

Unaudited Financial Results of Commercial Banks (Quarterly)
As at First Quarter (17/10/2009) of the Fiscal Year 2008/2007.

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	SDL ¹⁷	ADBIN ¹⁸	GLOBAL ¹⁹	CITIZENS ²⁰	PRIME ²¹	SUNRISE ²²	BOA ²³	DCBL ²⁴	NMB ²⁵	KIS1 ²⁶	Total	
1.	Total Capital and Liabilities (1.1 to 1.7)	50237733.0	78737816.0	46498401.0	55428818.0	39974211.0	43202836.0	33288534.0	3575649.0	3902477.0	2210196.0	12074632.0	19088423.0	7804899.0	19440259.0	18684989.0	18881107.0	18503277.0	5084018.0	13562179.0	14023103.0	15694932.0	16741291.7	12139333.0	9544507.0	10214866.0	13287447.0	69260677.2	
1.1	Paid Up Capital	380383.0	1172300.0	1449124.0	2407069.0	931866.0	1216215.0	874528.0	1860315.0	838821.0	84438.0	1390558.0	1140480.0	1103979.0	1479131.0	1186099.0	1098986.0	1087204.0	10777500.0	1390000.0	1000000.0	1163756.0	1337500.0	1000000.0	1655288.0	1430000.0	2000000.0	41833000.0	
1.2	Reserve and Surplus	6564251.0	14339339.0	1943561.0	1793263.0	2389257.0	2184523.0	264313.0	2137979.0	1540421.0	1017511.0	627144.0	22425.0	238455.0	520673.0	323250.0	38248.0	38248.0	38248.0	38248.0	38248.0	38248.0	38248.0	38248.0	38248.0	38248.0	38248.0	38248.0	38248.0
1.3	Debiture and Bond	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0	300000.0
1.4	Borrowings	1770675.0	4256277.0	456770.0	136850.0	570000.0	136850.0	456770.0	259500.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0	100000.0
1.5	Deposits (a+b)	4482206.0	6548412.0	4117426.0	48511359.0	3535960.0	37979908.0	29442188.0	9751911.0	34116641.0	19189519.0	16470589.0	384225.0	16420185.0	14719675.0	15763443.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0
a	Domestic Currency	4482206.0	6548412.0	4117426.0	48511359.0	3535960.0	37979908.0	29442188.0	9751911.0	34116641.0	19189519.0	16470589.0	384225.0	16420185.0	14719675.0	15763443.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	1580588.0	
b	Foreign Currency	624803.0	6615683.0	6696613.0	11971582.0	5729879.0	9887441.0	188138.0	33457508.0	1784547.0	344884.0	14573196.0	877999.0	16911547.0	14529291.0	14348986.0	15000375.0	3386809.0	1108708.0	1334489.0	12019324.0	12019324.0	12019324.0	12019324.0	12019324.0	12019324.0	12019324.0	12019324.0	12019324.0
1.6	Income Tax Liability	1081611.0	141592.0	112409.0	1388735.0	1170200.0	755201.0	389828.0	2112671.0	1861765.0	754056.0	1352390.0	364930.0	761156.0	253650.0	1138599.0	416128.0	394993.0	5756378.0	329312.0	320638.0	202896.0	2046972.0	182181.0	307282.0	1518448.0	189537.0	5578959.0	
1.7	Other Liabilities	8852990.0	2199986.0	1061611.0	1388735.0	1170200.0	755201.0	389828.0	2112671.0	1861765.0	754056.0	1352390.0	364930.0	761156.0	253650.0	1138599.0	416128.0	394993.0	5756378.0	329312.0	320638.0	202896.0	2046972.0	182181.0	307282.0	1518448.0	189537.0	5578959.0	
2.	Total Assets (2.1 to 2.7)	50237733.0	78737816.0	46498401.0	55428818.0	39974211.0	43202836.0	33288534.0	3575649.0	3902477.0	2210196.0	12074632.0	19088423.0	7804899.0	19440259.0	18684989.0	18881107.0	18503277.0	5084018.0	13562179.0	14023103.0	15694932.0	16741291.7	12139333.0	9544507.0	10214866.0	13287447.0	69260677.3	
2.1	Cash and Bank Balance	9154759.0	21363889.0	2181331.0	5161519.0	2754811.0	3937150.0	4338381.0	1714201.0	4480227.0	2252385.0	1085482.0	1355836.0	845003.0	1835640.0	1267827.0	1123230.0	838185.0	2650655.0	1465266.0	1378797.0	1514839.0	3356669.0	1382665.0	483738.0	1145530.0	936201.0	86981816.8	
2.2	Money at Call and Short Notice	400000.0	200000.0	573368.0	3707077.0	160870.0	80000.0	1500000.0	1375101.0	228414.0	300000.0	415046.0	480000.0	688667.0	141193.0	2431286.0	73800.0	83368.0	240000.0	961977.8	320000.0	1127022.0	269880.0	1089024.0	16866263.8				
2.3	Investments	13297860.0	18878697.0	11694275.0	8678386.0	17283763.0	11074872.0	12142626.0	2642739.0	5868264.0	2623007.0	1787470.0	2071148.0	1930490.0	1547005.0	2431268.0	2187543.0	4673066.0	1462510.0	2858192.0	1543129.3	948844.9	1074826.0	559357.0	1634890.0	1419376.0	13406011.2		
2.4	Loans and Advances	19482245.0	31138901.0	30426962.0	40142487.0	14716970.0	26262485.0	16064679.0	7927721.0	25881126.0	15116253.0	7788176.0	13941995.0	5892630.0	14086798.0	14451764.0	14820396.0	14785915.0	32688445.0	9637524.0	9264247.0	12106270.9	10911854.9	9092426.0	6829967.0	5539454.0	8672998.0	417257963.8	
2.5	Fixed Assets	239234.0	812917.0	666303.0	1054866.0	135604.0	877896.0	266303.0	139479.0	469989.0	266303.0	877896.0	266303.0	877896.0	266303.0	877896.0	266303.0	877896.0	266303.0	877896.0	266303.0	877896.0	266303.0	877896.0	266303.0	877896.0	266303.0	877896.0	266303.0
2.6	Non Banking Assets	69474.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	
2.7	Other Assets	69474.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	65901.0	
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
3.1	Interest Income	2886777.0	7731744.0	805076.0	1015413.0	490749.0	648022.0	473296.0	254662.0	644189.0	388500.0	192859.0	393853.0	149291.0	38258.0	488463.0	397633.0	401126.0	885251.0	280354.0	272576.0	326902.8	335266.0	251828.0	198956.0	164792.0	258228.0	1381394.8	
3.2	Interest Expense	789510.0	2357811.0	383457.0	555093.0	128414.0	331735.0	299832.0	193531.0	342573.0	182157.0	12228.0	23233.0	74958.0	213037.0	320358.0	247589.0	217924.0	174582.0	194385.0	188331.0	231676.4	154303.0	128179.0	109882.0	70445.0	6362975.5		
A.	Net Interest Income (3.1 - 3.2)	1906267.0	5373933.0	451619.0	460320.0	362335.0	316287.0	173464.0	149171.0	301616.0	206343.0	70574.0	161516.0	74333.0	125221.0	168105.0	150664.0	129202.0	710669.0	95969.0	84245.0	103089.0	103589.0	97525.0	70777.0	54910.0	85373.0	7150491.3	
3.3	Fees, Commission and Discount	896986.0	70481.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	896986.0	
3.4	Other Operating Income	181275.0	33270.0	30088.0	22999.0	91743.0	12533.0	102630.0	35418.0	10101.0	18788.0	18359.0	18788.0	18359.0	18788.0	18359.0	18788.0	18359.0	18788.0	18359.0	18788.0	18359.0	18788.0	18359.0	18788.0	18359.0	18788.0	18359.0	
3.5	Foreign Exchange Gain/Loss (Net)	89206.0	2265.0	69586.0	57067.0	134194.0	49157.0	20999.0	12751.0	14236.0	44075.0	8270.0	26355.0	5322.0	10628.0	8245.0	11489.0	10003.0	12.0	9401.0	3557.0	8002.7	12377.2	9086.0	3335.0	4771.0	753.0	625364.9	
B.	Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	2437449.0	686797.0	621754.0	639342.0	561289.0	464381.0	239196.0	198199.0	407626.0	300605.0	107954.0	223261.0	100200.0	167236.0	205559.0	196399.0	168131.0	130502.0	118309.0	149443.0	143423.0	137684.0	90035.0	83049.0	115150.0	651634.9		
3.6	Staff Expenses	1807044.0	352313.0	87969.0	56806.0	66005.0	96338.0	34234.0	40291.0	58661.0	43557.0	31211.0	23825.0	15386.0	37676.0	44193.0	27138.0	39000.0	25386.0	14166.0	11502.0	24767.0	11502.0	13000.0	16578.0	13179.0	339166.9		
3.7	Other Operating Expenses	291752.0	86790.0	80586.0	107964.0	58984.0	102221.0	52781.0	25347.0	69949.0	61950.0	23468.0	30590.0	1															