

Nepal Rastra Bank
Bank & Financial Ins. Regulation Department
Sources & Uses of Fund of Commercial Banks & ADB/N
Mid-November 2005 (Kartik 2062)

Date: 2062/09/10
(Rs in Lakh)

	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SCBNL ⁵	HBL ⁶	NSBI ⁷	NBI ⁸	EBL ⁹	BOK ¹⁰	NC&CBL ¹¹	NI&CBL ¹²	LUMBINI ¹³	MBL ¹⁴	KUMARI ¹⁵	LAXMI ¹⁶	SDL ¹⁷	ADBN ¹⁸	TOTAL
1 CAPITAL FUND	-103705.4	-202888.0	14816.8	10098.0	15824.2	13241.7	9197.4	10173.2	7696.2	9208.0	3103.0	6841.9	5216.3	5624.0	7027.1	6181.7	4187.4	0.0	-178156.6
a. Paid-up Capital	3803.8	11723.0	4916.5	5906.0	3746.4	6435.0	6402.4	7198.5	4550.0	4636.0	6973.0	5000.0	5000.0	5000.0	5000.0	6098.4	3500.0	0.0	96389.0
b. General Reserves	6993.0	5395.0	7432.0	2993.0	7492.8	3817.9	2457.0	2016.5	1273.3	1048.0	305.0	574.6	216.3	124.0	302.0	75.9	0.0	0.0	42516.3
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	-116727.0	-220900.0	297.9	0.0	2513.0	1699.7	52.8	-208.8	705.3	10.0	-4189.0	1226.8	0.0	0.0	688.7	0.0	687.4	0.0	-334143.1
e. Others Reserves	2224.8	694.0	22169.8	1199.0	2072.0	1295.2	298.2	1132.2	1103.2	3514.0	14.0	40.5	0.0	0.0	1036.3	7.4	0.0	0.0	16891.4
1. Ex. Eq. Fund	1181.0	839.0	339.0	179.0	1322.0	260.5	61.7	412.3	158.2	121.0	14.0	40.5	0.0	0.0	37.3	7.4	0.0	0.0	4972.8
2. Other	1043.8	55.0	1830.6	1020.0	750.0	1028.6	223.6	720.0	945.0	3393.0	0.0	0.0	0.0	0.0	999.1	0.0	0.0	0.0	12008.6
2 BORROWINGS	12728.8	23159.0	684.8	3000.0	17399.0	3600.0	3500.0	0.0	3000.0	3624.0	0.0	0.0	0.0	343.0	0.0	5400.0	0.0	6332.0	82770.6
a. NRB	12728.8	740.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	60.0	0.0	0.0	0.0	305.0	0.0	0.0	0.0	0.0	13853.8
b. "A" Class Licensed Institution	0.0	2000.0	684.8	0.0	1059.0	0.0	3500.0	0.0	0.0	3564.0	0.0	0.0	0.0	38.0	0.0	5400.0	0.0	0.0	15245.8
c. Foreign Banks and Fin. Ins.	0.0	20419.0	0.0	0.0	16340.0	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	38759.0
d. Other Financial Ins.	0.0	0.0	0.0	3000.0	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	12932.0
e. Bonds and Securities	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3000.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3000.0
3 DEPOSITS	345825.1	406006.0	164052.6	161588.0	198435.0	250837.3	86542.0	125988.2	119064.1	96407.0	66160.0	69287.0	43018.8	59200.0	76903.4	35650.6	27058.2	272388.0	2604411.2
a. Current	49964.7	62198.0	28166.5	15938.0	45481.0	52607.5	11642.0	8652.3	10874.9	14137.0	2744.0	2390.9	1553.3	1675.0	2591.0	1209.9	636.9	16385.0	339637.8
Foreign	1675.4	34.0	9042.5	3744.0	19891.0	17311.2	534.8	1137.7	340.9	2891.0	59.0	114.5	48.0	169.0	123.8	85.1	66.5	0.0	57573.3
b. Savings	228690.9	271680.0	74370.2	70128.0	131168.0	135921.2	28323.7	63234.7	53184.6	36103.0	28447.0	22709.4	12584.6	15119.0	15627.2	5400.5	5657.8	151593.0	1350241.9
Domestic	228779.2	271329.0	64233.2	66313.0	108239.0	125259.8	27589.8	62916.6	56269.4	33763.0	27914.0	22610.2	12575.6	15049.0	15271.1	5330.2	5618.8	151593.0	1297015.0
Foreign	81.7	351.0	10137.0	3815.0	10661.4	733.8	318.1	689.0	2340.0	533.0	99.1	9.0	70.0	351.6	70.3	38.0	0.0	0.0	53226.9
c. Fixed	63942.5	69706.0	29398.2	36311.0	13408.0	56749.5	45535.1	32803.1	42331.6	29585.0	25089.0	31742.0	19687.4	19965.0	29321.3	20348.5	13645.5	101543.0	880764.8
Domestic	63552.2	69594.0	13420.1	26303.0	5542.0	52163.2	45510.0	31543.2	40415.0	25069.0	25668.1	32157.0	19318.2	19819.0	29061.5	18919.0	13498.4	101543.0	829284.4
Foreign	84.3	122.0	15779.0	10008.0	7866.0	35114.3	24.5	959.9	5915.6	7401.0	0.0	2073.9	369.3	147.0	259.9	1429.5	147.1	0.0	87900.2
d. Call Deposits	2100.0	524.0	29266.4	36394.0	8603.0	107.9	0.0	19048.5	11716.1	15023.0	8567.0	11759.9	8687.8	21228.0	28583.8	8347.7	6551.5	867.0	215035.6
e. Others	1237.0	1908.0	2851.4	2817.0	1575.0	5371.2	1041.3	2249.6	1363.1	1586.0	1333.0	684.9	505.8	1213.0	784.6	344.0	566.5	0.0	27431.3
4. Bills Payable	601.9	356.0	826.0	84.0	723.0	0.0	79.6	-1678.4	122.3	74.0	60.0	291.3	1207.7	93.0	75.9	101.3	0.6	494.0	3512.1
6 Other Liabilities	361257.6	406781.0	19197.7	10223.0	20203.0	19317.4	12302.7	32687.2	14438.5	6346.0	16164.0	4466.5	9475.0	2315.0	4840.8	2946.4	1600.0	26128.0	970589.8
1. Sundry Creditors	19530.0	6624.0	3414.1	3038.0	2735.0	142.1	338.2	2725.8	7082.0	302.0	828.0	1358.8	195.7	358.0	1914.3	1248.4	228.3	4218.0	55676.7
2. Loan Loss Provision	85233.0	146347.0	4870.1	3404.0	2772.0	10770.8	5496.1	13247.1	3415.2	3013.0	6777.0	7369.6	822.1	1214.9	689.3	686.3	11541.0	309864.4	
3. Interest Suspense a/c	132648.0	220310.0	1406.2	1117.0	1628.0	5018.4	4510.3	9485.7	636.6	218.0	8631.0	91.7	1427.8	233.0	434.0	50.3	62.9	10313.0	396419.9
4. Others	123846.6	33500.0	9707.3	2664.0	13070.0	3386.0	1958.0	7128.6	3300.7	3417.0	1728.0	774.3	481.8	902.0	1277.7	958.4	652.3	56.0	208808.8
7 Reconciliation A/c	30310.6	53642.0	0.0	58.0	10371.0	1531.1	1269.6	49127.4	0.0	0.0	345313.4	0.0	170299.0	0.0	0.0	25.7	34222.0	696169.7	
8 Profit & Loss A/c	5534.8	7853.0	10425.9	3169.0	2129.0	2573.4	547.3	-3271.0	1196.7	937.0	0.0	844.0	0.0	1771.0	56.5	445.8	352.4	3259.0	37822.7
TOTAL LIABILITIES	652553.4	694909.0	210003.8	188220.0	254713.2	299940.7	113700.1	165068.6	194644.1	116596.0	85487.0	427044.1	58917.8	239645.0	88903.6	45325.8	38624.3	342823.0	4217119.4
1 LIQUID FUNDS	58798.5	43389.0	45404.6	21362.0	49650.0	82240.5	3473.2	17014.9	28932.4	18887.0	6329.0	9920.4	5110.0	6744.0	12914.5	7372.6	2693.2	18263.0	438498.8
a. Cash Balance	9952.6	9211.0	1861.3	3731.0	3312.0	4013.7	2126.1	3000.1	2438.6	2276.0	1753.0	1019.8	1034.9	1344.0	964.3	892.3	407.0	5780.0	55119.8
Nepalese Notes & Coins	9210.3	8453.0	1686.4	3494.0	2911.0	4013.7	1824.2	2733.4	2250.0	1966.0	1581.0	993.4	950.3	1125.0	938.1	838.8	398.2	5775.0	51038.8
Foreign Currency	742.3	758.0	174.9	237.0	401.0	0.0	301.9	266.7	188.6	312.0	172.0	116.4	84.6	219.0	29.2	53.5	18.7	5.0	480.0
b. Bank Balance	48845.9	34178.0	5827.4	17631.0	26672.0	8886.5	1347.1	10618.6	22493.8	6049.0	4364.0	4961.7	3344.2	4400.0	6379.7	2815.7	1602.4	12452.0	222869.0
1. In Nepal Rastra Bank	42808.3	22733.0	5020.3	11916.0	24893.0	9099.2	5525.1	7738.5	18273.0	4021.0	3313.0	4304.1	2556.6	3727.0	5512.5	2296.5	1507.0	10626.0	185870.0
Domestic Currency	42565.0	22733.0	4857.2	11771.0	24530.0	9099.2	5278.8	7578.0	18245.0	3957.0	3306.0	4284.1	2433.1	3667.0	5357.7	2169.9	1496.7	10626.0	184307.8
Foreign Currency	243.3	0.0	163.1	145.0	70.0	0.0	246.3	160.5	28.0	64.0	7.0	19.9	83.4	80.0	154.8	126.6	10.4	0.0	15623.0
2. "A" Class Licensed Institution	2213.9	8076.0	254.2	990.0	159.0	18.5	41.9	183.1	55.1	283.0	209.0	23.9	260.1	303.0	275.1	241.0	182.6	0.0	15404.1
Domestic Currency	2213.9	8076.0	254.2	235.0	159.0	18.5	41.9	185.2	40.0	279.0	199.0	-30.4	255.1	295.0	241.2	240.0	24.0	0.0	14552.4
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.1	8.0	10.0	6.5	5.0	8.0	34.0	1.0	0.0	0.0	851.7
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	3823.7	3369.0	552.9	4725.0	1620.0	-231.2	-4219.9	2886.9	4165.7	1740.0	842.0	681.5	527.6	370.0	592.1	278.2	71.3	0.0	21594.9
c. Money at Call	0.0	0.0	37715.9	0.0	19666	69340.3	0.0	3396.26	4000	10560	212	3938.9	730.92	1000	5570.49	3664.6	683.87	31	160510.2
Domestic Currency	0.0	0.0																	