Unaudited Financial Results of Commercial Banks (Quarterly)

As at Third Quarter (12/04/2008) of the Fiscal Year 2064/2065.

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]	NCC[11]	NIC[12]	LUMBINI[13]	MBL[14]	KUMARI[15]	LAXMI[16]	SBL[17]	ADBL[18]	GLOBAL[19]	CITIZEN[20]	PRIME[21]	SUNRISE[22]	BOA[23]	Total
1.	***Total Capital and Liabilities (1.1 to 1.7)***	***42342217***	***60645394***	***33859021***	***35353970***	***31749567***	***36528137***	***16238887***	***10390067***	***26725852***	***16926097***	***9640059***	***13745235***	***7404746***	***11430654***	***13956485***	***11105201***	***10552512***	***47836536***	***6943849***	***7246711***	***4738314***	***5430555***	***8665551***	***469455617***
1.1	Paid Up Capital	380383	1172300	689216	1203048	620784	1013513	874527.84	744126	831400	603141	1275835	792000	750000	821651	900000	732000	790000	9278000	700000	560000	700000	700000	700000	26831924.8
1.2	Reserve and Surplus	-6289386	-17627819	1899543	1351983	2093163	1822291	288763.01	-3103257	1069525	617214	-899201	300942	-710331	226872	270578	229523	211021	-5550632	-40509	-15306.37			1675	-23853348
1.3	Debenture and Bond				800000		360000	200000		300000	200000		200000				0								2060000
1.4	Borrowings	1687750	2365585	2746038	350000	850000	192450	1123191.3	30000		100000		319880		18114	300000	200000	57465	261342	760712	686430	520000	346457.97	635558	13550973.3
1.5	Deposits (a.+b.)	39767288	54181303	27380591	30468123	27188180	31032762	12204291	9801436	22477552	14587911	6657179	11756940	5929715	10223221	12357492	9653643	9135423	33554100	5308062	5888125.4	3465398.1	4347548.9	7259558	394625842
	a. Domestic Currency	39529829	53404815	22527146	27302180	18573856	24169582	11966788	9656506	22061756	13306102	6510431	11282606	5750585	9616656	11862323	9136201	8927674	33554100	5032063	5137014.1	3455388.3	3797776	7186358	363747736
	b. Foreign Currency	237459	776488	4853445	3165943	8614324	6863180	237502.29	144930	415796	1281809	146748	474334	179130	606565	495169	517442	207749	0	275999	751111.32	10009.87	549772.9	73200	30878106.4
1.6	Income Tax Liability			32081	4845	33765	197392	-164793.3	88111	20219		-6941	224	1083		-72084	0	49347						770	184018.67
1.7	Other Liabilities	6796182	20554025	1111552	1175971	963675	1909729	1712907.7	2829651	2027156	817831	2613187	375249	1434279	140796	200499	290035	309256	10293726	215584	127461.76	52915.77	36548.18	67990	56056206.4
2.	***Total Assets (2.1 to 2.7)***	***42342217***	***60645394***	***33859021***	***35353970***	***31749567***	***36528137***	***16238887***	***10390067***	***26725852***	***16926097***	***9640059***	***13745235***	***7404746***	***11430654***	***13956485***	***11105201***	***10552512***	***47836536***	***6943849***	***7246711***	***4738314***	***5430555***	***8665551***	***469455617***
2.1	Cash and Bank Balance	4708687	9611807	2937983	3134355	2110425	2771113	1396566.3	735531	3702368	1391315	1266927	890462	555222	1079926	1210442	974089	585643	7131206	670312	310420.94	269586.71	499255.51	460377	48404019.5
2.2	Money at Call and Short Notice	400000		192450		1289426	2044816	18442.22		900000	347224	115882		133238	150000	2025771	150565	30123		51320	776679		160012.33	2573164	11359112.6
2.3	Investments	15170628	14355842	8785054	4488196	14634740	9268169	2169938.8	829012	3842882	2239192	1622354	1893991	833963	1340378	1161519	1089381	1364990	6513594	1311700	1466868.9	439503.16	2375285.7	3536293	100733475
2.4	Loans and Advances	15603598	25598327	20817386	26437653	12695035	20092426	11852093	6379397	17281501	12166668	5199244	10558391	5284497	8343138	9238987	8569717	8374699	29188865	4744883	4504533.6	3954316.3	2290403.5	2020109	271195867
2.5	Fixed Assets	215020	734200	516772	819447	119261	954927	132756.84	150939	314943	355945	218774	166357	36418	308231	200232	192168	53596	815960	76285	116848.56	42244.11	47118.68	37756	6626199.19
2.6	Non Banking Assets	772409	307260		1125		18354	6112.13	105810		23861	101957	1164	138126	3393	3141	356								1483068.13
2.7	Other Assets	5471875	10037958	609376	473194	900680	1378332	662978.05	2189378	684158	401892	1114921	234870	423282	205588	116393	128925	143461	4186911	89349	71359.71	32663.61	58479.28	37852	29653875.7
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***
3.1	Interest Income	1308023	1625348	1378177	1515540	1145770	1413762	652721.37	530513	1030446	731066	390660	657088	357577	537170	701989	500117	500151	2890424	230750	267335.98	114654.87	78897.31	99713	18657893.5
3.2	Interest Expense	570805	750796	532529	697202	345667	612698	327679.05	294933	443663	301010	202827	357813	195712	292252	357749	286731	285460	922985	139793	166875.97	57082.93	37334.73	63894	8243491.68
	A. Net Interest Income (3.1 - 3.2)	***737218***	***874552***	***845648***	***818338***	***800103***	***801064***	***325042.3***	***235580***	***586783***	***430056***	***187833***	***299275***	***161865***	***244918***	***344240***	***213386***	***214691***	***1967439***	***90957***	***100460***	***57571.94***	***41562.58***	***35819***	10414401.9
3.3	Fees, Commission and Discount	134345	289890	110932	151536	207309	135895	50728.09	110516	72939	74138	23624	29491	15915	21596	44613	22623	33181	58467	16568	22096.09	2623.74	8597.64	7874	1645497.56
3.4	Other Operating Income	102598	168337	67919	47903	13893	109976		102253	66232	19078	52107	28022	28363	22222		13833	4179	189786	680	4125.88	19003.76	174		1060684.64
3.5	Foreign Exchange Gain/Loss (Net)	42519	-20328	143286	125471	251421	136117	33399.03	4187	53326	75676	11522	28876	10651	30291	22762	34538	17375	5003	15115	6833.46	1934.53	3039.61	921	1033935.63
B.	**Total Operating Income (A.+ 3.3+ 3.4 + 3.5)**	**1016680**	**1312451**	**1167785**	**1143248**	**1272726**	**1183052**	**409169.44**	**452536**	**779280**	**598948**	**275086**	**385664**	**216794**	**319027**	**411615**	**284380**	**269426**	**2220695**	**123320**	**133515.44**	**81133.97**	**53373.83**	**44614**	14154519.7
3.6	Staff Expenses	620761	620804	164977	139708	157823	207826	49707.29	93416	92889	67463	55699	48640	39803	49911	62017	44952	31621	738043	25718	20992.1	15588.35	19700.59	9001	3377060.33
3.7	Other Operating Expenses	172415	189605	159681	226492	172147	244473	105122.28	79403	138573	104904	64590	56663	45596	80772	87637	56998	47759	178784	40039	32639.9	20688.01	25715.47	12723	2343419.66
C.	***Operating Profit Before Provision (B. -3.6-3.7***	***223504***	***502042***	***843127***	***777048***	***942756***	***730753***	***254339.9***	***279717***	***547818***	***426581***	***154797***	***280361***	***131395***	***188344***	***261961***	***182430***	***190046***	***1303868***	***57563***	***79883.44***	***44857.61***	***7957.77***	***22890***	8434039.69
3.8	Provision for Possible Losses		300280	59673	152778	46540	62437	22096	169933	67030	43907	-200139	16437		117727	32088	26410	17722	1529310	8698	24983.07	39989.05	23135.39	20200	2581234.51
	D. Operating Profit (C. -3.8)	***223504***	***201762***	***783454***	***624270***	***896216***	***668316***	***232243.9***	***109784***	***480788***	***382674***	***354936***	***263924***	***131395***	***70617***	***229873***	***156020***	***172324***	***-225442***	***48865***	***54900.37***	***4868.56***	***-15177.62***	***2690***	5852805.18
3.9	Non Operating Income / Expenses (Net)	38489	8916	24415	6155	1497		-280.53	33921		121	35224	9908	-6019	-49	-318	-6447		-10455						135077.47
3.10	Write Back of Provision for Possible Loss	148837	518538	7	114936	57534	20988		549374		152		6930	243461		4774	3447		1050379						2719357
E.	***Profit from Regular Activities (D+3.9+3.10)***	***410830***	***729216***	***807876***	***745361***	***955247***	***689304***	***231963.3***	***693079***	***480788***	***382947***	***390160***	***280762***	***368837***	***70568***	***234329***	***153020***	***172324***	***814482***	***48865***	***54900.37***	***4868.56***	***-15177.62***	***2690***	8707239.65
3.11	Extraordinary Income/Expenses (Net)	122117	34896	45113		2944					-152			5239		-1566	-743		-110205						97643
F.	***Profit before Bonus and Taxes (E. + 3.11)***	***532947***	***764112***	***852989***	***745361***	***958191***	***689304***	***231963.3***	***693079***	***480788***	***382795***	***390160***	***280762***	***374076***	***70568***	***232763***	***152277***	***172324***	***704277***	***48865***	***54900.37***	***4868.56***	***-15177.62***	***2690***	8804882.65
3.12	Provision for Staff Bonus	48359		77544	67760	87108	62664	21088	63007	43708	34800	35469	25524	27272	6415	21160	13843	15666						245	651632
3.13	Provision for Tax	145076		243683	202050	274392	197392	66425.3	88111	137680	109618	48684	80286	27470	20208	66655	43606	49347						770	1801453.3
G.	**Net Profit/Loss (F. - 3.12-3.13)**	**339512**	**764112**	**531762**	**475551**	**596691**	**429248**	**144450.04**	**541961**	**299400**	**238377**	**306007**	**174952**	**319334**	**43945**	**144948**	**94828**	**107311**	**704277**	**48865**	**54900.37**	**4868.56**	**-15177.62**	**1675**	6351797.35
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***	***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	-31.86%	-39.64%	11.43%	11.03%	18.56%	11.20%	12.42%	-18.22%	12.10%	11.99%	6.56%	11.80%	1.11%	11.14%	11.35%	11.06%	11.03%	9.82%	12.11%	11.30%	16.72%	17.13%	11.71%	
4.2	Non Performint Loan(NPL) To Total Loan	11.00%	25.85%	1.30%	1.36%	1.02%	3.46%	4.07%	37.60%	0.63%	2.28%	26.83%	0.80%	15.42%	4.62%	1.39%	0.29%	0.31%	15.28%					0.00%	
4.3	Total Loan Loss Provision to Total NPL	151.93%	109.49%	153.69%	149.41%	183.81%	110.70%	129.93%	124.07%	100.00%	122.04%	88.74%	225.10%	109.43%	76.94%	121.52%	464.74%	449.49%	136.15%					0.00%	