

Unaudited Financial Results of Commercial Banks (Quarterly)
As at First Quarter (17/10/2006) 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	SDBL ¹⁷	ADB/N ¹⁸	Total
1.	Total Capital and Liabilities (1.1 to 1.7)	43368179	58698238	23993641	24332313	27310981	32757403	13782474	14743839	17886109	12699898	8753128	10685187	6489713	10091311	10699460	6225714	6230245	43283975	372031808
1.1	Paid Up Capital	380383	1172300	491654	590586	374640	772200	640236	719852	518000	463581	698302	600000	500000	715000	625000	609917	500000	6478005	16849656
1.2	Reserve and Surplus	-6470908	-19675137	1510489	924907	1548091	1376979	257151	-186862	505901	627313	-462720	200725	-1070754	223726.87	289007	77674	118059	-6627835	-26834193
1.3	Debtenture and Bond				550000		360000	200000		300000	200000			200000						1810000
1.4	Borrowings	1708043	2322281	645425	0	23756	33000		50000					836311	117089	222700	0	223000	532674	6714359
1.5	Deposits (a.+b.)	35499138	46651528	19731020	21145125	23988757	27538652	11244180	12685561	14964107	10892158	6591713	8668181	5429695	8879226	9059422	5337839	5139503	30884242	304330047
	a. Domestic Currency	35321361	46298848	14876312	17706887	17591589	20463512	10937796	12495330	14278455	9701588	6535939	7794585	5336826	8518572.4	8741995	5191859	5113531	30884242	277789227
	b. Foreign Currency	177777	352680	4854708	3438238	6397168	7075140	306384	190231	685652	1190570	55774	873596	92869	360653.65	317427	145980	25972	0	26540819.7
1.6	Income Tax Liability			42508	49330	59158	26683	-142669	10741			-5916	18984		13973.29	-43158	0	6860	235147	221641.29
1.7	Other Liabilities	12251523	28227266	1572545	1072365	1316579	2649889	1583576	1464547	1598101	516846	1981749	160986	1630772	142295.99	546489	200284	242743	11781742	68940298
2.	Total Assets (2.1 to 2.7)	43368179	58698238	23993641	24332313	27310981	32757403	13782474	14743839	17886109	12699898	8753128	10685187	6489713	10091311	10699460	6225714	6230245	43283975	372031808
2.1	Cash and Bank Balance	7476555	8943758	1797673	2726556	2437726	1823736	1171372	1460143	2503408	1029219	647034	716134	652009	1347448.7	675027	632177	229792	4816892	41086659.7
2.2	Money at Call and Short Notice		500000	404323	290000	2011609	1022488	164230	376375	200000	402056	198549	109970	20000	137240	70000	150000	0	157722	6216562
2.3	Investments	14028482	11309636	6521463	5816539	12137841	11449545	3008589	2201090	3464530	3256322	668864	2570465	546540	1765579.1	1920797	459669	1520470	1518549	84164970.1
2.4	Loans and Advances	12063680	26445330	14315232	14674263	9643282	16448653	8648039	8620448	10817974	7586393	5923726	7002768	4740327	6456317.5	7655360	4754333	4328892	25525648	195650666
2.5	Fixed Assets	225897	641131	307708	351694	99336	800868	72668	169738	154216	113963	202439	125318	39928	207302.16	76442	126343	54592	898226	4667827.16
2.6	Non Banking Assets	856187	435443		0		49975	43553	200050	7437	46583	150662	2646	116850	12532.61	4789	662	480		1927849.61
2.7	Other Assets	8717378	10422940	647242	473261	981187	1162138	674005	1713995	738544	265362	961854	157886	374059	164891.15	297045	102530	96019	10366938	38317274.2
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
3.1	Interest Income	427808	455321	293901	354234	345858	375679	168982	176635	270917	185986	92242	169505	111784	128130.52	148510	89424	91508	701899	4588323.52
3.2	Interest Expense	182613	170447	122643	164043	98926	180083	108190	136888	118299	84551	75150	105274	60631	94585.72	90164	59221	58028	161644	2071380.72
	A. Net Interest Income (3.1 - 3.2)	245195	284874	171258	190191	246932	195596	60792	39747	152618	101435	17092	64231	51153	33544.8	58346	30203	33480	540255	2516942.8
3.3	Fees, Commission and Discount	19540	65884	55673	23017	46382	50738	15057	25970	15718	16453	6643	7840	6312	7885.08	14304	9091	5321	11250	403078.08
3.4	Other Operating Income	19837	18064		22053	4498	10393	6071	15802	4436	7396	4779	11022	3460.24		0	1003	63721		192535.24
3.5	Foreign Exchange Gain/Loss (Net)	-54680	3065	45636	36563	67068	35091	9052	12511	13437	24605	2057	7012	1756	4327.35	4976	3470	3128	0	219074.35
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	229892	371887	272567	271824	364880	291818	84901	84299	197575	146929	33188	83862	70243	49217.47	77626	42764	42932	615226	3331630.47
3.6	Staff Expenses	183758	202386	52038	30620	37269	66890	15028	19736	20463	18318	14945	12761	13813	13087.79	16107	10309	7667	283966	1019161.79
3.7	Other Operating Expenses	62060	61859	44744	54118	48641	72559	24820	24903	30562	27505	17769	14413	12691	15620.17	21099	11280	12419	72094	629156.17
	C. Operating Profit Before Provision (B. -3.6-3.7)	-15926	107642	175785	187086	278970	152369	45053	39660	146550	101106	474	56688	43739	20509.51	40420	21175	22846	259166	1683312.51
3.8	Provision for Possible Losses		98		38924	8666	59190		16952	48444	25846	70032	3503	-110929	8248.09	27874	8000	142656		347504.09
	D. Operating Profit (C. -3.8)	-15926	107544	175785	148162	270304	93179	45053	22708	98106	75260	-69558	53185	154668	12261.42	12546	13175	22846	116510	1335808.42
3.9	Non Operating Income / Expenses (Net)	2484	327	3580	565	-59			-1002		-214		341	0	12	-1898		2465	1110	-16529
3.10	Write Back of Provision for Possible Loss	162901	0	7115	11944	2898								0						8337
	E. Profit from Regular Activities (D+3.9+3.10)	149459	107871	186480	160671	273143	93179	45053	21706	98106	75046	-69558	53526	154668	12261.42	12558	13742	23956	104182	1516049.42
3.11	Extraordinary Income/Expenses (Net)	8345	-8808	14503															2093	16133
	F. Profit before Bonus and Taxes (E. + 3.11)	157804	99063	200983	160671	273143	93179	45053	21706	98106	75046	-69558	53526	154668	12261.42	12558	13742	23956	106275	1532182.42
3.12	Provision for Staff Bonus			18271	14606	27300	8471			8919	6822		4866		1114.67	1142	1249	2178		94938.67
3.13	Provision for Tax			55313	46010	77250	26683			28094	20126		14398		3511.2	3368	3935	6860		285548.2
	G. Net Profit/Loss (F. - 3.12-3.13)	157804	99063	127399	100055	168593	58025	45053	21706	61093	48098	-69558	34262	154668	7635.55	8048	8558	14918	106275	1151695.55
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
4.1	Capital Fund to RWA	-48.20%	-44.20%	12.65%	11.00%	15.83%	12.16%	14.78%	6.31%	11.65%	15.17%	4.90%	12.80%	-9.56%	11.51%	11.02%	12.91%	12.63%	7.68%	
4.2	Non Performint Loan(NPL) To Total Loan	15.26%	46.42%	1.64%	2.10%	2.07%	7.26%	5.74%	15.03%	1.18%	3.13%	13.80%	25.27%	0.53%	1.89%	0.72%	0.78%	24.96%		
4.3	Total Loan Loss Provision to Total NPL	124.05%	102.74%	149.00%	136.20%	138.13%	91.33%	98.49%	95.36%	100.00%	107.02%	129.93%	138.80%	101.67%	246.42%	99.17%	244.24%	237.53%	100.47%	