

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)
Mid - Feb. 2004 (Magh 2060)

For Official Use Only
2060/12/06

28th Week / F.Y. 2060 / 61

(Rs. In Million)

	Mid-Jul	Mid-Jul	Mid-Feb	Mid-Jan.	Mid-Feb.	Variation									
	2002	2003	2003	2004	2004	5 OVER 4		5 OVER 3		2 OVER 1		5 OVER 2		3 OVER 1	
	Asar 2059	Asar 2060	Magh 2059	Poush 2060	Magh 2060	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
1. CAPITAL FUND	28022.6	41282.6	17854.8	19286.0	18960.6	-1.7	-325.5	6.2	1105.8	47.3	13260.0	-54.1	-22322.0	-36.3	-10167.8
a. Core Capital	6338.1	7626.1	2902.7	4332.9	4036.9	-6.8	-296.0	39.1	1134.2	20.3	1288.0	-47.1	-3589.2	-54.2	-3435.4
Paid-up Capital	6431.0	7726.0	7205.5	8253.8	7953.8	-3.6	-300.0	10.4	748.2	20.1	1295.0	2.9	227.8	12.0	774.5
Share Premium	0.1	0.1	0.1	3.5	3.5	0.0	0.0	4691.9	3.5	0.0	0.0	3446.0	3.4	-26.0	0.0
General Reserve	2540.0	2820.0	2632.4	3010.9	3014.9	0.1	4.0	14.5	382.5	11.0	280.0	6.9	194.9	3.6	92.4
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	14952.118	14953.2	14923.7	-0.2	-29.5	-0.2	-28.5	55.2	11972.0	-55.7	-18732.8	-31.0	-6732.4
Redem. Pre. Share	787	787.0	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	604.2	585.2	585.2	0.0	0.0	-3.1	-19.0	38.2	191.9	-15.6	-108.5	20.4	102.4
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	403.9	374.4	-7.3	-29.5	-2.5	-9.4	3.7	0.1	13270.0	371.6	14114.6	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	195093.9	215022.9	218915.9	1.8	3893.0	12.2	23822.0	10.1	18734.7	7.4	15036.5	5.4	9949.2
a. Current	24327	28862.6	24980.7	27408.5	28843.2	5.2	1434.7	15.5	3862.5	18.6	4535.6	-0.1	-19.4	2.7	653.7
b. Savings	83855.6	97238.9	89354.9	106857.6	107322.4	0.4	464.8	20.1	17967.5	16.0	13383.3	10.4	10083.5	6.6	5499.3
c. Fixed	64171.4	63287.6	65277.8	63372.7	64589.1	1.9	1216.4	-1.1	-688.7	-1.4	-883.8	2.1	1301.5	1.7	1106.4
d. Call Deposits	10531.9	12027.9	12870.8	14742.5	15439.9	4.7	692.5	19.9	2564.2	14.2	1496.0	28.3	3407.0	22.2	2338.9
e. Others	2258.8	2462.4	2609.8	2641.6	2726.2	3.2	84.5	4.5	116.4	9.0	203.6	10.7	263.8	15.5	351.0
4. BORROWINGS	2349.6	3170.4	2593.9	3706.1	2358.4	-36.4	-1347.7	-9.1	-235.6	34.9	820.8	-25.6	-812.0	10.4	244.3
a. NRB	1167.7	1437.0	1012.5	1061.7	647.0	-39.1	-414.8	-36.1	-365.5	23.1	269.3	-55.0	-790.0	-13.3	-155.3
b. Inter Bank	953.4	1599.2	1581.5	583.0	1357.4	132.8	774.3	-14.2	-224.1	67.7	645.8	-15.1	-241.8	65.9	628.1
c. Foreign Bank	228.5	134.2	0.0	2061.3	354.0	-82.8	-1707.3	#DIV/0!	354.0	-41.3	-94.3	163.8	219.8	-100.0	-228.5
5. OTHERS	58690.2	56727.8	82884.1	103425.6	103096.8	-0.3	-328.8	24.4	20212.8	-3.3	-1962.4	81.7	46369.0	41.2	24193.9
TOTAL SOURCES OF FUNDS	274917.9	305561.8	298610.9	341737.0	343628.0	0.6	1891.0	15.1	45017.1	11.1	30643.9	12.5	38066.2	8.6	23693.0
1. LIQUID FUNDS	49937.3	38163.6	38440.0	31144.7	32917.8	5.7	1773.1	-14.4	-5522.2	-23.6	-11773.7	-13.7	-5245.8	-23.0	-11497.3
a. Cash in hand	4881.1	4735.9	3901.1	3607.3	4061.6	12.6	454.3	4.1	160.5	-3.0	-145.2	-14.2	-674.3	-20.1	-980.0
b. FC in hand	613.8	704.5	798.1	634.4	629.8	-0.7	-4.6	-21.1	-168.2	14.8	90.7	-10.6	-74.7	30.0	184.3
c. Bal. with NRB	23170.3	16867.6	11330.3	12115.4	12035.5	-0.7	-79.8	6.2	705.2	-27.2	-6302.7	-28.6	-4832.1	-51.1	-11840.0
d. Bal. with Dom. Bank	928.2	683.7	543.7	693.9	687.4	-0.9	-6.5	26.4	143.7	-26.3	-244.5	0.5	3.7	-41.4	-384.5
e. Bal. held abroad	7016.7	3783.0	6757.8	3036.3	2436.0	-19.8	-600.3	-64.0	-4321.9	-46.1	-3233.7	-35.6	-1347.0	-3.7	-258.9
f. Call Money	13327.2	11388.9	15109.0	11057.5	13067.5	18.2	2010.1	-13.5	-2041.5	-14.5	-1938.3	14.7	1678.6	13.4	1781.8
Domestic	4246	409.9	1401.4	400.0	1223.9	206.0	823.9	-12.7	-177.5	-90.3	-3836.1	198.6	814.0	-67.0	-2844.6
Foreign	9081.2	10979	13707.6	10657.5	11843.6	11.1	1186.2	-13.6	-1863.9	20.9	1897.8	7.9	864.6	50.9	4626.4
2. INVESTMENTS	34209.8	45386.3	38588.7	47424.1	46704.6	-1.5	-719.4	21.0	8116.0	32.7	11176.5	2.9	1318.3	12.8	4378.9
a. Govt. Securities	28573.8	39045.5	32337.2	40532.2	40168.3	-0.9	-363.9	24.2	7831.1	36.6	10471.7	2.9	1122.8	13.2	3763.4
b. Share, Deben. & Other Inv.	5636.0	6340.8	6251.4	6891.9	6536.3	-5.2	-355.6	4.6	284.9	12.5	704.8	3.1	195.5	10.9	615.4
c. NRB Bond															
3. LOANS & ADVANCES	113174.6	124522.4	123827.0	132041.0	132614.9	0.4	573.9	7.1	8787.9	10.0	11347.8	6.5	8092.5	9.4	10652.4
a. Govt. Entp.	2651.1	2867.7	3552.7	3312.1	3651.0	10.2	338.8	2.8	98.2	8.2	216.6	27.3	783.3	34.0	901.6
i. Financial-	991.2	1567.1	1844.5	1567.8	1830.2	16.7	262.4	-0.8	-14.3	-2.6	-26.1	89.6	865.1	86.1	853.3
ii. Non-Financ.	1659.9	1902.6	1708.3	1744.4	1820.8	4.4	76.4	6.6	112.6	14.6	242.7	-4.3	-81.8	2.9	48.4
b. Pvt. Sector	109043.3	120343.4	118479.5	127298.5	127699.0	0.3	400.5	7.8	9219.5	10.4	11300.1	6.1	7355.6	8.7	9436.2
c. For. Bills P. & D.	1322.2	1143.8	1725.0	1369.6	1220.3	-10.9	-149.2	-29.3	-504.7	-13.5	-178.4	6.7	76.5	30.5	402.8
d. Foreign A. B. C.	158.0	167.5	69.7	60.8	44.6	-26.6	-16.2	-36.0	-25.1	6.0	9.5	-73.4	-122.9	-55.9	-88.3
4. INTEREST ACCRUED	23742.8	27722.2	25232.1	30925.8	30910.2	-0.1	-15.6	22.5	5678.1	16.8	3979.4	11.5	3188.0	6.3	1489.3
a. Govt. Entp.	308.2	297.8	1004.2	1168.6	1182.5	1.2	13.9	17.8	178.3	-3.4	-10.4	297.1	884.7	225.8	696.0
b. Private Sector	23434.6	27424.4	24227.9	29757.2	29727.6	-0.1	-29.6	22.7	5499.8	17.0	3989.8	8.4	2303.2	3.4	793.3
5. OTHERS^	53853.3	69767.2	72523.2	100201.3	100480.4	0.3	279.1	38.5	27957.2	29.6	15913.9	44.0	30713.2	34.7	18669.9
TOTAL USES OF FUNDS	274917.8	305561.7	298610.9	341736.9	343627.9	0.6	1891.0	15.1	45017.0	11.1	30643.9	12.5	38066.2	8.6	23693.1

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

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(Rs. In Million)

	NBL	RBB	NABIL	NIVB	SCBNL	HBL	SBI	NBBL	EBL	BOK	NC&CB	NICB	LMB	MPBL	KUMARI	Laxmi	Sidhartha	ADB/N	#	TOTAL
1. CAPITAL FUND	3359.9	3507.8	1804.3	740.7	1492.8	1283.4	821.4	1023.8	665.8	734.6	819.9	559.1	356.6	542.9	351.3	546.3	350.0	0.0	0.0	18960.6
a. Core Capital	-4475.4	-832.7	1169.9	613.9	1118.2	783.7	573.5	704.1	588.4	566.9	617.0	524.1	304.5	537.7	347.4	545.8	350.0	0.0	0.0	4036.9
Paid-up Capital	380.4	1172.3	491.7	295.3	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	0.0	7953.8
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	0.0	3.5
General Reserve	557.2	68.2	652.1	268.7	679.1	285.8	136.2	194.9	64.5	51.4	13.4	21.1	18.9	3.1	0.3	0.2	0.0	0.0	0.0	3014.9
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	0.0	-6935.3
b. Supplementary Cap.	7835.3	4340.5	634.4	126.8	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	0.0	14923.7
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	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	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	0.0	13177.1
Free Reserve	369.6	0.0	4.8	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	374.4
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	0.0	296.3
3. DEPOSITS	35115.3	40333.9	14516.1	10162.6	20143.3	21145.9	5876.7	11387.4	7676.5	7791.1	5603.7	4465.3	3447.8	2151.7	3390.4	1204.4	992.3	23511.4	0.0	218915.9
a. Current	5522.9	4360.4	3016.6	1340.1	5383.2	3590.0	827.8	766.1	639.2	1073.5	280.3	250.4	126.2	57.7	181.6	45.4	24.4	1357.4	0.0	28843.2
b. Savings	21844.6	23386.2	5522.7	3727.8	11965.0	11197.4	1808.3	3396.3	3219.9	2701.3	1589.0	972.2	605.8	377.0	653.3	106.3	158.1	14091.3	0.0	107322.4
c. Fixed	7624.9	12337.8	2995.5	2302.3	1610.0	5291.4	3170.9	5377.5	2985.2	2399.6	3432.2	1947.0	1978.0	938.7	987.7	777.4	376.4	8056.6	0.0	64589.1
d. Call Deposits	8.7	0.0	2652.3	2572.6	966.1	527.2	0.0	1572.9	682.9	1412.6	229.8	1216.4	697.6	736.8	1493.3	252.0	413.7	0.0	0.0	15434.9
e. Others	114.2	249.6	329.0	219.8	219.0	540.0	69.8	274.6	149.2	204.1	72.4	79.2	40.2	41.5	74.5	23.4	19.7	6.1	0.0	2726.2
4. BORROWINGS	52.0	85.8	0.0	7.5	676.2	360.0	0.0	260.0	91.8	244.6	3.1	140.0	0.0	57.0	253.6	29.4	97.3	0.0	0.0	2358.4
a. NRB	52.0	85.8	0.0	7.5	0.0	360.0	0.0	0.0	0.0	8.0	3.1	0.0	0.0	57.0	73.6	0.0	0.0	0.0	0.0	647.0
b. Inter Bank	0.0	0.0	0.0	0.0	674.0	0.0	0.0	0.0	0.0	236.6	0.0	140.0	0.0	0.0	180.0	29.4	97.3	0.0	0.0	1357.4
c. Foreign Bank	0.0	0.0	0.0	0.0	2.2	0.0	0.0	260.0	91.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	354.0
5. OTHERS	47682.0	40762.8	2094.7	724.5	2378.9	2242.7	680.6	1964.3	868.3	481.6	481.3	315.3	496.2	65.9	488.0	84.2	48.6	1237.0	0.0	103096.8
TOTAL SOURCES OF FUNDS	86220.0	84699.7	18520.9	11635.3	24725.2	25032.1	7401.1	14671.4	9333.8	9298.4	6908.0	5479.6	4300.5	2817.5	4483.3	1864.4	1488.3	24748.4	0.0	343628.0
1. LIQUID FUNDS	3943.7	3809.3	4218.8	1229.7	4118.7	7286.8	462.2	1216.6	620.3	1286.3	831.7	381.9	370.4	436.8	308.3	191.1	240.5	1964.8	0.0	32917.8
a. Cash in hand	860.2	326.5	219.2	287.7	212.6	420.4	183.3	250.6	135.6	203.1	220.1	52.4	63.1	26.8	37.0	12.8	6.8	543.4	0.0	4061.6
b. FC in hand	177.3	124.3	41.0	25.4	45.4	0.0	21.5	43.9	16.7	26.0	51.1	9.9	29.2	6.5	5.1	0.4	0.8	5.3	0.0	629.8
c. Bal. with NRB	1941.6	2788.0	842.4	467.2	1009.9	776.6	371.2	835.3	387.6	416.0	40.5	294.4	159.9	160.6	212.8	53.6	99.4	1178.7	0.0	12035.5
d. Bal. with Dom. Bank	147.4	-0.8	39.0	14.9	19.8	33.8	9.4	26.7	3.3	30.0	25.8	2.2	26.4	23.0	3.6	46.9	1.7	234.3	0.0	687.4
e. Bal. held abroad	515.8	571.3	52.8	434.5	546.8	-48.9	-123.1	60.1	77.1	152.8	0.0	8.5	43.9	39.9	49.9	33.7	18.0	3.1	0.0	2436.0
f. Call Money	301.4	0.0	3024.4	0.0	2284.2	6105.0	0.0	0.0	0.0	458.4	494.2	14.7	47.8	180.0	0.0	43.7	113.8	0.0	0.0	13067.5
Domestic	301.4	0.0	162.5	0.0	0.0	50.0	0.0	0.0	0.0	400.0	0.0	0.0	180.0	0.0	40.0	0.0	90.0	0.0	0.0	1223.9
Foreign	0.0	0.0	2861.9	0.0	2284.2	6055.0	0.0	0.0	0.0	458.4	94.2	14.7	47.8	0.0	0.0	3.7	23.8	0.0	0.0	11843.6
2. INVESTMENTS	7984.6	4720.1	3740.1	2775.4	11950.0	3537.2	1146.4	2071.6	2318.7	2167.5	780.0	1856.5	355.8	332.3	719.4	216.5	32.4	0.0	0.0	46704.6
a. Govt. Securities	7947.0	4629.0	3715.5	956.1	8773.7	3440.6	1128.6	1918.4	2301.6	2129.5	683.4	1418.3	350.5	130.7	396.4	216.5	32.4	0.0	0.0	40168.3
b. Share, Deben. & Other Inv.	37.6	91.1	24.6	1819.3	3176.3	96.6	17.9	153.2	17.1	38.0	96.6	438.2	5.3	201.6	323.0	0.0	0.0	0.0	0.0	6536.3
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	0.0
3. LOANS & ADVANCES	19300.3	25720.6	8507.3	7061.7	6282.0	12787.3	5095.1	9864.6	5959.9	5419.0	3962.6	3029.3	3119.1	1912.2	2936.8	1322.4	1152.3	9182.6	0.0	132614.9
a. Govt. Entp.	992.9	334.9	79.4	338.0	282.6	0.0	394.7	433.2	240.0	218.8	0.0	57.3	110.0	34.0	135.1	0.0	0.0	0.0	0.0	3651.0
i. Financial-	0.0	0.0	79.4	284.9	282.6	0.0	249.8	264.9	182.6	218.8	0.0	57.3	40.7	34.0	135.1	0.0	0.0	0.0	0.0	1830.2
ii. Non-Finan.	992.9	334.9	0.0	53.1	0.0	0.0	144.9	168.3	57.4	0.0	0.0	0.0	69.3	0.0	0.0	0.0	0.0	0.0	0.0	1820.8
b. Pvt. Sector	18231.3	25094.7	8217.2	6676.1	5963.7	12787.3	4564.8	9145.9	5693.1	5166.6	3962.5	2952.8	3001.6	1868.3	2799.9	1248.4	1152.3	9182.6	0.0	127699.0
c. For. Bills P. & D.	76.0	275.1	210.7	47.6	35.7	0.0	135.6	285.5	26.7	14.8	0.1	19.2	7.5	9.9	1.8	74.0	0.0	0.0	0.0	1220.3
d. Foreign A. B. C.	0.0	15.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	28.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	44.6
4. INTEREST ACCRUED	12102.4	16160.0	233.0	144.0	347.4	519.6	399.6	365.5	121.5	85.2	74.3	57.5	85.5	26.2	44.5	15.3	11.6	117.2	0.0	30910.2
a. Govt. Entp.	205.7	976.8	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	1182.5
b. Private Sector	11896.6	15183.2	233.0	144.0	347.4	519.6	399.6	365.5	121.5	85.2	74.3	57.5	85.5	26.2	44.5	15.3	11.6	117.2	0.0	29727.6
5. OTHERS*	42889.0	34289.8	1821.7	424.5	2027.1	901.3	297.8	1153.1	313.4	340.4	1259.4	154.4	369.8	110.0	474.3	119.1	51.5	13483.9	##	100480.4
TOTAL USE																				