

Nepal Rastra Bank  
Bank & Financial Ins. Regulation Department  
Sources & Uses of Fund of commercial banks & ADB/N  
Mid-May 2005 (Baisakh 2062)

Date-2062/03/16  
(Rs in Lakh)

	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>	NBB <sup>8</sup>	EBL <sup>9</sup>	BOK <sup>10</sup>	NC&CB <sup>11</sup>	NI&CBL <sup>12</sup>	LUMBINI <sup>13</sup>	MBL <sup>14</sup>	KUMARI <sup>15</sup>	LAXMI <sup>16</sup>	SBL <sup>17</sup>	ADBN** <sup>18</sup>	TOTAL
<b>1 CAPITAL FUND</b>	<b>-103475.0</b>	<b>-214380.0</b>	<b>14816.8</b>	<b>9421.0</b>	<b>12781.5</b>	<b>17737.2</b>	<b>6539.9</b>	<b>10373.9</b>	<b>9803.2</b>	<b>6508.0</b>	<b>7156.4</b>	<b>6204.0</b>	<b>5263.4</b>	<b>5543.0</b>	<b>5597.0</b>	<b>6128.0</b>	<b>3603.0</b>	<b>0.0</b>	<b>-190378.7</b>
a. Paid-up Capital	3803.8	11723.0	4916.5	2953.0	3746.4	5362.5	4318.7	7198.5	7550.0	4636.0	6838.0	4999.7	5000.0	5000.0	5000.0	6098.0	3500.0	0.0	93144.1
b. General Reserves	6993.0	2762.0	7432.0	2993.0	7492.8	3291.8	1910.4	2016.5	931.7	769.0	304.8	347.1	216.3	124.0	125.0	23.0	0.0	0.0	37732.3
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	-11627.0	-230323.0	297.9	0.0	0.0	8330.8	28.9	0.0	469.0	65.0	0.0	821.2	0.0	-95.0	172.0	0.0	103.0	0.0	-336857.2
e. Others Reserves	2455.2	1458.0	2169.6	3475.0	1542.3	752.1	282.0	1124.1	788.2	1038.0	13.6	36.2	47.1	14.0	300.0	7.0	0.0	0.0	15502.4
1. Ex.Eq.Fund	1181.0	1403.0	339.0	179.0	1167.7	237.8	58.4	404.1	630.0	109.0	13.6	36.2	47.1	14.0	37.0	7.0	0.0	0.0	5863.8
2. Other	1274.2	55.0	1830.6	3296.0	374.6	514.3	223.6	720.0	158.2	929.0	0.0	0.0	0.0	0.0	263.0	0.0	0.0	0.0	9638.6
<b>2 BORROWINGS</b>	<b>11563.2</b>	<b>20205.0</b>	<b>2500.2</b>	<b>500.0</b>	<b>25674.0</b>	<b>3850.0</b>	<b>674.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2500.0</b>	<b>136.0</b>	<b>10000.0</b>	<b>0.0</b>	<b>1028.0</b>	<b>724.0</b>	<b>2000.0</b>	<b>1100.0</b>	<b>5954.0</b>	<b>88408.4</b>
a. NRB	11559.3	940.0	0.0	500.0	0.0	250.0	674.0	0.0	0.0	0.0	136.0	0.0	0.0	1016.0	0.0	0.0	0.0	0.0	15075.3
b. Commercial Banks	3.4	19236.0	2500.2	0.0	637.0	0.0	0.0	0.0	0.0	2500.0	0.0	10000.0	0.0	12.0	724.0	2000.0	1100.0	0.0	38712.6
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	25037.0	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	25037.0
d. Other Financial Ins.	0.5	29.0	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	5954.0
<b>3 DEPOSITS</b>	<b>342845.9</b>	<b>408621.0</b>	<b>145742.2</b>	<b>137905.0</b>	<b>197778.0</b>	<b>242089.1</b>	<b>82571.5</b>	<b>116942.6</b>	<b>97438.3</b>	<b>80379.0</b>	<b>64823.5</b>	<b>51558.8</b>	<b>40786.8</b>	<b>49022.0</b>	<b>60768.4</b>	<b>24436.7</b>	<b>22261.4</b>	<b>266949.0</b>	<b>2432919.1</b>
a. Current	53910.9	54819.0	29903.4	17799.0	41728.0	51376.6	15587.2	9708.3	8230.0	11250.0	2752.5	2285.3	1522.7	2666.0	1927.7	819.0	606.5	14318.0	319810.1
Domestic	51675.5	53884.0	20976.2	13890.0	22607.0	34070.5	15136.4	8491.1	8014.3	9436.0	2719.5	2220.2	1477.3	1176.0	1579.7	749.5	520.9	14318.0	262942.0
Foreign	2235.4	935.0	8927.2	3909.0	19121.0	17306.2	450.8	1217.2	215.8	1814.0	33.0	65.1	45.5	90.0	348.0	69.5	85.6	0.0	56868.1
b. Savings	224002.8	296841.0	68305.2	64188.0	134663.0	132499.0	23097.2	50054.9	46179.1	32643.0	23856.3	17541.7	9259.2	10435.0	13922.9	3700.8	4938.8	149114.0	1268043.0
Domestic	223941.6	238096.0	58902.1	60340.0	108435.0	117052.1	22232.2	49835.1	45834.0	30804.0	23560.0	17466.5	9249.7	10408.0	13657.3	3658.4	4918.2	149114.0	1187504.1
Foreign	61.3	21545.0	9403.1	3848.0	26228.0	15447.0	865.0	219.8	345.1	1839.0	296.3	75.2	9.5	27.0	265.6	42.5	21.7	0.0	80538.9
c. Fixed	63882.0	91919.0	17971.4	29455.0	13953.0	49983.3	40592.8	36357.7	34034.5	22382.0	27129.4	21175.1	20450.5	19579.0	19232.0	15517.6	10552.2	102767.0	636933.5
Domestic	63822.9	90552.0	9718.5	21716.0	5797.0	25948.4	40592.8	35427.2	33943.8	19202.0	27116.4	17604.2	20098.3	19579.0	19058.0	15517.6	10412.2	102767.0	578873.2
Foreign	59.2	1367.0	8252.9	7739.0	8156.0	24034.8	0.0	930.6	90.7	3180.0	13.0	3570.9	352.3	0.0	174.0	0.0	140.0	0.0	58060.2
d. Call Deposits	0.0	260.0	26843.4	23208.0	5496.0	531.7	2187.6	18471.9	7834.6	12183.0	9814.5	9879.6	8942.2	16940.0	25208.0	4183.0	5792.0	749.0	178524.3
e. Others	1050.1	1982.0	2718.9	3255.0	1938.0	7698.5	1106.8	2349.7	1160.1	1921.0	1270.8	677.1	612.2	802.0	477.8	216.3	370.9	1.0	29608.2
<b>4 Bills Payable</b>	<b>1780.9</b>	<b>356.0</b>	<b>860.9</b>	<b>175.0</b>	<b>314.0</b>	<b>0.0</b>	<b>61.7</b>	<b>-184.5</b>	<b>75.7</b>	<b>184.0</b>	<b>206.0</b>	<b>419.7</b>	<b>696.7</b>	<b>128.0</b>	<b>130.0</b>	<b>388.8</b>	<b>5.5</b>	<b>808.0</b>	<b>6404.3</b>
<b>5 Contra Accounts</b>	<b>0.0</b>	<b>12444.0</b>	<b>2574.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>489.6</b>	<b>0.0</b>	<b>81.5</b>	<b>0.0</b>	<b>214.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3285.0</b>
<b>6 Other Liabilities</b>	<b>376543.3</b>	<b>406179.0</b>	<b>17705.1</b>	<b>8953.0</b>	<b>15244.5</b>	<b>20997.5</b>	<b>9600.3</b>	<b>25544.0</b>	<b>6404.9</b>	<b>6493.0</b>	<b>12321.7</b>	<b>3503.4</b>	<b>7904.3</b>	<b>1872.0</b>	<b>4519.6</b>	<b>1943.9</b>	<b>1493.9</b>	<b>23484.0</b>	<b>950770.4</b>
1. Sundry Creditors	17046.0	6768.0	2694.5	1813.0	3116.0	160.2	287.0	1253.0	280.9	-286.0	244.6	612.0	43.9	290.0	940.0	553.6	79.3	4311.0	40206.8
2. Loan Loss Provision	94130.9	157390.0	3924.0	2632.0	3021.0	11925.2	3973.4	11356.8	3177.5	4735.0	5310.9	1789.3	6459.4	760.0	1442.0	603.6	870.1	9567.0	323064.5
3. Interest Suspense a/c	127484.7	208784.0	1418.6	476.0	1695.0	5181.7	4313.4	7153.4	644.5	122.0	5110.0	502.2	1292.7	120.0	124.0	24.9	25.7	9509.0	374081.7
4. Others	137881.7	33237.0	9671.6	4032.0	7412.5	3730.6	1026.5	5780.7	2301.9	822.0	1656.2	600.0	108.4	702.0	2013.6	761.8	518.8	97.0	213354.4
<b>7 Reconciliation A/c</b>	<b>16963.9</b>	<b>97223.0</b>	<b>0.0</b>	<b>48.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2603.3</b>	<b>1530.5</b>	<b>41072.3</b>	<b>0.0</b>	<b>356.5</b>	<b>326697.1</b>	<b>993.8</b>	<b>116431.0</b>	<b>30.0</b>	<b>0.0</b>	<b>30.3</b>	<b>30089.0</b>	<b>634068.7</b>
<b>8 Profit &amp; Loss A/c</b>	<b>10244.3</b>	<b>20582.0</b>	<b>6914.7</b>	<b>2190.0</b>	<b>6313.0</b>	<b>6421.0</b>	<b>1960.5</b>	<b>1214.4</b>	<b>2157.0</b>	<b>1911.0</b>	<b>1151.1</b>	<b>1708.9</b>	<b>0.0</b>	<b>826.0</b>	<b>526.0</b>	<b>517.5</b>	<b>220.3</b>	<b>3276.0</b>	<b>68133.7</b>
<b>TOTAL LIABILITIES</b>	<b>656466.4</b>	<b>751230.0</b>	<b>191141.1</b>	<b>159192.0</b>	<b>258105.0</b>	<b>291094.9</b>	<b>104011.2</b>	<b>155420.8</b>	<b>157441.0</b>	<b>97975.0</b>	<b>86232.6</b>	<b>400092.0</b>	<b>55859.8</b>	<b>174850.0</b>	<b>72295.0</b>	<b>35412.8</b>	<b>28714.4</b>	<b>333845.0</b>	<b>4009351.9</b>
<b>1 LIQUID FUNDS</b>	<b>37039.6</b>	<b>49559.0</b>	<b>21596.8</b>	<b>11253.0</b>	<b>55152.0</b>	<b>71819.3</b>	<b>7570.7</b>	<b>10973.1</b>	<b>18186.6</b>	<b>11370.0</b>	<b>6215.4</b>	<b>4043.2</b>	<b>5730.9</b>	<b>6469.0</b>	<b>3942.9</b>	<b>3664.7</b>	<b>2119.6</b>	<b>18050.0</b>	<b>344755.8</b>
a. Cash Balance	9383.0	8250.0	1624.8	3298.0	2828.0	3109.3	1770.3	2651.5	2098.6	2209.0	1674.0	892.9	891.1	1066.0	683.0	584.9	241.9	4913.0	48169.3
Nepalese Notes & Coins	8454.2	7001.0	1435.1	3075.0	2532.0	3109.3	1564.0	2401.9	1961.5	2067.0	1520.1	753.1	764.4	941.0	641.0	549.1	222.1	4899.0	43890.9
Foreign Currency	928.8	1249.0	189.7	223.0	296.0	0.0	206.3	249.6	137.1	142.0	153.8	139.8	126.7	125.0	42.0	35.7	19.8	14.0	4278.4
b. Bank Balance	27575.8	41309.0	6489.3	7955.0	32465.0	7289.4	5300.4	16088.1	3632.0	4266.7	2651.4	3563.9	4403.0	2493.6	2799.2	1223.7	13086.0	189881.8	
1. In Nepal Rastra Bank	24744.1	28654.0	7609.0	4834.0	30574.0	5395.2	4380.1	4866.1	13839.7	2068.0	3309.0	1895.1	2863.8	3491.0	1452.0	2249.7	1118.3	11851.0	155193.8
Foreign Currency	21248.3	28654.0	7357.2	4762.0	30506.0	5395.2	4336.6	4714.3	13720.4	2008.0	3284.1	1838.3	2851.7	3425.0	1409.0	2193.5	1107.7	11851.0	150662.3
Domestic Currency	3495.8	0.0	251.7	72.0	66.0	0.0	43.5	151.7	119.3	60.0	24.8	56.9	12.1	66.0	43.0	56.2	10.6	0.0	4531.5
2. Commercial Banks	1066.6	813.0	-2905.6	510.0	155.0	191.0	69.4	180.9	166.5	216.0	235.2	-0.6	210.9	117.0	31.1	109.9	16.6	1235.0	2417.9
Domestic Currency	1066.6	715.0	-2905.6	155.0	155.0	191.0	69.4	180.1	158.0	200.0	221.7	-5.7	217.0	102.0	22.5	108.4	16.6	1235.0	1902.0
Foreign Currency	0.0	98.0	0.0	355.0	0.0	0.0	0.0	0.9	8.5	16.0	13.4	5.1	-6.1	15.0	8.6	1.5	0.0	0.0	516.0
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	1765.2	11842.0	1785.9	2611.0	1736.0	1703.3	851.0												