

**Bank & Financial Institutions Regulation Department**  
**FINANCIAL RESULTS OF COMMERCIAL BANKS (PROVISIONAL)**  
**As at Fourth quarter (12/04/2004) of fiscal year 2003/2004**

(Rs. In Million)

	NBL <sup>1</sup>	RBB <sup>2</sup>	NABIL <sup>3</sup>	NIBL <sup>4</sup>	SCBNL <sup>5</sup>	HBL <sup>6</sup>	NSBI <sup>7</sup>	NBBL <sup>8</sup>	EBL <sup>9</sup>	BOK <sup>10</sup>	NC & CBL <sup>11</sup>	NI & CBL <sup>12</sup>	LUMBINI <sup>13</sup>	MBL <sup>14</sup>	KUMARI <sup>15</sup>	LAXMI <sup>16</sup>	SDBL <sup>17</sup>	TOTAL	
1 AUTHORIZED CAPITAL	1000	1557	500	590	1000	1000	1000	1500	600	1000	1000	1000	1000	1000	1000	1000	1000	1000	16747
2 ISSUED CAPITAL	500	1172	492	295.3	500	650	500	1000	466.8	500	1000	500	500	550	500	550	500	500	10176.1
3 PAID UP CAPITAL	380	1172	492	295.3	375	643	425.16	359.92	455	464	595	500	350	550	500	549.45	350	350	8455.83
4 GENERAL RESERVE	699	276	743	299.24	749	382	191.03	201.65	91.95	77	30.48	34.7	21.63	3.06	12	2.3			3814.04
5 PROVISION FOR LOAN LOSS	9056	14274	359	208.44	284	968	388.17	995.95	211.72	382	445.67	186.2	279.75	47.68	49	17.51	24.06		28177.15
6 OTHER RESERVES	238	146	217	119.85	154	129	28.2	43.88	17.05	104	1.36	3.6	4.7		4	0.71			1211.35
7 RETAINED EARNINGS	-10332	-23032	30	14.66	218	170	2.89	-20.88	46.9	6	-439.61	32.1	-103.56	-45.53	17	4.26	-1.28		-33433.1
8 TOTAL DEPOSIT	35735	40867	14349	11524.68	21239	22010	7198.33	12807.37	8063.9	7741	5987.7	5206.5	3942.33	2754.62	4808	2001.15	1511.31		207746.9
Interest Bearing	29582	35220	11336	9737.59	15219	17440	5395.35	11377.43	7194.15	6604	5422.38	4839.8	3691.25	2612.38	4495	1773.21	1418.2		173357.7
Non Interest Bearing	6153	5647	3013	1787.09	6020	4570	1802.98	1429.94	869.75	1137	565.32	366.7	251.08	142.24	313	227.94	93.11		34389.15
9 TOTAL CREDIT	17938	25106	8549	7338.57	6694	12920	5531.83	9644.69	6095.84	6008	4717.3	3743.1	3222.75	2541.02	3698	1750.93	1567.83		127066.9
10 TOTAL INVESTMENT	11021	3142	6755	3862.48	13579	9661	1907.52	2699.17	2535.66	2750	717.45	1760.7	588.19	424.41	984	395.11	216.88		62999.57
11 CASH & BANK BALANCE	6612	6425	971	1226.92	2023	2001	864.42	1436.47	631.8	783	970.39	448.9	531.1	411.19	685	379.47	90.33		26490.99
Balance with NRB	4232	5599	607	545.62	1534	1626	580.45	829.86	442.25	450	550.56	205.4	324.76	136.66	525	222.6	35.42		18446.58
Balance with Other Banks	1370	413	77	365.92	301	101	122.75	254.46	60.8	194	210.14	164.5	91.64	208.82	92	119.89	18.22		4165.14
Cash in Vault	1010	413	287	315.38	188	274	161.22	352.15	128.75	139	209.69	79	114.7	65.71	68	36.98	36.69		3879.27
12 OTHER ASSETS	18940	1007	830	1035.97	1629	1148	476.34	1473.59	556.99	317	790.34	163.5	224.41	132.63	176	77.49	66.07		29044.33
13 OTHER LIABILITIES	18736	24088	915	701.77	906	1428	544.64	726.79	864.35	1104	574.88	103.2	120.82	134.39	127	27.27	28.66		51130.77
14 TOTAL INCOME	2351	2838	1427	905.04	1584	1520	562.51	1319.87	785.06	726	546.58	416.7	401.18	243.84	343	142.46	129.76		16242
Interest Income	1825	2236	1002	731.4	1042	1246	493.59	1095.5	657.25	567	486.83	363	361.24	215.38	310	124.05	113.63		12869.87
Other Income	526	602	425	173.64	542	274	68.92	224.37	127.81	159	59.75	53.7	39.94	28.46	33	18.41	16.13		3372.13
15 TOTAL EXPENDITURE	1840	2428	615	578.49	787	856	370.61	815.74	468.7	420	415.26	266.3	281.01	162.83	249	118.09	101.41		10773.44
Interest Expenses	1025	1495	283	326.2	276	492	255.92	625.36	316.37	286	314.27	183.6	197.32	113.58	164	63.17	45.51		6462.3
Operating Expenses	815	933	332	232.12	511	364	114.69	190.38	152.33	134	100.99	82.7	83.69	49.25	85	54.92	55.9		4290.97
Other Expenses				20.17															20.17
16 OPERATING PROFIT	511	410	812	326.55	797	664	191.9	504.13	316.36		131.32	150.5	120.17	81.01	106	24.37	28.35		5174.66
17 PROFIT/LOSS	555	1040	455	152.67	538					127		68.3							2935.97

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. SIDDHARTHA = Siddhartha Bank Ltd.