

Nepal Rastra Bank
Banks & Financial Institutions Regulation Department
QUARTERLY FINANCIAL HIGHLIGHTS OF COMMERCIAL BANKS (PROVISIONAL)
As at third quarter (13/04/2005) of fiscal year 2004/2005

(Rs. In Million)

	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	SBL ¹⁷	TOTAL	
1 AUTHORIZED CAPITAL	1000	1557	500	590	1000	1000	1000	1500	750	1000	1000	1000	1000	1000	1000	1000	1000	1000	16897
2 ISSUED CAPITAL	500	1172	492	295.3	500	650	500	1000	466.8	500	1000	500	500	550	500	610	500	500	10236.1
3 PAID UP CAPITAL	380	1172	492	295.3	375	536	431.87	719.85	455	454	661.75	500	500	550	500	609.8	350	350	8982.57
4 GENERAL RESERVE	699	479	744	299.24	749	329	191.03	201.65	91.95	77	30.48	34.7	21.63	12.4	12	2.3			3974.38
5 PROVISION FOR LOAN LOSS	9056	13500	393	263.3	301	1189	388.17	1135.68	317.75	473	531.09	183.2	645.9	76.04	99	60.15	87.01	28699.29	
6 OTHER RESERVES	238	76	217	119.85	154	75	28.2	43.88	17.05	104	1.36	3.6	4.7	1.35	30	0.71			1114.7
7 RETAINED EARNINGS	-9124	-22227	410	199.92	614	122	2.89	87.99	46.9	6	-439.61	126.3	-103.56	-953	17	4.26	10.3	-31199.61	
8 TOTAL DEPOSIT	35971	41524	14033	13330.95	21011	23504	8181.6	11711.87	9325.37	8144	6601.66	6034.1	4167.93	4679.89	5968	2649.02	2237.29	219074.7	
Interest Bearing	30175	35493	11069	11186.95	16479	17925	6363.06	10565.43	8369.36	6928	6180.46	5735.7	3955.95	4434.79	5686	2543.93	2140.92	185231.6	
Non Interest Bearing	5796	6031	2964	2144	4532	5579	1818.54	1146.44	956.01	1216	421.2	298.4	211.98	245.1	282	105.09	96.37	33843.13	
9 TOTAL CREDIT	17448	24839	9823	9739.14	8078	14841	6536.41	10852.57	7456.89	6435	6120.49	4552.1	3864.7	4377.91	5243	2437.74	2338.24	144983.2	
10 TOTAL INVESTMENT	15405	7268	4961	3675.74	13212	10496	1916.86	2412.67	2782.57	2180	474.19	1708.1	444.87	697.12	1290	574.92	209.65	69708.69	
11 CASH & BANK BALANCE	3171	6101	1320	978.01	1774	1758	592.73	981.85	864.57	832	518.3	679.2	460.99	373.4	430	210.85	132	21177.9	
Balance with NRB	1798	4039	525	538.29	1264	1205	461.03	351.73	253.59	543	296.27	320.6	312.63	227.46	275	94.06	69.98	12574.64	
Balance with Other Banks	442	1238	677	140.95	246	278	-67.76	371.43	440.91	146	94.15	291.4	55.63	67.76	85	79.66	15.14	4601.27	
Cash in Vault	931	824	118	298.77	264	275	199.46	258.69	170.07	143	127.88	67.2	92.73	78.18	70	37.13	46.88	4001.99	
12 OTHER ASSETS	17177	29997	1097	972.04	681	1803	870.73	1120.7	715.05	391	1030.53	186.3	384.16	210.98	321	259.26	79.26	57296.01	
13 OTHER LIABILITIES	15982	33681	912	556.37	541	2571	522.02	1394.87	1337.09	571	674.87	193.6	204.59	268.78	574	117.58	74.55	60176.32	
14 TOTAL INCOME	1518	1721	1108	781.56	1134	1272	446.35	843.67	620.83	568	483.1	375.6	272.66	292.55	395	170.03	165.73	12168.08	
Interest Income	1293	1434	782	618.83	778	1046	387.22	693.77	514.65	460	431.02	333.7	250.38	261.4	366	151.14	149.6	9950.71	
Other Income	225	287	326	162.73	356	226	59.13	149.9	106.18	108	52.08	41.9	22.28	31.15	29	18.89	16.13	2217.37	
15 TOTAL EXPENDITURE	1166	1419	455	470.79	532	700	275.44	591.94	338.08	290	315.74	225.9	190.16	183.7	263	131.68	104.95	7653.38	
Interest Expenses	562	759	184	260.2	187	414	188.46	434.65	215.21	180	233.26	164.1	134.02	131.08	183	82.51	68.29	4380.78	
Operating Expenses	604	660	271	188.24	345	286	86.98	93.05	122.87	110	82.48	61.8	56.14	52.62	80	49.17	36.66	3186.01	
Other Expenses		0	0	22.35	0			64.24	0	0		0		0				86.59	
16 OPERATING PROFIT	352	302	653	310.77	602	572	170.91	251.73	282.75	276	167.36	149.7	82.5	108.85	132	38.34	60.78	4512.69	
17 PROFIT/LOSS	1208	1013	379.00		396					94		94.2						3184.2	

1. NBL = Nepal Bank Ltd.

2. RBB = Rastriya Banijya Bank

3. NABIL = NABIL Bank Ltd.

4. NIBL = Nepal Investment Bank Ltd.

5. SCBNL = Standard Chartered Bank Nepal Ltd.

6. HBL = Himalayan Bank Ltd.

7. NSBI = Nepal SBI Bank Ltd.

8. NBBL = Nepal Bangladesh Bank Ltd.

9. EBL = Everest Bank Ltd.

10. BOK = Bank of Kathmandu Ltd.

11. NC & CBL = Nepal Credit and Commerce Bank Ltd.

12. NI & CBL = Nepal Industrial & Commercial Bank Ltd.

13. LUMBINI = Lumbini Bank Ltd.

14. MBL = Machhapuchhre Bank Limited

15. KUMARI = Kumari Bank Limited

16. LAXMI = Laxmi Bank Limited

17. SBL = Siddhartha Bank Ltd.