

**Nepal Rastra Bank**  
**Bank & Financial Institution Regulation Department**  
**Statistics Division**  
**Sources & Uses of Fund of Commercial Banks**  
 Mid-February, 2009 (Magh, 2065)

(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&CB <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>	DCBL <sup>24</sup>	NMB <sup>25</sup>	TOTAL	
<b>1 CAPITAL FUND</b>	<b>20176.4</b>	<b>(153115.0)</b>	<b>24370.8</b>	<b>26202.0</b>	<b>24934.0</b>	<b>25129.9</b>	<b>14146.5</b>	<b>(21944.5)</b>	<b>17632.4</b>	<b>13421.0</b>	<b>6851.0</b>	<b>3114.0</b>	<b>13518.2</b>	<b>15767.0</b>	<b>12039.0</b>	<b>11582.7</b>	<b>12961.2</b>	<b>53093.6</b>	<b>10296.2</b>	<b>7394.2</b>	<b>7280.1</b>	<b>8627.9</b>	<b>7044.6</b>	<b>12229.6</b>	<b>12082.2</b>	<b>184835.0</b>	
a. Paid-up Capital	3803.8	11723.0	9657.5	16061.0	9320.0	12162.2	8745.3	7441.3	8386.2	8444.0	13996.0	10134.2	11404.8	14790.0	10782.7	10980.9	9522.0	10775.0	10000.0	7000.0	7600.0	8750.0	7000.0	11074.6	11000.0	346966.3	
b. General Reserve	13800.0	11825.0	11335.0	6559.0	9903.0	7604.7	2412.5	3209.5	3230.9	2710.1	1302.0	1256.4	1570.8	880.0	848.6	517.9	748.0	8282.2	109.7	700.0	50.0	8750.0	8.9	461.5	971.9	89594.5	
c. Share Premium			0.7					34.7	2064.3				418.7											141.1		2659.5	
d. Retained Earning		<b>(177677.0)</b>			3833.0	968.4	15.3	<b>(33868.2)</b>	837.5	222.0	<b>(8706.0)</b>	<b>(8293.3)</b>	16.3	31.0	<b>3580.2)</b>	55.1	11.2	<b>(64175.8)</b>	296.2	282.4	224.0	<b>(275.6)</b>	33.1	552.5	110.2	<b>(283541.6)</b>	
e. Others Reserves Fund	2572.6	1014.0	1761.8	3582.0		4186.1	2871.4	720.0	2907.7	2054.0	259.0		107.6				2643.3	1212.3								26041.8	
f. Exchange Fluctuation Fund						1878.0	208.5	102.0	518.3			16.7		66.0	57.4		36.7			2.2	0.1	3.6	2.6			3124.4	
<b>2 BORROWINGS</b>	<b>19072.9</b>	<b>26207.0</b>	<b>19572.0</b>	<b>12000.0</b>	<b>6026.0</b>	<b>8600.0</b>	<b>17308.1</b>	<b>0.0</b>	<b>3000.0</b>	<b>11600.0</b>	<b>0.0</b>	<b>1215.0</b>	<b>6786.0</b>	<b>325.0</b>	<b>9712.0</b>	<b>9000.0</b>	<b>14354.1</b>	<b>2016.3</b>	<b>2202.0</b>	<b>6500.0</b>	<b>8250.6</b>	<b>4202.0</b>	<b>10472.4</b>	<b>1500.0</b>	<b>3652.8</b>	<b>203574.3</b>	
a. NRB	19072.9	1667.0	14700.0						3300.0					9.0			100.0	1134.9								40883.8	
b. "A"Class Licensed Institution				1500.0	6026.0				6300.0			1215.0	4786.0	99.0	5712.0	5500.0	13354.1		2202.0	6500.0	8250.6	4202.0	10472.4	1500.0	3152.8	80772.0	
c. Foreign Banks and Fin. Ins.		24540.0	1872.0				15308.1							217.0												41937.1	
d. Other Financial Ins.			3000.0															881.5							500.0	4381.5	
e. Bonds and Securities				10500.0		8600.0	2000.0		3000.0	2000.0			2000.0		4000.0											35600.0	
<b>3 DEPOSITS</b>	<b>428029.0</b>	<b>589290.0</b>	<b>343002.0</b>	<b>407361.0</b>	<b>335067.0</b>	<b>320598.1</b>	<b>209561.0</b>	<b>100329.4</b>	<b>280293.0</b>	<b>162904.0</b>	<b>79657.0</b>	<b>54725.9</b>	<b>143822.6</b>	<b>126498.0</b>	<b>143228.0</b>	<b>118930.2</b>	<b>120998.7</b>	<b>332296.9</b>	<b>78421.2</b>	<b>80277.6</b>	<b>80574.5</b>	<b>87313.5</b>	<b>53373.4</b>	<b>51474.1</b>	<b>37508.5</b>	<b>4765534.7</b>	
a. Current	77375.3	110134.0	52285.9	32975.0	52893.0	70105.5	21548.2	8654.5	28378.2	23117.0	4633.0	5029.5	5166.0	4507.0	5513.1	8551.9	2981.4	22330.8	2690.3	1995.6	1077.4	1763.9	5180.5	1007.3	94.8	549988.8	
Domestic	75404.6	109871.0	32663.3	25438.0	28083.0	53939.3	21046.8	7816.3	27270.6	20597.0	4529.0	4806.3	4894.7	4268.0	4908.4	8242.9	2596.9	22330.8	2527.7	1972.4	1006.8	1531.7	5173.2	1006.2	86.8	472011.7	
Foreign	1970.7	263.0	19222.6	7337.0	24810.0	16168.2	501.5	838.2	1107.6	2520.0	104.0	223.2	271.3	239.0	604.7	309.0	384.4		162.6	23.2	7.0	232.2	7.3	1.1	7.9	77977.2	
b. Savings	305100.7	431546.0	133891.3	161037.0	195920.0	198599.1	48115.2	73794.9	142886.0	75025.0	54041.0	32310.0	39674.4	62654.0	47633.2	33465.2	31162.2	197622.6	22428.2	27059.9	18113.4	38927.5	13942.3	12235.2	9810.1	240582.5	
Domestic	305019.0	427495.0	121164.8	152056.0	154117.0	184119.0	47320.4	73459.5	141243.9	73122.8	53292.0	32071.3	39077.1	62272.0	46386.2	31808.8	30896.1	197622.6	21932.9	26872.8	18009.6	38799.1	13932.9	12112.1	9765.9	2313967.8	
Foreign	81.7	4051.0	12726.5	8981.0	41803.0	11775.2	794.8	335.4	1642.3	1903.0	749.0	238.7	890.3	382.0	1247.0	1666.4	266.2		495.3	187.2	103.8	128.4	9.4	123.1	44.3	90614.8	
c. Fixed	44834.5	40631.0	81784.2	80909.0	48634.2	131235.3	8551.3	67700.0	36366.0	7842.0	6161.5	71538.3	35728.0	44450.7	56152.9	60288.3	29456.4	42163.8	36460.1	35881.6	19588.2	30869.2	16208.1	1210747.8			
Domestic	44766.7	39695.0	53586.5	46418.0	3790.0	35034.2	75840.4	8543.5	66070.7	30960.0	7842.0	6013.0	66629.5	29093.0	44275.3	48345.1	59977.5	112298.3	26941.8	37330.5	33344.1	24689.3	13423.3	30869.2	13866.0	959642.9	
Foreign	67.8	936.0	28197.7	34491.0	61955.0	13600.0	55394.8	7.9	629.3	5406.0		148.6	4908.8	6635.0	175.4	7807.8	310.8		2514.6	4833.4	3116.0	11192.3	6434.9		2342.1	251105.0	
d. Call Deposits		2768.0	70366.8	125739.0	17706.0	1.8	7497.1	7038.8	40198.8	26822.0	12220.0	40198.8	26822.0	12220.0	40198.8	26822.0	12220.0	40198.8	26822.0	12220.0	40198.8	26822.0	12220.0	40198.8	26822.0	12220.0	552596.2
e. Others	718.5	4211.0	4673.9	6701.0	2803.0	5962.5	1165.2	2289.8	6129.8	1574.0	921.0	397.2	1014.9	1663.0	1626.8	1328.8	2232.0		1458.8	644.2	1361.5	1355.7	1258.0	128.6		47619.3	
<b>4 Bills Payable</b>	<b>351.4</b>	<b>613.0</b>	<b>726.2</b>	<b>1048.0</b>	<b>461.0</b>	<b>971.5</b>	<b>1026.4</b>	<b>141.2</b>	<b>6205.6</b>	<b>242.0</b>	<b>267.0</b>	<b>41.6</b>	<b>435.7</b>	<b>164.0</b>	<b>305.2</b>	<b>26.8</b>	<b>3.4</b>		<b>142.7</b>	<b>38.0</b>	<b>23.9</b>	<b>36.2</b>	<b>169.4</b>	<b>53.8</b>		<b>13463.8</b>	
<b>5 Other Liabilities</b>	<b>99324.8</b>	<b>267896.0</b>	<b>23696.0</b>	<b>25370.0</b>	<b>14955.0</b>	<b>16533.8</b>	<b>12903.4</b>	<b>82626.9</b>	<b>11815.4</b>	<b>6485.0</b>	<b>19351.0</b>	<b>12577.5</b>	<b>6465.2</b>	<b>8901.0</b>	<b>7521.1</b>	<b>5121.7</b>	<b>6564.0</b>	<b>149608.9</b>	<b>2274.7</b>	<b>5275.1</b>	<b>3476.3</b>	<b>3258.4</b>	<b>1433.5</b>	<b>2895.8</b>	<b>9657.9</b>	<b>803987.4</b>	
1. Sundry Creditors	25722.5	12088.0	6244.1	6008.0	3290.0	129.2	1493.0	33206.7	2972.8	1493.0	585.0	3281.9	304.1	3281.9	304.1	304.1	1655.0	22802.7	1085.1	97.1	12.9	158.8				7867.2	
2. Loan Loss Provision	22965.0	73924.0	4851.2	8222.0	2219.0	7055.2	5097.1	30576.0	5165.6	2942.0	7525.0	7243.6	2152.7	4313.0	1873.9	1259.7	1745.6	62035.8	624.1	666.7	786.1	768.7	511.9	1018.6	646.6	256189.1	
3. Interest Suspense a/c	46322.0	175522.0	1048.0	1491.0	4280.3	3703.2	9448.2		2351.0	148.0	6026.0	2351.0	1421.7	1421.7	1421.7	265.7	30393.2	20.9	473.5	36.7	54.0	550.2	387.9	507.7	373.2	293140.8	
4. Others	4315.3	6362.0	11552.6	9649.0	7962.0	5646.2	2675.1	9396.1	1340.0	1905.0	5215.0	2738.7	1367.5	3691.0	943.5	3292.2	2853.6	31377.1	544.6	4125.7	2134.9	1939.5	374.8	1369.5	771.0	123541.9	
<b>6 Reconciliation A/c</b>	<b>20182.6</b>	<b>144215.0</b>	<b>408.0</b>	<b>574.8</b>	<b>871.0</b>	<b>6610.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>	<b>6910.9</b>	<b>112.0</b>
<b>7 Profit &amp; Loss A/c</b>	<b>(7090.3)</b>	<b>13879.0</b>	<b>8229.2</b>	<b>6455.0</b>	<b>5335.0</b>	<b>6612.2</b>	<b>1317.5</b>	<b>5783.8</b>	<b>4638.0</b>	<b>4134.0</b>	<b>1996.0</b>	<b>2771.7</b>	<b>2015.4</b>	<b>849.0</b>	<b>4648.5</b>	<b>1620.0</b>	<b>2028.7</b>	<b>10880.4</b>	<b>768.0</b>	<b>201.3</b>	<b>486.9</b>	<b>309.9</b>	<b>25.5</b>	<b>521.8</b>	<b>606.9</b>	<b>15133.2</b>	
<b>TOTAL LIABILITIES</b>	<b>516156.8</b>	<b>888985.0</b>	<b>419596.3</b>	<b>478844.0</b>	<b>386778.0</b>	<b>379020.3</b>	<b>257133.9</b>	<b>173547.7</b>	<b>323696.3</b>	<b>198786.0</b>	<b>108122.0</b>	<b>74445.7</b>	<b>822072.5</b>	<b>1001509.0</b>	<b>177453.8</b>	<b>146281.4</b>	<b>156908.2</b>	<b>506922.2</b>	<b>94104.7</b>	<b>99686.2</b>	<b>100091.3</b>	<b>103747.8</b>	<b>72508.6</b>	<b>76827.4</b>	<b>63514.6</b>	<b>7670509.6</b>	
<b>1 LIQUID FUNDS</b>	<b>56156.7</b>	<b>177775.0</b>	<b>21363.8</b>	<b>51578.0</b>	<b>50040.0</b>	<b>33102.0</b>	<b>32814.6</b>	<b>21530.3</b>	<b>30150.7</b>	<b>18624.0</b>	<b>10970.0</b>	<b>5946.2</b>	<b>15405.3</b>	<b>15303.0</b>	<b>14754.4</b>	<b>12614.8</b>	<b>7726.0</b>	<b>45949.9</b>	<b>13181.1</b>	<b>8811.3</b>	<b>9669.2</b>	<b>20249.9</b>	<b>6989.2</b>	<b>9446.7</b>	<b>5547.7</b>	<b>695608.8</b>	
a. Cash Balance	13088.8	14935.0	4206.9	12103.0	3970.0	4867.0	4367.3	3365.3	9082.7	3759.0	3042.0																