

Banks & Financial Institutions Regulation Department
Unaudited Financial Results of Commercial Banks (Quarterly)
 As at First Quarter (17/10/2005) of the Fiscal Year 2062/2063.

Rs. in thousands

S. N.	Particulars	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	SDBL ¹⁷	Total
1.	Total Capital and Liabilities (1.1 to 1.7)	56470953	49680945	19489404	18423693	22385980	29100955	11514866	15844420	14861425	11708488	8577847	7853466	5441695	6530373	8761866	4315485	3708163	294670024
1.1	Paid Up Capital	380383	1172300	491654	590586	374640	643500	640236	719850	455000	463581	696176	500000	500000	550000	500000	609839	350000	9637745
1.2	Reserve and Surplus	-7661712	-21373927	1161227	721197	1374667	1229415	257151	1477340	367399	360659	-468579	247687	-420574	84062	197572	32585	48480	-22365351
1.3	Debtenture and Bond				300000		360000			300000	200000								1160000
1.4	Borrowings	1271844	2139356	670000	60000	45705		390000		486000			250371	100000	36196	110000		420000	5979472
1.5	Deposits (a.+b.)	34755159	40513074	16004868	15850513	19240394	24996381	8584678	12115336	11985168	9595488	6602535	6700848	4268925	5749248	7569432	3404025	420000	230651218
a.	Domestic Currency	34589753	40352420	12153621	13622584	14537423	18262107	8427507	11847087	11310718	8076922	6542769	6489310	4227770	5749248	7506212	3199838	2692587	209587876
b.	Foreign Currency	165406	160654	3851247	2227929	4702971	6734274	157171	268249	674450	1518566	59766	211538	41155		63220	204187	22559	21063342
1.6	Income Tax Liability			31725	23438		38857	44421		2733	-75539		7430				1450	19730	559974
1.7	Other Liabilities	27725279	27230142	1129930	877959	1311717	1827238	1671674	1098166	1751125	678299	1721964	147130	993344	110867	349739	267586	154807	69046966
2.	Total Assets (2.1 to 2.7)	56470953	49680945	19489404	18423693	22385980	29100955	11514866	15844420	14861425	11708488	8577847	7853466	5441695	6530373	8761866	4315485	3708163	294670024
2.1	Cash and Bank Balance	4492669	3943032	1083313	1767849	1596750	1500697	741266	1157750	2006941	1344461	531352	784912	371318	309605	729915	403317	313826	23078973
2.2	Money at Call and Short Notice		550000	317887	490000	316316			346588	1188779	53170	44771				605556	38399	50000	4001466
2.3	Investments	14983047	8312497	6026056	3785455	11713939	10944142	2470393	2398632	2384940	3172628	441956	1454330	754522	594536	1100535	563409	373598	71474615
2.4	Loans and Advances	17058668	26395774	11057464	11592084	8083051	14887643	7518553	9858950	8632196	6746363	6273174	5481530	3803984	5167180	6021856	3038167	2864253	154481090
2.5	Fixed Assets	194920	586694	350662	323044	73417	635756	136996	187653	141545	103420	199555	56091	49407	86491	62976	150304	37191	3376122
2.6	Non Banking Assets	233880	300091		4611		60530	19394	112568	10182	36566	118300	3465	105036	6258		2775	720	1014376
2.7	Other Assets	19507569	9592857	654022	460650	602507	1072187	628264	1782279	496842	251880	968739	73138	357428	366303	241028	119114	68575	37243382
3.	Profit and Loss Account																		
3.1	Interest Income	437343	286212	217395	213399	279860	374192	114264	170790	212982	167508	106361	109589	63589	92021	132184	54710	52668	3085067
3.2	Interest Expense	163077	207673	73660	107690	66752	155649	72910	133370	85884	67240	81789	74964	40003	64635	88160	41309	36620	1561385
	A. Net Interest Income (3.1 - 3.2)	274266	78539	143735	105709	213108	218543	41354	37420	127098	100268	24572	34625	23586	27386	44024	13401	16048	1523682
3.3	Fees, Commission and Discount	21997	70763	45720	27778	31836	40592	12634	17779	14824	15730	8675	8165	3114	10877	7376	4394	4838	347092
3.4	Other Operating Income	31838	17866		6489	21516			17217	12178	1701	4165	5296	2182	3166		212	626	124452
3.5	Foreign Exchange Gain/Loss (Net)	25388	-19546	40541	31199	68652	44082	8251	11953	9788	20672	2710	6974	6212	8854	7110	1572	2090	276502
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	353489	147622	229996	171175	335112	303217	62239	84369	163888	138371	40122	55060	35094	50283	58510	19579	23602	2271728
3.6	Staff Expenses	155698	184994	49647	25768	29388	42303	12917	21329	18732	14128	13513	12008	10995	10802	14613	8328	4969	630132
3.7	Other Operating Expenses	54242	62627	41999	46214	50609	62130	24619	35539	23134	23495	16065	14053	10573	15406	17681	9002	8031	515419
	C. Operating Profit Before Provision (B. -3.6-3.7)	143549	-99999	138350	99193	255115	198784	24703	27501	122022	100748	10544	28999	13526	24075	26216	2249	10602	1126177
3.8	Provision for Possible Losses		187377	106408	16519	4264	33145			36407	39000	92098	7735	179109	29407	31401	6234	2331	771435
	D. Operating Profit (C. -3.8)	143549	-287376	31942	82674	250851	165639	24703	27501	85615	61748	-81554	21264	-165583	-5332	-5185	-3985	8271	354742
3.9	Non Operating Income / Expenses (Net)		6461	9615				421	-4315							-19	-2655		9508
3.10	Write Back of Provision for Possible Loss		386936		2963	1100											5494		396493
	E. Profit from Regular Activities (D+3.9+3.10)	143549	106021	41557	85637	251951	165639	25124	23186	85615	61748	-81554	21264	-165583	-5332	-5204	-1146	8271	760743
3.11	Extraordinary Income/Expenses (Net)	668	-16274																-15606
	F. Profit before Bonus and Taxes (E. + 3.11)	144217	89747	41557	85637	251951	165639	25124	23186	85615	61748	-81554	21264	-165583	-5332	-5204	-1146	8271	745137
3.12	Provision for Staff Bonus		3777	7785	25060	15058			142746	8561	6175		2126						752
3.13	Provision for Tax			42535	22966	60000	44421			24272	17506		5645						2218
	G. Net Profit/Loss (F. - 3.12-3.13)	144217	89747	-4755	54886	166891	106160	25124	-119560	52782	38067	-81554	13493	-165583	-5332	-5204	-1146	5301	313534
4.	Ratios																		
4.1	Capital Fund to RWA	-30.57%	-51.00%	12.23%	10.80%	17.95%	10.77%	13.75%	6.38%	12.33%	14.04%	4.48%	12.30%	2.97%	10.64%	10.15%	18.71%	12.90%	-
4.2	Non Performint Loan(NPL) To Total Loan	49.08%	51.00%	2.43%	2.30%	2.92%	8.79%	7.04%	14.79%	1.49%	4.47%	10.98%	3.30%	20.88%	1.32%	2.01%	1.77%	2.70%	18.33%
4.3	Total Loan Loss Provision to Total NPL	103.29%	98.00%	166.90%	125.80%	117.16%	81.26%	78.85%	90.86%	100.00%	100.90%	98.41%	110.80%	87.68%		91.00%	128.52%	83.50%	-

1. NBL = Nepal Bank Ltd.
 2. RBB = Rastriya Baniya 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.