

Nepal Rastra Bank
Banks & Financial Institutions Regulation Department
QUARTERLY FINANCIAL HIGHLIGHTS OF COMMERCIAL BANKS (PROVISIONAL)
As at third quarter (12/04/2004) of fiscal year 2003/2004

(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	375	1000	1000	1000	750	1000	1000	1000	1000	1000	1000	1000	1000	15772
2	ISSUED CAPITAL	500	1172	492	295.3	375	650	500	500	466.8	500	1000	500	500	550	500	550	500	9551.1
3	PAID UP CAPITAL	380	1172	492	295.3	375	536	425.16	359.92	455	464	490	500	350	550	500	549.17	350	8243.55
4	GENERAL RESERVE	557	68	652	268.7	680	329	136.18	205.15	64.46	61	29.8	21.1	17.9	3.06	3	0.21		3096.56
5	PROVISION FOR LOAN LOSS	10161	14955	468	196.72	306	976	327.12	1001.67	180.72	366	408.54	177.7	350.65	40.94	45	14.78	16	29991.84
6	OTHER RESERVES	119	211	141	46.14	100	75	27.46	41.25	14.59	55		2.7	1.85		1	0.56		836.55
7	RETAINED EARNINGS	-11654	-23779	362	138.9	609	122	3.41	45.93	40.85	9	-440.97	72.3	-227.72	-45.53	7	-3.95	-1.28	-34742.06
8	TOTAL DEPOSIT	34890	39438	14016	10687.31	20976	21275	6327.45	12247.13	7721.48	7616	5927.38	4364.5	3601.7	2435.55	6118	1443.44	1165.61	200250.6
	Interest Bearing	30004	34446	11255	9116.3	15804	16918	5055.46	11137.46	6835.45	6521	5482.42	4069.5	3395.25	2306.79	5853	1333.93	1099.1	170632.7
	Non Interest Bearing	4886	4992	2761	1571.01	5172	4357	1271.99	1109.67	886.03	1095	444.96	295	206.45	128.76	265	109.51	66.51	29617.89
9	TOTAL CREDIT	17347	24791	8370	7507.35	6588	12853	5231.16	10036.79	6127.2	4673	4335.13	3215.4	3213.99	2137.79	3352	1477.75	1255.05	122511.6
10	TOTAL INVESTMENT	10508	5979	6575	2809	13988	9292	1001	1402.93	1834.84	2380	947.29	1614.8	347.77	492.6	732	223.64	176.61	60304.48
11	CASH & BANK BALANCE	5703	4262	1202	1244.21	1579	1521	795.6	2414.28	753.89	843	909.14	276.4	435.54	358.39	641	250.51	88.56	23277.52
	Balance with NRB	4232	2776	701	606.27	1072	824	481.8	1876.77	491.65	472	524.27	160.2	222.12	159.98	429	153.3	44.84	15227.2
	Balance with Other Banks	373	859	309	385.49	280	308	152.2	285.03	77.74	254	173.98	38.2	67.58	144.66	195	82.35	11.25	3996.48
	Cash in Vault	1098	627	192	252.45	227	389	161.6	252.48	184.5	117	210.89	78	145.84	53.75	17	14.86	32.47	4053.84
12	OTHER ASSETS	14171	28347	1150	822.18	1766	1492	753.14	1411.97	699.17	429	882.38	166.7	226.52	131.91	262	102.19	74.08	52887.24
13	OTHER LIABILITIES	13273	31314	1166	449.99	875	1247	427.1	1292.92	703.74	765	552.3	135.3	510.06	95.22	238	36.37	41.89	53122.89
14	TOTAL INCOME	1527	1918	1053	631.02	1132	1170	375.65	897.14	572.31	525	415.81	297.5	246.7	173.53	238	97.45	88.25	11358.36
	Interest Income	1199	1461	742	510.03	758	977	324.24	743.43	476.02	413	382.14	259	224.54	151.36	217	84.83	77.53	9000.12
	Other Income	328	457	311	120.99	374	193	51.41	153.71	96.29	112	33.67	38.5	22.16	22.17	21	12.62	10.72	2358.24
15	TOTAL EXPENDITURE	1400	1815	434	414.77	554	600	267.88	589.95	342.63	316	299.54	192	184.35	122.85	168	76.94	56.44	7834.35
	Interest Expenses	812	1138	214	236.91	196	359	193.98	459.49	237.89	221	229.87	133.8	129.7	80.86	116	41.45	30.46	4830.41
	Operating Expenses	588	677	220	177.86	358	241	73.9	79.42	104.74	95	69.67	58.2	54.65	41.99	52	35.49	25.98	2952.9
	Other Expenses								51.04										51.04
16	OPERATING PROFIT	127	103	619	216.25	579	570	107.76	307.19	229.68	210	116.27	105.5	62.35	50.68	70	20.51	31.8	3525.99
17	PROFIT/LOSS	-766	77	276.00		393							43.9						116.9

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.