

Nepal Rastra Bank
Banks and Financial Institutions Regulation Department
Sources & Uses of Funds of Commercial Banks & ADB/N
Mid-December 2005 (Marga, 2062)

Date:2062/10/18
(Rs in Lakh)

	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SCBNL ⁵	HBL ⁶	NSBI ⁷	NBB ⁸	EBL ⁹	BOK ¹⁰	NCCSBL ¹¹	NI&CBL ¹²	LUMBINI ¹³	MLB ¹⁴	KUMARI ¹⁵	LAXMI ¹⁶	SBL ¹⁷	ADB/N ¹⁸	TOTAL
1 CAPITAL FUND	-103705.4	-201994.0	16576.4	10098.0	15824.2	13241.7	9197.4	10173.2	7696.2	9207.0	3107.0	6841.9	5216.3	6378.0	6964.3	6181.7	5378.9	0.0	-173617.3
a. Paid-up Capital	3803.8	11723.0	4916.5	5906.0	3746.4	6435.0	6402.4	7198.5	4550.0	4636.0	6977.0	5000.0	5000.0	5500.0	5000.0	6098.4	5000.0	0.0	9793.0
b. General Reserves	6993.0	5408.0	8470.0	2993.0	7492.8	3817.9	2457.0	2016.5	1273.3	1048.0	305.0	574.6	216.3	294.0	300.8	75.9	378.9	0.0	44115.0
c. Share Premium	0.0	0.0	0.7	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	-220019.0	299.8	0.0	2513.0	1699.7	52.8	-208.8	705.3	10.0	-4189.0	1228.8	0.0	94.0	626.3	0.0	0.0	0.0	-333976.1
e. Others Reserves	2224.8	894.0	2880.3	1199.0	2073.0	1361.8	285.2	1132.2	103.2	3513.0	14.0	49.5	0.0	550.0	1037.3	0.0	0.0	0.0	18251.0
1. Ex.Eq.Fund	1181.0	839.0	378.0	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	5011.8
2. Other	1043.8	55.0	2511.3	1020.0	750.0	1028.6	223.6	720.0	945.0	3392.0	0.0	0.0	0.0	550.0	1000.0	0.0	0.0	0.0	13239.2
2 BORROWINGS	12928.0	22830.0	3000.0	3000.0	832.0	6070.1	0.0	0.0	3000.0	2100.0	0.0	0.0	0.0	0.0	668.0	0.0	0.0	2176.5	63379.5
a. NRB	12928.0	740.0	0.0	0.0	0.0	3600.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	563.0	0.0	0.0	0.0	0.0	17831.0
b. "A"Class Licensed Institution	0.0	2000.0	3000.0	0.0	832.0	2720.1	0.0	0.0	0.0	2100.0	0.0	0.0	0.0	105.0	0.0	0.0	2176.5	0.0	12933.5
c. Foreign Banks and Fin. Ins.	0.0	20390.0	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	20090.0
d. Other Financial Ins.	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	0.0	0.0	0.0	0.0	0.0	6525.0
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	342380.0	400605.0	165378.9	164061.0	202644.0	254161.9	86328.0	124628.2	120138.5	96825.0	66242.0	71965.3	43845.7	60396.0	72178.5	39751.4	28466.6	273860.0	2613875.9
a. Current	50767.2	56950.0	30169.7	18802.0	41741.0	54933.2	9079.2	8270.5	11852.8	13742.0	2882.0	2558.1	1794.2	1687.0	2746.9	2911.2	687.8	1884.2	330396.7
b. Nepalese Notes & Coins	48986.5	56662.0	21387.4	15112.0	24075.0	3181.8	862.9	714.0	11820.4	11514.0	2824.0	2462.0	1731.5	1580.0	2660.6	2744.2	659.0	1884.2	57686.5
Foreign	1780.7	288.0	8782.3	3690.0	17666.0	17581.4	546.9	1129.7	232.4	2227.0	58.0	96.1	62.7	87.0	87.0	28.8	0.0	0.0	54510.2
b. Savings	227497.0	273138.0	76999.8	73860.0	136452.0	137527.0	28674.4	61626.9	56424.6	26860.0	29479.0	23427.6	12738.3	16979.0	16492.2	6168.6	6947.9	152615.0	1363199.0
Domestic	227415.0	273002.0	69923.1	69674.0	111227.0	126605.8	27912.0	61274.0	55689.8	24424.0	29018.0	23338.4	12733.4	16907.0	16135.9	6095.6	6627.3	152615.0	1370617.2
Foreign	82.0	136.0	10076.7	3686.0	25225.0	10966.2	762.4	353.0	734.8	2436.0	461.0	89.2	4.9	72.0	356.3	73.0	67.4	0.0	55681.8
c. Fixed	63021.3	67688.0	26863.7	36725.0	13755.0	52236.2	47703.6	32188.2	42455.6	40279.0	24578.0	32624.2	19990.8	20187.0	29015.7	23220.1	13886.9	101703.0	690303.3
Domestic	62953.3	67688.0	26863.7	36725.0	13755.0	52236.2	47689.3	32188.2	42455.6	40279.0	24578.0	32624.2	19990.8	20187.0	29015.7	23220.1	13886.9	101703.0	690303.3
Foreign	68.0	0.0	11302.7	26583.0	5807.0	2278.8	0.0	0.0	0.0	0.0	0.0	0.0	18612.8	20185.0	28834.6	21693.5	13740.3	101703.0	606456.2
d. Call Deposits	0.7	883.0	26417.7	32177.0	8652.0	1054.0	0.0	20715.2	8050.4	14797.0	8061.0	12559.1	8867.7	20601.0	23210.8	7102.6	6673.3	720.0	199593.9
e. Others	1093.8	1946.0	3208.0	2997.0	2044.0	6315.0	870.8	1827.4	1355.1	1147.0	1242.0	596.3	464.7	962.0	713.0	349.0	524.0	0.0	27655.1
4 Bills Payable	769.7	293.0	721.0	72.0	476.0	118.7	135.7	-231.2	186.0	119.0	34.0	131.1	861.6	153.0	85.1	143.7	8.7	525.0	4483.4
6 Other Liabilities	358351.7	404566.0	26334.1	10611.0	21097.8	23571.8	12406.2	33053.3	14710.8	6378.0	16511.0	4356.1	9326.3	2846.0	5276.5	2064.2	2263.4	26557.0	979262.1
1. Sundry Creditors	19830.2	8502.0	4547.3	1461.0	2931.0	3763.3	337.3	2709.3	6979.4	-1280.0	1068.0	530.1	208.1	374.0	1830.8	287.8	815.5	5305.0	80199.1
2. Loan Loss Provision	83125.0	146489.0	4670.1	3402.0	2776.0	10779.8	5496.1	13247.1	3419.0	3114.0	6777.0	2241.7	7389.8	822.0	1279.8	689.3	1149.0	0.0	30789.3
3. Interest Suspense a/c	131481.6	218961.0	1339.9	1377.0	1812.0	5018.4	4333.9	9351.5	606.3	173.0	6674.0	81.1	1264.2	167.0	709.0	45.9	90.1	9704.0	393189.9
4. Others	123914.9	30614.0	15776.8	4371.0	13578.8	4019.2	2238.9	7728.5	3705.9	3371.0	1992.0	1503.2	483.4	1483.0	1456.8	1041.3	701.2	54.0	218033.9
7 Reconciliation A/c	32277.9	57291.0	0.0	0.0	0.0	3009.4	1553.9	111.6	37603.7	0.0	0.0	349842.7	1347.6	179054.0	0.0	0.0	7.5	35160.0	697259.2
8 Profit & Loss A/c	7758.1	10126.0	2994.3	3483.0	2408.0	3384.3	1060.0	-2599.2	1647.7	1217.0	558.0	506.6	0.0	846.0	0.0	513.1	462.7	4239.0	38604.6
TOTAL LIABILITIES	650759.3	693717.0	215004.6	191325.0	243282.0	303689.1	110681.3	165117.9	184882.0	114846.0	86452.0	433643.8	60596.5	250341.0	84504.4	48654.1	38764.2	346886.0	4223247.4
1 LIQUID FUNDS	58778.1	50432.0	21839.5	17096.0	33707.0	80766.2	6308.3	11896.5	15378.9	17864.0	6851.0	8030.2	5771.3	7520.0	9395.4	7635.2	2417.5	17654.0	379340.9
a. Cash Balance	9145.3	7654.0	1864.5	4017.0	3046.0	3966.4	2202.5	2520.8	1961.7	1825.0	1453.0	1125.2	1031.7	1415.0	760.7	912.9	266.5	5774.0	50942.0
Nepalese Notes & Coins	8292.5	7115.0	1671.7	3901.0	2770.0	3966.4	1920.0	2351.9	1818.0	1638.0	1327.0	1038.3	918.4	1307.0	736.8	861.7	251.6	5764.0	47488.5
Foreign Currency	852.7	539.0	192.8	116.0	276.0	0.0	852.9	169.6	143.7	187.0	126.0	86.9	113.4	108.0	23.9	51.2	14.9	1.0	3293.6
b. Bank Balance	49632.8	42778.0	7965.1	13079.0	15645.0	10693.7	4105.9	6936.5	13417.2	6396.0	5188.0	3868.0	2418.9	2405.0	5629.9	3978.2	1751.0	11853.0	207741.2
1. In Nepal Rastra Bank	43542.7	28391.0	7284.6	9302.0	12099.0	10243.1	6120.0	4033.4	10350.6	5082.0	4256.0	2758.0	2070.7	1902.0	4247.2	3222.5	1723.9	10361.0	166989.6
Domestic Currency	43682.4	28340.0	7186.5	9106.0	12028.0	10243.1	6047.9	3866.4	10307.9	4991.0	4229.0	2750.0	2046.0	1783.0	4129.6	3125.2	1723.9	10361.0	165946.8
Foreign Currency	-139.7	51.0	98.1	196.0	71.0	0.0	72.1	167.1	42.7	91.0	27.0	8.0	24.7	119.6	117.6	97.3	0.0	0.0	1042.8
2. "A"Class Licensed Institution	1897.4	11735.0	117.9	863.0	208.0	235.5	69.9	161.2	121.1	335.5	268.5	189.1	174.7	281.0	363.3	167.6	12.7	1492.0	18857.3
Domestic Currency	1897.4	11735.0	117.9	107.0	208.0	235.5	69.9	154.9	111.7	323.0	250.0	162.6	137.9	280.0	330.6	166.0	12.7	1492.0	17772.1
Foreign Currency	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.3	0.4	10.0	14.0	6.5	36.8	21.0	32.7	1.6	0.0	0.0	885.2
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	4192.7	2652.0	562.6	2914.0	3338.0	215.2	-2084.0	2741.9	2954.5	981.0	668.0								