

**Nepal Rastra Bank**  
**Banks & Financial Institutions Regulation Department**  
**QUARTERLY FINANCIAL HIGHLIGHTS OF COMMERCIAL BANKS (PROVISIONAL)**  
**As at second quarter (13/01/2005) of fiscal year 2004/2005**

(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>	SBL <sup>17</sup>	TOTAL	
1	AUTHORIZED CAPITAL	1000	1557	500	590	1000	1000	1000	1500	750	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	10236.1
3	PAID UP CAPITAL	380	1172	492	295.3	375	536	431.87	702.56	455	464	650.32	500	500	550	500	609.77	350	8963.82
4	GENERAL RESERVE	699	358	744	299.24	749	329	191.03	201.65	91.95	77	30.48	21.63	12.4	12	2.3			3853.38
5	PROVISION FOR LOAN LOSS	9056	13905	398	261.07	291	972	388.17	1097.66	302.25	473	488.26	197.8	462.94	63.98	63	67.09	66.52	28553.74
6	OTHER RESERVES	238	124	217	119.85	154	75	28.2	43.88	17.05	104	1.36	3.6	4.7	1.35	4	0.71		1136.7
7	RETAINED EARNINGS	-8832	-22709	273	109.41	496	122	2.89	114.38	46.9	6	-439.61	82.9	-103.56	-9.53	17	4.26	-1.28	-30820.2
8	TOTAL DEPOSIT	35272	41789	14468	12332.01	21736	25123	7023.62	12118.78	8749.28	8751	6646.93	6147	3796.97	4179.4	5704	2267.49	1918.15	218022.6
	Interest Bearing	30109	35994	11679	10365.2	16813	18860	5814.32	11002.21	7854.2	7547	5934.78	5822	3566.65	3969.69	5384	2124.85	1804.35	184644.3
	Non Interest Bearing	5163	5795	2789	1966.81	4923	6263	1209.3	1116.57	895.08	1204	712.15	325	230.32	209.71	320	142.64	113.8	33378.38
9	TOTAL CREDIT	17129	24795	9985	9333	7340	13835	6294.43	10785.27	7197.77	6532	5979	4301.8	3628.04	4006.03	5083	2208.5	2060.65	140493.5
10	TOTAL INVESTMENT	15667	9746	5660	2817.12	14107	12223	1354.78	2689.9	2488.97	2968	501.26	2051.8	433.19	489.77	887	408.45	108.36	74601.6
11	CASH & BANK BALANCE	3899	3734	722	995.4	2426	1884	547.5	1243.12	863.25	808	578.92	638.6	324.47	338.95	373	201.1	130.25	19707.56
	Balance with NRB	2065	2065	537	280.23	1969	1208	372.19	696.05	402.41	475	300.14	300.2	221.06	140.52	220	115.77	61.46	11429.03
	Balance with Other Banks	1016	621	-20	338.61	260	372	-5.85	260.74	315.26	173	131.2	262.9	26.14	113.54	87	41.32	6.46	3999.32
	Cash in Vault	818	1048	205	376.56	197	304	181.16	286.33	145.58	160	147.58	75.5	77.27	84.89	66	44.01	62.33	4279.21
12	OTHER ASSETS	15543	31203	1054	1115.56	803	2123	609.79	1492.42	588.57	374	992.4	170.7	374.37	1997.31	381	252.23	110.34	59184.69
13	OTHER LIABILITIES	15425	34839	829	544.19	876	2529	635.1	1622.91	1305.46	806	608.98	146	224.5	180.1	341	108.28	31.4	61051.92
14	TOTAL INCOME	973	1075	739	515.34	762	841	286.05	630.58	411.72	382	317.32	244.2	185.68	183.01	251	108.78	102.74	8008.42
	Interest Income	807	916	519	407.54	516	691	250.25	528.95	338.97	307	281.11	215.5	172.43	161.9	230	96.83	92.13	6531.61
	Other Income	166	159	220	107.8	246	150	35.8	101.63	72.75	75	36.21	28.7	13.25	21.11	21	11.95	10.61	1476.81
15	TOTAL EXPENDITURE	811	994	298	313.59	351	462	180.45	393.69	224.8	192	212.27	150.3	133.01	112.34	162	83.83	63.67	5137.95
	Interest Expenses	386	532	123	174.64	125	275	123.1	286.54	142.9	124	151.98	110.2	95.43	80.02	114	53.47	41.1	2938.38
	Operating Expenses	425	462	175	124.76	226	187	57.35	63.05	81.9	68	60.29	40.1	37.58	32.32	48	30.36	22.57	2141.28
	Other Expenses				14.19				44.1										58.29
16	OPERATING PROFIT	162	81	441	201.75	412	379	105.6	236.89	186.92	191	105.05	93.9	52.67	70.67	89	24.95	39.07	2872.47
17	PROFIT/LOSS	1500	410	243.00		278					43		50.8						2524.8

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.