

Nepal Rastra Bank  
Bank & Financial Ins. Regulation Department  
Sources & Uses of Fund of Commercial Banks  
Mid-July, 2007 (Asadh End, 2064)

Date:2064/05/14  
(Rs in Lakh)

Particulars	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&CBL <sup>11</sup>	LUMBINI <sup>12</sup>	NI&CBL <sup>13</sup>	MBL <sup>14</sup>	KUMARI <sup>15</sup>	LAXMI <sup>16</sup>	SBL <sup>17</sup>	ADBL <sup>18</sup>	GLOBAL <sup>19</sup>	CITIZENS <sup>20</sup>	TOTAL
<b>1 CAPITAL FUND</b>	<b>18230.5</b>	<b>-183851.0</b>	<b>18747.4</b>	<b>13708.0</b>	<b>17553.0</b>	<b>17661.7</b>	<b>9899.4</b>	<b>-15625.3</b>	<b>9636.2</b>	<b>8402.0</b>	<b>-3083.0</b>	<b>-6220.7</b>	<b>7664.6</b>	<b>9308.0</b>	<b>8632.8</b>	<b>7988.1</b>	<b>7031.4</b>	<b>2146.3</b>	<b>5100.0</b>	<b>5600.0</b>	<b>-41470.4</b>
a. Paid-up Capital	3803.8	11723.0	4916.5	8014.0	4133.0	8108.1	6478.0	7198.5	5180.0	6031.0	6991.0	6000.0	6600.0	8217.0	7500.0	7297.0	6000.0	75280.0	5100.0	5600.0	200170.9
b. General Reserves	12867.7	11954.0	9750.0	4158.0	7493.0	5349.4	1407.1	2016.5	1807.9	1453.0	305.0	216.3	767.8	562.0	508.1	146.7	271.1	4826.8	0.0	0.0	65860.2
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	0.0	0.0	99.8
d. Retained Earning	0.0	-208269.0	334.4	3706.0	1565.6	17.1	-26053.6	1086.4	83.0	-10632.0	-12453.7	250.0	135.0	196.4	0.0	-77967.5	0.0	0.0	0.0	0.0	-328001.9
e. Others Reserves	1559.1	741.0	3745.8	1536.0	2221.0	2638.7	1997.2	1178.6	1497.6	835.0	253.0	16.7	46.8	394.0	428.3	544.5	760.4	7.0	0.0	0.0	20400.6
1. Ex.Eq.Fund	257.3	686.0	442.0	221.0	1472.0	195.5	73.1	458.6	166.5	146.0	0.0	16.7	46.8	41.0	53.3	10.3	11.6	0.0	0.0	0.0	4297.8
2. Other	1301.7	55.0	3303.8	1315.0	749.0	2443.2	1924.1	720.0	1331.1	689.0	253.0	0.0	353.0	375.0	534.2	748.7	7.0	0.0	0.0	0.0	16102.8
<b>2 BORROWINGS</b>	<b>16048.7</b>	<b>22131.8</b>	<b>8925.7</b>	<b>8000.0</b>	<b>11909.0</b>	<b>3600.0</b>	<b>10153.7</b>	<b>2300.0</b>	<b>3000.0</b>	<b>3000.0</b>	<b>0.0</b>	<b>235.1</b>	<b>5521.3</b>	<b>2285.0</b>	<b>2129.7</b>	<b>0.0</b>	<b>4300.0</b>	<b>3739.5</b>	<b>300.0</b>	<b>13725.7</b>	<b>127604.4</b>
a. NRB	16048.7	1495.0	8000.0	4000.0	0.0	0.0	0.0	2300.0	3000.0	3000.0	0.0	0.0	2000.0	808.0	0.0	0.0	0.0	0.0	0.0	0.0	37677.3
b. "A"Class Licensed Institution	0.0	0.0	2825.7	65.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	235.1	1521.3	1190.0	2129.7	0.0	0.0	0.0	0.0	0.0	31192.5
c. Foreign Banks and Fin. Ins.	0.0	20636.0	0.0	7844.0	0.0	0.0	8153.7	0.0	0.0	0.0	0.0	0.0	287.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	36920.7
d. 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	0.0	1113.9
e. Bonds and Securities	0.0	0.0	0.0	8000.0	0.0	3600.0	2000.0	0.0	3000.0	2000.0	0.0	0.0	2000.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	20600.0
<b>3 DEPOSITS</b>	<b>275823.9</b>	<b>501926.0</b>	<b>233422.8</b>	<b>244889.0</b>	<b>246403.0</b>	<b>299059.4</b>	<b>114452.9</b>	<b>94639.6</b>	<b>190977.7</b>	<b>123586.0</b>	<b>65003.0</b>	<b>60246.0</b>	<b>100682.3</b>	<b>94750.0</b>	<b>105601.0</b>	<b>76116.0</b>	<b>66250.8</b>	<b>324069.3</b>	<b>30214.8</b>	<b>15530.9</b>	<b>326364.4</b>
a. Current	39767.0	100847.0	34460.4	21751.0	47945.0	54471.1	19304.3	8724.9	26199.4	16818.0	4514.0	3479.6	5102.0	3462.0	4009.7	3785.8	1508.2	23811.8	1950.5	745.8	422463.7
Domestic	38194.3	99460.0	26032.9	17496.0	28069.0	43701.6	18843.0	8227.6	25851.5	14907.0	4407.0	3270.8	4738.5	3366.0	3823.8	3609.0	1374.7	23811.8	1875.1	741.1	371807.1
Foreign	1572.7	1387.0	8427.5	4255.0	19876.0	10769.4	461.3	497.3	347.9	711.0	107.0	208.8	363.6	96.0	185.9	176.8	134.0	0.0	0.0	0.0	75.3
b. Savings	171946.5	329094.0	101873.5	107422.0	152442.0	157947.7	32749.9	55826.1	90180.6	55286.0	33173.0	27035.7	33356.7	38568.0	44690.6	18816.6	179224.0	5955.1	977.3	1654917.6	
Domestic	171707.3	328474.0	91035.6	102626.0	126588.0	145730.4	31756.2	55620.5	88977.3	52983.0	32605.0	26949.3	32498.1	38327.0	43198.2	17846.8	18723.1	179224.0	5760.9	967.9	1591768.4
Foreign	139.2	620.0	10837.9	4796.0	25584.0	12117.3	990.7	207.5	1303.3	2285.0	568.0	86.5	858.6	241.0	1492.4	724.7	93.6	0.0	0.0	0.0	194.1
c. Fixed	62922.1	69975.0	54351.9	75168.0	31965.0	82011.3	55173.2	16781.3	56587.3	30372.0	17366.0	16600.4	40745.6	27334.0	27222.5	42562.4	30225.6	121025.2	13638.2	9589.1	881116.0
Domestic	62865.7	69966.0	28924.3	52656.0	4132.0	40764.1	53548.0	15753.9	53684.3	22165.0	17357.0	15935.8	36891.0	25425.0	41175.2	30095.9	121025.2	12852.8	6860.2	73501.7	
Foreign	56.4	2989.0	25427.6	22512.0	27833.0	41247.2	1625.2	27.4	2903.1	8207.0	9.0	664.5	3854.6	1909.0	1218.2	1387.3	129.7	0.0	0.0	0.0	785.4
d. Call Deposits	40.7	66.0	39616.3	36831.0	9190.0	979.1	6247.1	11557.1	15789.0	19665.0	9004.0	12221.9	20661.9	22691.0	28277.3	9472.7	14932.6	2.0	8110.6	4218.9	269574.0
e. Others	1247.5	1944.0	3120.6	3717.0	4861.0	3750.3	981.3	2748.3	2221.3	1663.0	946.0	908.4	816.1	2695.0	901.0	1723.9	767.8	0.0	0.0	0.0	35573.0
<b>4 Bills Payable</b>	<b>459.4</b>	<b>626.0</b>	<b>942.0</b>	<b>324.0</b>	<b>362.0</b>	<b>949.1</b>	<b>615.9</b>	<b>226.8</b>	<b>267.7</b>	<b>93.0</b>	<b>145.0</b>	<b>142.6</b>	<b>316.9</b>	<b>215.0</b>	<b>165.5</b>	<b>563.6</b>	<b>105.2</b>	<b>0.0</b>	<b>0.0</b>	<b>13.0</b>	<b>6522.7</b>
<b>5 Other Liabilities</b>	<b>77077.6</b>	<b>295010.0</b>	<b>27810.4</b>	<b>13082.0</b>	<b>16226.0</b>	<b>15574.3</b>	<b>14903.7</b>	<b>56711.7</b>	<b>13987.0</b>	<b>5809.0</b>	<b>25684.0</b>	<b>14686.7</b>	<b>2999.1</b>	<b>4483.0</b>	<b>3917.5</b>	<b>2692.5</b>	<b>2558.7</b>	<b>177906.0</b>	<b>514.7</b>	<b>2333.7</b>	<b>772967.6</b>
1. Sundry Creditors	6737.7	6639.0	4780.4	2234.0	2593.0	2400.3	3111.6	1610.7	445.4	464.0	184.0	393.3	502.8	107.0	1959.5	211.9	674.3	28759.5	163.0	1955.4	63766.5
2. Loan Loss Provision	28713.0	89675.0	3563.0	4427.0	2875.0	7601.1	5891.7	36337.0	4185.7	2665.0	14069.0	10623.7	2255.5	2293.0	1334.2	917.9	993.1	70718.8	260.2	204.7	289903.6
3. Interest Suspense	38570.8	190597.0	1121.8	905.0	2406.0	3431.4	4645.7	12498.2	831.4	147.0	9027.0	2609.2	35.3	439.0	421.2	155.3	180.6	56243.2	0.0	8.8	324263.9
4. Others	3056.0	8099.0	18345.1	5516.0	8352.0	4301.8	1254.7	5265.9	8524.4	2333.0	2404.0	1060.5	205.5	1654.0	202.6	1407.5	710.8	22184.5	91.5	164.9	95113.6
<b>6 Reconciliation A/c</b>	<b>99056.3</b>	<b>68900.0</b>	<b>108.8</b>	<b>1327.6</b>	<b>2.1</b>	<b>-198.6</b>	<b>12478.4</b>	<b>0.0</b>	<b>1478.6</b>	<b>0.0</b>	<b>418.0</b>	<b>47406.0</b>	<b>0.0</b>	<b>0.0</b>	<b>12597.1</b>	<b>12579.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>675674.4</b>
<b>7 Profit &amp; Loss A/c</b>	<b>11112.6</b>	<b>43254.0</b>	<b>6855.8</b>	<b>5617.0</b>	<b>6921.0</b>	<b>8274.9</b>	<b>3944.8</b>	<b>578.6</b>	<b>3006.4</b>	<b>2785.0</b>	<b>2258.5</b>	<b>2321.4</b>	<b>930.0</b>	<b>2797.2</b>	<b>655.1</b>	<b>1575.0</b>	<b>14529.0</b>	<b>-240.3</b>	<b>0.0</b>	<b>0.0</b>	<b>122376.4</b>
<b>TOTAL LIABILITIES</b>	<b>497808.9</b>	<b>745896.0</b>	<b>296604.1</b>	<b>285728.0</b>	<b>299374.0</b>	<b>346457.0</b>	<b>153972.4</b>	<b>142823.3</b>	<b>233353.3</b>	<b>149975.0</b>	<b>88167.0</b>	<b>71348.2</b>	<b>589911.6</b>	<b>111971.0</b>	<b>123243.8</b>	<b>88005.4</b>	<b>94418.3</b>	<b>534969.5</b>	<b>35889.3</b>	<b>37203.3</b>	<b>4927119.3</b>
<b>1 LIQUID FUNDS</b>	<b>62294.8</b>	<b>57079.0</b>	<b>19631.5</b>	<b>27915.0</b>	<b>39961.0</b>	<b>32596.6</b>	<b>17546.3</b>	<b>11953.4</b>	<b>33298.4</b>	<b>15609.0</b>	<b>8324.0</b>	<b>8309.4</b>	<b>8588.3</b>	<b>14341.0</b>	<b>14245.3</b>	<b>4827.4</b>	<b>7327.6</b>	<b>35170.2</b>	<b>4852.3</b>	<b>9279.9</b>	<b>433150.3</b>
a. Cash Balance	8179.5	14312.0	2704.1	7640.0	3784.0	1772.4	2875.3	3916.9	5349.9	2190.0	2658.0	1384.9	1816.1	3860.0	1907.5	1194.4	1304.4	7489.0	667.2	461.1	75466.6
Nepalese Notes & Coins	5732.2	13392.0	2430.6	7369.0	3364.0	1546.1	2621.9	3709.8	5122.8	1980.0	2568.0	1295.3	1727.2	3844.0	1785.6	1092.5	1264.5	7470.5	626.2	458.0	69200.0
Foreign Currency	2447.4	920.0	273.5	271.0	420.0	226.3	253.5	207.1	227.2	210.0	90.0	89.5	88.9	216.0	121.9	101.9	4.0	18.5	41.0	3.1	6266.6
b. Bank Balance	54039.7	42657.0	11292.1	16775.0	18565.0	13724.0	8351.6	7711.5	27948.5	10826.0	4909.0	3623.3	5142.1	8981.0	4813.7	3502.8	3758.7	27681.2	4063.1	915.3	279190.6
1. In Nepal Rastra Bank	48065.5	37497.0	11132.1	13813.0	16137.0	12694.1	5668.6	6132.2	18468.6	8835.0	2551.0	2805.1	3588.0	7857.0	3848.5	3237.0	3805.6	19519.1	3041.8	675.5	292269.9
Domestic Currency	43795.5	37497.0	11008.3	13576.0	15923.0	12549.6	5439.6	5991.4	18417.3	8771.0	2483.0	2733.3	3556.5	7775.0	3681.4	3189.6	3789.5	19519.1	3032.2	663.1	223391.3
Foreign Currency	4270.0	0.0	123.8	237.0	214.0	144.5	127.2	140.8													