

NEPAL RASTRA BANK
BANK AND FINANCIAL INSTITUTION REGULATION DEPARTMENT
POLICY, PLANNING, STATISTICS AND BANKING PROMOTION DIVISION
STATISTICS UNIT
SOURCES AND USES OF FUNDS OF COMMERCIAL BANKS & ADB/N
(TENTATIVE)

For Official Use Only
2060/11/05

24th Week / F.Y.2060 / 61

Mid - Jan.2004 (Push 2060)

(Rs. In Million)

	NBL	RBB	NABIL	NIVB	SCBNL	HBL	SBI	NBBL	EBL	BOK	NC&CB	NICB	LMB	MPBL	KUMARI	Laxmi	Sihartha	ADB/N	#	TOTAL
1. CAPITAL FUND	3359.9	3507.8	1804.3	1070.2	1492.8	1283.4	821.4	1019.7	665.8	734.6	819.9	559.1	356.6	542.9	351.3	546.3	350.0	0.0		19286.0
a. Core Capital	-4475.4	-832.7	1169.9	913.9	1118.2	783.7	573.5	700.1	588.4	566.9	617.0	524.1	304.5	537.7	347.4	545.8	350.0	0.0		4332.9
Paid-up Capital	380.4	1172.3	491.7	595.3	339.5	429.0	425.2	359.9	461.4	463.6	490.0	500.0	350.0	550.0	350.0	545.6	350.0	0.0		8253.8
Share Premium	0.0	0.0	0.1	0.0	0.0	0.0	0.0	3.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		3.5
General Reserve	557.2	68.2	652.1	268.7	679.1	285.8	136.2	190.9	64.5	51.4	13.4	21.1	18.9	3.1	0.3	0.2	0.0	0.0		3010.9
Ret. Earning/Loss @	-5413.0	-2073.2	26.1	49.9	99.6	68.9	12.2	145.8	62.5	51.9	113.6	3.1	-64.4	-15.4	-2.9	0.0	0.0	0.0		-6935.3
b. Supplementary Cap.	7835.3	4340.5	634.4	156.3	374.6	499.8	247.9	319.7	77.4	167.7	202.9	35.0	52.0	5.2	4.0	0.6	0.0	0.0		14953.2
Redem. Pre. Share	0.0	787.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		787.0
Ex. Equilization Fund	131.1	214.5	30.0	16.6	100.3	22.1	5.1	35.8	14.6	8.8	0.0	2.7	1.8	0.0	1.3	0.6	0.0	0.0		585.2
Prov. for Loan Loss @	7334.6	3339.0	599.6	110.2	274.3	477.7	242.8	283.9	62.8	158.9	202.9	32.3	50.2	5.2	2.7	0.0	0.0	0.0		13177.1
Free Reserve	369.6	0.0	4.8	29.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		403.9
2. Other than free Res.	10.8	9.4	105.8	0.0	34.0	0.0	22.4	36.0	31.5	46.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		296.3
3. DEPOSITS	35312.1	41026.9	13996.5	9278.2	18326.6	21800.0	5832.8	11009.0	7430.8	7334.2	5191.9	4327.3	3356.0	2026.3	3367.3	1099.5	915.8	23391.7		21522.9
a. Current	5106.5	4335.8	2811.2	1178.8	4280.3	4277.8	925.5	737.9	564.8	931.9	272.4	226.1	177.3	44.6	159.6	41.1	34.9	1302.1		27408.5
b. Savings	22091.6	23407.1	5426.1	3420.1	11972.0	11518.0	1773.5	3263.6	3184.7	2609.9	1401.0	943.9	593.5	353.4	636.8	96.8	119.3	14046.3		106857.6
c. Fixed	7984.8	13041.0	2851.6	2129.2	1468.2	4231.0	3063.7	5279.2	2994.7	2179.2	3291.2	1935.8	1868.5	938.4	1025.8	716.3	341.4	8032.8		63372.7
d. Call Deposits	10.4	0.0	2589.8	2327.4	348.8	1311.7	0.0	1461.5	535.0	1410.3	160.9	1142.9	675.0	641.6	1496.3	224.7	400.7	4.4		14742.5
e. Others	118.9	242.9	317.7	222.7	256.3	461.5	70.1	266.8	151.6	202.9	66.4	78.6	41.7	48.3	20.6		19.7	6.1		2641.6
4. BORROWINGS	52.0	85.8	0.0	239.9	1575.9	360.0	0.0	177.1	504.2	460.7	3.1	0.0	100.0	57.3	0.0	0.0	90.0	0.0		3706.1
a. NRB	52.0	85.8	0.0	179.9	0.0	360.0	0.0	0.0	0.0	323.9	3.1	0.0	0.0	57.0	0.0	0.0	0.0	0.0		1061.7
b. Inter Bank	0.0	0.0	0.0	60.0	18.8	0.0	0.0	177.1	0.0	138.8	0.0	0.0	100.0	0.3	0.0	0.0	90.0	0.0		583.0
c. Foreign Bank	0.0	0.0	0.0	0.0	1557.1	0.0	0.0	0.0	504.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		2061.3
5. OTHERS	47872.1	41873.6	1942.2	532.8	2392.6	1740.8	1065.7	1723.7	809.6	503.8	464.0	355.4	522.9	58.2	219.8	84.1	43.9	1220.7		103425.6
TOTAL SOURCES OF FUNDS	86606.8	86503.5	17848.8	11211.1	23821.9	25184.2	7742.3	13965.5	9441.9	9079.8	6478.9	5241.8	4335.4	2684.7	3938.4	1729.9	1399.7	24612.4		341737.0
1. LIQUID FUNDS	3882.7	3902.3	3603.2	792.2	3274.9	7933.9	908.0	786.5	720.0	977.6	614.0	271.2	406.3	592.5	211.3	116.9	190.3	1960.8		31144.7
a. Cash in hand	818.3	314.6	205.5	222.6	167.4	387.0	126.0	192.2	132.4	80.3	177.0	42.4	80.3	48.5	81.1	6.8	6.1	518.9		3607.3
b. FC in hand	178.9	121.2	52.9	30.9	41.5	0.0	21.8	36.1	11.8	24.9	57.3	12.7	19.8	13.7	4.2	0.4	0.9	5.4		634.4
c. Bal. with NRB	2319.0	2788.0	451.3	263.1	1755.9	796.9	349.9	408.4	433.3	365.1	196.7	166.4	236.5	180.3	102.5	45.9	66.8	1189.5		12115.4
d. Bal. with Dom. Bank	144.4	-2.5	35.8	6.0	8.6	89.3	7.8	23.1	3.4	10.2	40.0	2.4	23.0	42.2	2.4	12.1	1.6	244.0		693.9
e. Bal. held abroad	422.1	681.0	574.0	269.6	223.7	-194.0	402.5	126.7	139.2	171.0	48.8	47.3	-5.0	47.8	21.2	44.4	13.0	3.0		3036.3
f. Call Money	0.0	0.0	2283.8	0.0	1077.8	6854.8	0.0	0.0	0.0	326.1	94.2	0.0	51.7	260.0	0.0	7.4	101.8	0.0		11057.5
Domestic	0.0	0.0	0.0	0.0	0.0	50.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	260.0	0.0	0.0	90.0	0.0		400.0
Foreign	0.0	0.0	2283.8	0.0	1077.8	6804.8	0.0	0.0	0.0	326.1	94.2	0.0	51.7	0.0	0.0	7.4	11.8	0.0		10657.5
2. INVESTMENTS	7984.6	4720.1	3651.2	2626.2	12868.2	3658.2	1146.4	2107.9	2427.8	1972.7	780.0	1940.2	375.6	288.6	634.3	209.7	32.4	0.0		47424.1
a. Govt. Securities	7947.0	4629.0	3626.6	956.1	9073.7	3590.6	1128.6	1975.9	2410.7	1934.7	683.4	1418.3	370.3	160.4	384.8	209.7	32.4	0.0		40532.2
b. Share, Deben. & Other Inv.	37.6	91.1	24.5	1670.1	3794.5	67.6	17.9	132.0	17.1	38.0	96.6	521.9	5.3	128.2	249.5	0.0	0.0	0.0		6891.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0
3. LOANS & ADVANCES	19382.3	26129.1	8622.6	6988.9	6121.0	12616.2	5006.7	9786.0	5800.0	5744.6	3866.7	2837.9	3056.6	1683.4	2831.6	1276.9	1119.2	9171.4		132041.0
a. Govt. Entp.	985.3	334.9	77.3	284.9	302.6	0.0	385.3	447.0	241.7	0.0	0.0	57.3	101.0	28.7	66.2	0.0	0.0	0.0		3312.1
i. Financial-	0.0	0.0	77.3	284.9	302.6	0.0	249.8	267.9	178.5	0.0	0.0	57.3	54.5	28.7	66.2	0.0	0.0	0.0		1567.8
ii. Non-Finan.	985.3	334.9	0.0	0.0	0.0	0.0	135.4	179.1	63.2	0.0	0.0	0.0	46.5	0.0	0.0	0.0	0.0	0.0		1744.4
b. Pvt. Sector	18291.4	25499.1	8250.5	6644.4	5783.0	12616.2	4436.7	9163.3	5528.6	5646.0	3845.3	2754.5	2943.2	1644.2	2756.4	1205.1	1119.2	9171.4		127298.5
c. For. Bills P. & D.	105.6	279.3	294.8	59.6	35.4	0.0	184.8	175.8	29.7	53.6	21.4	26.1	12.4	10.5	8.9	71.8	0.0	0.0		1369.6
d. Foreign A. B. C.	0.0	15.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	45.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		60.8
4. INTEREST ACCRUED	12189.4	15905.6	260.1	152.1	313.5	465.8	414.6	215.1	159.3	54.5	450.5	46.8	107.2	19.5	24.5	8.5	8.3	130.5		30925.8
a. Govt. Entp.	207.2	961.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		1168.6
b. Private Sector	11982.2	14944.1	260.1	152.1	313.5	465.8	414.6	215.1	159.3	54.5	450.5	46.8	107.2	19.5	24.5	8.5	8.3	130.5		29757.2
5. OTHERS^	43167.8	35846.5	1711.7	561.7	1244.3	510.1	266.5	1069.9	334.8	330.4	767.7	145.7	389.7	100.7	236.8	117.9	49.5	13349.6	##	100201.3
TOTAL USES OF FUNDS	86606.8	86503.5	17848.8	11211.1	23821.9	25184.2	7742.3	13965.5	9441.9	9079.8	6478.9	5241.8	4335.4	2684.7	<					

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(TENTATIVE)
Mid - Jan.2004 (Poush 2060)

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2060/11/05

24th Week / F.Y.2060 / 61

(Rs.In Million)

	Mid-Jul 2002	Mid-Jul 2003	Mid-Jan. 2003	Mid-Dec. 2003	Mid-Jan. 2004	Variation									
	Asar 2059	Asar 2060	Poush 2059	Marga 2060	Poush 2060	5 OVER 4		5 OVER 3		2 OVER 1		5 OVER 2		3 OVER 1	
	1	2	3	5	5	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
1. CAPITAL FUND	28022.6	41282.6	17853.6	18924.2	19286.0	1.9	361.8	8.0	1432.4	47.3	13260.0	-53.3	-21996.6	-36.3	-10169.0
a. Core Capital	6338.1	7626.1	2902.5	3995.1	4332.9	8.5	337.8	49.3	1430.4	20.3	1288.0	-43.2	-3293.2	-54.2	-3435.6
Paid-up Capital	6431.0	7726.0	7205.6	7952.8	8253.8	3.8	301.0	14.5	1048.2	20.1	1295.0	6.8	527.8	12.0	774.6
Share Premium	0.1	0.1	0.1	3.5	3.5	0.0	0.0	3446.0	3.4	0.0	0.0	3446.0	3.4	0.0	0.0
General Reserve	2540.0	2820.0	2632.1	2974.1	3010.9	1.2	36.8	14.4	378.8	11.0	280.0	6.8	190.9	3.6	92.1
Ret. Earning/Loss #	-2633.0	-2920.0	-6935.3	-6935.3	-6935.3	0.0	0.0	0.0	0.0	10.9	-287.0	137.5	-4015.3	163.4	-4302.3
b. Supplementary Cap.	21684.5	33656.5		14929.1	14953.2	0.2	24.0			55.2	11972.0	-55.6	-18703.3		
Redem. Pre. Share	787	787.0		787.0	787.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Ex. Equilization Fund	501.8	693.7	603.2	590.7	585.2	-0.9	-5.5	-3.0	-18.0	38.2	191.9	-15.6	-108.5	20.2	101.4
Prov. for Loan Loss #	20393	32173.0	13177.1	13177.1	13177.1	0.0	0.0	0.0	0.0	57.8	11780.0	-59.0	-18995.9	-35.4	-7215.9
Free Reserve	2.7	2.8	383.8	374.4	403.9	7.9	29.5	5.2	20.1	3.7	0.1	14323.6	401.1	14114.8	381.1
2. Other than free Res.	710.8	501.6	184.2	296.3	296.3	0.0	0.0	60.9	112.1	-29.4	-209.2	-40.9	-205.3	-74.1	-526.6
3. DEPOSITS	185144.7	203879.4	190498.1	211640.3	215022.9	1.6	3382.6	12.9	24524.8	10.1	18734.7	5.5	11143.5	2.9	5353.4
a. Current	24327	28862.6	25067.0	26954.4	27408.5	1.7	454.1	9.3	2341.5	18.6	4535.6	-5.0	-1454.1	3.0	740.0
b. Savings	83855.6	97238.9	89031.7	106208.8	106857.6	0.6	648.8	20.0	17825.9	16.0	13383.3	9.9	9618.7	6.2	5176.1
c. Fixed	64171.4	63287.6	61537.9	62976.9	63372.7	0.6	395.8	3.0	1834.8	-1.4	-883.8	0.1	85.1	-4.1	-2633.5
d. Call Deposits	10531.9	12027.9	12024.1	13055.2	14742.5	12.9	1687.2	22.6	2718.4	14.2	1496.0	22.6	2714.6	14.2	1492.2
e. Others	2258.8	2462.4	2837.3	2445.0	2641.6	8.0	196.6	-6.9	-195.7	9.0	203.6	7.3	179.2	25.6	578.5
4. BORROWINGS	2349.6	3170.4	4052.9	2597.8	3706.1	42.7	1108.3	-8.6	-346.8	34.9	820.8	16.9	535.7	72.5	1703.3
a. NRB	1167.7	1437.0	1158.0	616.0	1061.7	72.4	445.7	-8.3	-96.3	23.1	269.3	-26.1	-375.3	-0.8	-9.7
b. Inter Bank	953.4	1599.2	1487.7	1722.6	583.0	-66.2	-1139.6	-60.8	-904.7	67.7	645.8	-63.5	-1016.2	56.0	534.3
c. Foreign Bank	228.5	134.2	1407.2	259.2	2061.3	695.3	1802.1	46.5	654.1	-41.3	-94.3	1436.0	1927.1	515.8	1178.7
5. OTHERS	58690.2	56727.8	90498.3	104334.9	103425.6	-0.9	-909.2	14.3	12927.3	-3.3	-1962.4	82.3	46697.8	54.2	31808.1
TOTAL SOURCES OF FUNDS	274917.9	305561.8	303087.1	337793.5	341737.0	1.2	3943.4	12.8	38649.9	11.1	30643.9	11.8	36175.2	10.2	28169.2
1. LIQUID FUNDS	49937.3	38163.6	38739.9	30784.1	31144.7	1.2	360.6	-19.6	-7595.2	-23.6	-11773.7	-18.4	-7018.9	-22.4	-11197.4
a. Cash in hand	4881.1	4735.9	3968.3	3515.9	3607.3	2.6	91.4	-9.1	-361.0	-3.0	-145.2	-23.8	-1128.6	-18.7	-912.8
b. FC in hand	613.8	704.5	861.2	634.4	634.4	-16.7	-127.1	-26.3	-226.8	14.8	90.7	-10.0	-70.1	40.3	247.4
c. Bal. with NRB	23170.3	16867.6	10967.1	11143.9	12115.4	8.7	971.5	10.5	1148.3	-27.2	-6302.7	-28.2	-4752.2	-52.7	-12203.2
d. Bal. with Dom. Bank	928.2	683.7	544.1	610.1	693.9	13.7	83.8	27.5	149.8	-26.3	-244.5	1.5	10.2	-41.4	-384.1
e. Bal. held abroad	7016.7	3783.0	5996.6	2770.2	3036.3	9.6	266.1	-49.4	-2960.3	-46.1	-3233.7	-19.7	-746.7	-14.5	-1020.1
f. Call Money	13327.2	11388.9	16402.6	11982.5	11057.5	-7.7	-925.0	-32.6	-5345.1	-14.5	-1938.3	-2.9	-331.4	23.1	3075.4
Domestic	4246	409.9	1603.5	700.1	400.0	-42.9	-300.1	-75.1	-1203.5	-20.3	-3836.1	-2.4	-9.9	63.2	-2642.5
Foreign	9081.2	10979	14799.1	11282.4	10657.5	-5.5	-624.9	-28.0	-4141.6	-9.9	1897.8	-2.9	-321.5	62.0	5717.9
2. INVESTMENTS	34209.8	45386.3	38865.9	45250.7	47424.1	4.8	2173.4	22.0	8558.2	32.7	11176.5	4.5	2037.8	13.6	4656.1
a. Govt. Securities	28573.8	39045.5	33125.5	39180.5	40532.2	3.5	1351.7	22.4	7406.7	36.6	10471.7	3.8	1486.7	15.9	4551.7
b. Share, Deben. & Other Inv.	5636.0	6340.8	5740.4	6070.2	6891.9	13.5	821.7	20.1	1151.5	12.5	704.8	8.7	551.1	1.9	104.4
c. NRB Bond			0.0												
3. LOANS & ADVANCES	113174.6	124522.4	124055.3	131400.7	132041.0	0.5	640.3	6.4	7985.7	10.0	11347.8	6.0	7518.6	9.6	10880.7
a. Govt. Entp.	2651.1	2867.7	3660.8	2991.5	3312.1	10.7	320.6	-9.5	-348.7	8.2	216.6	15.5	444.4	38.1	1009.7
i. Financial-	991.2	965.1	1902.2	1435.0	1567.8	9.2	132.7	-17.6	-334.4	-2.6	-26.1	62.4	602.7	91.9	911.0
ii. Non-Finan.	1659.9	1902.6	1758.5	1556.5	1744.4	12.1	187.9	-0.8	-14.1	14.6	242.7	-8.3	-158.2	5.9	98.6
b. Pvt. Sector	109043.3	120343.4	118579.0	126636.8	127298.5	0.5	661.7	7.4	8719.5	10.4	11300.1	5.8	6955.1	8.7	9535.7
c. For. Bills P. & D.	1322.2	1143.8	1702.7	1703.5	1369.6	-19.6	-333.9	-19.6	-333.1	-13.5	-178.4	19.7	225.8	28.8	380.5
d. Foreign A. B. C.	158.0	167.5	112.8	68.9	60.8	-11.7	-8.0	-46.1	-52.0	6.0	9.5	-63.7	-106.7	-28.6	-45.2
4. INTEREST ACCRUED	23742.8	27722.2	23370.1	30227.5	30925.8	2.3	698.3	32.3	7555.7	16.8	3979.4	11.6	3203.6	-1.6	-372.7
a. Govt. Entp.	308.2	297.8	1432.8	1153.0	1168.6	1.4	15.6	-18.4	-264.2	-3.4	-10.4	292.4	870.8	364.9	1124.6
b. Private Sector	23434.6	27424.4	21937.3	29074.5	29757.2	2.3	682.7	35.6	7819.9	17.0	3989.8	8.5	2332.8	-6.4	-1497.3
5. OTHERS^A	53853.3	69767.2	78056.0	100130.6	100201.3	0.1	70.8	28.4	22145.3	29.6	15913.9	43.6	30434.1	44.9	24202.7
TOTAL USES OF FUNDS	274917.8	305561.7	303087.2	337793.5	341736.9	1.2	3943.4	12.8	38649.7	11.1	30643.9	11.8	36175.2	10.2	28169.4

Cash in transit Rs.137 & 175 million of NBL & RBB.

** Prepared from Audited Balance Sheet. Figure of NRB Bond, Loan to Govt. Entp., Foreign A.B.C. and Interest Accrued on Govt. Entp. are adjusted from Monthly Report.

Upto 2058/59 in which the figure of RBB & NBL are Provisional.

@ Due to the cumulative loss for Rs.5413 & 2073.2 million of NBL & RBB.

~ Including Inter Bank Lending