

Nepal Rastra Bank  
Bank & Financial Ins. Regulation Department  
Sources & Uses of Fund of Commercial Banks  
Mid-January, 2008 (Poush End, 2064)

(Rs in Lakh)

Particulars	NBL <sup>1</sup>	RBB <sup>2</sup>	NABIL <sup>3</sup>	NIBL <sup>4</sup>	SCBNL <sup>5</sup>	HLB <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>	PRIME <sup>21</sup>	SUNRISE <sup>22</sup>	BOA <sup>23</sup>	TOTAL			
<b>1 CAPITAL FUND</b>	<b>19064.8</b>	<b>-171964.0</b>	<b>20579.5</b>	<b>17577.0</b>	<b>21172.0</b>	<b>21465.0</b>	<b>11632.9</b>	<b>-27956.7</b>	<b>16035.3</b>	<b>9820.0</b>	<b>-5100.0</b>	<b>-2796.7</b>	<b>9179.9</b>	<b>9305.0</b>	<b>10335.3</b>	<b>8666.9</b>	<b>7937.1</b>	<b>30230.9</b>	<b>6635.7</b>	<b>5446.9</b>	<b>7000.0</b>	<b>7000.0</b>	<b>7000.0</b>	<b>7000.0</b>	<b>38266.9</b>		
a. Paid-up Capital	3803.8	11723.0	6892.2	10026.0	6208.0	10135.1	6478.0	7441.3	8314.0	6031.0	6994.0	7500.0	7920.0	8217.0	7500.0	7320.0	6000.0	92780.0	7000.0	5600.0	7000.0	7000.0	7000.0	7000.0	254883.3		
b. General Reserves	13321.6	11985.0	9835.0	5161.0	8265.0	6333.0	1916.9	2046.9	2348.5	1978.0	305.0	601.1	1084.7	562.0	508.1	277.8	461.7	6943.7								73935.0	
c. Share Premium	0.0	0.0	0.7		0.0			34.7	2064.3			0.0						0.0								2099.7	
d. Retained Earning	0.0	-196413.0	1133.8		5047.0	1843.9	6.7	-38659.8	1305.5	67.0	-12652.0	-10914.5	118.9	135.0	1898.9	521.3		-69499.8	-364.3	-153.1						-316578.5	
e. Others Reserves Fund	1682.1	55.0	2160.8	2131.0		2957.5	3153.0	720.0	1833.3	1578.0	253.0			350.0	375.0	534.2	1461.9	7.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19251.8	
f. Exchange Fluctuation Fund	257.3	686.0	557.0	259.0	1652.0	195.5	78.4	460.2	169.8	166.0	0.0	16.7	56.3	41.0	53.3	13.6	13.5	0.0								4675.5	
<b>2 BORROWINGS</b>	<b>16104.2</b>	<b>25590.0</b>	<b>29074.0</b>	<b>9500.0</b>	<b>0.0</b>	<b>7276.5</b>	<b>11246.9</b>	<b>0.0</b>	<b>3000.0</b>	<b>10050.0</b>	<b>0.0</b>	<b>2600.0</b>	<b>9763.2</b>	<b>4072.0</b>	<b>10050.0</b>	<b>4500.0</b>	<b>6014.6</b>	<b>3124.8</b>	<b>1800.6</b>	<b>11297.5</b>	<b>500.0</b>	<b>4070.2</b>	<b>2531.6</b>	<b>172166.1</b>			
a. NRB	16104.2	3103.0	11600.0						4900.0	0.0	2000.0	6500.0	4000.0					2700.0	1192.0							1900.0	
b. "A" Class Licensed Institution	0.0	1500.0	15540.0	1500.0		3676.5		0.0		3150.0	0.0	600.0	1263.2		10050.0	4500.0	3314.6	2262.8	1800.6	11297.5	500.0	1980.5	2500.0			65435.6	
c. Foreign Banks and Fin. Ins.	0.0	20987.0	1934.0				9246.9	0.0				0.0		72.0				0.0						31.6		32271.5	
d. Other Financial Ins.	0.0	0.0							0.0									-330.0				189.8				-140.2	
e. Bonds and Securities	0.0	0.0	0.0	8000.0		3600.0	2000.0		3000.0	2000.0			2000.0	0.0													20600.0
<b>3 DEPOSITS</b>	<b>398407.2</b>	<b>537477.0</b>	<b>268142.7</b>	<b>292435.0</b>	<b>270669.0</b>	<b>297137.0</b>	<b>128520.8</b>	<b>102153.8</b>	<b>223150.9</b>	<b>134994.0</b>	<b>63133.0</b>	<b>56574.2</b>	<b>108679.5</b>	<b>93274.0</b>	<b>114867.6</b>	<b>89875.5</b>	<b>82755.5</b>	<b>326147.3</b>	<b>43941.5</b>	<b>43415.7</b>	<b>25471.5</b>	<b>15188.6</b>	<b>33946.2</b>	<b>3750357.4</b>			
a. Current	68237.5	105030.0	40449.0	35115.0	54910.0	60677.2	18397.4	10560.7	45293.3	18278.0	4699.0	2806.5	5338.1	3112.0	4673.4	3028.8	1792.3	22234.7	1322.0	1564.0	836.3	220.4	300.0			508875.5	
Domestic	66308.5	104733.0	28842.1	23668.0	32231.0	44867.3	17948.9	10000.8	44789.0	16543.0	4645.0	2641.6	5146.7	2783.0	4367.0	2848.0	1728.5	22234.7	1200.7	1482.0	836.3	217.7	300.0			440362.8	
Foreign	1929.0	297.0	11606.9	11447.0	22679.0	15810.0	448.5	559.9	504.3	1735.0	54.0	164.9	191.4	329.0	306.4	180.8	63.7	0.0	121.3	82.0							68512.6
b. Savings	276081.9	363572.0	109650.2	123185.0	163441.0	169433.0	37975.2	64628.2	105295.4	64312.0	38645.0	30825.3	36541.7	44805.0	42194.4	22446.0	24129.2	184460.7	8485.9	4234.0	8373.2	1978.6	1008.1			1925700.8	
Domestic	275927.0	362761.0	100292.1	118164.0	133600.0	158865.6	37216.8	64388.4	103899.3	62374.0	38449.0	30547.5	35600.1	44547.0	40427.7	21242.0	23974.6	184460.7	8275.7	3949.4	8369.6	1842.2	1008.1			1860181.7	
Foreign	154.9	811.0	9358.1	5021.0	29841.0	10567.4	758.4	239.8	1396.1	1938.0	196.0	277.9	941.6	258.0	1766.6	1204.0	154.6	0.0	210.2	284.6	3.6					65519.1	
c. Fixed	53254.0	67392.0	54246.1	89813.0	32252.0	62656.2	66189.2	13862.1	58329.0	28682.0	9617.0	10743.2	46313.7	24908.0	37062.2	45289.0	38467.5	119451.9	20002.0	28771.8	12088.2	4767.9	5776.5			929934.4	
Domestic	53199.3	61643.0	30107.6	70747.0	4340.0	31431.3	66012.3	13841.9	56629.3	22673.0	9452.0	9991.1	44300.8	23045.0	34876.5	43355.0	38335.4	119451.9	19230.0	28771.8	12088.2	3487.9	5776.5			802786.6	
Foreign	54.7	5749.0	24138.5	19066.0	27912.0	31224.9	177.0	20.2	1699.7	6009.0	165.0	752.1	2012.9	1863.0	2185.7	1934.0	132.1	0.0	772.0							127147.8	
d. Call Deposits		0.0	59949.8	40565.0	14290.0	15.0	4784.8	10959.4	12412.4	22155.0	9237.0	11425.7	19680.4	18486.0	29585.4	18065.0	17415.1		13490.9	8845.9	4081.2	8155.3	26790.8			350390.1	
e. Others	833.7	1483.0	3847.6	3757.0	5776.0	4355.6	1174.2	2143.4	1820.9	1567.0	935.0	773.5	805.6	1963.0	1352.3	1046.7	951.5	0.0	640.8		92.7	66.4	70.9			35456.6	
<b>4 Bills Payable</b>	<b>628.5</b>	<b>1075.0</b>	<b>914.1</b>	<b>715.0</b>	<b>467.0</b>	<b>1245.2</b>	<b>749.8</b>	<b>496.0</b>	<b>269.1</b>	<b>186.0</b>	<b>127.0</b>	<b>292.1</b>	<b>384.2</b>	<b>185.0</b>	<b>544.3</b>	<b>31.2</b>	<b>15.2</b>	<b>0.0</b>	<b>0.0</b>	<b>25.5</b>	<b>91.8</b>	<b>2.5</b>	<b>4.1</b>	<b>8448.4</b>			
<b>5 Other Liabilities</b>	<b>106953.6</b>	<b>305103.0</b>	<b>17196.7</b>	<b>15524.0</b>	<b>17557.0</b>	<b>19798.8</b>	<b>15891.8</b>	<b>78977.9</b>	<b>12705.6</b>	<b>8351.0</b>	<b>29393.0</b>	<b>13279.9</b>	<b>3392.9</b>	<b>4962.0</b>	<b>5700.6</b>	<b>4050.4</b>	<b>4249.5</b>	<b>221212.6</b>	<b>1012.2</b>	<b>1080.2</b>	<b>469.1</b>	<b>318.4</b>	<b>142.6</b>	<b>887322.5</b>			
1. Sundry Creditors	21780.4	10005.0	4316.1	2592.0	2739.0	508.0	2411.6	15291.0	1066.1	1529.0	4128.0	425.4	949.5	1155.0	3207.8	450.0	1713.1	75013.2	433.9	114.2	3.9		37.9			149869.9	
2. Loan Loss Provision	27630.1	88667.0	3928.6	5158.0	2819.0	8413.4	6290.2	41220.1	4647.4	3314.0	12047.0	8955.3	1828.0	1780.0	1697.7	1134.0	1106.6	74516.9	390.5	298.8	284.0	105.4	90.0			296321.9	
3. Interest Suspense	53447.3	197695.0	1430.5	1066.0	1828.0	4092.5	5111.4	15224.3	1491.0	237.0	9162.0	2705.9	54.6	637.0	500.6	193.8	193.9	52393.1	0.8	38.9	1.0	11.2	1.9			347517.8	
4. Others	4095.8	8736.0	7521.4	6708.0	10171.0	6784.9	2078.6	7242.5	5501.2	3271.0	4056.0	1193.3	560.9	1390.0	294.6	2272.6	1235.6	19289.4	187.0	628.3	180.3	201.8	12.8			93612.9	
<b>6 Reconciliation A/c</b>	<b>19732.5</b>	<b>77869.0</b>	<b>0.0</b>	<b>20.0</b>	<b>0.0</b>	<b>1746.4</b>	<b>25.8</b>	<b>-2047.4</b>	<b>10591.4</b>	<b>0.0</b>	<b>1387.0</b>	<b>37.0</b>	<b>525583.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>-22.3</b>	<b>27422.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4398.1</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>		
<b>7 Profit &amp; Loss A/c</b>	<b>-81080.3</b>	<b>16440.0</b>	<b>5538.1</b>	<b>4237.0</b>	<b>3948.0</b>	<b>4146.3</b>	<b>1473.3</b>	<b>2088.8</b>	<b>2903.6</b>	<b>2416.0</b>	<b>2993.0</b>	<b>2953.0</b>	<b>1212.9</b>	<b>2612.0</b>	<b>1496.9</b>	<b>600.7</b>	<b>1160.1</b>	<b>3954.5</b>	<b>362.3</b>	<b>419.1</b>	<b>32.0</b>	<b>-14.9</b>	<b>-20107.5</b>				
<b>TOTAL LIABILITIES</b>	<b>479810.5</b>	<b>791590.0</b>	<b>341445.2</b>	<b>340008.0</b>	<b>313813.0</b>	<b>352815.1</b>	<b>169541.4</b>	<b>153712.3</b>	<b>268655.9</b>	<b>165817.0</b>	<b>91933.0</b>	<b>72939.5</b>	<b>658195.7</b>	<b>114410.0</b>	<b>142994.7</b>	<b>107724.7</b>	<b>102109.4</b>	<b>612092.0</b>	<b>53752.3</b>	<b>61685.0</b>	<b>33532.4</b>	<b>31009.8</b>	<b>43609.6</b>	<b>5503196.5</b>			