

Nepal Rastra Bank
Bank & Financial Ins. Regulation Department
Unaudited Financial Results of Commercial Banks (Quarterly)
As at Second Quarter (13/01/2006) of the Fiscal Year 2062/2063.

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	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)	55098640	50549826	21045576	18766361	24384259	30323478	11176216	16227085	15581692	12378182	8895262	8756552	5422437	7280459	8739181	4742578	4000828	303368612
1.1	Paid Up Capital	380383	1172300	491654	590586	374640	772200	640236	719850	518000	463581	698158	600000	500000	550000	500000	609839	500000	10081427
1.2	Reserve and Surplus	-7452630	-20866171	1337236	776108	1547625	1284755	257151	-428180	416970	322064	-428555	122347	-411814	128323.2	239699	45250	62105	-23047717
1.3	Debt and Bond				300000		300000			300000	200000								160000
1.4	Borrowings	1530981	2238428	636008	80000	954033	291395	0		185000			406821	50002	158430.5	111513		394689	7037300.5
1.5	Deposits (a.+b.)	34294876	41214964	17233571	16269366	20485561	25503516	9048868	12358837	12349770	10565954	6743092	7504836	4303551	6332213	7405941	3839384	2886875	238343175
a.	Domestic Currency	34099854	41060315	12869134	13921692	14931176	19073518	8798873	12046501	11671654	9181749	6660808	7291775	4264401	6224997	7333665	3583175	2863950	215877237
b.	Foreign Currency	195022	154649	4364437	2347674	554385	6429998	249995	312336	678116	1384205	82284	213061	39150	107215.8	72276	256209	24925	22465938
1.6	Income Tax Liability			32225	12798	14308	93884	-100853	433728	12127	-14721	-71664	-4876		-8306.54	29316	5297	10133	443395.46
1.7	Other Liabilities	26345030	26790305	1314882	737503	1008092	2017728	1330814	3142850	1984825	656304	1954231	127424	980698	119799.3	452712	242808	145026	69351031
2.	Total Assets (2.1 to 2.7)	55098640	50549826	21045576	18766361	24384259	30323478	11176216	16227085	15581692	12378182	8895262	8756552	5422437	7280459	8739181	4742578	4000828	303368612
2.1	Cash and Bank Balance	4180229	4719770	880490	1333427	2186575	1598363	717475	739391	1243064	1022200	664171	581659	335690	582111.4	441746	248342	247481	21722184
2.2	Money at Call and Short Notice	110000	0	910867	90000	2149810	354828		272561	973100	481192	63721	99312	25000	140000	365002	19849	34981	6090223
2.3	Investments	14507024	8002227	6280411	4880109	11390136	10042839	1965289	2603663	3268408	3479947	654597	2073413	836918	883651.7	1310781	680542	323712	73183648
2.4	Loans and Advances	16375429	25831564	12025814	11719394	7969853	16558146	8022642	10311424	9617998	6970320	6131540	5869749	3738539	5460320	6103930	3474909	3283979	159465550
2.5	Fixed Assets	213836	589789	341023	315199	72618	698889	140884	184713	151371	110843	199721	51998	52746	88211.67	69102	158218	41384	3480545.7
2.6	Non Banking Assets	284531	325409		4611		35432	19394	269077	9181	51407	141022	3465	124163	6453	4752	2775	720	1282392
2.7	Other Assets	19427591	11081067	606971	423621	615267	1034981	310532	1846256	318570	262273	1040490	76956	309381	119711.2	443888	157943	68571	38144069
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
3.1	Interest Income	1022590	986007	564106	525015	571389	771378	319057	353322	429475	323488	238381	251595	176474	229623.8	293372	133947	134343	7323562.8
3.2	Interest Expense	381658	421084	153317	220786	135984	307884	153792	262633	186765	139537	159478	150987	103591	129011.1	183907	85699	74833	3250946.1
	A. Net Interest Income (3.1 - 3.2)	640932	564923	410789	304229	435405	463494	165265	90689	242710	183951	78903	100608	72883	100613	109465	48248	59510	4072616.8
3.3	Fees, Commission and Discount	77608	127568	95202	57531	74143	107104	23439	43878	29116	30181	18019	14567	7177	19293.38	14870	12003	10061	761760.38
3.4	Other Operating Income	67872	44420		13917	64307	21280	28917	5825	9485	8958	4363	7945.06					1215	718364.06
3.5	Foreign Exchange Gain/Loss (Net)	1834	8050	100113	72517	139054	100579	19207	28297	21178	44486	6724	12827	10374	16839.83	13752	3926	4963	604720.83
	B. Total Operating Income (A.+ 3.3+ 3.4 + 3.5)	788246	744961	606104	448194	712909	671177	207911	184144	321921	264443	113131	136960	94797	144691	138087	64177	75749	5717602
3.6	Staff Expenses	342619	353881	97708	52019	68432	85382	24716	42844	37511	27846	24404	22528	20598	20511.46	25906	16721	11525	1275151.5
3.7	Other Operating Expenses	102637	106712	88705	95070	118188	136440	47890	60284	67131	50536	30600	27802	23947	35352.31	37277	21700	19086	1069357.3
	Operating Profit Before Provision (B. -3.6-3.7)	342990	284368	419691	301105	526289	449355	135305	81016	217279	186061	58127	86630	50252	88827.3	74904	25756	45138	3373093.3
3.8	Provision for Possible Losses		242686	130993	19112	11303	99280		51256	61995	99451	26531	74942	24907.85	21976	11258	6973		882663.85
	D. Operating Profit (C. -3.8)	342990	41682	288698	281993	514986	350075	135305	81016	166023	124066	-41324	60099	-24690	63919.4	52928	14498	38165	2490429.4
3.9	Non Operating Income / Expenses (Net)		26279	42387	17		421	-7230		866		11	52		-27	-4590			58186
3.10	Write Back of Provision for Possible Loss		467073		4575	6500							2756		4752	8590			494246
	E. Profit from Regular Activities (D.+3.9+3.10)	342990	535034	331085	286585	521486	350075	135726	73786	166023	124932	-41324	60110	-21882	63919.4	57653	18498	38165	3042861.4
3.11	Extraordinary Income/Expenses (Net)	10308	-26854																-16546
	F. Profit before Bonus and Taxes (E. + 3.11)	353298	508180	331085	286585	521486	350075	135726	73786	166023	124932	-41324	60110	-21882	63919.4	57653	18498	38165	3026315.4
3.12	Provision for Staff Bonus			33108	26053	46601	31825		16602	12493		6011	5810.86	5241	1681	3817			189242.86
3.13	Provision for Tax			126546	76857	135000	93884		47068	35418		15946	17524.74	15462	5297	10133			579135.74
	G. Net Profit/Loss (F. - 3.12-3.13)	353298	508180	171431	183675	339885	224366	135726	73786	102353	77021	-41324	38153	-21882	40583.8	36950	11520	24215	2257936.8
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
4.1	Capital Fund to RWA	-30.47%	-59.89%	12.73%	11.30%	19.67%	11.26%	12.61%	3.10%	12.33%	14.37%	5.11%	12.10%	3.26%	10.61%	10.51%	15.84%	15.85%	4.72%
4.2	Non Performing Loan(NPL) To Total Loan	47.78%	51.22%	2.66%	2.30%	2.89%	7.87%	6.64%	25.27%	1.30%	5.32%	11.30%	3.60%	21.33%	0.82%	1.65%	1.21%	2.07%	18.04%
4.3	Total Loan Loss Provision to Total NPL	110.52%	99.05%	153.54%	127.50%	119.30%	85.45%	86.29%	87.48%	100.00%	89.13%	98.86%	101.10%	86.75%	205.43%	112.82%	169.04%	104.70%	113.94%