

Unaudited Financial Results of Commercial Banks (Quarterly)
As at Second Quarter (14/01/2010) of the Fiscal Year 2009/2007

Rs. In '000'

| S. N. | Particulars | NBL ¹ | RBI ² | NABIL ³ | NBL ⁴ | SCBNL ⁵ | FBL ⁶ | NSBI ⁷ | NBBL ⁸ | EBL ⁹ | BOK ¹⁰ | NCCB ¹¹ | NICB ¹² | LUMBINI ¹³ | MLB ¹⁴ | KUMARI ¹⁵ | LAXMI ¹⁶ | SDL ¹⁷ | ADBN ¹⁸ | GLOBAL ¹⁹ | CITIZENS ²⁰ | PRIME ²¹ | SUNRISE ²² | BOA ²³ | DCBL ²⁴ | NMB ²⁵ | KIST ²⁶ | Total | | | |
|-------|---|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|---------------------------|----------|-------|
| 1. | Total Capital and Liabilities (1.1 to 1.7) | 49373890 | 69886840 | 5202628 | 56064615 | 39153446 | 42787164 | 34487778 | 15272165 | 39218325 | 23173096 | 12637094 | 19114254 | 8094792 | 20760100 | 20965674 | 20081993 | 20964656 | 51088835 | 15584617 | 15581218 | 18616360 | 16912717 | 14472382 | 9740973 | 11883677 | 16459462 | 71439661 | | | |
| 1.1 | Paid Up Capital | 30383 | 1172300 | 1449124 | 2407089 | 1398484 | 874528 | 1860319 | 1030467 | 1162719 | 1398556 | 131152 | 1288028 | 1479131 | 1304936 | 1533671 | 1087204 | 1077600 | 1325136 | 1198138 | 1163750 | 1410350 | 1052250 | 1652290 | 1430000 | 200000 | 4474300 | | | | |
| 1.2 | Reserve and Surplus | 6248666 | 13481520 | 2313516 | 2095148 | 2167458 | 1742212 | 1040178 | 833233 | 1566878 | 797146 | 16005 | 107218 | 326028 | 469631 | 402541 | 450211 | 450211 | 182904 | 54816 | 119401 | 319440 | 154483 | 112266 | 294788 | 240133 | 85274 | 1276242 | | | |
| 1.3 | Debiture and Bond | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | 300000 | | |
| 1.4 | Borrowings | 1869008 | 7634778 | 2358854 | 1627300 | 500000 | 2688690 | 500000 | 1600000 | 3200000 | 1023600 | 14547 | 2612708 | 1474000 | 600000 | 1450000 | 545973 | 784600 | 1070000 | 1763372 | 1149776 | 2149776 | 955000 | 260000 | 1149776 | 3171810 | 1068810 | 34366736 | 3171770 | | |
| 1.5 | Deposits (a+b) | 43197890 | 63096233 | 44023217 | 47340317 | 34254286 | 42722129 | 28883420 | 8431180 | 34802841 | 18772142 | 9715555 | 15367019 | 16714593 | 16746686 | 17594533 | 13039917 | 12898956 | 15168448 | 13719148 | 11753716 | 17346338 | 13497150 | 12776337 | 9740973 | 11883677 | 16459462 | 71439661 | | | |
| a | Domestic Currency | 4274792 | 37233917 | 42574197 | 42574197 | 3223913 | 33884782 | 17318497 | 33884782 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | 17318497 | |
| b | Foreign Currency | 618153 | 9259116 | 6785200 | 4786120 | 1031573 | 8848868 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | |
| 1.6 | Income Tax Liability | 618153 | 9259116 | 6785200 | 4786120 | 1031573 | 8848868 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | 1500000 | | |
| 1.7 | Other Liabilities | 9178985 | 1157268 | 187917 | 1478313 | 1190658 | 1452753 | 821933 | 3993899 | 1493822 | 666651 | 1198283 | 359622 | 727575 | 798533 | 602514 | 424115 | 237736 | 5414476 | 3711400 | 297154 | 134566 | 428473 | 552402 | 184878 | 1588138 | 297863 | 47042960 | 184878 | | |
| 2. | Total Assets (2.1 to 2.7) | 49373890 | 69886840 | 5202628 | 56064615 | 39153446 | 42787164 | 34487778 | 15272165 | 39218325 | 23173096 | 12637094 | 19114254 | 8094792 | 20760100 | 20965674 | 20081993 | 20964656 | 51088835 | 15584617 | 15581218 | 18616360 | 16912717 | 14472382 | 9740973 | 11883677 | 16459462 | 71439661 | | | |
| 2.1 | Cash and Bank Balance | 8155169 | 10309047 | 2634880 | 5592911 | 3076995 | 2624448 | 2624448 | 1361533 | 474314 | 218155 | 1319576 | 3310756 | 3310756 | 2286964 | 2019275 | 1762875 | 1530900 | 2669410 | 1597666 | 1363156 | 1243406 | 1004193 | 875490 | 86736 | 1788873 | 1369518 | 6902878 | 1369518 | | |
| 2.2 | Money at Call and Short Notice | 450000 | 250000 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | 186389 | |
| 2.3 | Investments | 1120449 | 1653452 | 1169233 | 722933 | 1578207 | 684589 | 1230622 | 198380 | 428278 | 157024 | 223107 | 190492 | 1859101 | 190492 | 253244 | 201289 | 438422 | 1431253 | 2808752 | 2731617 | 1330697 | 1467305 | 724142 | 2504791 | 12716483 | 1467305 | 2504791 | 12716483 | 1467305 | |
| 2.4 | Loans and Advances | 2203880 | 3350336 | 3391095 | 4185014 | 15507107 | 3078074 | 18428315 | 1008233 | 2864027 | 1749443 | 836996 | 1448033 | 6000356 | 15385601 | 15626093 | 15139985 | 18428315 | 3470261 | 11898669 | 10806504 | 14244665 | 12278854 | 10408828 | 7214860 | 6882496 | 1183811 | 46392882 | 1183811 | | |
| a | Real Estate Loan | 1590446 | 4421382 | 9730283 | 1384230 | 364233 | 1384230 | 1206282 | 1641473 | 374203 | 1206282 | 710964 | 364202 | 3397691 | 3907867 | 3741577 | 3507140 | 2333 | 2754946 | 2677289 | 3855896 | 3856218 | 2546848 | 1666322 | 4050509 | 6215771 | 2546848 | 6215771 | 2546848 | | |
| b | Home / Housing Loan | 289581 | 2528906 | 1330659 | 3436500 | 3436500 | 2691760 | 6992210 | 4110929 | 1635913 | 678767 | 1149446 | 2691760 | 819866 | 1159889 | 863927 | 768344 | 1738888 | 447833 | 764047 | 1008827 | 447134 | 764047 | 1008827 | 447134 | 764047 | 1008827 | 447134 | 764047 | 1008827 | |
| c | Marion Time Loan | 354014 | 574905 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | 150000 | |
| d | Term Loan | 1108872 | 4476645 | 5774819 | 692188 | 1110290 | 1275265 | 5209174 | 1667043 | 694665 | 871773 | 1658886 | 2115971 | 2080392 | 2062590 | 2677420 | 10398920 | 1019076 | 1668767 | 1368399 | 5112362 | 1476854 | 1039892 | 822315 | 487145 | 1173120 | 5372379 | 1039892 | 5372379 | 1039892 | |
| e | Overdraft / TR Loan / WC Loan | 14335837 | 16132223 | 19661057 | 5010196 | 10466690 | 5841740 | 12321157 | 9027504 | 4061229 | 5513403 | 3636135 | 6011758 | 7166213 | 6442025 | 7487165 | 18975128 | 8654228 | 3428432 | 3617894 | 5112362 | 326742 | 1618123 | 1892384 | 3395210 | 18027941 | 3395210 | 18027941 | 3395210 | | |
| f | Others | 2203880 | 1135296 | 6352939 | 4787181 | 3533990 | 3897760 | 3282730 | 2042290 | 6164065 | 3895148 | 1895148 | 3895148 | 2989987 | 887455 | 1780789 | 3739950 | 1387660 | 1834565 | 350258 | 1324265 | 2636866 | 1463866 | 899981 | 12779292 | 1463866 | 899981 | 12779292 | 1463866 | | |
| 2.5 | Fixed Assets | 260696 | 151747 | 800098 | 1070718 | 1371574 | 600854 | 331338 | 124255 | 511734 | 481728 | 278494 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 |
| 2.6 | Non Banking Assets | 260696 | 151747 | 800098 | 1070718 | 1371574 | 600854 | 331338 | 124255 | 511734 | 481728 | 278494 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | 45854 | |
| 2.7 | Other Assets | 6735802 | 8205887 | 1032053 | 367937 | 1064124 | 706338 | 1487144 | 745400 | 23338 | 200145 | 636703 | 302586 | 477417 | 458145 | 207844 | 425373 | 718087 | 256168 | 211892 | 181139 | 507523 | 429377 | 84346 | 239396 | 378585 | 3336794 | 239396 | 3336794 | | |
| 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 | 1273148 | 1842671 | 1762876 | 2079475 | 988163 | 1360599 | 976422 | 533148 | 1373783 | 811023 | 440915 | 801292 | 327781 | 733279 | 1017406 | 817114 | 89704 | 2331282 | 593752 | 593941 | 736348 | 735190 | 597410 | 407638 | 351404 | 612232 | 2492091 | 612232 | | |
| 3.2 | Interest Expense | 415622 | 860547 | 764167 | 1142648 | 267188 | 673714 | 681750 | 688713 | 386386 | 251436 | 482495 | 124242 | 468325 | 709376 | 1513456 | 498286 | 406495 | 409168 | 484624 | 498490 | 484624 | 349433 | 259881 | 229880 | 397859 | 1262264 | 397859 | 1262264 | | |
| 3.3 | Fees, Commission and Discount | 119010 | 242774 | 92316 | 197489 | 120336 | 107113 | 50711 | 53932 | 114069 | 85305 | 23791 | 31970 | 10533 | 24120 | 72419 | 25246 | 19485 | 8627 | 29540 | 53858 | 13274 | 151657 | 14797 | 7202 | 15150 | 6996 | 1710374 | 6996 | | |
| 3.4 | Other Operating Income | 88601 | 70230 | 115447 | 80233 | 21430 | 27751 | 41754 | 28920 | 78953 | 27975 | 51685 | 26891 | 26932 | 32702 | 38848 | 36900 | 18090 | 31910 | 5697 | 72594 | 4333 | 18396 | 34165 | 84767 | 119283 | 34165 | 84767 | 119283 | | |
| 3.5 | Foreign Exchange Gain/Loss (Net) | 88601 | 70230 | 115447 | 80233 | 21430 | 27751 | 41754 | 28920 | 78953 | 27975 | 51685 | 26891 | 26932 | 32702 | 38848 | 36900 | 18090 | 31910 | 5697 | 72594 | 4333 | 18396 | 34165 | 84767 | 119283 | 34165 | 84767 | 119283 | | |
| 3.6 | Staff Expenses | 519312 | 82711 | 150304 | 115642 | 142625 | 188966 | 83240 | 62546 | 10722 | 81829 | 53326 | 49807 | 30800 | 70967 | 62572 | 42963 | | | | | | | | | | | | | | |