulars	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SCBNL ⁵	HBL ⁶	NSBI ⁷	NBLB ⁸	EBL ⁹	BOK ¹⁰	NCCB ¹¹	NIBC ¹²	LUMBINI ¹³	MBL ¹⁴	KUMARI ¹⁵	LAXMI ¹⁶	SBL ¹⁷	ADBN ¹⁸	GLOBAL ¹⁹	CITIZENS ²⁰	PRIME ²¹	SUNRISE ²²	BOA ²³	DCBL ²⁴	NMB ²⁵	KIST ²⁶	JANATA ²⁷	Total			
1.	Total Capital and Liabilities (1.1 to 1.7)	45969826.0	71920017.0	51031738.0	57844489.0	38114882.0	44140503.0	36436760.0	14680697.0	38974189.0	22432466.0	12809077.0	17988584.0	7709959.0	20896345.0	19676082.0	19886576.0	22786717.0	50078751.0	16451031.0	15652723.0	18012291.8	17248422.0	14835813.0	9979166.0	12815534.0	18003216.0	1473064.0	717585787.8			
1.1	Paid Up Capital	386263.0	1172300.0	1449124.0	2409398.0	1398484.0	1603000.0	1653624.0	1860315.0	1030487.0	1182157.0	1389672.0	1311552.0	1234548.0	1478131.0	1304936.0	1613521.0	1230034.0	1077590.0	1325136.0	1196969.0	1263755.0	1419862.5	1103350.0	174398.0	143009.0	2063000.0	1403000.0	47427106.5			
1.2	Reserve and Surplus	45587576.0	70747787.0	49572514.0	55745091.0	37726398.0	43491503.0	34799936.0	12714382.0	38870302.0	22290809.0	11493915.0	17074027.0	19549897.0	18205214.0	18326746.0	18251255.0	20532722.0	49023470.0	14271387.0	14371387.0	16927030.0	17479400.0	13355250.0	9008472.0	11966582.0	17603630.0	1400000.0	34099.0	326394.0		
1.3	Debtors and Bond	300000.0	1000000.0	1000000.0	500000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	2000000.0	3727770.0	
1.4	Borrowings	2707408.0	6129560.0	2542955.0	2235512.0	300000.0	750000.0	1518054.0	2000000.0	2000000.0	3800000.0	1470625.0	10710.0	1590000.0	8612000.0	100000.0	1145000.0	1109581.0	3526110.0	400000.0	350000.0	850000.0	850000.0	1514350.0	60000.0	353981.0	870000.0	28788316.0	28788316.0	28788316.0		
1.5	Deposits (a.s.b.)	40800815.0	61209558.0	42522845.0	47687851.0	33074592.0	38047576.0	31355709.0	9318284.0	34333197.0	19161126.0	8784169.0	13843915.0	5478111.0	16668284.0	16085699.0	16875165.0	19430770.0	30897748.0	13444069.0	13480940.0	15255660.0	14268101.4	11159485.0	7936490.0	9230815.0	14689982.0	11691.0	586003795.3			
1.5.1	Foreign Currency	40601067.0	60895706.0	38154957.0	427273207.0	20673207.0	31429251.0	9177009.0	33555703.0	18089773.0	16063730.0	33361211.0	5398933.0	16461000.0	15708951.0	15770951.0	18746251.0	30887748.0	13116236.0	13182504.0	14433001.4	12944738.1	11095941.0	7554752.0	8497533.0	14685933.0	11684.0	53502951.5				
1.5.2	Domestic Currency	1997448.0	3552552.0	6367388.0	4960435.0	12201385.0	6818322.0	9824388.0	1177500.0	177494.0	1071353.0	177799.0	4627104.0	119224.0	1073648.0	1697452.0	1024259.0	703958.0	106465.0	106465.0	106465.0	106465.0	106465.0	106465.0	106465.0	106465.0	106465.0	106465.0	106465.0	106465.0	106465.0	
1.6	Income Tax Liability	7079647.0	15278280.0	1763729.0	1791369.0	882054.0	1332382.0	915720.0	3344151.0	1484883.0	775385.0	1198821.0	465653.0	777156.0	901777.0	478401.0	517943.0	405487.0	6175691.0	650743.0	340710.0	699250.0	479129.0	334060.0	1463838.0	324705.0	12660.0	49943352.0				
2.	Total Assets (2.1 to 2.7)	45969826.0	71920017.0	51031738.0	57844489.0	38114882.0	44140503.0	36436760.0	14680697.0	38974189.0	22432466.0	12809077.0	17988584.0	7709959.0	20896345.0	19676082.0	19886576.0	22786717.0	50078751.0	16451031.0	15652723.0	18012291.8	17248422.0	14835813.0	9979166.0	12815534.0	18003216.0	1473064.0	717585787.8			
2.1	Cash and Bank Balance	2292208.0	10116875.0	2679304.0	6804796.0	1984337.0	5361412.0	4681089.0	1118901.0	4900756.0	2223930.0	1187331.0	1489182.0	736570.0	1963121.0	1679172.0	1843036.0	1773616.0	3646774.0	1506948.0	1444654.0	2555448.6	1172128.0	1271984.0	728871.0	1562729.0	1166281.0	1179617.0	7453374.6			
2.2	Money at Call and Short Notice	51000.0	30000.0	1878974.0	123589.0	123589.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	20000.0	
2.3	Investments	7487170.0	14697470.0	10789740.0	7896998.0	16195923.0	6587761.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0	1618244.0	13186974.0
2.4	Loans and Advances	23902790.0	35991725.0	34199712.0	41338892.0	30622687.0	177607411.0	100352524.0	28703719.0	16924833.0	8708148.0	13947250.0	5519885.0	15348808.0	15028978.0	14541375.0	16840003.0	34311849.0	12247435.0	113440339.0	13169487.1	12259143.7	10833853.0	7429088.0	7422754.0	12301653.0	0.0	46672763.8				
2.4.1	Real Estate Loan	846349.0	1628753.0	4632627.0	9518477.0	1444043.0	2956762.0	969600.0	324905.0	374494.0	1997637.0	1448900.0	1614184.0	410689.0	3358121.0	3805802.0	3644162.0	3303599.0	8427.0	2701846.0	2669454.0	3273793.4	3843982.0	2390290.0	233682.0	1428728.0	3814288.0	6364908.4				
2.4.2	Home / Housing Loan	1977415.0	3025518.0	2487479.0	1503184.0	4052306.0	969647.0	2546683.0	604636.0	4244148.0	1599088.0	715100.0	1047147.0	35116.0	811482.0	1144811.0	867374.0	706263.0	1812660.0	513386.0	782125.0	3795644.0	479456.0	771823.0	347994.0	513068.0	1065958.0	35637704.2				
2.4.3	Margin Type Loan	1214786.0	1031626.0	966520.0	665620.0	1333111.0	4034.0	5076.0	197450.0	120300.0	788396.0	8041.0	68267.0	305945.0	218983.0	576892.0	3644162.0	407830.0	402584.0	963441.2	50211.0	479709.0	251703.0	623897.0	361115.0	10107207.0						
2.4.4	Term Loan	4194292.0	1933560.0	4410222.0	644852.0	2249929.0	1063190.0	1240200.0	5332789.0	1637472.0	693000.0	1428800.0	227222.0	2240240.0	1103240.0	3177620.0	842950.0	107820.0	1618870.0	132488.0	1806635.0	832523.0	331770.0	1520205.0	522373.0	6381770.0	1520205.0	6080850.5				
2.4.5	Overdraft / T/R Loan / W/L Loan	9819386.0	16135886.0	13064688.0	21400481.0	13108889.0	3758910.0	5874308.0	12310382.0	8974807.0	8167412.0	3675486.0	3938573.0	68771469.0	5919564.0	1768731.0	6237172.0	3700958.0	4843257.0	4846342.0	3421654.0	3421654.0	2698523.0	4053823.0	219092225.9							
2.5	Fixed Assets	272807.0	843195.0	782547.0	1101512.0	1298903.0	1025227.0	3339433.0	153614.0	5188640.0	4895157.0	277984.0	543536.0	701887.0	293322.0	242959.0	205899.0	827289.0	375749.0	165958.0	147303.0	350309.0	225587.0	225305.0	227038.0	1038217.0	45098.0	1127181.0				
2.6	Non Banking Assets	489316.0	23637.0	986470.0	409791.0	1394732.0	906164.0	471074.0	1613034.0	690030.0	302434.0	278762.0	203013.0	339934.0	530125.0	421440.0	260837.0	457756.0	7711558.0	425731.0	240322.0	268796.6	601833.9	468329.0	169554.0	809869.0	410463.0	99449.0	37039204.6			
2.7	Other Assets	6577926.0	9384703.0	991644.0	409791.0	1394732.0	906164.0	471074.0	1613034.0	690030.0	302434.0	278762.0	203013.0	339934.0	530125.0	421440.0	260837.0	457756.0	7711558.0	425731.0	240322.0	268796.6	601833.9	468329.0	169554.0	809869.0	410463.0	99449.0	37039204.6			
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	Up to This Quarter	Up to This Quarter		
3.1	Interest Income	2057003.0	2727564.0	2830179.0	3229067.0	1480528.0	2161146.0	1577045.0	783070.0	2127763.0	1307920.0	691755.0	1255231.0	522189.0	1168882.0	1313000.0	1279267.0	1360010.0	3418974.0	988278.0	963743.0	1200394.0	938247.0	642516.0	584987.0	1029830.0	1982.0	38908776.9				
3.2	Interest Expense	630013.0	886253.0	1318767.0	177252.0	387575.0	1081635.0	994788.0	337491.0	1078991.0	624116.0	394484.0	735899.0	234818.0	767198.0	833471.0	804983.0	954965.0	994550.0	667437.0	655630.0	793102.4	667437.0	597379.0	417807.0	379001.0	663540.0	12.0	19620841.5			
3.3	Net Interest Income (3.1 - 3.2)	1426990.0	1841311.0	1511412.0	1451805.0	1092953.0	1079511.0	582227.0	455579.0	1048772.0	683804.0	297271.0	519342.0	287341.0	392684.0	479529.0	474284.0	405405.0	242424.0	330841.0	308713.0	410139.5	399699.9	340868.0	224709.0	205906.0	366299.0	1970.0	19687935.3			