

Nepal Rastra Bank  
Bank & Financial Ins. Regulation Department  
Sources & Uses of Fund of commercial banks & ADB/N  
Mid-Aug 2004 (Srawan,2061)

Date-2061/6/7  
(Rs in Lakh)

	NBL	RBB*	NABIL	INVBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	CR&CMB	NI&CB	LUMBINI	MPBL	KUMARI	LAXMI	SDBL	ADB/N	TOTAL
<b>1 CAPITAL FUND</b>	<b>-106083.7</b>	<b>-212823.3</b>	<b>6621.1</b>	<b>9104.0</b>	<b>11540.0</b>	<b>17716.1</b>	<b>7812.1</b>	<b>6809.7</b>	<b>8840.8</b>	<b>6946.0</b>	<b>6248.0</b>	<b>5521.4</b>	<b>3726.0</b>	<b>5596.0</b>	<b>4986.0</b>	<b>6104.3</b>	<b>3500.0</b>	<b>0.0</b>	<b>-207835.6</b>
a. Paid-up Capital	3803.8	11723.0	4916.5	2953.0	3746.0	5362.5	4268.8	3599.3	4550.0	4636.0	5950.0	4999.6	3500.0	5500.0	5000.0	6096.6	3500.0	0.0	84105.1
b. General Reserves	5572.1	681.8	0.0	2687.0	6791.0	3291.8	1361.8	2051.6	644.6	745.0	298.0	210.6	179.0	31.0	3.0	2.1	0.0	0.0	24550.3
c. Share Premium	0.0	0.0	0.0	0.0	0.0	0.0	0.0	34.7	64.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7
d. Retained Earning	-116727	-227467	297.9	0.0	0.0	8309.7	1907.0	0.0	3121.1	527.0	0.0	284.5	0.0	65.0	-30.0	0.0	0.0	0.0	-329711.9
e. Others Reserves	1267.4	2238.9	1405.9	3464.0	1003.0	752.1	274.7	1124.1	460.9	1038.0	0.0	26.8	47.0	0.0	13.0	5.6	0.0	0.0	13121.2
Ex.Eq.Fund Rs.5709																			0.0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>799.0</b>	<b>3535.4</b>	<b>540.0</b>	<b>19921.0</b>	<b>4721.5</b>	<b>277.0</b>	<b>674.8</b>	<b>0.0</b>	<b>4336.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1647.2</b>	<b>1129.0</b>	<b>0.0</b>	<b>3874.7</b>	<b>1500.0</b>	<b>0.0</b>	<b>42955.6</b>
a. NRB	0.0	799.0	0.0	540.0	5849.0	1121.5	277.0	300.0	0.0	0.0	0.0	0.0	1647.2	300.0	0.0	0.0	0.0	0.0	1833.7
b. Commercial Banks	0.0	0.0	3535.4	0.0	13760.0	0.0	0.0	0.0	0.0	4336.0	0.0	0.0	0.0	829.0	0.0	3500.0	1500.0	0.0	27460.4
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	312.0	0.0	0.0	374.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	374.7	0.0	0.0	1061.5
d. Other Financial Ins.	0.0	0.0	0.0	0.0	3600.0	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	3600.0
<b>3 DEPOSITS</b>	<b>352400.5</b>	<b>406483.9</b>	<b>145060.4</b>	<b>116505.0</b>	<b>205338.0</b>	<b>227608.7</b>	<b>66296.1</b>	<b>127879.8</b>	<b>83702.4</b>	<b>82636.0</b>	<b>58853.0</b>	<b>55014.0</b>	<b>38728.5</b>	<b>30025.0</b>	<b>48501.0</b>	<b>19008.1</b>	<b>13160.3</b>	<b>262753.0</b>	<b>2339953.7</b>
a. Current	49703.5	41250.0	25891.0	15676.0	46533.0	43530.8	12105.4	9106.3	6918.1	10438.0	3573.0	2461.4	1407.6	741.0	2236.0	1890.7	507.1	16488.0	290456.8
Domestic	48566.5	41250.0	18631.4	11432.0	26272.0	33065.7	11690.2	8212.1	6794.8	9074.0	3543.0	2294.5	1384.0	707.0	1979.0	909.8	414.7	16488.0	242707.8
Foreign	1137.0	0.0	7259.6	4244.0	20261.0	10465.1	415.2	894.2	123.3	1364.0	30.0	166.9	23.5	34.0	257.0	98.9	92.4	0.0	47748.1
b. Savings	224785.5	247618.1	61415.9	50936.0	129858.0	117196.9	20599.2	44922.1	38695.9	32334.0	19095.0	12777.2	8328.5	5238.0	10486.0	2096.5	2928.9	146094.0	1175405.6
Domestic	224726.7	247618.1	52784.4	47638.0	103113.0	106295.9	20599.2	44434.5	38328.0	30928.0	19013.0	12713.2	8319.1	5212.0	9874.0	2073.4	2915.1	146094.0	1122679.6
Foreign	58.8	0.0	8631.5	3298.0	26745.0	10901.0	0.0	487.7	367.8	1406.0	82.0	64.0	9.4	26.0	612.0	23.1	13.8	0.0	52726.1
c. Fixed	74250.2	114830.1	25783.6	21964.0	15299.0	55802.0	32887.7	44471.5	29622.6	18299.0	24416.0	21919.6	17282.4	14070.0	11783.8	5481.3	98483.0	639585.8	
Domestic	74188.3	114830.1	10769.0	19655.0	6792.0	18975.4	32887.7	44044.3	29622.6	14458.0	24416.0	16283.4	17282.4	14070.0	12940.0	11454.0	5481.3	98483.0	566632.4
Foreign	61.9	0.0	15014.6	2309.0	8507.0	36826.6	0.0	427.2	0.0	3841.0	0.0	5636.2	0.0	0.0	0.0	329.8	0.0	0.0	72953.4
d. Call Deposits	2699.9	26.0	28993.6	25007.0	9011.0	6830.6	0.0	26515.4	7067.1	20481.0	10864.0	16935.6	11172.4	9311.0	22131.0	3053.5	3868.7	0.0	203967.8
e. Others	961.4	2759.7	2976.3	2922.0	4637.0	4248.5	703.8	2864.5	1398.6	1084.0	905.0	920.2	537.7	665.0	708.0	183.6	374.4	1688.0	30537.7
<b>4 Bills Payable</b>	<b>765.5</b>	<b>122.2</b>	<b>676.3</b>	<b>95.0</b>	<b>397.0</b>	<b>0.0</b>	<b>29.4</b>	<b>-248.3</b>	<b>127.1</b>	<b>625.0</b>	<b>63.0</b>	<b>194.6</b>	<b>614.7</b>	<b>7.0</b>	<b>88.0</b>	<b>29.9</b>	<b>42.1</b>	<b>0.0</b>	<b>3628.5</b>
<b>5 Contra Accounts</b>	<b>0.0</b>	<b>12096.9</b>	<b>1704.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>442.1</b>	<b>0.0</b>	<b>283.0</b>	<b>0.0</b>	<b>245.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2930.0</b>
<b>6 Other Liabilities</b>	<b>237229.9</b>	<b>261042.2</b>	<b>21920.3</b>	<b>5869.0</b>	<b>15121.0</b>	<b>18710.9</b>	<b>7750.6</b>	<b>19886.9</b>	<b>4244.5</b>	<b>5525.0</b>	<b>12872.0</b>	<b>2763.8</b>	<b>3360.3</b>	<b>886.0</b>	<b>3182.0</b>	<b>1421.7</b>	<b>872.1</b>	<b>7380.0</b>	<b>630038.2</b>
Sundry Creditors	12903.6	0.0	8686.6	1022.0	3452.0	163.9	84.5	1153.8	1264.9	31.0	4280.0	301.9	64.5	126.0	2346.0	196.0	462.3	3622.0	40161.0
Loan Loss Provision	101516.8	0.0	4466.6	2042.0	2831.0	9756.6	3271.2	9386.9	1907.0	3741.0	4291.0	1819.5	2471.0	477.0	458.0	82.1	201.3	0.0	149458.6
Interest Suspense a/c	114033.3	0.0	1329.0	329.0	1484.0	4243.8	3536.1	4350.5	520.2	172.0	3239.0	416.1	738.8	72.0	270.0	6.0	12.3	3758.0	138510.1
<b>7 Reconciliation A/c</b>	<b>2760.2</b>	<b>47672.424</b>	<b>0.0</b>	<b>8.0</b>	<b>4023.8</b>	<b>1814.6</b>	<b>-1252.8</b>	<b>127535.3</b>	<b>0.0</b>	<b>0.0</b>	<b>288045.6</b>	<b>0.0</b>	<b>54014.0</b>	<b>0.0</b>	<b>0.0</b>	<b>21.9</b>	<b>90976.0</b>	<b>640818.9</b>	
<b>8 Profit &amp; Loss A/c</b>	<b>19930.732</b>	<b>8322.3</b>	<b>2005.0</b>	<b>8076.0</b>	<b>646.5</b>	<b>248.4</b>	<b>2631.6</b>	<b>327.9</b>	<b>319.0</b>	<b>310.0</b>	<b>1246.6</b>	<b>0.0</b>	<b>104.0</b>	<b>118.0</b>	<b>185.6</b>	<b>374.0</b>	<b>0.0</b>	<b>0.0</b>	<b>44845.6</b>
<b>TOTAL LIABILITIES</b>	<b>512072.4</b>	<b>535324.0</b>	<b>187839.9</b>	<b>134126.0</b>	<b>260393.0</b>	<b>273427.5</b>	<b>84228.2</b>	<b>156381.8</b>	<b>225220.1</b>	<b>100387.0</b>	<b>78629.0</b>	<b>352785.9</b>	<b>48322.2</b>	<b>91761.0</b>	<b>56875.0</b>	<b>30624.2</b>	<b>19470.4</b>	<b>364039.0</b>	<b>3511906.5</b>
<b>1 LIQUID FUNDS</b>	<b>51661.7</b>	<b>53196.9</b>	<b>43815.7</b>	<b>13736.0</b>	<b>38816.0</b>	<b>83131.3</b>	<b>4901.2</b>	<b>12197.3</b>	<b>10312.2</b>	<b>11726.0</b>	<b>9986.0</b>	<b>6433.4</b>	<b>6888.2</b>	<b>6079.0</b>	<b>4575.0</b>	<b>6407.6</b>	<b>1539.7</b>	<b>29802.0</b>	<b>395205.1</b>
a. Cash Balance	8534.7	11456.2	1729.2	3188.0	2456.0	3780.3	2193.4	2913.0	1444.6	1471.0	2080.0	509.7	992.9	565.0	570.0	791.3	109.1	5418.0	50202.2
Nepalese Notes & Coins	7620.5	10238.3	1472.4	2918.0	2072.0	3780.3	1850.7	2426.7	1340.8	1280.0	1926.0	368.4	815.4	467.0	524.0	771.9	99.2	5309.0	45280.6
Foreign Currency	914.2	1217.9	256.8	270.0	384.0	0.0	342.7	486.3	103.7	191.0	154.0	141.3	177.5	98.0	46.0	19.4	9.9	109.0	4921.6
b. Bank Balance	31338.1	40763.7	7268.1	10548.0	11973.0	12355.1	2707.8	7635.5	6867.7	7716.0	5358.0	1426.3	4801.0	5514.0	2002.0	3199.4	930.6	24384.0	186788.1
1. In Nepal Rastra Bank	23805.3	36905.7	8660.4	5818.0	9735.0	12126.4	2854.1	5411.8	4798.8	3130.0	4126.0	803.6	4132.3	3961.0	1964.0	1828.5	905.5	14816.0	145782.4
Domestic Currency	23664.9	0.0	8384.9	5604.0	9632.0	12126.4	2785.1	5376.7	4710.0	3024.5	3951.0	774.4	3882.3	3919.0	1929.0	1556.3	898.2	14816.0	107034.8
Foreign Currency	140.4	0.0	275.5	214.0	103.0	0.0	69.0	35.1	88.7	105.5	175.0	29.2	250.0	42.0	35.0	27.2	7.3	0.0	1841.9
2. Commercial Banks	2612.6	3912.0	180.2	2653.0	242.0	346.4	74.3	259.7	67.6	382.0	275.0	157.0	428.1	454.0	3.0	867.2	25.1	9588.0	22507.1
Domestic Currency	2612.6	0.0	180.2	265.0	242.0	346.4	74.3	256.2	67.6	370.0	209.0	132.8	413.7	328.0	2.0	838.1	25.1	9588.0	15930.9
Foreign Currency	0.0	0.0	0.0	2388.0	0.0	0.0	0.0	3.5	0.0	12.0	66.0	24.2	14.5	126.0	1.0	29.1	0.0	0.0	2664.2
3. Other Financial Ins.	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
4. In Foreign Banks	4920.2	-54.0	-1572.5	2077.0	1996.0	-117.7	-220.6	1963.9	2001.3	4204.0	957.0	465.7	240.6	1099.0	35.0	503.7	0.0	0.0	18498.7
C.Money at Call	11788.9	977.0	34818.46	0.0	24387.0	66995.88	0.0	1648.9	2000.0	2539.0	2548.0	4497.4	1094.28	0.0	2003.0	2416.9	500.0	0.0	158214.7
Domestic Currency	11788.9	977.0	1011.4	0.0	0.0	2200.0	0.0	0.0	2000.0	0.0	2000.0	600.0	0.0	0.0	1300.0	500.0	0.0	0.0	22377.3
Foreign Currency	0.0	0.0	33807.0	0.0	24387.0	64795.9	0.0	1648.9	0.0	2539.0	548.0	3897.4	1094.3	0.0	2003.0	1116.9	0.0	0.0	1