

**Bank & Financial Institutions Regulation Department**  
**FINANCIAL RESULTS OF COMMERCIAL BANKS (PROVISIONAL)**  
**As at Fourth quarter (15/07/2005) 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>	SDBL <sup>17</sup>	TOTAL	
1 AUTHORIZED CAPITAL	1000	1557	500	1000	1000	1000	1000	1500	600	1000	1000	1000	1000	1000	1000	1000	1000	1000	17157
2 ISSUED CAPITAL	500	1172	492	590.59	500	650	500	1000	466.8	500	1000	500	500	500	500	500	500	500	10531.39
3 PAID UP CAPITAL	380	1172	492	587.74	375	643	431.87	719.85	455	464	593.55	500	500	550	500	609.84	350	9323.85	
4 GENERAL RESERVE	699	532	743	299.24	749	382	191.03	201.65	91.95	77	30.48	57.4	21.63	12.4	12	2.3		4102.08	
5 PROVISION FOR LOAN LOSS	9056	13465	361	256.24	278	937	388.17	1184.54	316.29	282	585.65	201.1	493.07	69.11	94	68.7	62.39	28098.26	
6 OTHER RESERVES	97	89	217	119.85	154	129	28.2	43.88	17.05	104	1.36	4.1	0	4	0.71			1009.15	
7 RETAINED EARNINGS	-8933	-22121	547	287.28	753	170	2.89	70.43	46.9	142	-385.68	72.5	-250.46	-9.53	17	4.26	27.17	-29559.2	
8 TOTAL DEPOSIT	35916	42917	14604	14254.69	19388	24831	8437.32	12125.54	10097.69	8944	6630.07	6691.4	4031.22	5586.43	6283	3069.36	2651.93	226458.7	
Interest Bearing	29958	35963	11463	12385.54	14783	19232	6771.06	10791.99	8959.42	7489	6122.25	6394.8	3819.46	5373.97	5934	2590.31	2537.23	190568	
Non Interest Bearing	5958	6954	3141	1869.15	4605	5599	1666.26	1333.55	1138.27	1455	507.82	296.6	211.76	212.46	349	479.05	114.7	35890.62	
9 TOTAL CREDIT	16868	26779	10947	10453.26	8420	13591	6731.5	9683	7900	6248	6015	4909.4	3661.34	5130.71	5551	2736.02	2634.93	148259.2	
10 TOTAL INVESTMENT	14220	8491	5139	3934.19	11964	13133	2607.68	2406.72	2128.93	2928	539.1	1572.9	535.18	483.61	1411	478.96	309.59	72282.86	
11 CASH & BANK BALANCE	6717	7611	560	1369.12	1112	1572	734.72	1355.24	1055.82	742	662.7	1095.1	419.01	731.1	443	464.54	150.08	26794.43	
Balance with NRB	4521	4788	391	780.24	692	1412	390.03	749.77	775.44	418	441.01	832.5	267.6	463.23	220	254.9	45.64	17442.36	
Balance with Other Banks	1125	905	23	214.61	224	-127	200.94	304.62	77.8	162	70.34	192.8	48.18	146.32	112	103.76	51.63	3835	
Cash in Vault	1071	1918	146	374.27	196	287	143.75	300.85	202.58	162	151.35	69.8	103.23	121.55	111	105.88	52.81	5517.07	
12 OTHER ASSETS	17854	30422	913	1085.52	698	1360	602.54	1650.41	1247.06	305	1024.38	131.5	370.14	295.85	291	256.69	91.76	58598.85	
13 OTHER LIABILITIES	17197	37249	595	737.76	497	812	926.76	677.47	649.52	211	685.75	82.5	196.95	284.83	675	145.01	13.94	61636.49	
14 TOTAL INCOME	2315	2734	1501	1114.42	1567	1716	653	1184.33	867.83	757	650.49	518.2	422.91	431.23	557	243.76	233.67	17466.84	
Interest Income	1981	2334	1063	881.84	1059	1422	569.12	978.92	717.67	613	576.57	457.1	384.75	382.27	516	213.58	211.23	14361.05	
Other Income	334	400	438	232.58	508	294	83.88	205.41	150.16	144	73.92	61.1	38.16	48.96	41	30.18	22.44	3105.79	
15 TOTAL EXPENDITURE	1610	1067	628	638.88	740	964	382.81	818.51	490.92	392	439.97	316.5	282.5	261.75	376	192.58	152.63	9754.05	
Interest Expenses	749	1005	243	354.55	254	556	258.43	547.94	299.58	242	315.76	226	193.47	187.03	262	118.44	101.43	5913.63	
Operating Expenses	861	62	385	253.49	486	408	124.38	270.57	191.34	150	124.21	90.5	89.03	74.72	114	74.14	51.2	3809.58	
Other Expenses				30.84														30.84	
16 OPERATING PROFIT	705	767	873	475.54	827	752	270.19	365.82	376.91		210.52	201.7	140.41	160.49	181	51.18	81.04	6438.8	
17 PROFIT/LOSS	1399	1278	517		538					137		113.5						3982.5	

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.