

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  
2061/01/10

32st Week / F.Y.2060 / 61

Mid - Mar. 2004 (Falgun, 2060)

(Rs.In Million)

	Mid-Jul	Mid-Jul	Mid-Feb	Mid-Feb.	Mid-Mar.	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	Magh 2060	Falgun 2060	%	Amount	%	Amount	%	Amount	%	Amount	%	Amount
	1	2	5	5	5										
<b>1. CAPITAL FUND</b>	<b>28022.6</b>	<b>41282.6</b>	<b>17854.8</b>	<b>18960.6</b>	<b>19148.5</b>	<b>1.0</b>	<b>187.9</b>	<b>7.2</b>	<b>1293.7</b>	<b>47.3</b>	<b>13260.0</b>	<b>-53.6</b>	<b>-22134.1</b>	<b>-36.3</b>	<b>-10167.8</b>
a. Core Capital	6338.1	7626.1	2902.7	4036.9	4224.9	4.7	188.0	45.6	1322.2	20.3	1288.0	-44.6	-3401.2	-54.2	-3435.4
Paid-up Capital	6431.0	7726.0	7205.5	7953.8	8141.5	2.4	187.7	13.0	935.9	20.1	1295.0	5.4	415.5	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	3014.9	3015.2	0.0	0.3	14.5	382.8	11.0	280.0	6.9	195.2	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	14923.7	14923.6	0.0	0.0	-0.2	-28.5	55.2	11972.0	-55.7	-18732.9	-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	-3.2	-19.1	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	374.4	374.4	0.0	0.0	-2.5	-9.4	3.7	0.1	13270.0	371.6	14114.6	381.1
<b>2. Other than free Res.</b>	<b>710.8</b>	<b>501.6</b>	<b>184.2</b>	<b>296.3</b>	<b>622.3</b>	<b>110.0</b>	<b>326.0</b>	<b>237.8</b>	<b>438.1</b>	<b>-29.4</b>	<b>-209.2</b>	<b>24.1</b>	<b>120.7</b>	<b>-74.1</b>	<b>-526.6</b>
<b>3. DEPOSITS</b>	<b>185144.7</b>	<b>203879.4</b>	<b>195093.9</b>	<b>218915.9</b>	<b>216940.9</b>	<b>-0.9</b>	<b>-1975.0</b>	<b>11.2</b>	<b>21847.0</b>	<b>10.1</b>	<b>18734.7</b>	<b>6.4</b>	<b>13061.5</b>	<b>5.4</b>	<b>9949.2</b>
a. Current	24327	28862.6	24980.7	28843.2	26330.4	-8.7	-2512.8	5.4	1349.7	18.6	4535.6	-8.8	-2532.2	2.7	653.7
b. Savings	83855.6	97238.9	89354.9	107322.4	107509.7	0.2	187.2	20.3	18154.8	16.0	13383.3	10.6	10270.8	6.6	5499.3
c. Fixed	64171.4	63287.6	65277.8	64589.1	63089.2	-2.3	-1499.9	-3.4	-2188.5	-1.4	-883.8	-0.3	-198.4	1.7	1106.4
d. Call Deposits	10531.9	12027.9	12870.8	15434.9	16549.3	7.2	1114.3	28.6	3678.5	14.2	1496.0	37.6	4521.4	22.2	2338.9
e. Others	2258.8	2462.4	2609.8	2726.2	3462.3	27.0	736.1	32.7	852.5	9.0	203.6	40.6	999.9	15.5	351.0
<b>4. BORROWINGS</b>	<b>2349.6</b>	<b>3170.4</b>	<b>2593.9</b>	<b>2358.4</b>	<b>2964.3</b>	<b>25.7</b>	<b>606.0</b>	<b>14.3</b>	<b>370.4</b>	<b>34.9</b>	<b>820.8</b>	<b>-6.5</b>	<b>-206.1</b>	<b>10.4</b>	<b>244.3</b>
a. NRB	1167.7	1437.0	1012.5	647.0	283.9	-56.1	-363.1	-72.0	-728.6	23.1	269.3	-80.2	-1153.1	-13.3	-155.3
b. Inter Bank	953.4	1599.2	1581.5	1357.4	634.1	-53.3	-723.2	-59.9	-947.3	67.7	645.8	-60.3	-965.1	65.9	628.1
c. Foreign Bank	228.5	134.2	0.0	354.0	2046.3	478.0	1692.3	#DIV/0!	2046.3	-41.3	-94.3	1424.8	1912.1	-100.0	-228.5
<b>5. OTHERS</b>	<b>58690.2</b>	<b>56727.8</b>	<b>82884.1</b>	<b>103096.8</b>	<b>104680.8</b>	<b>1.5</b>	<b>1584.0</b>	<b>26.3</b>	<b>21796.8</b>	<b>-3.3</b>	<b>-1962.4</b>	<b>84.5</b>	<b>47953.0</b>	<b>41.2</b>	<b>24193.9</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>274917.9</b>	<b>305561.8</b>	<b>298610.9</b>	<b>343628.0</b>	<b>344356.9</b>	<b>0.2</b>	<b>728.9</b>	<b>15.3</b>	<b>45746.0</b>	<b>11.1</b>	<b>30643.9</b>	<b>12.7</b>	<b>38795.1</b>	<b>8.6</b>	<b>23693.0</b>
<b>1. LIQUID FUNDS</b>	<b>49937.3</b>	<b>38163.6</b>	<b>38440.0</b>	<b>32917.8</b>	<b>36336.3</b>	<b>10.4</b>	<b>3418.6</b>	<b>-5.5</b>	<b>-2103.7</b>	<b>-23.6</b>	<b>-11773.7</b>	<b>-4.8</b>	<b>-1827.3</b>	<b>-23.0</b>	<b>-11497.3</b>
a. Cash in hand	4881.1	4735.9	3901.1	4061.6	3856.4	-5.1	-205.2	-1.1	-44.7	-3.0	-145.2	-18.6	-879.5	-20.1	-980.0
b. FC in hand	613.8	704.5	798.1	629.8	634.3	0.7	4.4	-20.5	-163.8	14.8	90.7	-10.0	-70.2	30.0	184.3
c. Bal. with NRB	23170.3	16867.6	11330.3	12035.5	16448.8	36.7	4413.3	45.2	5118.5	-27.2	-6302.7	-2.5	-418.8	-51.1	-11840.0
d. Bal. with Dom. Bank	928.2	687.3	543.7	687.4	902.8	31.3	215.5	66.1	359.1	-26.3	-244.5	32.0	219.1	-41.4	-384.5
e. Bal. held abroad	7016.7	3783.0	6757.8	2436.0	3055.4	25.4	619.4	-54.8	-3702.5	-46.1	-3233.7	-19.2	-727.7	-3.7	-258.9
f. Call Money	13327.2	11388.9	15109.0	13067.5	11438.7	-12.5	-1628.8	-24.3	-3670.3	-14.5	-1938.3	0.4	49.8	13.4	1781.8
Domestic	4246	409.9	1401.4	1223.9	230.2	-81.2	-993.7	-83.6	-1171.2	-90.3	-3836.1	-43.8	-179.7	-67.0	-2844.6
Foreign	9081.2	10979	13707.6	11843.6	11208.5	-5.4	-635.1	-18.2	-2499.1	20.9	1897.8	2.1	229.5	50.9	4626.4
<b>2. INVESTMENTS</b>	<b>34209.8</b>	<b>45386.3</b>	<b>38588.7</b>	<b>46704.6</b>	<b>43894.6</b>	<b>-6.0</b>	<b>-2810.0</b>	<b>13.8</b>	<b>5306.0</b>	<b>32.7</b>	<b>11176.5</b>	<b>-3.3</b>	<b>-1491.7</b>	<b>12.8</b>	<b>4378.9</b>
a. Govt. Securities	28573.8	39045.5	32337.2	40168.3	37021.6	-7.8	-3146.7	14.5	4684.3	36.6	10471.7	-5.2	-2023.9	13.2	3763.4
b. Share, Deben. & Other Inv.	5636.0	6340.8	6251.4	6536.3	6873.1	5.2	336.7	9.9	621.6	12.5	704.8	8.4	532.3	10.9	615.4
c. NRB Bond															
<b>3. LOANS &amp; ADVANCES</b>	<b>113174.6</b>	<b>124522.4</b>	<b>123827.0</b>	<b>132614.9</b>	<b>133373.1</b>	<b>0.6</b>	<b>758.1</b>	<b>7.7</b>	<b>9546.1</b>	<b>10.0</b>	<b>11347.8</b>	<b>7.1</b>	<b>8850.7</b>	<b>9.4</b>	<b>10652.4</b>
a. Govt. Entp.	2651.1	2867.7	3552.7	3651.0	3664.7	0.4	13.7	3.2	112.0	8.2	216.6	27.8	797.0	34.0	901.6
i. Financial-	991.2	965.1	1844.5	1830.2	1888.3	3.2	58.1	2.4	43.8	-2.6	-26.1	95.7	923.2	86.1	853.3
ii. Non-Finan.	1659.9	1902.6	1708.3	1820.8	1776.4	-2.4	-44.4	4.0	68.2	14.6	242.7	-6.6	-126.2	2.9	48.4
b. Pvt. Sector	109043.3	120343.4	118479.5	127699.0	128421.9	0.6	722.9	8.4	9942.4	10.4	11300.1	6.7	8078.5	8.7	9436.2
c. For. Bills P. & D.	1322.2	1143.8	1725.0	1220.3	1242.7	1.8	22.3	-28.0	-482.4	-13.5	-178.4	8.6	98.9	30.5	402.8
d. Foreign A. B. C.	158.0	167.5	69.7	44.6	43.8	-1.9	-0.9	-37.2	-25.9	6.0	9.5	-73.9	-123.7	-55.9	-88.3
<b>4. INTEREST ACCRUED</b>	<b>23742.8</b>	<b>27722.2</b>	<b>25232.1</b>	<b>30910.2</b>	<b>29754.7</b>	<b>-3.7</b>	<b>-1155.5</b>	<b>17.9</b>	<b>4522.6</b>	<b>16.8</b>	<b>3979.4</b>	<b>7.3</b>	<b>2032.5</b>	<b>6.3</b>	<b>1489.3</b>
a. Govt. Entp.	308.2	297.8	1004.2	1182.5	1181.4	-0.1	-1.2	17.6	177.2	-3.4	-10.4	296.7	883.6	225.8	696.0
b. Private Sector	23434.6	27424.4	24227.9	29727.6	28573.3	-3.9	-1154.3	17.9	4345.5	17.0	3989.8	4.2	1148.9	3.4	793.3
<b>5. OTHERS^</b>	<b>53853.3</b>	<b>69767.2</b>	<b>72523.2</b>	<b>100480.4</b>	<b>100998.2</b>	<b>0.5</b>	<b>517.8</b>	<b>39.3</b>	<b>28475.0</b>	<b>29.6</b>	<b>15913.9</b>	<b>44.8</b>	<b>31231.0</b>	<b>34.7</b>	<b>18669.9</b>
<b>TOTAL USES OF FUNDS</b>	<b>274917.8</b>	<b>305561.7</b>	<b>298610.9</b>	<b>343627.9</b>	<b>344356.9</b>	<b>0.2</b>	<b>729.0</b>	<b>15.3</b>	<b>45746.0</b>	<b>11.1</b>	<b>30643.9</b>	<b>12.7</b>	<b>38795.2</b>	<b>8.6</b>	<b>23693.1</b>

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