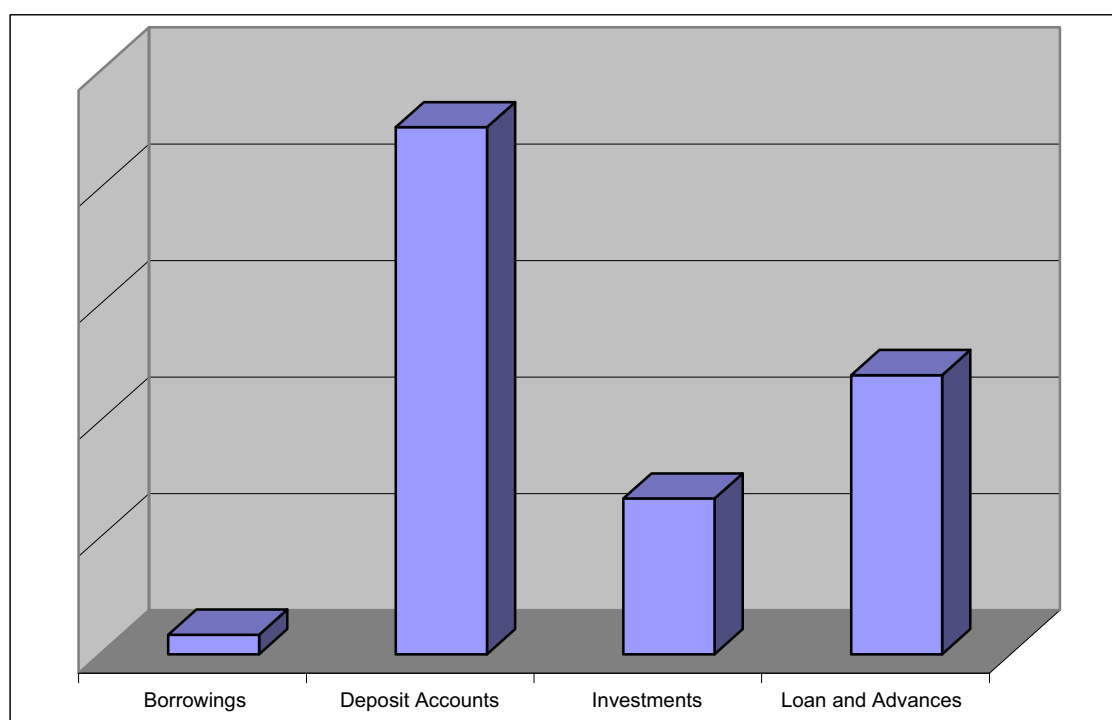


# BANKING STATISTICS

## Additional Issue

No. 1



Based On Audited Financial Statements of Commercial Banks  
Fiscal Year 2061/ 62 ( Mid-July,2005 )

Nepal Rastra Bank

Banks and Financial Institutions Regulation Department  
Statistics Division

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## Explanatory Notes

1. This issue of "Banking Statistics Additional Issue, No.1" contains Audited Financial Statements of Commercial Banks of F.Y. 2061/62 (Mid-July 2005).
2. This Issue consists of 8 tables and 26 annexes. These tables and annexes exhibit balance sheet, Profit and Loss Account, Profit and Loss Appropriation Account and related statements.
3. For convenience, the following abbreviations are used in different places in the Issue:

A.B.C. = Advance on Bills Collection	Bal = Balance
Co. = Company	Dev. = Development
Ent. = Enterprises	Ex. Eq. Fund = Exchange Equalization Fund
FDR = Fixed Deposit Receipt	FC = Foreign Currency
Fin. = Financial	Govt. = Government
Ins. = Institutions	Inv. = Investment
Ltd. = Limited	No. = Number
Pvt. = Private	P. & D. = Purchase and Discount
Trans. = Transaction	RDB = Rural development bank
NBL = Nepal Bank Limited	NaBiL = Nabil Bank Limited
RBB = Rastriya Banijya Bank	SCBNL = Standard Chartered Bank Nepal Limit
NIBL = Nepal Investment Bank Limited	HBL = Himalayan Bank Limited
NBBL = Nepal Bangladesh Bank Limited	NSBIBL = Nepal SBI Bank Limited
EBL = Everest Bank Limited	BoKL = Bank of Kathmandu Limited
NCCBL = Nepal Credit and Commerce Bank Limited	LuBL = Lumbini Bank Limited
NICBL = Nepal Industrial and Commercial Bank Limited	KBL = Kumari Bank Limited
MBL = Machhapuchchhre Bank Limited	LaBL = Laxmi Bank Limited
SBL = Sidhartha Bank Limited	ADBL = Agricultural Dev. Bank Ltd.
SFDB = Small Farmers Development Bank	CBs = Commercial Banks
DBs = Development Banks	MCDBs = Micro Credit Development Banks
OMCDBs = Other Micro Credit Development Banks	ADB/N = Agricultural Dev. Bank /Nepal
	FIS = Financial Institutions

4. The following months of the *Gregorian Calendar* year are the approximate equivalent of the months of the *Nepalese Calendar* year:

<b>Gregorian Month</b>	<b>Nepalese Month</b>
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jestha
Mid-June/Mid-July	Ashadh
Mid-July/Mid-Aug	Shrawan
Mid-Sept/Mid-Oct	Aswin
Mid-Oct/Mid-Nov	Kartik
Mid-Nov/Mid-Dec	Marga
Mid-Dec/Mid-Jan	Poush
Mid-Jan/Mid-Feb	Magh
Mid-Feb/Mid-Mar	Falgun
Mid-Mar/Mid-Apr	Chaitra

5. We hope that this publication will be of immense use to the researchers and all concerned people in the field of banking, management, economics and statistics.

Table-1  
Financial Positions of Commercial Banks

Particulars	Mid-July, 2004	Mid-July, 2005
1. Share Capital	8350650200.00	9423907400.00
2. Reserve Funds	-28065440081.43	-25262719534.46
3. Borrowings	3391683916.04	8384585133.62
4. Deposit Accounts	206678380839.53	226034289026.62
5. Bills Payable	697397252.00	970679660.45
6. Other Liabilities	48717204165.31	53060758171.02
7. Cash Balance	4455392054.56	5193138291.55
8. Balance with Banks	21739778647.73	19322907237.93
9. Money at Call and Short Notice	5766934152.00	5603987745.95
10. Investments	58580427166.04	66822870129.37
11. Loan and Advances	98891373773.06	119741986490.93
12. Fixed Assets	2452033132.97	2542363682.18
13. Other Assets	47883937363.90	53384246278.98
Total Assets Liabilities	239769876290.26	272611499856.89

Table No. 2  
Major Indicators

Particulars	Unit	Mid-July,2004	Mid-July,2005
1. Gross Domestic Product 1/	Rs.in million	496745.0	533538.00 (R)
2. Number of Bank Branches	In Unit	423	422
3. Population per Bank Branches 2/	In Thousand	54.7	54.86
4. Total Deposits of Commercial Banks	Rs.in million	206678.3	226034.28
A. Current		31158.7	33136.51
B. Savings		100098.1	115661.12
C. Fixed		54194.6	56879.87
D. Others		21226.8	20356.79
5. Total Credit of Commercial Banks	Rs.in million	98891.4	119741.99
6. Total Investment of Commercial Banks	Rs.in million	58580.0	66822.87
7. Average Deposit per Bank Branch	Rs.in million	488.6	535.63
8. Per Capita Deposits	Rs. in Unit	11194.7	9763.90
9. Average Credit per Bank Branch	Rs.in million	233.8	283.75
10. Per Capita Credit	Rs. in Unit	5356.5	5172.44
11. Deposit Growth	In Percentage		9.40
12. Credit Growth	In Percentage		21.10
13. Investment Growth	In Percentage		12.33
14. Time Deposit Growth	In Percentage		11.83

1/ Source: Nepal Rastra Bank, Research Department (At current prices)

(R) Revised.

Table No.3  
Some Ratios of Commercial Banks

Particulars	Mid-July,2004	Mid-July,2005
<b>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</b>		
1. Deposit / GDP	41.6	42.4
2. Credit / GDP	19.9	22.4
3. Investment / GDP	11.8	12.5
4. Credit & Investment / GDP	31.7	35.0
5. Time Deposit / GDP	31.1	32.3
6. Current / GDP	6.3	6.2
7. Credit / Total Deposit	47.8	53.0
8. Investment / Total Deposit	28.3	29.6
9. Credit & Investment / Total Deposit	76.2	82.5
10. Time Deposit / Total Deposit	74.7	76.3
11. Current Deposit / Total Deposit	15.1	14.7
<b>B. LIQUIDITY</b>		
1. NRB Balance / Total Deposit	8.9	7.2
2. Vault / Total Deposit	2.2	2.3
3. Total Liquid Fund / Total Deposit	15.5	13.3
<b>C. CAPITAL ADEQUACY</b>		
1. Share Capital / Total Deposit	4.0	4.2
2. Share Capital / Total Credit	8.4	7.9
3. Share Capital / Total Assets	3.5	3.5

Table No. 4  
Commercial Bank Branches  
Mid-July, 2005

Development Region	Zone	District	RBB*	NBL	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Total				
																				Dist.	Zone	Dev.Region		
Eastern	Mechi	Jhapa	3	6	-	-	-	-	1	-	1	-	-	1	-	-	-	-	-	-	12	18	81	
		Ilam	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Panchthar	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Taplejung	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Koshi	Sunsari	3	4	1	2	1	1	1	1	1	-	-	-	1	-	-	-	-	-	-	15		
		Morang	6	5	1	1	1	1	1	1	1	1	1	1	1	-	-	1	1	-	-	23		
		Dhankuta	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Terhathum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Bhojpur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
	Sagarmatha	Saptari	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Udayapur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Siraha	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Solukhumbu		3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
Central	Janakpur	Sarlahi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Dhanusha	2	2	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	6		
		Mohattari	1	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Dolakha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Ramechhap	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Sindhuli	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Narayani	Bara	2	1	-	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-	-	6		
		Rautahat	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Parsa	2	6	1	2	2	1	2	-	1	-	1	1	-	1	1	1	1	1	1	23		
		Chitawan	2	2	-	-	-	2	-	-	1	-	-	-	1	-	-	-	-	-	-	8		
		Makawanpur	1	2	1	-	-	1	-	1	-	1	-	1	-	1	-	-	-	-	-	8		
	Bagmati	Kathmandu	16	15	4	5	5	3	3	2	4	3	3	2	1	1	1	1	-	-	69			
		Bhaktapur	3	2	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	-	-	7		
		Lalitpur	2	5	2	1	1	2	-	1	1	-	1	-	-	-	-	-	-	-	-	16		
		Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Dhading		2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Sindhupalchok		-	1	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	3			
Kabhre		1	2	-	-	-	1	-	-	1	-	1	-	1	-	-	-	-	1	-	7			
Nuwakot		1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			



Development Region	Zone	District	RBB*	NBL	NBBL	NaBL	EBL	HBL	NSBTBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Total				
																				Dist.	Zone	Dev.Region		
Western	Gandaki	Lamjung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	35	77	
		Tanahun	1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-			3
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Syangja	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Kaski	3	3	1	2	1	1	2	1	1	1	1	1	1	-	4	1	-	1	-			24
	Lumbini	Gulmi	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	-	2		34
		Nawalparasi	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Palpa	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Rupandehi	2	2	1	3	2	1	2	1	3	1	2	-	1	1	-	-	-	-	-	22		
		Kapilbastu	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Dhawalagiri	Baglung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		8
Parwat		1	1	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	-	3			
Mustang		-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Myagdi		1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	8	
		Dang	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	5	
		Mugu	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
	Bheri	Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	12	
		Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Surkhet	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Bardiya		1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Banke	1	2	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	6				
Far Western	Seti	Bajhang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	13	
		Doti	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Bajura	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kailali	3	2	1	-	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	8		
		Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Mahakali	Darchula	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	7	
		Baitadi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Kanchanpur	1	1	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	3		
Total			114	106	17	17	16	15	13	8	17	9	12	8	4	9	4	3	3	375	375	375		

\* It excludes its four regional branches that are performing non-banking activities in Biratnagar, Birjung, Pokhara and Nepalgunj.

\*\* It excludes its five regional branches that are performing non-banking activities in Biratnagar, Birjung, Kathmandu, Pokhara and Nepalgunj

Table No. 5  
Non Performing Loan Status of Commercial Banks

Banks	Mid-July 2004			Mid-July 2005		
	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)
1. Nepal Bank Limited	17937.66	9640.08	53.74	16866.55	8372.11	49.64
2. Rastriya Banijya Bank	25105.68	14470.52	57.64	25835.20	13689.34	52.99
4. Nepal Investment Bank Limited	7338.57	181.44	2.47	10453.16	280.87	2.69
5. Standard Chartered Bank Nepal Limited.	6693.86	252.20	3.77	8420.87	226.31	2.69
6. Himalayan Bank Limited	12919.63	1147.46	8.88	13451.17	1001.35	7.44
7. Nepal SBI Bank Limited	5531.83	345.82	6.25	6739.35	441.02	6.54
8. Nepal Bangladesh Bank Limited	9644.70	1042.18	10.81	9626.91	1832.94	19.04
9. Everest Bank Limited	6095.84	104.76	1.72	7900.09	128.81	1.63
10. Bank of Kathmandu Limited	6008.31	399.94	6.66	6182.05	308.51	4.99
11. Nepal Credit and Commerce Bank Limited	4717.30	600.05	12.72	6011.90	519.26	8.64
13. Nepal Industrial & Commercial Bank Limited	3743.09	146.59	3.92	4909.36	185.43	3.78
12. Lumbini Bank Limited	3222.75	237.30	7.36	3685.13	561.13	15.23
14. Machhapuchhre Bank Limited	2540.79	24.98	0.98	5130.22	19.86	0.39
3. NABIL Bank Limited	8548.66	286.68	3.35	10946.74	144.51	1.32
16. Laxmi Bank Limited	1750.93	0.00	0.00	2726.14	44.49	1.63
15. Kumari Bank Limited	3697.99	28.19	0.76	5681.01	53.99	0.95
17. Siddhartha Bank Limited	1567.83	25.22	1.61	2634.93	67.93	2.58
<b>Total</b>	<b>127065.40</b>	<b>28933.41</b>	<b>22.77</b>	<b>147200.78</b>	<b>27877.84</b>	<b>18.94</b>

Table No. 6  
Condensed Balance Sheet of Commercial Banks  
As on Mid-July, 2005

Capital & Liabilities	Annex	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	EVEREST
1. Share Capital	1	380,382,600	1,172,300,000	491,654,400	587738500	374640400	643500000	431865600	719852000	455000000
2. Reserve Funds	2	-7805928489	-21461172609	1165983908	592434502	1207775016	898246458.8	257147460	-485276173	314617365
3. Borrowings	3	1,247,065,374	4,217,812,596	17,062,680	350,000,000	55,926,267	506,048,286	469,628,863	-	300,000,000
4. Deposit Accounts	4	35934163645	43016063057	14586608707	14254573662	19335094726	24814011984	8654774214	12125578259	10097690989
5. Bills Payable	5	417787856	39717984	119753038	15008199	56297814.74	68399188.9	31123670	41661901	17777860
6. Other Liabilities	6	16744094253	29936402171	805268083	474308843	863843986.6	914488736.1	500833563	875334691	607039795
<b>Total</b>		<b>46,917,565,239</b>	<b>56,921,123,199</b>	<b>17,186,330,816</b>	<b>16,274,063,706</b>	<b>21,893,578,211</b>	<b>27,844,694,654</b>	<b>10,345,373,370</b>	<b>13,277,150,678</b>	<b>11,792,126,009</b>
<b>Assets</b>										
1. Cash Balance	7	1069613535	1621786413	146352555	374265663	195458711.1	286529934.2	143749918	300848610	192590297
2. Balance with Banks	8	5089723948	3931408275	413028059	966215182	915658183.2	1727941023	579995382	1100917759	857398911
3. Money at Call and Short Notice	9	550000000	0	868428307	140000000	2259691000	441080900	123112500	0	570000000
4. Investments	10	14199216424	8415882088	4267233178	3934188708	9702553250	11692341559	2607680003	2411720070	2128931852
5. Loans, Advances and Bills Purchased	11	8218909609	13530038930	10586170002	10126055623	8143207783	12424520645	6213878776	7787690375	7618671476
6. Fixed Assets	12	59,495,866	393,081,748	361,235,392	320,592,169	71,412,617	295,822,023	66,451,924	189,307,245	134,068,090
7. Other Assets	13	17730605857	29028925745	543883323	412746361	605596666.6	976458570.4	610504867	1486666619	290465383
<b>Total</b>		<b>46917565239</b>	<b>56921123199</b>	<b>17186330816</b>	<b>16274063706</b>	<b>21893578211</b>	<b>27844694655</b>	<b>10345373370</b>	<b>13277150678</b>	<b>11792126009</b>
		0	0	0	0	0	-0.229991913	0	0	0

Capital & Liabilities	Annex	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Share Capital	1	463580900	693554000	500000000	500000000	550000000	500000000	609839000	350000000	9,423,907,400
2. Reserve Funds	2	257156916	-437707146	-254991005.4	184193957.8	87739384.31	145441536	33730741	37888642.81	-25262719534
3. Borrowings	3	6,000,000	-	-	450,371,046	154,217,474	401,761,328	18691219	190,000,000	8384585134
4. Deposit Accounts	4	8942748597	6630943486	4031220989	6241378160	5586802644	6268954481	3051758905	2461922522	226034289026.62
5. Bills Payable	5	19873927	5893006	60517364.32	28329319.65	9327537.95	7339236	31442547	429211.09	970679660.5
6. Other Liabilities	6	167770124	592602699	158154011.3	103795434.4	68373780.29	114385544	75306518	58755938.52	53060758171
<b>Total</b>		<b>9,857,130,464</b>	<b>7,485,286,045</b>	<b>4,494,901,359</b>	<b>7,508,067,918</b>	<b>6,456,460,821</b>	<b>7,437,882,125</b>	<b>3,820,768,930</b>	<b>3,098,996,314</b>	<b>272611499857.25</b>
<b>Assets</b>										
1. Cash Balance	7	161469654	151353934	103230923.8	69777858.04	121550140.4	111249095	109851609	33459440.75	5193138292
2. Balance with Banks	8	579050828	511348475	315782535.3	935771567.2	609583135.6	332122274	359691977	97269724.07	19322907238
3. Money at Call and Short Notice	9	328873857	47943843	0	89880961.21	15000000	90000000	57505376	22471002.24	5603987746
4. Investments	10	2598253410	400337042	535184565.7	1572902035	468612174.6	1190271013	410939324	286623433.4	66822870129
5. Loans, Advances and Bills Purchased	11	5912579473	5419734669	3167723668	4711712301	5061433056	5590925659	2657958435	2570776012	119741986490.93
6. Fixed Assets	12	95,230,942	124,026,764	48,344,770	59,495,866	86,212,340	82,984,149	124384625	30,217,153	2542363682
7. Other Assets	13	181672300	830541318	324634895.5	68527329.74	94069974.52	40329935	100437585	58179549.27	53384246279
<b>Total</b>		<b>9857130464</b>	<b>7485286045</b>	<b>4494901359</b>	<b>7508067918</b>	<b>6456460821</b>	<b>7437882125</b>	<b>3820768930</b>	<b>3098996314</b>	<b>272611499857.12</b>

**Table No. 7**  
**Summarised Profit and Loss Account of Commercial Banks**  
**For the Fiscal Year 2004/05**

Expense	Annex	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
1. Interest Expenses	15	748,952,617	1,004,721,916	243,544,611	354,549,207	254,126,645	561,963,769	258,430,003	547,942,836	299,565,269
2. Personnel Expenses	16	1,305,249,265	810,582,470	199,516,217	97,004,160	148,585,973	178,589,356	37,582,219	95,883,693	60,597,367
3. Office Operating Expenses	17	382,710,559	234,349,095	190,299,470	182,915,061	256,648,864	277,375,035	90,628,614	161,343,875	129,067,225
4. Exchange Loss	20	0	0	0	0	0	0	0	0	0
5. Non-Operating Expenses	21	0	0	0	0	0	-		22393152	0
6. Book Write off of Bad Loan				31,132,974	0		88,253,188.56	0		
7. Provision for Possible Losses		4250000	50933845	4,207,388	140409094	30,081,875	58,885,978.81	190269412	905153491	88926593
8. Provision for Non Banking Assets			86481116				15,012,253.08	2974225		
9. Provision for Staff Bonus			105333403	84,198,357	37075093	88,683,108	58,060,062.83	13910369		28080253
11. Provision for Income Tax & Special Fee				239,149,464	101528740	258944081.6	214,265,394.99	67806676	100000000	81914477
12. Net Profit Carried Down		1730129700	1316667539	518,635,749	232147098	539203887.1	308,275,170.46	57386634		170807797
<b>Total</b>		<b>4,171,292,141</b>	<b>3,609,069,384</b>	<b>1,510,684,230</b>	<b>1,145,628,453</b>	<b>1,576,274,433</b>	<b>1,760,680,208</b>	<b>718,988,152</b>	<b>1,832,717,047</b>	<b>858,958,981</b>
<b>Income</b>										
1. Interest Income	18	1,987,119,099	2,328,820,764	1,068,746,769	886,799,959	1,058,677,576	1,446,468,082	578,372,070	876,508,406	719,297,855
2. Commission and Discount	19	188,420,851	287,752,685	128,883,480	93,550,933	184,830,432	132,815,880	42,568,260	92,997,982	78,130,046
3. Exchange Gain	20	1,368,797	13,611,849	184,878,868	102,517,923	266,864,869	137,300,987	32,357,149	39,670,668	27,077,784
4. Non-Operating Income	21	1451459224	44265960	72241283	6192496	2957004.71	2794641.45	1442831		2974088
5. Other Income	22	542924170	934618126	55933830	56567142	62,944,551	41300618.15	64247842	73996918	31479208
6. Net Loss									749543073	
<b>Total</b>		<b>4,171,292,141</b>	<b>3,609,069,384</b>	<b>1,510,684,230</b>	<b>1,145,628,453</b>	<b>1,576,274,433</b>	<b>1,760,680,208</b>	<b>718,988,152</b>	<b>1,832,717,047</b>	<b>858,958,981</b>

Expense	Annex	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Interest Expenses	15	241,639,165	315,800,105	193,474,898	225,992,488	187,027,982	240,130,178	118,438,529	91,980,954	5,888,281,172
2. Personnel Expenses	16	53,822,310	39,221,694	37,083,823	39,003,504	29,581,861	42,395,008	29,933,954	20,310,190	3,224,943,064
3. Office Operating Expenses	17	99,190,180	76,594,634	50,384,600	51,629,103	59,973,170	71,812,004	37,122,391	30,898,025	2,382,941,906
4. Exchange Loss	20	0	6662932	0	0	0	0	0	0	6,662,932
5. Non-Operating Expenses	21	518267	1868529	2288894.1	0	0	0	9088867.73	0	36,157,710
6. Book Write off of Bad Loan				109093.06	0	0		1092093.56		120,587,349
7. Provision for Possible Losses		133916898	148299910	303411647.7	19127998.67	21455883.28	41111258	5502776		2,145,944,048
8. Provision for Non Banking Assets			17279960			1451250				123,198,804
9. Provision for Staff Bonus		22699217			18302979.05	12868390.67	14515569	3677938	9707026.85	497,111,766
11. Provision for Income Tax & Special Fee		64763233	15885401	35195737.43	50971077.43	30945488.72	42759565	10314589	17083447.56	1,331,527,373
12. Net Profit Carried Down		139529721			113755734	84870027.3	87880557	26464785	70279794.13	5,396,034,192
										-
<b>Total</b>		<b>756,078,991</b>	<b>621,613,165</b>	<b>621,948,693</b>	<b>518,782,884</b>	<b>428,174,053</b>	<b>540,604,139</b>	<b>241,635,923</b>	<b>240,259,437</b>	<b>21,153,390,316</b>
<b>Income</b>										<b>-</b>
1. Interest Income	18	607,095,663	541,854,740	384,598,218	457,609,969	381,930,448	499,918,465	214,132,108	198,184,538	14,236,134,729
2. Commission and Discount	19	72,351,675	37,866,120	13,935,412	27,101,792	21,391,062	23,083,001	14,136,407	7,552,790	1,447,368,809
3. Exchange Gain	20	72,114,868	10,551,641	12,293,654	24,605,930	11,359,387	14,988,827	5,770,043	7,170,573	964,503,817
4. Non-Operating Income	21	49498	49353		284887.31	286968.96	5442		0	1,585,003,677
5. Other Income	22	4467287	26133929	14348680.02	9180304.95	13206186.7	2608404	7597364.25	27351536.32	1,968,906,098
6. Net Loss			5157382	196772729						951,473,184
<b>Total</b>		<b>756,078,991</b>	<b>621,613,165</b>	<b>621,948,693</b>	<b>518,782,884</b>	<b>428,174,053</b>	<b>540,604,139</b>	<b>241,635,923</b>	<b>240,259,437</b>	<b>21,153,390,313</b>

**Table No. 8**  
**Profit & Loss Appropriation Account of Commercial Banks**  
**For the Fiscal Year 2004/05**

<b>Expense</b>	<b>NBL</b>	<b>RBB</b>	<b>NABIL</b>	<b>NIBL</b>	<b>SCBNL</b>	<b>HBL</b>	<b>SBI</b>	<b>NBBL</b>	<b>Everest</b>
1. Accumulated Loss upto Previous Year	10332069374	23032253715	-	0				20880525	
2. This Year's Loss			-	0				74954073	
3. General Reserve Fund	346025940	263333508	103,800,000	46429420		61,655,034.09	11477326		34161600
4. Contingent Reserve			1,000,000						
5. Bank Development Fund			-						
6. Dividend Equalization Fund			1,568,128						
7. Employees' Related Funds (Gratuity)			-						
8. Interim and Proposed Dividend			344,158,080	73467313	449,568,480	74,510,526.32			12600000
9. Issue of Bonus Share			-			128,700,000.00			66315789
10. Special Reserve Fund			-			51,428,571.43			31500000
11. Exchange Equalization Reserve			3,900,000	358569	15462940.75		325811	840726	
12. Dividend on Preference Shares		7870000	-						
12. Prior Years' Tax		103284033			2,959,002	3,774,304.00		32386511	2593186
13. Capital Adjustment Reserve	76076520		65,500,000	58773850	37464040		43186560	1000	
14. Accumulated Profit			29,981,908	24923657	251,335,904	158,174,834.11	5283520		70533196
15. Deventure Fund				42857143					
<b>Total</b>	<b>10754171834</b>	<b>23406741256</b>	<b>549908115.8</b>	<b>246809952</b>	<b>756790367.1</b>	<b>478243269.9</b>	<b>60273217</b>	<b>803651835</b>	<b>217703771</b>
<b>Income</b>									
1. Accumulated Profit upto Previous Year			29794031		217,586,480	169,968,099.49	2886583		46895974
2. This Year's Profit	1730129700	1316667542	518635749	14662854	539,203,887	308,275,170.46	57386634		170807797
3. Prior Years' Tax			1478336	232147098					
4. Accumulated Loss	9024042134	22090073714						803651835	
<b>Total</b>	<b>10754171834</b>	<b>23406741256</b>	<b>549908116</b>	<b>246809952</b>	<b>756790367.1</b>	<b>478243269.9</b>	<b>60273217</b>	<b>803651835</b>	<b>217703771</b>

<b>Expense</b>	<b>BOK</b>	<b>NCC</b>	<b>Lumbini</b>	<b>NIC</b>	<b>MBL</b>	<b>Kumari</b>	<b>Laxmi</b>	<b>Siddhartha</b>	<b>Total</b>
1. Accumulated Loss upto Previous Year		439611397	79849622.59		9530129.21			32391151.32	33946585914
2. This Year's Loss		5157382	196772729		0				276884184
3. General Reserve Fund	27905944			22751146.8	16974005.46	17576111	5292956.959	14055958.83	971438950.9
4. Contingent Reserve					0				1000000
5. Bank Development Fund					0				0
6. Dividend Equalization Fund					0				1568128
7. Employees' Related Funds (Gratuity)					0				0
8. Interim and Proposed Dividend	69537135			50000000	0				1073841534.32
9. Issue of Bonus Share					0				195015789
10. Special Reserve Fund					0				82928571.43
11. Exchange Equalization Reserve	1231664	-1362964		436703.13			29458.815	272778.27	21495686.97
12. Dividend on Preference Shares				0					7870000
12. Prior Years' Tax		24782520			0				169779556
13. Capital Adjustment Reserve	46358090			50000000	55,000,000.00	73684211		23559905.71	529604176.7
14. Accumulated Profit	988740			22683050.19	3,365,892.63	11640199	25404027.34		604314928.6
15. Deventure Fund									42857143
<b>Total</b>	<b>146021573</b>	<b>468188335</b>	<b>276622351.6</b>	<b>145870900.1</b>	<b>84870027.3</b>	<b>102900521</b>	<b>30726443.11</b>	<b>70279794.13</b>	<b>38599773563</b>
<b>Income</b>									
1. Accumulated Profit upto Previous Year	6491852			32115166.1	0	15019964	4261658.32		525019807.9
2. This Year's Profit	139529721			113755734	84870027.3	87880557	26464784.79	70279794.13	5178549952
3. Prior Years' Tax									233625434
4. Accumulated Loss		468188335	276622352						32662578370
<b>Total</b>	<b>146021573</b>	<b>468188335</b>	<b>276622352</b>	<b>145870900.1</b>	<b>84870027.3</b>	<b>102900521</b>	<b>30726443.11</b>	<b>70279794.13</b>	<b>38599773564</b>



**ANNEX-1: Share Capital and Ownership of Commercial Banks**  
As on Mid-July,2005

NBL:

Particulars	Rs
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>1,000,000,000</b>
A) 10000000 Ordinary Shares of Rs. 100 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>500,000,000</b>
A) 5000000 Ordinary Shares of Rs. 100 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>380,382,600</b>
A) 3803826 Ordinary Shares of Rs. 100 each	380382600
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

RBB:

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>1,557,600,000</b>
A) 7,706,000 Ordinary Share of Rs. 100 each	770,600,000
B) ...Non-redeemable Preference Share of Rs..... each	-
C) 787,000 Redeemable Preference Shares of Rs. 100 each	787,000,000
<b>1.2 Issued Capital</b>	<b>1,172,300,000</b>
A) 3,853,000 Ordinary Shares of Rs. 100 each	385,300,000
B) ..... Non-redeemable Preference Shares of Rs..... each	
C) 7,870,000 Redeemable Preference Shares of Rs. 100 each	787,000,000
<b>1.3 Paid Up Capital</b>	<b>1,172,300,000</b>
A) 3,853,000 Ordinary Shares of Rs. 100 each	385,300,000
B) ...Non-redeemable Preference Shares of Rs..... each	
C) 7,870,000 Redeemable Shares of Rs. 100 each	787,000,000

NABIL:

Particulars	RS.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>500,000,000</b>
A) 5,000,000 Ordinary Shares of Rs. 100 each	500,000,000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>491,654,400</b>
A) 4,916,544 Ordinary Shares of Rs. 100 each	491,654,400
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>491,654,400</b>
A) 4,916,544 Ordinary Shares of Rs. 100 each	491,654,400
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

## NIBL:

Particulars	Rs.
1. Share Capital	
<b>1.1 Authorized Capital</b>	<b>1,000,000,000</b>
A) Ordinary Shares of Rs. 100 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>590,586,000</b>
A) Ordinary Shares of Rs. 100 each	590586000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>587,738,500</b>
A) Ordinary Shares of Rs. 100 each	587738500
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

## SCBNL:

Particulars	Rs.
1. Share Capital	
<b>1.1 Authorized Capital</b>	<b>1000000000</b>
A) 10,000,000 Ordinary Shares of Rs. 100 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>500000000</b>
A) 5,000,000 Ordinary Shares of Rs. 100 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>374640400</b>
A) 3,746,404 Ordinary Shares of Rs. 100 each Paid Up	374640400
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

## HBL

Particulars	Rs.
1. Share Capital	
<b>1.1 Authorized Capital</b>	<b>1000000000</b>
A) 10,000,000 Ordinary Shares of Rs.100.00 Each	1000000000
B) - Non-Redeemable Shares of Rs. - Each	
C) - Redeemable Shares of Rs. - Each	
<b>1.2 Issued Capital</b>	<b>650000000</b>
A) 65,00,000 Ordinary Shares of Rs.100.00 Each	650000000
B) - Non-Redeemable Shares of Rs. - Each	
C) - Redeemable Shares of Rs. - Each	
<b>1.3 Paid Up Capital</b>	<b>643500000</b>
a.6,435,000 Ordinary Shares of Rs 100 each (Last year 5,362,500 ordinary shares of Rs 100 each)	643500000
b. Non-redeemable shares of Rs - each	
c. Redeemable shares of Rs - each	

## SBI

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorised Capital</b>	<b>2,000,000,000</b>
A) 10,000,000 Ordinary Shares of Rs.100.00 Each	1,000,000,000
B) - Non-Redeemable Shares of Rs. - Each	1,000,000,000
C) - Redeemable Shares of Rs. - Each	-
<b>1.2 Issued Capital</b>	<b>1,000,000,000</b>
A) 5,000,000 Ordinary Shares of Rs.100.00 Each	500,000,000
B) - Non-Redeemable Shares of Rs. - Each	500,000,000
C) - Redeemable Shares of Rs. - Each	-
<b>1.3 Paid up Capital</b>	<b>863,731,200</b>
A) 4,318,656 Ordinary Shares of Rs.100.00 Each	431,865,600
B) - Non-Redeemable Shares of Rs. - Each	431,865,600
C) - Redeemable Shares of Rs. - Each	
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

## NBBL

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>1500000000</b>
A) 15,000,000 Ordinary Shares of Rs. 100 each	1500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>1000000000</b>
A) 10000000 Ordinary Shares of Rs. 100 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>719852000</b>
A) 7198520 Ordinary Shares of Rs. 100 each	719852000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

## Everest

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>6000000000</b>
A)4500000 Ordinary Shares of Rs. 100 each	4500000000
B) 1500000 Non-redeemable Preference Shares of Rs.100 each	1500000000
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>4668000000</b>
A) 3168000 Ordinary Shares of Rs. 100 each	3168000000
B) 1500000 Non-redeemable Preference Shares of Rs.100 each	1500000000
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>4550000000</b>
A) 3150000 Ordinary Shares of Rs. 100 each	3150000000
B) 1400000 Non-redeemable Preference Shares of Rs.100 each.	1400000000
C) Redeemable Preference Shares	

BOK:

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>100000000</b>
A) 10,000,000 Ordinary Shares of Rs. 100.00 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>500000000</b>
A) 5,000,000 Ordinary Shares of Rs. 100.00 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>463580900</b>
A) 4,635,809 Ordinary Shares of Rs. 100 each	463580900
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

NCC:

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>1000000000</b>
A) 10000000 Ordinary Shares of Rs. 100 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>1000000000</b>
A) 1000000000 Ordinary Shares of Rs. 100 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>693554000</b>
A) 7000000 Ordinary Shares of Rs. 100 each	693554000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

Lumbini Bank Ltd.

Particulars	Rs
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>1000000000</b>
a) 10000000 Ordinary Shares of Rs 100.00 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	<b>500000000</b>
a) 5000000 Ordinary Shares of Rs 100.00 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	<b>500000000</b>
a) 5000000 Ordinary Shares of Rs 100.00 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

## NIC Bank

Particulars	Rs
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	1000000000
a) 10000000 Ordinary Shares of Rs 100.00 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	500000000
a) 5000000 Ordinary Shares of Rs 100.00 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	500000000
a) 5000000 Ordinary Shares of Rs 100.00 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

## MBL:

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	2100000000
A) 5,000,000 Ordinary Shares of Rs. 100 each	1000000000
<b>1.2 Issued Capital</b>	1100000000
a. 55,00,000 Ordinary Shares of Rs. 100.00 each	550000000
<b>1.3 Paid Up Capital</b>	550000000
a. 49,77,999 Ordinary Shares of Rs. 100.00 each	497799900
b. 5,22,001 Right Shares of Rs. 100.00 each	52200100

## Kumari

Particulars	Rs.
<b>1. Share Capital</b>	2000000000
<b>1.1 Authorized Capital</b>	1000000000
A) 10000000 Ordinary Shares of Rs. 100 each	1000000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.2 Issued Capital</b>	500000000
A) 5000000 Ordinary Shares of Rs. 100 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	
<b>1.3 Paid Up Capital</b>	500000000
A) 5000000 Ordinary Shares of Rs. 100 each	500000000
B) Non-redeemable Preference Shares	
C) Redeemable Preference Shares	

Laxmi

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>1000000000</b>
A) 10000000 Ordinary Shares of Rs. 100 each B) Non-redeemable Preference Shares C) Redeemable Preference Shares	1000000000
<b>1.2 Issued Capital</b>	<b>610000000</b>
A) 6100000 Ordinary Shares of Rs. 100 each B) Non-redeemable Preference Shares C) Redeemable Preference Shares	610000000
<b>1.3 Paid Up Capital</b>	<b>609839000</b>
A) 6100000 Ordinary Shares of Rs. 100 each B) Non-redeemable Preference Shares C) Redeemable Preference Shares	609839000

SIDDHARTHA

Particulars	Rs.
<b>1. Share Capital</b>	
<b>1.1 Authorized Capital</b>	<b>1000000000</b>
A) 10000000 Ordinary Shares of Rs. 100 each B) Non-redeemable Preference Shares C) Redeemable Preference Shares	1000000000
<b>1.2 Issued Capital</b>	<b>350000000</b>
A) 3500000 Ordinary Shares of Rs. 100 each B) Non-redeemable Preference Shares C) Redeemable Preference Shares	350000000
<b>1.3 Paid Up Capital</b>	<b>350000000</b>
A) 3500000 Ordinary Shares of Rs. 100 each B) Non-redeemable Preference Shares C) Redeemable Preference Shares	350000000

**Share Ownership of Commercial Banks**

NBL

Particulars	%	Rs.
1. Local Ownership	100%	380382600
1.1 Government of Nepal	40.49%	154032500
1.2 Commercial Banks	4.92%	18709300
1.3 Financial Institutions	0	13030200
1.4 Organized Institutions	0.52%	1981500
1.5 Individuals	0	189941300
1.6 Others	0.71%	2687800
2. Foreign Ownership	0	
<b>Total</b>	<b>100%</b>	<b>380382600</b>

RBB

Particulars	%	Rs.
1. Local Ownership	100	1172300000
1.1 Government of Nepal	100	1,172,300,000
1.2 Commercial Banks	-	
1.3 Financial Institutions		
1.4 Organized Institutions	-	
1.5 Individuals		
1.6 Others	-	
2. Foreign Ownership		
<b>Total</b>	<b>100</b>	<b>1172300000</b>

NABIL:

Particulars	%	RS.
1. Local Ownership	50	245,827,200
1.1 Government of Nepal	-	-
1.2 Commercial Banks	-	-
1.3 Financial Institutions	20	98,330,900
1.4 Organized Institutions	-	-
1.5 Individuals	30	147,496,300
1.6 Others	-	-
2. Foreign Ownership	50	245,827,200
<b>Total</b>	<b>100</b>	<b>491,654,400</b>

NIBL:

Particulars	%	Rs.
1. Local Ownership	100	587738500
1.1 Government of Nepal	-	0
1.2 Commercial Banks	15	88588000
1.3 Financial Institutions	15	88588000
1.4 Organized Institutions	50	295293000
1.5 Individuals	20	115269500
1.6 Others	-	
2. Foreign Ownership	0	
<b>Total</b>	<b>100</b>	<b>587738500</b>

## SCBNL:

Particulars	%	Rs
1. Local Ownership	25%	93660100
1.1 Government of Nepal	-	
1.2 Commercial Banks		
1.3 Financial Institutions		
1.4 Organized Institutions	-	
1.5 Individuals	25%	93,660,100
1.6 Others	-	
2. Foreign Ownership	75%	280980300
<b>Total</b>	<b>100%</b>	<b>374640400</b>

## HBL

Particulars	%	Rs.
1. Local Ownership	80%	514800000
1.1 Government of Nepal	-	
1.2 Commercial Banks	-	
1.3 Financial Institutions	14%	90090000
1.4 Organized Institutions	51%	328185000
1.5 Individuals	15%	96525000
1.6 Others	-	
2. Foreign Ownership	20%	128700000
<b>Total</b>	<b>100%</b>	<b>643500000</b>

## NSBIB:

Particulars	%	Rs.
1. Local Ownership	50%	215865600
1.1 Government of Nepal	0%	0
1.2 Commercial Banks	0%	0
1.3 Financial Institutions	5%	21600000
1.4 Organized Institutions	15%	64800000
1.5 Individuals	30%	129465600
1.6 Others		0
2. Foreign Ownership	50%	216000000
<b>Total</b>	<b>100%</b>	<b>431865600</b>

## NBBL

Particulars	%	Rs.
1. Local Ownership	74.99%	539852000
1.1 Government of Nepal	0%	0
1.2 Commercial Banks	0%	0
1.3 Financial Institutions	0.83%	5977000
1.4 Organized Institutions	1.38%	9967000
1.5 Individuals	27.77%	199908000
1.6 Others	45.01%	324000000
2. Foreign Ownership	25.01%	180000000
<b>Total</b>	<b>100%</b>	<b>719852000</b>



EVEREST

Particulars	%	Rs.
1. Local Ownership	80%	251640000
1.1 Government of Nepal	0%	0
1.2 Commercial Banks	0%	0
1.3 Financial Institutions	0%	0
1.4 Organized Institutions	0%	0
1.5 Individuals	30%	93240000
1.6 Others	50%	158400000
2. Foreign Ownership	20%	63360000
<b>Total</b>	<b>100%</b>	<b>315000000</b>

BOK:

Particulars	%	Rs.
1. Local Ownership	100%	4635809
1.1 Government of Nepal	-	-
1.2 Commercial Banks	-	-
1.3 Financial Institutions	1.68%	77817
1.4 Organized Institutions	0.27%	12563
1.5 Individuals	98.05%	4545429
1.6 Others	-	-
2. Foreign Ownership		
<b>Total</b>	<b>100%</b>	<b>4635809</b>

NCC

Particulars	%	Rs.
1. Local Ownership	99%	693554000
1.1 Government of Nepal	-	-
1.2 Commercial Banks	0.7%	5000000
1.3 Financial Institutions	5.7%	40000000
1.4 Organized Institutions	44.2%	309450000
1.5 Individuals	29.1%	203554000
1.6 Others	19.4%	135550000
2. Foreign Ownership		
<b>Total</b>	<b>99%</b>	<b>693554000</b>

Lumbini:

Particulars	%	Rs.
1. Local Ownership	100	500000000
1.1 Government of Nepal	-	0
1.2 Commercial Banks	-	0
1.3 Financial Institutions	29	145000000
1.4 Organized Institutions	34.00	170000000
1.5 Individuals	30	150000000
1.6 Others	7.00	35000000
2. Foreign Ownership		0
<b>Total</b>	<b>100</b>	<b>500000000</b>

## NIC Bank

Particulars	%	Rs.
1. Local Ownership	100	500000000
1.1 Government of Nepal		
1.2 Commercial Banks	5.00	25000000
1.3 Financial Institutions		
1.4 Organized Institutions		
1.5 Individuals	95	475000000
1.6 Others		
2. Foreign Ownership		
Total	100	500000000

## MPBL:

Particulars	%	Rs.
1. Local Ownership	100	550000000
1.1 Government of Nepal	-	
1.2 Commercial Banks	-	
1.3 Financial Institutions	0.010	67000
1.4 Organized Institutions	18.39	101169600
1.5 Individuals	81.593	448763400
1.6 Others	-	
2. Foreign Ownership		
Total	100	550000000

## KUMARI

Particulars	%	Rs.
1. Local Ownership	100	500000000
1.1 Government of Nepal	-	
1.2 Commercial Banks	-	
1.3 Financial Institutions	16	79620000
1.4 Organized Institutions	2.00	10390000
1.5 Individuals	82	409990000
1.6 Others	-	
2. Foreign Ownership		
Total	100	500000000

## Laxmi

Particulars	%	Rs.
1. Local Ownership	100	609839000
1.1 Government of Nepal	-	
1.2 Commercial Banks	-	
1.3 Financial Institutions		
1.4 Organized Institutions	37.35	227760000
1.5 Individuals	35.54	216739000
1.6 Others	27.11	165340000
2. Foreign Ownership	0	0
Total	100	609839000

## Siddhartha

Particulars	%	Rs.
1. Local Ownership	100	350000000
1.1 Government of Nepal	-	
1.2 Commercial Banks	-	
1.3 Financial Institutions		
1.4 Organized Institutions	16.79	58755500
1.5 Individuals		
1.6 Others	83.21	291244500
2. Foreign Ownership		
Total	100	350000000

**Details of Individual Shareholders holding Shares 0.5% or above**

NBL

Name	%	Rs.
Shree Hulash Chand Golchha	0.51	1925000
Shree Hitesh Golchha	0.88	3355200
Shree Chandra Kumar Golchha	0.52	1995500
Shree Lokmanya Golchha	0.76	2909300
Rewadevi Dixit	0.51	1935000
Sundarmani Dixit	0.52	1974300
Kamalmani Dixit	0.63	2390000
Shreedhar Samser JBR	0.79	3000000
Ganga Amatya	1.06	4019500
Jhendra samser JBR	1.33	5062500
Mohan Gopal Khetan	2.39	9076800
Rajendra Kumar Khetan	4.54	17272500
<b>Total</b>	<b>14.44</b>	<b>54915600</b>

RBB:

Name	%	Rs.
NA		
	Total	

NABIL

Name	%	Rs.
Mrs. Sarika Chaudhary	0.94	4,613,600
Mr. Barun Chaudhary	0.68	3,343,900
Mr. Nirwan Kumar Chaudhary	0.66	3,234,200
Her Highness Princess Prerana Shah	0.59	2,925,000
Mr. Binod Kumar Chaudhary	0.56	2,742,400
<b>Total</b>	<b>3.43</b>	<b>16859100.00</b>

NIBL:

NAME	%	Rs.
NA		
	Total	

SCBNL:

NAME	%	Rs.
Panita Sundas Lama	0.53	2,000,000
Pravesh Lama	0.53	2,000,000
Jhan Man Lama	0.53	2,000,000
Usha Devi Sundas	0.53	2,000,000
Zharna Lama	0.53	2,000,000
Priyanka Agrawal	0.53	2,000,000
Avinash Agrawal	0.53	2,000,000
Komal Agrawal	0.53	2,000,000
Shashi Agrawal	0.53	2,000,000
Shanker Lal Agrawal	0.53	2,000,000
Pashupati Soap Industries	0.53	2,000,000
Total	6	22000000.00

HBL

NAME	%	Rs.
NA		
Total		

Everest

NAME	%	Rs.
NA		
Total		

## BOK::

NAME	%	Rs.
SHARDA SINGH	3.9%	18259800
DAMBER BAHADUR MALLA	3.6%	16879000
RAN BAHADUR SHAH	3.2%	14854000
YADAV PRASAD PANT	3.0%	13691000
RITA MALLA	2.6%	11948800
UNNATI BOHARA	2.1%	9731000
BHUBANESHWORI SHRESTHA	1.9%	8671600
BIJAY KRISHNA SHRESTHA	1.8%	8450000
ALOK SINGH	1.7%	7954800
PREM BAHADUR SHRESTHA	1.5%	7020000
ANJAY BAHADUR SHAH	1.5%	6940000
AMBIKA SHAH	1.3%	6240000
DEEPAK BOHARA	1.2%	5382000
NAMRATA SHARMA	1.0%	4600000
SANTBAR SINGH THAPA	1.0%	4497000
PARATAPBAR SINGH THAPA	0.8%	3824600
SATYA NARAYAN MANANDHAR	0.8%	3588000
GANESH KUMAR AGRAWAL	0.8%	3500000
NIRMAL KUMAR AGRAWAL	0.8%	3500000
PARMESHWOR PRASAD RAUNIYAR	0.6%	2992600
DEEPAK KUMAR MALHOTRA	0.6%	2808000
BHUPENDRA KARKI	0.6%	2808000
SHREE BHANDARI	0.5%	2500000
RAMESH NATH DHUNGEL	0.5%	2340000
SARANA SHRESTHA	1.1%	4873400
ARJUN BANDHU REGMI	0.9%	4028400
CHOP NARAYAN SHRESTHA	0.7%	3169900
ANJANA KUMARI AGRAWAL	0.6%	2600000
DAMBAR BAHADUR MALLA	0.6%	2600000
RITA MALLA	0.6%	2600000
AKASH KUMAR AGRAWAL	0.6%	2579000
LALIT KUMAR AGRWAL	0.5%	2464000
Total	42.7%	197894900.00

[Forfeited but not issued number of shares 4,505 ]

## SBI

NAME	%	Rs.
NA		
Total		

## NBBL

NAME	%	Rs.
NA		
Total		

## Lumbini Bank Ltd.

NAME	%	Rs.
Umesh Prasad Pant	0.56	2800000.00
Suresh B. Malla	1.80	9000000.00
Gopal S. Kakchhepati	2.00	10000000.00
Total	4.36	21800000.00

## NIC Bank

	%	Rs.
Govinda Lal Sanghai	1	4854000
Nirmal Kumar Agrawal	2	8750000
Anuj Agrawal	3	15714400
Ashok Kumar Agrawal	3	15714400
Jagdish Prasad Agrawal	3	15714400
Nikunj Agrawal	4	21071400
Tulsi Ram Agrawal	4	21071400
Vishal Agrawal	5	23651700
Trilok Chand Agrawal	5	23651700
Basu Dev Golyan	5	25000000
Pawan Kumar Golyan	5	25000000
Diwakar Golchha	5	27330100
Lokmanya Golchha	5	27330500
Subhash Chandra Sanghai	10	50000000
Total	60.97	304,854,000.00

## MPBL:

NAME	%	Rs.
SOVIT BAHADUR KARKI	9	50100000
PREM KUMARI K. C.	7	40100000
JAGAT MOHAN GAUCHAN	5	28839300
CHANDRA MOHAN GAUCHAN	4	21460200
YOGENDRA PD. SHRESTHA	4	20936700
Dr. DHARMA RAJ SHRESTHA	3	16964300
PRAKASH K. C.	3	14100000
KALU GURUNG	2	12910900
BRISH RAJ GURUNG	2	8482000
PRANESHWOR POKHAREL	2	8478900
ANANDA RAJ BATAS	1	7978900
ROSHAN K. C.	1	6110300
KIRAN K.C.	1	5499900
AAJAD SHRESTHA	1	5428500
GANESH BAHADUR SHRESTHA	1	5234200.00
SHANKAR MAN DANGOL	1	4750000.00
BISHAL BHAKTA JOSHI	1	3101000.00
RITA JOSHI	1	2955000.00
JITENDRA SHRESTHA	1	2966100.00
Total	48.43	266396200.00

*KUMARI*

NAME	%	Rs.
Nur Pratap Rana	6.5	32500000
Laxman shrestha	6	30000000
Amir Pratap JBR	5.06	25300000
Sabitri gurung	4	20000000
Rajendra Pr Shrestha	3.2	16000000
Risi Agrawal	2.4	12000000
Sanjaya Lama	2	10000000
Gobinda Das Shrestha	1.5	7500000
Biddhaya Krishna Shrestha	1.5	7500000
Jagadish Pr Chaudhary	1.3	6500000
Prava Laxmi Rana	1	5000000
Vim Krishna Udas	1	5000000
Furba Wangel Lama	1	5000000
Anil Das Shrestha	1	5000000
Santu Shrestha	1	5000000
Januki Kumari Jbr	1	5000000
Bikas Janj BR	1	4997000
manju Tapadia	1	5000000
Shreenivas Sarada	0.88	4400000
Rita Kc	0.8	4000000
Antu Shrestha	0.78	3900000
Shivasankar Agrawal	0.78	3900000
Nagarik Lagani Kosh	0.75	3750000
NCM Mutual Fund	0.75	3750000
Atmaram Murarka	0.7	3500000
Pradeep Kumar Dugad	0.7	3500000
Pashupato Murarka	0.7	3500000
Naresh Dugad	0.7	3500000
Kumud Kumar Dugad	0.7	3500000
Bikash Dugad	0.7	3500000
Sharmila Aryal	0.6	3000000
Dev Kisan Muntada	0.6	3000000
Vidushi Rana	0.58	2900000
Pegi Panday	0.58	2900000
HomBDR Rai	0.52	2583000
Sanjaya Kumar Sureka	0.51	2525000
Yagya Pratap Rana	0.5	2500000
Sandeep Lama	0.5	2500000
Uttam Prasad Bhattraai	0.5	2500000
Rakshya Pahadi	0.5	2500000
Surendra Bhandari	0.5	2500000
Mahabir Prasad Goyal	0.5	2500000
Deen Bandu Agrawal	0.5	2500000
shiva Kumar Agrawal	0.5	2500000
Sasikanta Agrawal	0.5	2500000
Sumet kumar Agrawal	0.5	2500000
Ganga Amatya	0.5	2500000
Total	59.29	296405000

*Laxmi*

NAME	%	Rs.
Punam Khetan	3.04	18544000
Nepal Mentha Products Pv.Ltd.	2.409	14693000
Nepal Remittance Pv. Ltd.	2.16	13174000
Ruchi Jajodia	2.09	12748000
Praveen Naulakha	1.066	6504000
Gairee Shrestha	0.929	5665000
Surendra silwal	0.833	5080000
Sabita Devi Rungata	0.82	5000000
sarana Shrestha	0.506	3085000
Total	14	84,493,000

*Siddhartha*

NAME	%	Rs.
Narendra Kumar Agrawal	4.9	24500000
Chiranjilal Agrawal	4	20000000
Pawan Kumar Agrawal	3	15000000
Mahabir Inv. Pv Ltd	3	15000000
Subodh Todi	2.52	12599900
Rabindra Nath Sharma	2.1	10499500
Krishna Murari agrawal	1.2	6000000
Binaya Kumar Shah marwadi	1	5000000
Damodar Pr. Gautam/Shatish Gautam	0.9	4500000
Puspanjali International Pv. Ltd.	3	15000000
Narapath Singh Jain	3	15000000
Punam Chand agrawal	2.2	11000000
Ashok Kumar Waheti	2	10000000
Suresh Kumar Rungata	1.5	7500000
Santosh Rathi	1.5	7500000
Suresh Chandra Agrawal	1.4	7000000
Binod Kumar Agrawal	1.4	7000000
Rajkumar Tivadewala	1	5000000
Rajendra Agrawal	1	5000000
Kabindra Bdr Shrestha	1	5000000
Bishownath Shah	1	5000000
Birendra Kumar Shah	1	5000000
Shyam Sundar Agrawal	0.8	4000000
Jagadish Kumar Agrawal	0.7	3500000
Saevendra nath Sukla	0.6	3000000
Oam Prakash Rungata	0.5	2500000
Prudencial Inv. Co. Pv. Ltd.	5.75	28755500
Hiralal Kedia	3.32	16600000
Ratanlal Kedia	3.3	16500000
Gomati Devi Kedia	2.2	11000000
Dinanath Kedia	2.16	10800000
Ram Awatar kedia	1.84	9200000
Madan Lal Kedia	1.84	9200000
Jaskaran Sharada	1	5000000
Anil Kumar Shrestha	0.54	2700000
Surendra sharada	0.5	2500000
Sanjaya Kumar Sharada	0.5	2500000
Total	69	345,854,900



**ANNEX-2: Reserve Funds of Commercial Banks**

As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
1. General Reserve Fund	1045313594	539538754	847,000,000	345668615	749,280,800	443444000	117308846.4	201650371	126107414
2. Capital Adjustment Reserve Fund			-	117832450					
3. Capital Reserve Fund	83174656								
4. Share Premium			74,000	0				3472300	6427200
5. Other Reserve Fund	89625395	89362341	288928000	104009780	207158311.8	296627625	134555093.6	113252991	111549555
a. Contingent Reserve	2763349	2500000	6,750,000						
b. Bank Development Fund	3300000	3000000	-						
c. Dividend Equalization Fund	7485526	0	13,500,000						
d. Exchange Fluctuation Reserve		83862341	37,800,000	18263994	132230231.8	13641910	6165213.613	41252991	15823747
e. Special Reserve Fund		0	-	31500		154285714	0		94500000
f. Assets Revaluation Reserve		0	-				0		
g. Capital Adjustment Reserve	76076520	0	228,300,000				128389880	72000000	
h. Interest Spread Reserve			2,578,000						
i. Bond Payment Fund				85714286					
j. Prastabit Bonus					74928080	128700000			
k. Other free reserves									1225808
6. Accumulated Profit/(Loss)	-9024042134	-22090073704	29,981,908	24923657	251,335,904	158174834	5283520.057	-803651835	70533196
<b>Total</b>	<b>-7805928489</b>	<b>-21461172609</b>	<b>1165983908</b>	<b>592434502</b>	<b>1207775016</b>	<b>898246459</b>	<b>257147460</b>	<b>-485276173</b>	<b>314617365</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. General Reserve Fund	104816898	30481189	21631347.92	57459499	29373491.7	30075520	7589614	14055959	4710795913
2. Capital Adjustment Reserve Fund	139074270			0	55000000	100000000			411906720
3. Capital Reserve Fund	164075			0					83338731
4. Share Premium									9973500
5. Other Reserve Fund	12112933	0	0	104051408	0	3725817	737100.2	23832684	1579529035
a. Contingent Reserve				0	0				12013349
b. Bank Development Fund				0	0				6300000
c. Dividend Equalization Fund					0				20985526
d. Exchange Fluctuation Reserve	12112933			4051408.5		3725817	737100.2	272778.27	369940465.7
e. Special Reserve Fund				0	0				248817214.3
f. Assets Revaluation Reserve					0				0
g. Capital Adjustment Reserve				100000000	0			23559906	628326305.7
h. Interest Spread Reserve					0				2578000
i. Bond Payment Fund					0				85714286
j. Prastabit Bonus									203628080
k. Other free reserves									1225808
6. Accumulated Profit/(Loss)	988740	-468188335	-276622353.3	22683050	3365892.63	11640199	25404027		-32058263433.13
Total	257156916	-437707146	-254991005.4	184193958	87739384.3	145441536	33730741	37888643	-25262719534

**ANNEX-3: Borrowings of Commercial Banks**

As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
<b>A. Local</b>	1,247,065,374	2,190,978,938	17,062,680	350,000,000	28,375,124	395,000,000	82,300,000	-	300,000,000
1. His Majesty's Government	-	-	-	-	-	-	-	-	-
1.1 Earthquake affected sector reconstruction	-	-	-	-	-	-	-	-	-
1.2 ....									
1.3 ...									
2. Nepal Rastra Bank	1,247,065,374	1,190,978,938	-	50,000,000	12,215,124	25,000,000	67,300,000	-	-
2.1 Loan	-	-	-	-	-	-	-	-	-
2.2 Refinance	-	17,000,000	-	50,000,000	-	25,000,000	67,300,000	-	-
2.3 Repurchase	-	-	-	-	12,215,124	-	-	-	-
2.4 SDR	1,247,065,374	-	-	-	-	-	-	-	-
2.5 Other	-	1,173,978,938	-	-	-	-	-	-	-
3. Inter Bank	-	1,000,000,000	17,062,680	-	16,160,000	10,000,000	15,000,000	-	-
3.1 Overdraft	-	-	-	-	-	-	-	-	-
3.2 Loan	-	1,000,000,000	17,062,680	-	-	10,000,000	15,000,000	-	-
3.3 ....					16,160,000				
4. Other Financial Institutions	-	-	-	-	-	-	-	-	-
4.1....									
4.2....									
5. Others	-	-	-	300,000,000	-	360,000,000	-	-	300,000,000
<b>Total (1+2+3+4+5)</b>	<b>1,247,065,374</b>	<b>2,190,978,938</b>	<b>17,062,680</b>	<b>350,000,000</b>	<b>28,375,124</b>	<b>395,000,000</b>	<b>82,300,000</b>	<b>-</b>	<b>300,000,000</b>
<b>B. Foreign</b>		2,026,833,658			27,551,143	111,048,286	387,328,863		
1.Banks	-	2,026,833,658	-	-	27,551,143	111,048,286	387,328,863	-	-
1.1 Overdraft	-	2,179,811	-	-	-	-	-	-	-
1.2 ....		2,024,653,847			27551142.79	111,048,286	387,328,863		
<b>Total</b>	<b>-</b>	<b>2,026,833,658</b>	<b>-</b>	<b>-</b>	<b>27,551,143</b>	<b>111,048,286</b>	<b>387,328,863</b>	<b>-</b>	<b>-</b>
<b>Total (A+B)</b>	<b>1,247,065,374</b>	<b>4,217,812,596</b>	<b>17,062,680</b>	<b>350,000,000</b>	<b>55,926,267</b>	<b>506,048,286</b>	<b>469,628,863</b>	<b>-</b>	<b>300,000,000</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>A. Local</b>	6,000,000	-	-	450,000,000	154,217,474	401,761,328	-	190,000,000	5,812,760,918
1. His Majesty's Government	-	-	-	-	-	-	-	-	-
1.1 Earthquake affected sector reconstruction	-	-	-	-	-	-	-	-	-
1.2 ....	-	-	-	-	-	-	-	-	-
1.3 ...	-	-	-	-	-	-	-	-	-
2. Nepal Rastra Bank	6,000,000	-	-	-	4,217,474	401,761,328	-	-	3,004,538,238
2.1 Loan	6,000,000	-	-	-	-	401,761,328	-	-	407,761,328
2.2 Refinance	-	-	-	-	-	-	-	-	159,300,000
2.3 Repurchase	-	-	-	-	-	-	-	-	12,215,124
2.4 SDR	-	-	-	-	-	-	-	-	1,247,065,374
2.5 Other	-	-	-	-	4,217,474	-	-	-	1,178,196,412
3. Inter Bank	-	-	-	450,000,000	150,000,000	-	-	190,000,000	1,848,222,680
3.1 Overdraft	-	-	-	-	-	-	-	-	-
3.2 Loan	-	-	-	450,000,000	-	-	-	190,000,000	1,682,062,680
3.3 ....	-	-	-	-	150,000,000	-	-	-	166,160,000
4. Other Financial Institutions	-	-	-	-	-	-	-	-	-
4.1....	-	-	-	-	-	-	-	-	-
4.2....	-	-	-	-	-	-	-	-	-
5. Others	-	-	-	-	-	-	-	-	960,000,000
<b>Total (1+2+3+4+5)</b>	<b>6,000,000</b>	<b>-</b>	<b>-</b>	<b>450,000,000</b>	<b>154,217,474</b>	<b>401,761,328</b>	<b>-</b>	<b>190,000,000</b>	<b>5,812,760,918</b>
<b>B. Foreign</b>	-	-	-	371,046	-	-	18,691,219	-	2,571,824,215
1. Banks	-	-	-	371,046	-	-	18,691,219	-	2,571,824,215
1.1 Overdraft	-	-	-	371,046	-	-	-	-	2,550,857
1.2 ....	-	-	-	-	-	-	18,691,219	-	2,569,273,358
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>371,046</b>	<b>-</b>	<b>-</b>	<b>18,691,219</b>	<b>-</b>	<b>2,571,824,215</b>
<b>Total (A+B)</b>	<b>6,000,000</b>	<b>-</b>	<b>-</b>	<b>450,371,046</b>	<b>154,217,474</b>	<b>401,761,328</b>	<b>18,691,219</b>	<b>190,000,000</b>	<b>8,384,585,134</b>

**ANNEX-4: Deposits of Commercial Banks**  
As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NTBL	SCBNL	HBL	SBI	NBBL	Everest
<b>1. Interest-Free Deposits</b>	<b>6135632070</b>	<b>7015600534</b>	<b>3140410593</b>	<b>1869059344</b>	<b>4592917196</b>	<b>5631204345</b>	<b>1883717936</b>	<b>1314310873</b>	<b>1182537634</b>
<b>A. Current Deposits</b>	<b>5840826040</b>	<b>6611756959</b>	<b>2799184977</b>	<b>1583031317</b>	<b>4356337224</b>	<b>5045160929</b>	<b>1773544418</b>	<b>1058565063</b>	<b>1025025340</b>
<b>1. Local Currency</b>	<b>5649052366</b>	<b>6513085141</b>	<b>2009778684</b>	<b>1235985834</b>	<b>2360625048</b>	<b>3479030380</b>	<b>1723668593</b>	<b>929508631</b>	<b>997587645</b>
1.1 His Majesty's Government	621122347	171419542	476,257,816	241319516	643,487	1,546,653,451	10606856	124799870	32074245
1.2 Commercial Banks	278624191	304071790	30,234,184	6293823	10,184,234	45,499,257	55905	801016	
1.3 Financial Institutions	1188477989	661310021	108,367,815	82675045	92,650,036	153,001,319	271163433	129322689	124163333
1.4 Other Organized Institutions	1656428423	2646662379	1,120,646,183	813808012	1,773,092,956	1,190,767,790	1338667329	522504085	556560530
1.5 Individuals	1209967234	2549794041	274,272,686	67167780	437,421,527	135,613,806	16641524	57553939	68351391
1.6 Others	694432182	179827368	0	24721658	46,632,809	407,494,757	86533546	94527032	216438146
<b>2. Foreign Currency</b>	<b>191773674</b>	<b>98671818</b>	<b>789406293</b>	<b>347045483</b>	<b>1995712175</b>	<b>1566130549</b>	<b>49875825</b>	<b>129056432</b>	<b>27437695</b>
2.1 His Majesty's Government	0	0	0	147510	-	999,113,204	-	0	0
2.2 Commercial Banks	0	0	0	0	7,591,407	-	-	27321972	0
2.3 Financial Institutions	21418000	12946978	13,286,822	55337477	-	78,336	1893558	90825	3537914
2.4 Other Organized Institutions	32621521	74242106	716,967,115	255374109	1,674,442,636	333,605,079	47982267	101405958	22929713
2.5 Individuals	2535225	6205560	59,152,356	28808994	244,132,329	9,378,986	-	164673	897252
2.6 Others	135198928	5277174	0	7377393	69,545,802	223,954,943	-	73004	72816
<b>B. Margin Deposits</b>	<b>136121532</b>	<b>121807086</b>	<b>296976231</b>	<b>286028027</b>	<b>236579972.8</b>	<b>586043416.4</b>	<b>100594018</b>	<b>255745810</b>	<b>116777397</b>
1. Employee Margin	37687	0	4138000	0	0	0	0	3690134	0
2. Guarantee Margin	29110138	34802621	135159570	41154506	59,890,300	553,571,358	11813768	129041847	32148490
3. Letters of Credit Margin	106973707	87004465	157678661	244873521	123,163,230	32,472,058	88780250	123013829	84628907
4. Others	0	0	0	0	53,526,443	0	0	0	0
<b>C. Others</b>	<b>158684498</b>	<b>282036489</b>	<b>44249385</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9579500</b>	<b>0</b>	<b>40734897</b>
<b>1. Local Currency</b>	<b>158684498</b>	<b>282036489</b>	<b>36277500</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>9579500</b>	<b>0</b>	<b>40734897</b>
1.1 Financial Institutions	0	0	0	0	0	0	0	0	10640000
1.2 Other Organized Institutions	0	14140148	14256000	0	0	0	675000	0	16055000
1.3 Individuals	158684498	267896341	22021500	0	0	0	8904500	0	14039897
1.4 Over Due Fixed Deposit	0	0	0	0	0	0	0	0	0
1.5 Custom Deposits	0	0	0	0	0	0	0	0	0
1.6 Locker Deposit	0	0	0	0	0	0	0	0	0
<b>2. Foreign Currency</b>	<b>0</b>	<b>0</b>	<b>7971885</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
2.1 Financial Institutions	0	0	0	0	0	0	0	0	0
2.2 Other Organized Institution	0	0	0	0	0	0	0	0	0
2.3 Individual	0	0	7971885	0	0	0	0	0	0
<b>Total of Interest Free Deposit (1)</b>	<b>6135632070</b>	<b>7015600534</b>	<b>3140410593</b>	<b>1869059344</b>	<b>4592917196</b>	<b>5631204345</b>	<b>1883717936</b>	<b>1314310873</b>	<b>1182537634</b>
<b>2. Interest Bearing Deposits</b>									
<b>A. Savings Deposits</b>	<b>23489129802</b>	<b>26978614605</b>	<b>7026334402</b>	<b>6703512351</b>	<b>13030929456</b>	<b>12852414903</b>	<b>2458800259</b>	<b>5474995014</b>	<b>4806832298</b>
<b>1. Local Currency</b>	<b>23482867808</b>	<b>26944894514</b>	<b>6114555431</b>	<b>6352265925</b>	<b>10736552952</b>	<b>11925347986</b>	<b>2375115939</b>	<b>5454136032</b>	<b>4767462875</b>
1.1 Organized Institutions	1271834463	717621792	746,192,567	845463568	1,388,682,032	902001188.2	122960222	1292534861	179717868
1.2 Individuals	20918078393	26149116915	5,368,362,864	5464945358	9,286,747,015	10695780146	2219261816	4074248481	4572102881
1.3 Others	1292954952	78155807	0	41856999	61,123,905	327566652.3	32893901	87352690	15642126
<b>2. Foreign Currency</b>	<b>6261994</b>	<b>33720091</b>	<b>911778971</b>	<b>351246426</b>	<b>2294376504</b>	<b>927066916.5</b>	<b>83684320</b>	<b>20858982</b>	<b>39369423</b>
2.1 Organized Institutions	0	0	0	0	0	0	0	0	0
2.2 Individuals	6261994	6012452	468,307,935	195561579	1,112,812,469	523678635.9	82285153	13039847	37027370
2.3 Others	0	2581268	0	39165	33,508,349	16633852.39	0	0	441268
<b>B. Fixed Deposits</b>	<b>6191010770</b>	<b>9021847918</b>	<b>2078535135</b>	<b>3212265752</b>	<b>1416382754</b>	<b>6107430801</b>	<b>4086358553</b>	<b>3536632360</b>	<b>3403958307</b>
<b>1. Local Currency</b>	<b>6185066195</b>	<b>9021847918</b>	<b>1012878788</b>	<b>2242097138</b>	<b>631912755.9</b>	<b>2486412029</b>	<b>4086358553</b>	<b>3444787547</b>	<b>3377498113</b>
1.1 Organized Institutions	930229290	6012939276	610,427,212	1816401361	293,909,527	1390140156	3501254021	1825076990	2428127947
1.2 Individuals	4022627436	2935305755	402,451,576	423814337	330,970,814	917835627.5	578444532	893556556	883987761
1.3 Others	1232209469	73602887	0	1881440	7,032,415	178436245.8	6660000	726154001	65382405
<b>2. Foreign Currency</b>	<b>5944575</b>	<b>0</b>	<b>1065656347</b>	<b>970168614</b>	<b>784469998.1</b>	<b>3621018772</b>	<b>0</b>	<b>91844813</b>	<b>26460194</b>
2.1 Organized Institutions	5944575	0	856,938,653	957380850	601,718,705	3354991687	0	91844813	23102834
2.2 Individuals	0	0	208,717,694	12787764	151,548,993	125179692.9	0	0	0
2.3 Others	0	0	0	0	31,202,300	140847392.1	0	0	3357360
<b>C. Call Deposits</b>	<b>118391003</b>	<b>0</b>	<b>2341328577</b>	<b>2469736215</b>	<b>294865320.6</b>	<b>222961935.2</b>	<b>225897466</b>	<b>1791479370</b>	<b>704362750</b>
<b>1. Local Currency</b>	<b>118391003</b>	<b>0</b>	<b>1790202026</b>	<b>1974163280</b>	<b>293769023.3</b>	<b>40918009.72</b>	<b>225897466</b>	<b>1714535367</b>	<b>704158484</b>
1.1 Commercial Banks	0	0	0	10805934	0	0	0	1359057	6097639
1.2 Financial Institutions	118391003	0	77,334,975	611918793	0	0	11497	760814196	187888677
1.3 Other Organized Institutions	0	0	1,692,896,026	1238534966	293,759,028	10834327.61	225885969	887287899	485086789
1.4 Individuals	0	0	19,971,025	112886732	0	28583682.11	0	2074	24903837
1.5 Others	0	0	0	16855	9,995	1500000	0	65072141	181542
<b>2. Foreign Currency</b>	<b>0</b>	<b>0</b>	<b>551126551</b>	<b>495572935</b>	<b>1096297.29</b>	<b>182043925.5</b>	<b>0</b>	<b>76944003</b>	<b>204266</b>
2.1 Commercial Banks	0	0	0	0	0	0	0	0	0
2.2 Financial Institutions	0	0	4,496,449	0	0	0	0	0	0
2.3 Other Organized Institutions	0	0	546,630,102	491260480	0	168634555.5	0	76944003	204266
2.4 Individuals	0	0	0	4312455	0	4224870	0	0	0
2.5 Others	0	0	0	0	1,096,297	9184500	0	0	0
<b>D. Certificate of Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8160642</b>	<b>0</b>
1. Organized Institutions	0	0	0	0	0	0	0	0	0
2. Individuals	0	0	0	0	0	0	0	8160642	0
3. Others	0	0	0	0	0	0	0	0	0
<b>Total of Interest Bearing Deposit (2)</b>	<b>29798531575</b>	<b>36000462523</b>	<b>11446198114</b>	<b>12385514318</b>	<b>14742177530</b>	<b>19182807639</b>	<b>6771056278</b>	<b>10811267386</b>	<b>8915153355</b>
<b>Total Deposits (1+2)</b>	<b>35934163645</b>	<b>43016063057</b>	<b>14586608707</b>	<b>14254573662</b>	<b>19335094726</b>	<b>24814011984</b>	<b>8654774214</b>	<b>12125578259</b>	<b>10097690989</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>1. Interest-Free Deposits</b>	<b>1454309088</b>	<b>508693992</b>	<b>211762745.7</b>	<b>296592044.1</b>	<b>212522999.6</b>	<b>348452871</b>	<b>479115170.9</b>	<b>118849107.4</b>	<b>36395688544</b>
<b>A. Current Deposits</b>	<b>1302636216</b>	<b>380230003</b>	<b>166626068.7</b>	<b>233161387.2</b>	<b>142677861.5</b>	<b>279361097</b>	<b>452612807.9</b>	<b>85771647.06</b>	<b>33136509354</b>
1. Local Currency	1135769990	374279966	164238840.7	206314107.6	130642889.4	259478797	427621185.5	81626636.18	27678294735
1.1 His Majesty's Government	66517785	9353506	11746		0				3300780167
1.2 Commercial Banks	27535268		4183708.36	1863336.61	0	16155353			725502065.2
1.3 Financial Institutions	155597252	118338138	62056361.67	28244148.02	32409300.85	10797391	101806321.9	14278636.18	3334659230
1.4 Other Organized Institutions	480637875	212498645	54848354.12	149850456.6	68494816.69	186320528	312375199.2	57220000	13141383562
1.5 Individuals	72635173	32671689	19881019.47	26356166.38	29738771.88	46205525	13439664.46	9960000	5067671937
1.6 Others	332846637	1417988	23257651.05		0			168000	2108297775
2. Foreign Currency	166866226	5950037	2387227.47	26847279.57	12034972.11	19882300	24991622.43	4145010.88	5458214620
2.1 His Majesty's Government					0				999260714.1
2.2 Commercial Banks					0				34913379.43
2.3 Financial Institutions			37785.17	11429.76	1871145.48		95653.695		110605923.8
2.4 Other Organized Institutions	158037141	5302816	1911968.81	26835849.81	10029587.58	641037	23794647.22		3486123552
2.5 Individuals	8609858	647221	74335.71		134239.05	19241263	1101321.52		381083613.7
2.6 Others	219227		363137.78		0			4145010.88	446227436.2
<b>B. Margin Deposits</b>	<b>123672872</b>	<b>128463989</b>	<b>40967576.51</b>	<b>63430656.9</b>	<b>67497634.75</b>	<b>69091774</b>	<b>26502363.02</b>	<b>33077460.35</b>	<b>2689377817</b>
1. Employee Margin					0	448000			8313821
2. Guarantee Margin	48854953	42777201	25791327	14316204	40516832.77	22437970	12488914.37	1482460.35	1235358461
3. Letters of Credit Margin	74817919	85686788	15176249.51	49114452.9	26980801.98	46205804	7602993.01	31595000	1385768637
4. Others							6410455.64		59936898.45
<b>C. Others</b>	<b>28000000</b>	<b>0</b>	<b>4169101</b>	<b>0</b>	<b>2347503.28</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>569801373.3</b>
1. Local Currency	28000000	0	4169101	0	2140933.28	0	0	0	561622918.3
1.1 Financial Institutions					80000				10720000
1.2 Other Organized Institutions					1555933.28				46682081.28
1.3 Individuals	28000000				505000				500051736
1.4 Over Due Fixed Deposit			2111001						2111001
1.5 Custom Deposits			2028100						2028100
1.6 Locker Deposit			30000						30000
2. Foreign Currency	0	0	0	0	206570	0	0	0	8178455
2.1 Financial Institutions									0
2.2 Other Organized Institution					206570				206570
2.3 Individual									7971885
<b>Total of Interest Free Deposit (1)</b>	<b>1454309088</b>	<b>508693992</b>	<b>211762745.7</b>	<b>296592044.1</b>	<b>212522999.6</b>	<b>348452871</b>	<b>479115170.9</b>	<b>118849107.4</b>	<b>36395688544</b>
									0
<b>2. Interest Bearing Deposits</b>									0
<b>A. Savings Deposits</b>	<b>3447445445</b>	<b>2625990834</b>	<b>1003729532</b>	<b>2024258933</b>	<b>1250198233</b>	<b>1515575779</b>	<b>446705520.2</b>	<b>525654594.7</b>	<b>115661121959.40</b>
1. Local Currency	3244484962	2572008603	1002825832	2016657902	1246444500	1488453050	442124572	523664896.8	110689863779.13
1.1 Organized Institutions	309174728	525949818	29310249.2	163527797	85708018.61	113686597	23859668.71	59320613.12	8777546051
1.2 Individuals	2894762271	2046058785	971143243.5	1853130105	1160736482	1374766453	418264903.3	464278585.8	99931784696
1.3 Others	40547963		2372339.16		0			65697.89	1980533032
2. Foreign Currency	202960483	53982231	903699.7	7601031.21	3753732.72	27122729	4580948.18	1989697.89	4971258180
2.1 Organized Institutions	93095484	50570393		1735224.32	61397.41	74889			2315709678
2.2 Individuals	109864999	3411838	903699.7	5865806.89	3692335.31	27047840	4580948.18	1989697.89	2602344599
2.3 Others					0				53203902.87
<b>B. Fixed Deposits</b>	<b>2878867709</b>	<b>2676489010</b>	<b>2139728705</b>	<b>2930619941</b>	<b>1914763488</b>	<b>2302087622</b>	<b>1786380933</b>	<b>1196505353</b>	<b>56879865110</b>
1. Local Currency	2194151159	2675203180	2104403705	2559270501	1897100988	2282525202	1736925933	1169772353	49108212057
1.1 Organized Institutions	1628747919	2246513163	2008927000	2164468119	1842679871	1975581101	1530006371	1078684353	33284113677
1.2 Individuals	556903240	419890017	72256705	394802382.2	54421116.68	306944101	206919561.9	91088000	13492219518
1.3 Others	8500000	8800000	23220000		0				2331878862
2. Foreign Currency	684716550	1285830	35325000	371349440	17662500	19562420	49455000	26733000	7771653053
2.1 Organized Institutions	457275000		35325000	371349440	17662500	14130000	49455000	26733000	6863852057
2.2 Individuals	227441550	1285830				5432420			732393944
2.3 Others									175407052.2
<b>C. Call Deposits</b>	<b>1162126355</b>	<b>819769650</b>	<b>676000006.3</b>	<b>989907242.3</b>	<b>2209317924</b>	<b>2102838209</b>	<b>339557280.7</b>	<b>620913466.6</b>	<b>17089452771</b>
1. Local Currency	1161126745	819769650	676000006.3	989385058.3	2011499596	2102832585	33525577.7	620913466.6	15579087344
1.1 Commercial Banks	50914453		0		200000000				269177083
1.2 Financial Institutions	613121185	727266897	258465699.2	581105594	757548574.9	486181053	98441210.42	426638466.6	5705127821
1.3 Other Organized Institutions	451775583	92502753	415322171.1	343416258.8	977295893.9	1585083343	226276517.8	136110000	9062067525
1.4 Individuals	44473596		0	64863205.5	76655127.42	31568189	10807849.52	58165000	472880317.6
1.5 Others	841928		2212136.07						69834597.27
2. Foreign Currency	999610	0	0	522184.04	197818327.7	5624	4031703.01	0	1510365427
2.1 Commercial Banks									0
2.2 Financial Institutions				522184.04		5624			5024257.04
2.3 Other Organized Institutions	999610				197818327.7		4031703.01		1486523047
2.4 Individuals									8537325
2.5 Others									10280797.29
<b>D. Certificate of Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>8160642</b>
1. Organized Institutions									0
2. Individuals									8160642
3. Others									0
<b>Total of Interest Bearing Deposit (2)</b>	<b>7488439509</b>	<b>6122249494</b>	<b>3819458243</b>	<b>5944786116</b>	<b>5374279645</b>	<b>5920501610</b>	<b>2572643734</b>	<b>2343073414</b>	<b>189638600482.32</b>
<b>Total Deposits (1+2)</b>	<b>8942748597</b>	<b>6630943486</b>	<b>4031220989</b>	<b>6241378160</b>	<b>5586802644</b>	<b>6268954481</b>	<b>3051758905</b>	<b>2461922522</b>	<b>226034289026.62</b>

**ANNEX-5: Bills Payable of Commercial Banks**

As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
1. Local Currency	394657059	37441029	50,756,656	11874413	43758825.5	36261599	12975519	28391201	
2. Foreign Currency	23130797	2276955	68,996,382	3133786	12538989.24	32137590	18148151	13270700	17777860
<b>Total</b>	<b>417787856</b>	<b>39717984</b>	<b>119753038</b>	<b>15008199</b>	<b>56297814.74</b>	<b>68399189</b>	<b>31123670</b>	<b>41661901</b>	<b>17777860</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Local Currency	19593327	5893006	29390935.6	21127387	8228638.48	7083152	31442547	429211.09	739304505
2. Foreign Currency	280600		31126428.7	7201932.4	1098899.47	256084			231375155 0
<b>Total</b>	<b>19873927</b>	<b>5893006</b>	<b>60517364.3</b>	<b>28329320</b>	<b>9327537.95</b>	<b>7339236</b>	<b>31442547</b>	<b>429211.09</b>	<b>970679660</b>

**ANNEX-6: Other Liabilities of Commercial Banks**  
As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
1. Gratuity Fund	386050000	2151244208	107,881,794	15054702	60665357.32	0	7385900		5498610
2. Employees Provident Fund		-8944			-	0			
3. Employees Welfare Fund	507859	37154404			-	0		458404	
4. Provision for Staff Bonus	87312954	201238828	84,198,357	37075093	88683107.63	58060063	13910368		28080253
5. Dividend Payable	1120772	31480000	17,062,944	5886293	11769200.9	5609639.7	3878232	1502603	10927388
6. Provision for Income Tax: (Less Advance Tax paid)		0	15,345,023	-3819548	-21561376.84	3250506.5	-28872696	-11819059	3312244
7. Interest payable on Deposits	46445620	4098262	-	30971466	17173969.55	49221288		10285986	16153258
8. Interest payable on Borrowings	4216730	6100164	8,722	11839159	78385.15	16292474	377236		
9. Unearned Discount and Commission	261542		22,477,901	33961985	17976503.76	88585333			
10. Proposed Dividend			344,158,080	73467313	449,568,480	74510526			78915789
11. Interest Suspense	13038652848	21633068591	122,307,801	38384472	133460065.7	426536782	411224815	808115859	59609591
12. Sundry Creditors	987876252	514685615	1,974,286	13909715	64116340.25	17765409	33620274	15653957	9719243
13. Branch Adjustment Account	2063960653	4280449192			-	0	31265484		167551976
14. Others:	127689023.2	1076891851	89,853,175	217578193	41913953.17	174656714	28043950	51136941	227271443
<b>Total</b>	<b>16744094253</b>	<b>29936402171</b>	<b>805268083</b>	<b>474308843</b>	<b>863843986.6</b>	<b>914488736</b>	<b>500833563</b>	<b>875334691</b>	<b>607039795</b>



Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Gratuity Fund		1887851	9027810		1814250	1310469			2747820951
2. Employees Provident Fund			0		44946	12997602			13033604
3. Employees Welfare Fund			0		0				38120667
4. Provision for Staff Bonus	22699217			18302979	12868391	14515569	3677938	9707027	680330143.5
5. Dividend Payable	11939515		0	4011042.5	0		308880		105496510.1
6. Provision for Income Tax: (Less Advance Tax paid)	-31402674	-26002184	7495737.4	2040229	873987.17	-403166	1449858	17083448	-73029670.85
7. Interest payable on Deposits	31358731	385	3372088.2		32685190	21104735	49846527		312717505.5
8. Interest payable on Borrowings	14548		0	1154183	339219.17	173203	6770.39	663920.3	41264714.23
9. Unearned Discount and Commission	1642305		0		2045183	148699	202500		167301952.1
10. Proposed Dividend	69537135		0	50000000	0		0		1140157323
11. Interest Suspense	16868053	593207290	111953498	2508493.5	9586945.3	5674419	8218190	7893562	37427271275
12. Sundry Creditors	34241622	17755995	22742250	23073096	3262652.1	52466044	4988257		1817851007
13. Branch Adjustment Account	0		3562628.1		0		0	4013972	6550803905
14. Others:	10871672	5753362	0	2705411.7	4853016.9	6397970	6607597	19394010	2091618283
<b>Total</b>	<b>167770124</b>	<b>592602699</b>	<b>158154011</b>	<b>103795434</b>	<b>68373780</b>	<b>114385544</b>	<b>75306518</b>	<b>58755939</b>	<b>53060758171</b>

**ANNEX-7: Cash Balance of Commercial Banks**  
As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
1. Local Currency (including coins)	997500269	1479623350	132,448,302	350374404	162141367	243452984	125318118	279390727	180600093
2. Foreign Currency	72113266	142163063	13,904,253	23891259	33317344	43076950	18431800	21457883	11990204
<b>Total</b>	<b>1069613535</b>	<b>1621786413</b>	<b>146352555</b>	<b>374265663</b>	<b>195458711</b>	<b>286529934</b>	<b>143749918</b>	<b>300848610</b>	<b>192590297</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Local Currency (including coins)	150615057	140479758	91166744.63	59460550	108959014	107903445	105675955	32826852	4747936990
2. Foreign Currency	10854597	10874176	12064179.19	10317308	12591126	3345650	4175653.8	632588.75	445201302 0
<b>Total</b>	<b>161469654</b>	<b>151353934</b>	<b>103230923.8</b>	<b>69777858</b>	<b>121550140</b>	<b>111249095</b>	<b>109851609</b>	<b>33459441</b>	<b>5193138292</b>

**ANNEX-8: Balance with Banks of Commercial Banks**  
As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
<b>1. Nepal Rastra Bank</b>	<b>4508554214</b>	<b>3325243028</b>	<b>389705047</b>	<b>780243636</b>	<b>692191592.4</b>	<b>1604148857</b>	<b>390025828</b>	<b>794165890</b>	<b>779669004</b>
a. Current Account	4505623716	3335468246	401,049,232	780243636	692191592.4	1,604,148,856.61	386647531	775680782	775103752
b. Other Account	2930498	-10225218	(11,344,185)				3378297	18485108	4565252
<b>2. Other Local Banks</b>	<b>231383930</b>	<b>165192517</b>	<b>26204520</b>	<b>15583619</b>	<b>15488101.67</b>	<b>38646855.97</b>	<b>8602791</b>	<b>21501805</b>	<b>13316617</b>
a. Current Account	231383930	165192517	26,204,520	15583619	15,488,102	38,646,855.97	8602791	21449590	13316617
b. Other Account			-					52215	
<b>3. Foreign Banks</b>	<b>349785804</b>	<b>440972730</b>	<b>-2881508</b>	<b>170387927</b>	<b>207978489.2</b>	<b>85145310.44</b>	<b>181366763</b>	<b>285250064</b>	<b>64413290</b>
a. Current Account	349785804	437644336	(2,881,508)	170387927	207978489.2	85,145,310.44	181366763	285250064	64413290
b. Other Account		3328394							
<b>Total</b>	<b>5089723948</b>	<b>3931408275</b>	<b>413028059</b>	<b>966215182</b>	<b>915658183.2</b>	<b>1727941023</b>	<b>579995382</b>	<b>1100917759</b>	<b>857398911</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>1. Nepal Rastra Bank</b>	<b>417867022</b>	<b>441010479</b>	<b>267601351.5</b>	<b>832463578</b>	<b>463232971.3</b>	<b>219830413</b>	<b>254904149</b>	<b>45636582.1</b>	<b>16206493642</b>
a. Current Account	452697158	439502378	266089723.5	832463578	462026438.6	219830413	254904149	45168019.3	16228839201
b. Other Account	-34830136	1508101	1511628		1206532.67			468562.85	-22345559.48
<b>2. Other Local Banks</b>	<b>31332747</b>	<b>23472960</b>	<b>29425385.65</b>	<b>19373666</b>	<b>102474873.7</b>	<b>5486926</b>	<b>32624875</b>	<b>21182432.5</b>	<b>801294622.4</b>
a. Current Account	31332747	23472960	29425385.65	19373666	102474873.7	5486926	32624875	21182432.5	801242407.4
b. Other Account					0				52215
<b>3. Foreign Banks</b>	<b>129851059</b>	<b>46865036</b>	<b>18755798.21</b>	<b>83934324</b>	<b>43875290.58</b>	<b>106804935</b>	<b>72162952</b>	<b>30450709.5</b>	<b>2315118974</b>
a. Current Account	129851059	46865036	18755798.21	83934324	43875290.58	106804935	72162952	30450709.5	2311790580
b. Other Account					0				3328394
<b>Total</b>	<b>579050828</b>	<b>511348475</b>	<b>315782535.3</b>	<b>935771567</b>	<b>609583135.6</b>	<b>332122274</b>	<b>359691977</b>	<b>97269724.1</b>	<b>19322907238</b>

**ANNEX-9: Money at Call & Short Notice of Commercial Banks**  
As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
1. Local Currency	550000000	0	80,000,000	140000000	0	200000000	0	0	570000000
2. Foreign Currency		0	788,428,307		2259691000	241080900	123112500		
<b>Total</b>	<b>550000000</b>	<b>0</b>	<b>868428307</b>	<b>140000000</b>	<b>2259691000</b>	<b>441080900</b>	<b>123112500</b>	<b>0</b>	<b>570000000</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Local Currency		10000000			15000000	90000000	985375.52	20000000	1675985376
2. Foreign Currency	328873857	37943843		89880961			56520000	2471002.2	3928002370
<b>Total</b>	<b>328873857</b>	<b>47943843</b>	<b>0</b>	<b>89880961</b>	<b>15000000</b>	<b>90000000</b>	<b>57505376</b>	<b>22471002</b>	<b>5603987746</b>

**ANNEX-10: Investments of Commercial Banks**

As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
1. HMG Securities	11277980147	6434034730	2413939370	1948500000	7203066250	5469728940	2588141003	2212535720	2100289702
a. Treasury Bills	9509369147	4991950730	664,627,668	1948500000	5089367847	4819700000	2469966003	1911944200	1873709702
b. Developments Bonds	1768611000	497484000	1,749,311,702		1982041000	637693000	118175000	300591520	226580000
c. National Savings Bonds		0	0			0			
d. Special saving Bonds.		944600000	0		131657402.8	12335940.33			
2. Foreign Govt. Securities	0	0	0	0	0	0	0	0	0
a.									
b.									
3. Nepal Rastra Bank Bonds									
4. Shares, Debentures and Bonds	51185686	111514900	440,282,325	17738000	13348000	39908796.99	19539000	62767000	19387000
5. Other Investments	2890591091	1946268858	1415436483	1967950708	2486139000	6182703822	0	137917350	9255150
a. Certificate of Deposits			0						
b. Mutual Fund			1,257,000						
c. Local Banks	330000000		22,500,000						
d. Foreign Banks	2560591091	1646268858	1,391,679,483	1922186397	2486139000	6182703822		137917350	9255150
e. Others		300000000		45764311					
6. Total Investment (1+2+3+4+5)	14219756924	8491818488	4269658178	3934188708	9702553250	11692341559	2607680003	2413220070	2128931852
7. Provision	8640000	75936400	2,425,000					1500000	
8. Investment Adjustment Fund	11900500								
9. Net Investment (6-7-8)	14199216424	8415882088	4267233178	3934188708	9702553250	11692341559	2607680003	2411720070	2128931852

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. HMG Securities	2146619488	324734860	414630403	1194313877	127336220	1119994197	401017273.7	276270433	47653132614
a. Treasury Bills	1559514411	320034860	395456760	967928300	127336220	1061355604	383967273.7	272495433	38367224159
b. Developments Bonds	587105077	4700000	9400000	226385577		58638593	17050000	3775000	8187541469
c. National Savings Bonds			0						0
d. Special saving Bonds.			9773643.22						1098366986
2. Foreign Govt. Securities	0	0	0		0	0	0	0	0
a.									
b.									
3. Nepal Rastra Bank Bonds									0
4. Shares, Debentures and Bonds	93019550	166423349	5978000	1507000	9296000	353000	13375340.34	353000	1065975947
5. Other Investments	358966122	0	114576163	377081158	331979955	69923816	7065000	10000000	18305854675
a. Certificate of Deposits									0
b. Mutual Fund									1257000
c. Local Banks				90000000	17662500			10000000	470162500
d. Foreign Banks	358966122		104576163	287081158	274317455	69923816	7065000		17438670864
e. Others			10000000		40000000				395764311
6. Total Investment (1+2+3+4+5)	2598605160	491158209	535184566	1572902035	468612175	1190271013	421457614	286623433	67024963237
7. Provision	351750	90821167					10518290.34		190192607.3
8. Investment Adjustment Fund									11900500
9. Net Investment (6-7-8)	2598253410	400337042	535184566	1572902035	468612175	1190271013	410939323.7	286623433	66822870129

**ANNEX-10(KA): Investment in Shares,  
Debentures & Bonds of Commercial Banks**

NBL

Particulars	Rs.
<b>1. Investment in Shares</b>	
A. Rastriya Beema Sansthan	
6000 ordinary shares of Rs. 100 paid up	312886840
B. NIDC	
3,000 ordinary shares of Rs. 100 paid up	360000
C. Rural Microfinance Development Centre Ltd.	
74,850 ordinary shares of Rs. 100 paid up	7110000
D. Nichhep Beema tatha karja Surachhen Nigam Pv. Ltd	
2000 ordinary shares of Rs. 1000 paid up	
E. Nepal Oil Corporation	
15,00 ordinary shares of Rs. 100 paid up	
F. Deprosc Bikash Bank Ltd	
15,000 ordinary shares of Rs. 100 paid up	8000000
G. Far Western rural Development Bank Ltd	
30000 ordinary shares of Rs. 100 paid up	
H. Eastern Rural Development Bank	
30,000 ordinary shares of Rs. 100 paid up	
I. Mid Western Development Bank	
30,000 ordinary shares of Rs. 100 paid up	
J. Sanakisan Bikash Bank	
500000 ordinary shares of Rs. 100 paid up	
K. Standard chartered bank nepal ltd	
1667050 ordinary shares of Rs. 60 paid up	
L. Rastriya utpadakato tatha arthik bikash Kendra	
5000 ordinary shares of Rs. 100 paid up	
M. Nepal Awash Bikash Bitta co.	
42500 ordinary shares of Rs.100 paid up	9250000
N. Western Rural Development Bank	
30,000 ordinary shares of Rs. 100 paid up	
O. Central Rural Development Bank	
30,000 ordinary shares of Rs. 100 paid up	
P. Nagarik lagani kosh	
35550 ordinary shares of Rs. 60 paid up	
Q. Sajha swasthya sewa sahakari sanstha ltd	
5 ordinary shares of Rs. 100 paid up	
R. Gorakhkali rabar Udhog	
160000 ordinary shares of Rs. 75 paid up	
<b>Total Investments</b>	<b>337606840</b>
<b>2. Investments in Debentures and Bonds</b>	<b>148175010</b>
A. NIDC	
B. Nepal Insurance	148175010
<b>Total Investments (1+2)</b>	<b>485781850</b>
<b>3. Provision for Loss</b>	
3.1 Upto previous year	16290000
3.2 Adjustments this year	
3.2 Investment Adjustments this year	4250000
<b>Total Provision</b>	<b>16290000</b>

RBB

Particulars	Rs.
<b>1. Investment in Shares</b>	
Gharelu Shilpakala Bikri Bhandar Pvt. Ltd.	
Krishi Aayojana Sewa Kendra Ltd.(200 ordinary shares Rs. 1,000 paid up)	200000
Nepal Oil Corporation Pvt. Ltd.(1,500 ordinary shares Rs. 100 paid up including 500 Bonus Shares)	100000
Credit Guarantee Corporation Pvt. Ltd. (1,000 ordinary shares Rs. 100 paid up)	1000000
Nepal Lube Oil Limited (3,400 ordinary shares Rs. 100 paid up including 543 Bonus Shares)	285700
Nepal Investment Bank Limited (8,85,880 ordinary shares Rs. 100 paid up including 2,66,968 bonus s	57391200
Eastern Rural Development Bank Ltd.(30,000 ordinary shares Rs. 100 paid up)	3000000
National Life & General Insurance Limited (30,000 ordinary shares Rs. 100 paid up including 10,000 B	2000000
Economic Development Centre (2,500 ordinary shares Rs. 100 paid up)	250000
Nepal Housing Development Finance Ltd.(50,000 ordinary shares Rs. 100 paid up including 7,500 bonu	4250000
NIDC Capital Market Ltd. (3,000 ordinary shares Rs. 100 paid up)	300000
Far Western Rural Development Bank Ltd.(30,000 ordinary shares Rs. 100 paid up)	3000000
Securities Exchange Company Ltd. (500 ordinary shares Rs. 10 paid up)	5000
Mid Western Rural Development Bank Ltd. (30,000 ordinary shares Rs. 100 paid up)	3000000
Western Rural Development Bank Ltd.(30,000 ordinary shares Rs. 100 paid up)	3000000
Central Rural Development Bank Ltd. (30,000 ordinary shares Rs. 100 paid up)	3000000
NECO Insurance Company Ltd. (100,000 ordinary shares Rs. 100 paid up)	10000000
Nepal Merchant Banking & Finance Co. Ltd(120000 Ordinary Shares Rs. 50 paid Up)	
NIC Bank Ltd. (250,000 ordinary shares of 100 each, Rs. 100 paid up)	
Alpic Everest Finance Company Ltd. (40,000 ordinary shares Rs. 100 paid up)	4000000
Rural Micro Finance Development Centre Ltd. (64,950 ordinary shares Rs. 100 paid up)	6495000
Gorakhkali Rubber Industry Ltd (51,600 ordinary shares Rs. 75 paid up)	3870000
Nepal Lever Ltd( 170 ordinary Shares of Rs. 100 each paid up)	
ACE Laboratory Nepal Ltd.(1,380 ordinary shares Rs. 100 paid up)	138000
Soaltee Hotel Limited(100 Ordinary Shares Rs. 90 paid up with 33 Bonus Shares)	
Bishal Bazar Co. Ltd. (140 Ordinary Shares of Rs. 100 each Rs 90 paid up with 70 bonus shares)	
Samjhana Finance Company Ltd.(65,300 ordinary shares Rs.100 paid up)	5877000
Universal Finance & Capital Market Limited (5000 Shares of Rs 100 each, Rs. 50 paid up)	
Credit Information Centre Limited (3,530 ordinary shares of Rs. 100 each, fully paid up)	353000
<b>Investment in Debenture &amp; Bonds</b>	<b>0</b>
<b>Total Investment</b>	<b>111514900</b>
<b>Provision for Loss</b>	
Balance Previous year	25002555
Addition This Year	50933845
<b>Total Provision</b>	<b>25002555</b>



## NABIL:

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>27363000</b>
A. NHDFC Ltd	2,125,000
25,000 ordinary shares of Rs. 100 paid up (Bonus Shares 3,750)	
B. NIDC Capital Market	300,000
3,000 ordinary shares of Rs. 100 paid up	
C. Rural Microfinance Development Centre Ltd.	7,485,000
74,850 ordinary shares of Rs. 100 paid up	
D. Nirdhan Uthan Bank	2,500,000
25,000 ordinary shares of Rs. 100 paid up	
E. Chhimek Samaj Bank	1,200,000
12,000 ordinary shares of Rs. 100 paid up	
F. Deprosc Nepal	1,500,000
15,000 ordinary shares of Rs. 100 paid up	
G. Far Western Development Bank Ltd	1,500,000
15,000 ordinary shares of Rs. 100 paid up	
H. Eastern Rural Development Bank	3,000,000
30,000 ordinary shares of Rs. 100 paid up	
I. Mid Western Development Bank	3,000,000
30,000 ordinary shares of Rs. 100 paid up	
J. Sanakisan Bikash Bank	2,000,000
20,000 ordinary shares of Rs. 100 paid up	
K. Swabalamban Bikash Bank	2,400,000
24,000 ordinary shares of Rs. 100 paid up	
L. Credit Information Bureau Ltd.	353,000
3,530 ordinary shares of Rs. 100 paid up	
<b>2. Investments in Debentures and Bonds</b>	<b>412919325</b>
a. IDBI Bank Bond	342,569,325
b. Development Bank of Singapore Bond	70,350,000
c. Korean Development Bank Bond	
<b>Total Investments (1+2)</b>	<b>440282325</b>
<b>3. Provision for Loss</b>	<b>2425000</b>
3.1 Upto previous year	120,000
3.2 Adjustments this year	2,305,000
<b>Total Provision</b>	<b>2425000</b>

## NIBL:

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>17738000</b>
C. Rural Microfinance Development Centre Ltd. 74,850 ordinary shares of Rs. 100 paid up	7485000
G. Far Western Rural Development Bank Ltd 30000 ordinary shares of Rs. 100 paid up	3000000
H. Eastern Rural Development Bank 30,000 ordinary shares of Rs. 100 paid up	3000000
I. Western Rural Development Bank 15000 ordinary shares of Rs. 100 paid up	1500000
K. Swabalamban Bikash Bank 24,000 ordinary shares of Rs. 100 paid up	2400000
L. Credit Information Bureau Ltd. 3,530 ordinary shares of Rs. 100 paid up	353000
<b>2. Investments in Debentures and Bonds</b>	<b>0</b>
a. IDBI Bank Bond	
b. Development Bank of Singapore Bond	
c. Korean Development Bank Bond	
<b>Total Investments (1+2)</b>	<b>17738000</b>
<b>3. Provision for Loss</b>	
3.1 Upto previous year	
3.2 Adjustments this year	
<b>Total Provision</b>	<b>0</b>

## SCBNL:

<b>1. Investment in Shares</b>	<b>12995000</b>
1.1 Eastern Region Rural Development Bank Ltd. 30,000 Ordinary Shares of Rs.100 each paid up	3000000
1.2 Far Western Region Rural Development Bank Ltd. 30,000 Ordinary Shares of Rs.100 each paid up	3000000
1.3 Rural Micro Finance Development Centre Ltd. 69,950 Ordinary Shares of Rs.100 each paid up	6995000
1.4 Credit Information Bureau Ltd. 3,530 Ordinary Shares of Rs.100 each paid up	353000
<b>2. Investment in Debentures and Bonds</b>	
2.1 CO. (Pvt. Ltd. / Ltd.) percent- debentures/bonds of Rs. - each	0
<b>Total Investment</b>	<b>11195000</b>
<b>3. Provision for Loss</b>	
3.1 Upto Previous year	0
3.2 Adjustments this year increased / (decreased)	0
<b>Total Provision</b>	<b>0</b>

HBL

Particulars	Rs.
<b>1. Investment in Shares</b>	
1.1 Himalayan Distillery Ltd. 223,560 Shares @ 100	22356000
1.2 Rural Microfinance Dev Centre 51,950 Shares @ 100	7485000
1.3 Western Rural Development Bank 30,000 Shares@ 100	3000000
1.4 Nirdhan Utthan Bank Ltd. 12,000 Share @ 100	3000000
1.5 Neighbourhood Society Service 12,000 Shares @ 100	1200000
1.6 Centre For Self Help Dev. 12,000 Shares @ 100	2400000
1.7 Swift SC 1 Share @ BEF 61,000	114796.99
1.8 Credit Information Bureau	353000
<b>2. Investment in Debentures and Bonds</b>	
2.1 Companies .( Pvt. Ltd / Ltd)	
2.2 .....	
2.3.....	
<b>Total Investment</b>	<b>39908796.99</b>
<b>3. Provision for Loss</b>	
3.1 Up to previous year	
3.2 Addition this year	
<b>Total Provision</b>	<b>0</b>

SBI

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>19539000</b>
C. Rural Microfinance Development Centre Ltd. 51950 ordinary shares of Rs. 100 paid up	5195000
13000 hakprad Share of Rs.100	1300000
I. Mid Western Development Bank 30,000 ordinary shares of Rs. 100 paid up	3000000
J. Alayance Insurance co.ltd. 7480 ordinary shares of Rs. 100 paid up	748000
K. Himalayan distilary L 89430 ordinary shares of Rs. 100 paid up	8943000
1.4 Credit Information Bureau Ltd. 3,530 Ordinary Shares of Rs.100 each paid up	353000
<b>2. Investments in Debentures and Bonds</b>	<b>0</b>
a. IDBI Bank Bond	
b. Development Bank of Singapore Bond	
c. Korean Development Bank Bond	0
<b>Total Investments (1+2)</b>	<b>19539000</b>
<b>3. Provision for Loss</b>	<b>0</b>
3.1 Upto previous year	
3.2 Adjustments this year	
<b>Total Provision</b>	<b>0</b>

NBBL

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>62767000</b>
A. Himalayan distilary L	
134140 ordinary shares of Rs. 100 paid up	13414000
B. NB Insurance	
100000 ordinary shares of Rs. 100 paid up	10000000
C. Nepal Credit & Commerce Bank Ltd	
50000 ordinary shares of Rs. 100 paid up	5000000
D. Rural Microfinance Development Centre Ltd.	
25,000 ordinary shares of Rs. 100 paid up	2500000
E. Western Development Bank Ltd	
30000 ordinary shares of Rs. 100 paid up	3000000
F. Central Rural Development Bank	
30,000 ordinary shares of Rs. 100 paid up	3000000
F. Nepal bangladesh Finance & Lising Co. Ltd.	
15000 ordinary shares of Rs. 100 paid up	1500000
G. National Hydropower Co. Ltd	
240000 ordinary shares of Rs. 100 paid up	24000000
1.4 Credit Information Bureau Ltd.	
3,530 Ordinary Shares of Rs.100 each paid up	353000
<b>2. Investments in Debentures and Bonds</b>	
a. IDBI Bank Bond	
b. Development Bank of Singapore Bond	
c. Korean Development Bank Bond	
<b>Total Investments (1+2)</b>	<b>62767000</b>
<b>3. Provision for Loss</b>	
3.1 Upto previous year	
3.2 Adjustments this year	1500000
<b>Total Provision</b>	

EVEREST Bank

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>19387000</b>
C. Rural Microfinance Development Centre Ltd.	
25000 ordinary shares of Rs. 100 paid up	3120000
D. Nirdhan Uthan Bank	
12000 ordinary shares of Rs. 100 paid up	2500000
1.1 Himalayan Distilarry Ltd	
134140 Shares of Rs.100/- paid up	13414000
1.4 Credit Information Bureau Ltd.	
3,530 Ordinary Shares of Rs.100 each paid up	353000
<b>2. Investments in Debentures and Bonds</b>	
a. IDBI Bank Bond	
b. Development Bank of Singapore Bond	
c. Korean Development Bank Bond	
<b>Total Investments (1+2)</b>	<b>19387000</b>
<b>3. Provision for Loss</b>	
3.1 Upto previous year	
3.2 Adjustments this year	
<b>Total Provision</b>	

BOK:

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>13414000</b>
A. Central Rural Development Bank 30,000 ordinary shares of Rs. 100 paid up	
B. Rural Microfinance Development Centre Ltd. 51950 ordinary shares of Rs. 100 paid up	
C. Chhimek Bikash Bank 12000	
D. Credit Information Bureau Ltd. 3,530 Ordinary Shares of Rs.100 each paid up	
E. Himalayan Distilarry Ltd 134140 Shares of Rs.100/- paid up	13414000
<b>2. Investments in Debentures and Bonds</b>	
a. IDBI Bank Bond	
b. Development Bank of Singapore Bond	
c. Korean Development Bank Bond	
<b>Total Investments (1+2)</b>	<b>13414000</b>
<b>3. Provision for Loss</b>	
3.1 Upto previous year	
3.2 Adjustments this year	351750
<b>Total Provision</b>	<b>351750</b>

NCC

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>166423349</b>
A. Nepal Bank Ltd. 187093 ordinary shares of Rs. 100 paid up (Bonus Shares 112256)	96575349
B. Nepal Srilanka Merchant Bank Ltd. 93000 ordinary shares of Rs. 100 paid up	9300000
C. Rural Microfinance Development Centre Ltd. 51950 ordinary shares of Rs. 100 paid up	5195000
D. NB Insurance 15,0000 ordinary shares of Rs. 100 paid up	15000000
E. Sangrila Housing & development Co. 250000 ordinary shares of Rs. 100 paid up	25000000
F. National Hydropower 150000 ordinary shares of Rs. 100 paid up	15000000
D. Credit Information Bureau Ltd. 3,530 Ordinary Shares of Rs.100 each paid up	353000
<b>2. Investments in Debentures and Bonds</b>	
a. IDBI Bank Bond	
b. Development Bank of Singapore Bond	
c. Korean Development Bank Bond	
<b>Total Investments (1+2)</b>	<b>166423349</b>
<b>3. Provision for Loss</b>	
3.1 Upto previous year	89021167
3.2 Adjustments this year	1800000
<b>Total Provision</b>	<b>90821167</b>

## Lumbini Bank

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>5978000</b>
1.1 Rural Microfinance Development Centre Ltd. 11540 Ordinary shares of Rs.100.00 Paid up.	1154000
1.2 Himalayan Distillery Ltd. 44710 Ordinary shares of Rs.100.00 Paid up.	4471000
1.3 Credit Information Bureau Ltd. 3530 Ordinary Shares of Rs. 100.00 Paid up.	353000
<b>2. Investments in Debentures and Bonds</b>	
2.1 ..... Company (Pvt. Ltd./ Ltd.) ..... %, Debentures/Bonds of Rs. .... Paid up.	
2.2 .....	
2.3 .....	
<b>Total Investment</b>	<b>5978000</b>
<b>3. Provision for Loss</b>	
3.1 Up to Previous year	
3.2. Addition /Deduction this year	
<b>Total Provision</b>	

## NIC Bank

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>1507000</b>
1.1 Rural Microfinance Development Centre Ltd. 11,540 Ordinary Shares of Rs. 100 each	1154000
1.2 Credit Information Centre Ltd. 3,530 Ordinary Shares of Rs. 100 each	353000
1.3 .....	0
<b>2. Investment in Debentures and Bonds</b>	
2.1 .....	
2.2 .....	
<b>Total Investment</b>	
<b>3. Provision for Loss</b>	
3.1 Upto Previous Year	
3.2 Adjustment This Year	
<b>Total Provision</b>	

MPBL:

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>9,296,000</b>
1.1 Himalayan Distillery Ltd. 89,430 Ordinary Shares, Rs. 100 paid up	8,943,000
1.2 Credit Information Centre 353 Ordinary Shares, Rs. 100 paid up	353000
<b>2. Investments in Debentures and Bonds</b>	
a. IDBI Bank Bond	
b. Development Bank of Singapore Bond	
c. Korean Development Bank Bond	
<b>Total Investments (1+2)</b>	
<b>3. Provision for Loss</b>	
3.1 Upto previous year	
3.2 Adjustments this year	
<b>Total Provision</b>	

Kumari

Particulars	Rs.
<b>1. Investment in Shares</b>	<b>353000</b>
<b>2. Investments in Debentures and Bonds</b>	
<b>Total Investments (1+2)</b>	<b>353000</b>
<b>3. Provision for Loss</b>	
<b>Total Provision</b>	

## LAXMI

Particulars	Rs.
<b>Investment in Shares</b>	
Nepal Bank Limited 29,000 Ordinary Shares of NPR 100 each paid	9,740,031
Everest Insurance Company Limited 6,940 Ordinary Shares of NPR 100 each paid	2,082,000
Nepal Housing and Merchant Finance Limited 150 Ordinary Shares of NPR 100 each paid	12,500
Soaltee Hotel Limited 8,441 Ordinary Shares of NPR 100 each paid	740,809
Himalayan Distillery Limited 8,940 Ordinary Shares of NPR 50 each paid	447,000
Credit Information Bureau (CIB) Ltd. 3,530 Ordinary Shares of NPR 100 each paid	353,000
<b>Investments in Debentures and Bonds</b> ..... Company Limited ..... Debentures/Bonds of NPR .....each	
<b>Total Investment</b>	-
<b>Provision for Loss</b>	
3.1 Up to previous year	
3.2 Additions This Year	
<b>Total Provision</b>	

## Siddhartha

Particulars	Rs.
<b>1. Investment in Shares</b>	
Credit Information Bureau (CIB) Ltd. 3,530 Ordinary Shares of NPR 100 each paid	353000
<b>2. Investments in Debentures and Bonds</b>	
<b>Total Investments (1+2)</b>	
<b>3. Provision for Loss</b>	
<b>Total Provision</b>	



**ANNEX-11: Classification of Loans & Bills Purchase and Provisioning of Commercial Banks**  
As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest
<b>1. Performing Loan</b>	<b>8494437514</b>	<b>13311586495</b>	<b>10802229684</b>	<b>10172289866</b>	<b>8194560390</b>	<b>12449820948</b>	<b>6298330207</b>	<b>7793969752</b>	<b>7771282526</b>
1.1 Pass Loan	8494437514	13311586495	10,802,229,684	10172289866	8,194,560,390	12449820948	6298330207	7793969752	7771282526
<b>2. Non-Performing Loan</b>	<b>8372108093</b>	<b>13689341358</b>	<b>144506893</b>	<b>280874131</b>	<b>226308403</b>	<b>1001347319</b>	<b>441017010</b>	<b>1832943785</b>	<b>128807745</b>
2.1 Substandard	129780890	519287553	22,072,562	821624	10,443,017	69549650.45	11912170	120628590	4408738
2.2 Doubtful	64411354	582431022	1,934,092	74941884	104,521,470	242116378.6	6515490	160777414	1977471
2.3 Loss	8177915849	12587622783	120,500,239	205110623	111,343,916	689681289.9	422589350	1551537781	122421536
<b>(A) Total Loan</b>	<b>16866545607</b>	<b>27000927853</b>	<b>10946736577</b>	<b>10453163997</b>	<b>8420868793</b>	<b>13451168267</b>	<b>6739347217</b>	<b>9626913537</b>	<b>7900090271</b>
<b>3. Loan Loss Provision</b>	<b>8647635998</b>	<b>13470888923</b>	<b>360566575</b>	<b>327108374</b>	<b>277661010</b>	<b>1026647622</b>	<b>525468441</b>	<b>1839223162</b>	<b>281418795</b>
3.1 Pass	381436990	423770609	235,345,571	101059649	81945605	183924810.5	107824756	194937097	112264660
3.2 Substandard	47606398	124302176	6,865,463	211972	2610754	41866118.81	2494642	30157147	1102184
3.3 Doubtful	40676761	263700903	1,415,926	37557734	81760735	114358189.3	1020691	80388707	988735
3.4 Loss	8177915849	12659115235	116,939,615	188279019	111343916	686498503.3	414128352	1533740211	167063216
<b>(B) Total Provisioning</b>	<b>8647635998</b>	<b>13470888923</b>	<b>360566575</b>	<b>327108374</b>	<b>277661010</b>	<b>1026647622</b>	<b>525468441</b>	<b>1839223162</b>	<b>281418795</b>
<b>4. Provisioning upto Previous Year</b>	<b>9055835037</b>	<b>13575092086</b>	<b>358664187</b>	<b>208440985</b>	<b>283620230</b>	<b>967761643.1</b>	<b>388171660</b>	<b>995951141</b>	<b>211718478</b>
4.1 Pass	207852498	428336754	127,733,990	70830632	64416641	174804523.8	90567690	144025488	135522405
4.2 Substandard	75005808	157060216	5,140,970	2727587	0	110338076	149480	31983426	2770643
4.3 Doubtful	790511560	77721614	32,384,357	29896016	97994522	27624508.24	33535080	84276675	20247366
4.4 Loss	7982465171	12911973502	193,404,870	104986750	121209067	654994535	263919410	735665552	53178064
<b>(C) Total Previous Year Provision</b>	<b>9055835037</b>	<b>14274592086</b>	<b>358,664,187</b>	<b>208440985</b>	<b>283620230</b>	<b>967761643.1</b>	<b>388171660</b>	<b>995951140</b>	<b>21718478</b>
<b>(D) Adjustment This Year</b>	<b>-408199039</b>	<b>-803703165</b>	<b>1,902,388</b>	<b>118667389</b>	<b>-5959220</b>	<b>58885978.81</b>	<b>137296781</b>	<b>843272023</b>	<b>69700317</b>
<b>(E) Net Loan (A-B)</b>	<b>8218909609</b>	<b>13530038930</b>	<b>10586170002</b>	<b>10126055623</b>	<b>8143207783</b>	<b>12424520645</b>	<b>6213878776</b>	<b>7787690375</b>	<b>7618671476</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>1. Performing Loan</b>	<b>5873538981</b>	<b>5492644325</b>	<b>3124006435</b>	<b>4723924389</b>	<b>5110362471</b>	<b>5627024183</b>	<b>2681652335</b>	<b>2567003700</b>	<b>120488664201.45</b>
1.1 Pass Loan	5873538981	5492644325	3124006435	4723924389	5110362471	5627024183	2681652335	2567003700	120488664201.45
<b>2. Non-Performing Loan</b>	<b>308506038</b>	<b>519257527</b>	<b>561128273</b>	<b>185430811</b>	<b>19860891.13</b>	<b>53988538</b>	<b>44491458.45</b>	<b>67926909.08</b>	<b>27877845182</b>
2.1 Substandard	88423249	47205225	59576995.4	45970000	2113042.23	29768782	13577959.5	29136238.72	1204676286
2.2 Doubtful	89806458	65289589	100905248	11389883.1	1178854.74	3325089	1852290.84	17954089.24	1531328078
2.3 Loss	130276331	406762713	400646029	128070928	16568994.16	20894667	29061208.11	20836581.12	25141840818
<b>(A) Total Loan</b>	<b>6182045019</b>	<b>6011901852</b>	<b>3685134708</b>	<b>4909355200</b>	<b>5130223362</b>	<b>5681012721</b>	<b>2726143794</b>	<b>2634930609</b>	<b>148366509383.56</b>
<b>3. Loan Loss Provision</b>	<b>269465546</b>	<b>592167183</b>	<b>517411040</b>	<b>197642899</b>	<b>68790306.78</b>	<b>90087062</b>	<b>68185358.75</b>	<b>64154597.28</b>	<b>28624522893</b>
3.1 Pass	75407996	148946650	58523373.7	52384530.2	51103624.69	60087656	34358265.72	27056908.86	2330378753
3.2 Substandard	22086406	11308618	14090012.8	11492500	528260.56	7442195	3839739.498	7284059.68	335288646.4
3.3 Doubtful	42119735	31349007	48149308.6	5694941.53	589427.37	1662544	926145.42	8977044.62	761336534.8
3.4 Loss	129851409	400562908	396648344	128070928	16568994.16	20894667	29061208.11	20836584.12	25197518959
<b>(B) Total Provisioning</b>	<b>269465546</b>	<b>592167183</b>	<b>517411040</b>	<b>197642899</b>	<b>68790306.78</b>	<b>90087062</b>	<b>68185358.75</b>	<b>64154597.28</b>	<b>28624522893</b>
<b>4. Provisioning upto Previous Year</b>	<b>361613447</b>	<b>1674667273</b>	<b>242350697</b>	<b>181952250</b>	<b>47680089.52</b>	<b>48975805</b>	<b>17509290</b>	<b>107697984.7</b>	<b>28727702283</b>
4.1 Pass	77766375	96026594	40303949.3	35964974	25158049.75	36743876	17509290	14203403.64	1787767134
4.2 Substandard	27274967	31762354	3920970.12	170075	210954.46	3503316		2155470.88	454174313.5
4.3 Doubtful	34265204	1365948160	22459321.1	96125	1828143.54	5447778		24417792	2648654222
4.4 Loss	222306901	180930165	175666457	145721076	20482941.77	3280835		66921318.16	23837106614
<b>(C) Total Previous Year Provision</b>	<b>361613447</b>	<b>445667273</b>	<b>242350697</b>	<b>-824250</b>	<b>47680089.52</b>	<b>48975805</b>	<b>17509290</b>	<b>83524370.6</b>	<b>27801252168</b>
<b>(D) Adjustment This Year</b>	<b>-92147899</b>	<b>146499910</b>	<b>275060343</b>	<b>19127998.7</b>	<b>21110217.28</b>	<b>41111258</b>	<b>50676067.75</b>	<b>-19369776.32</b>	<b>453931572.5</b>
<b>(E) Net Loan (A-B)</b>	<b>5912579473</b>	<b>5419734669</b>	<b>3167723668</b>	<b>4711712301</b>	<b>5061433056</b>	<b>5590925659</b>	<b>2657958435</b>	<b>2570776012</b>	<b>119741986490.93</b>

**ANNEX-12: Fixed Assets of Commercial Banks**

As on Mid-July,2005

NBL:

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>						
a. Previous Year Balance		20,044,044	5,114,083	37,174,325	9,857,429	72,189,881
b. Addition this year		7,167,210	-	10,643,048	2,723,874	20,534,132
c. Revaluation/Written back this year		-	-	-	-	-
d. This year sold		(2,698,800)	-	-	-	(2,698,800)
e. This year Written Off		(2,300)	-	(8,960)	-	(11,260)
<b>Total Cost (a+b+c+d+e)</b>	-	<b>24,510,154</b>	<b>5,114,083</b>	<b>47,808,412</b>	<b>12,581,303</b>	<b>90,013,953</b>
<b>2. Depreciation</b>						
a. Upto previous year		7,598,847	2,241,625	19,424,175	3,730,091	32,994,737
b. For this year		2,159,953	430,869	3,945,484	831,655	7,367,961
c. Depreciation on Written Off/ Sold Assets		(1,220,842)	-	(4,255)	-	(1,225,097)
<b>Total Depreciation (a+b+c)</b>	-	<b>8,537,958</b>	<b>2,672,494</b>	<b>23,365,404</b>	<b>4,561,746</b>	<b>39,137,601</b>
<b>3. Book Value (WDV)* (1-2)</b>	-	<b>15,972,197</b>	<b>2,441,590</b>	<b>24,443,009</b>	<b>8,019,557</b>	<b>50,876,352</b>
<b>4. Land</b>						-
<b>5. Capital Work in Progress (pending capitalization)</b>						-
<b>6. Leasehold Assets</b>	-	-	-	-	8,619,514	8,619,514
<b>Total (3+4+5+6)</b>	-	<b>15,972,197</b>	<b>2,441,590</b>	<b>24,443,009</b>	<b>16,639,071</b>	<b>59,495,866</b>

RBB:

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>						
a. Previous Year Balance	253,442,365	39,123,692		138,505,071	95,853,251	431,071,128
b. Addition this year	14,185,428	15,674,600		29,294,072	520,281	59,154,100
c. Revaluation/Written back this year	4,229,034	(5,261,657)		2,882,829		1,850,206
d. This year sold	3,264,386	7,352,080		4,249,333	6,000,028	14,865,799
e. This year Written Off		404,617		629,071		1,033,688
<b>Total Cost (a+b+c+d+e)</b>	<b>268,592,442</b>	<b>41,779,937</b>		<b>165,803,569</b>	<b>90,373,504</b>	<b>566,549,452</b>
<b>2. Depreciation</b>						
a. Upto previous year	45,427,444	22,342,878		70,983,158		138,753,480
b. For this year	10,636,683	4,944,811		20,457,598		36,039,092
c. Depreciation on Written Off/ Sold Assets	4,295,109	(5,517,903)		2,486,381		1,263,587
<b>Total Depreciation (a+b+c)</b>	<b>60,359,236</b>	<b>21,769,786</b>		<b>93,927,137</b>		<b>176,056,159</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>208,233,206</b>	<b>20,010,151</b>		<b>71,876,432</b>	<b>90,373,504</b>	<b>300,119,789</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>	<b>2,588,455</b>					<b>2,588,455</b>
<b>6. Leasehold Assets</b>	-					
<b>Total (3+4+5+6)</b>	<b>210,821,661</b>	<b>20,010,151</b>		<b>71,876,432</b>	<b>90,373,504</b>	<b>393,081,748</b>

NABIL:

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	22,711,702	6,159,685	-	30,066,911	-	544,231,380
a. Previous Year Balance	73,256,511	88,226,493	-	323,810,077	-	485,293,081
b. Addition this year	22,711,702	31,808,585	-	38,749,502	-	93,269,790
c. Revaluation/Written back this year	-	-	-	-	-	-
d. This year sold	-	(25,648,900)	-	(904,597)	-	(26,553,497)
e. This year Written Off	-	-	-	(7,777,994)	-	(7,777,994)
<b>Total Cost (a+b+c+d+e)</b>	<b>95,968,213</b>	<b>94,386,178</b>	<b>-</b>	<b>353,876,988</b>	<b>-</b>	<b>544,231,380</b>
<b>2. Depreciation</b>	18,283,688	37,644,322	-	194,114,374	-	250,042,383
a. Upto previous year	14,965,049	38,256,538	-	158,823,324	-	212,044,910
b. For this year	3,318,639	12,163,715	-	43,227,248	-	58,709,602
c. Depreciation on Written Off/ Sold Assets	-	(12,775,931)	-	(7,936,198)	-	(20,712,129)
<b>Total Depreciation (a+b+c)</b>	<b>18,283,688</b>	<b>37,644,322</b>	<b>-</b>	<b>194,114,374</b>	<b>-</b>	<b>250,042,383</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>77,684,525</b>	<b>56,741,856</b>	<b>-</b>	<b>159,762,614</b>	<b>-</b>	<b>294,188,997</b>
<b>4. Land</b>					49,781,848	49,781,848
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>					17,264,547	17,264,547
<b>Total (3+4+5+6)</b>	<b>77,684,525</b>	<b>56,741,856</b>	<b>-</b>	<b>159,762,614</b>	<b>67,046,395</b>	<b>361,235,392</b>

NIBL:

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	34,831,372	(1,900,301)	-	7,627,366	59,704,837	-
a. Previous Year Balance	127,366,096	39,493,563	-	47,729,691	112,289,979	527,405,877
b. Addition this year	34,831,372	1,709,099	-	7,638,180	59,828,750	104,007,401
c. Revaluation/Written back this year	-	-	-	-	-	-
d. This year sold	-	(3,609,400)	-	(10,814)	(123,913)	(3,744,127)
e. This year Written Off	-	-	-	-	-	-
<b>Total Cost (a+b+c+d+e)</b>	<b>162,197,468</b>	<b>37,593,262</b>	<b>-</b>	<b>55,357,057</b>	<b>171,994,816</b>	<b>427,142,603</b>
<b>2. Depreciation</b>	4,003,499	15,980,988	-	22,109,842	64,456,105	106,550,434
a. Upto previous year	2,163,960	14,035,860	-	17,649,105	43,242,746	77,091,671
b. For this year	1,839,539	5,272,649	-	4,462,772	21,219,497	32,794,457
c. Depreciation on Written Off/ Sold Assets	-	(3,327,521)	-	(2,035)	(6,138)	(3,335,694)
<b>Total Depreciation (a+b+c)</b>	<b>4,003,499</b>	<b>15,980,988</b>	<b>-</b>	<b>22,109,842</b>	<b>64,456,105</b>	<b>106,550,434</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>158,193,969</b>	<b>21,612,274</b>	<b>-</b>	<b>33,247,215</b>	<b>107,538,711</b>	<b>320,592,169</b>
<b>4. Land</b>						-
<b>5. Capital Work in Progress (pending capitalization)</b>						-
<b>6. Leasehold Assets</b>						-
<b>Total (3+4+5+6)</b>	<b>158,193,969</b>	<b>21,612,274</b>	<b>-</b>	<b>33,247,215</b>	<b>107,538,711</b>	<b>320,592,169</b>

SCBNL:

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	(3,463,197)	465,750	-	(7,105,371)	-	394,384,715
a. Previous Year Balance	60,774,485	33,503,864		271,910,704	38,298,480	404,487,533
b. Addition this year		4,575,035				4,575,035
c. Revaluation/Written back this year						-
d. This year sold	(1,079,616)	(4,109,285)		(6,725,074)		(11,913,975)
e. This year Written Off	(2,383,581)			(380,297)		(2,763,878)
<b>Total Cost (a+b+c+d+e)</b>	<b>57,311,288</b>	<b>33,969,614</b>	<b>-</b>	<b>264,805,333</b>	<b>38,298,480</b>	<b>394,384,715</b>
<b>2. Depreciation</b>	<b>7,974,870</b>	<b>26,096,923</b>	<b>-</b>	<b>255,220,819</b>	<b>33,679,486</b>	<b>322,972,098</b>
a. Upto previous year	7,815,525	26,000,074		204,676,997	29,760,779	268,253,375
b. For this year	794,332	4,206,134		57,031,744	3,918,707	65,950,917
c. Depreciation on Written Off/ Sold Assets	(634,987)	(4,109,285)		(6,487,922)		(11,232,194)
<b>Total Depreciation (a+b+c)</b>	<b>7,974,870</b>	<b>26,096,923</b>	<b>-</b>	<b>255,220,819</b>	<b>33,679,486</b>	<b>-</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>49,336,418</b>	<b>7,872,691</b>	<b>-</b>	<b>9,584,514</b>	<b>4,618,994</b>	<b>71,412,617</b>
<b>4. Land</b>						<b>-</b>
<b>5. Capital Work in Progress (pending capitalization)</b>						<b>-</b>
<b>6. Leasehold Assets</b>						<b>-</b>
<b>Total (3+4+5+6)</b>	<b>49,336,418</b>	<b>7,872,691</b>	<b>-</b>	<b>9,584,514</b>	<b>4,618,994</b>	<b>71,412,617</b>

HBL:

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	-	8,080,170	11,539,164	11,971,069	6,953,125	
a. Previous Year Balance	25,102,425	72,603,298	170,171,918	101,740,524	76,259,714	445,877,875
b. Addition this year		5,240,250	11,406,224	11,971,069	6,953,125	35,570,668
c. Revaluation/Written back this year						-
d. This year sold		2,839,920				2,839,920
e. This year Written Off			132,940			132,940
<b>Total Cost (a+b+c+d+e)</b>	<b>25,102,425</b>	<b>75,003,628</b>	<b>181,445,202</b>	<b>113,711,593</b>	<b>83,212,839</b>	<b>478,475,687</b>
<b>2. Depreciation</b>	<b>6,288,842</b>	<b>31,054,048</b>	<b>95,119,056</b>	<b>52,678,159</b>	<b>-</b>	<b>185,140,105</b>
a. Upto previous year	5,298,653	24,569,256	74,621,012	44,218,082		148,707,003
b. For this year	990,189	7,392,324	20,562,627	8,460,077		37,405,217
c. Depreciation on Written Off/ Sold Assets		(907,532)	(64,583)			(972,115)
<b>Total Depreciation (a+b+c)</b>	<b>6,288,842</b>	<b>31,054,048</b>	<b>95,119,056</b>	<b>52,678,159</b>	<b>-</b>	<b>185,140,105</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>18,813,583</b>	<b>43,949,580</b>	<b>86,326,146</b>	<b>61,033,434</b>	<b>83,212,839</b>	<b>293,335,582</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>	<b>2,486,441</b>					<b>2,486,441</b>
<b>6. Leasehold Assets</b>						
<b>Total (3+4+5+6)</b>	<b>21,300,024</b>	<b>43,949,580</b>	<b>86,326,146</b>	<b>61,033,434</b>	<b>83,212,839</b>	<b>295,822,023</b>

SBI

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	-	<b>8,954,558</b>	<b>4,077,187</b>	<b>7,523,022</b>	<b>3,865,746</b>	<b>141,250,968</b>
a. Previous Year Balance		6,145,663	61,691,213	34,969,753	14,023,826	116,830,455
b. Addition this year		6,745,976	3,996,287	5,747,827	3,747,306	20,237,396
c. Revaluation/Written back this year						-
d. This year sold		2,199,566				2,199,566
e. This year Written Off		9,016	80,900	1,775,195	118,440	1,983,551
<b>Total Cost (a+b+c+d+e)</b>	-	<b>10,683,057</b>	<b>65,606,600</b>	<b>38,942,385</b>	<b>17,652,692</b>	<b>132,884,734</b>
<b>2. Depreciation</b>	-	<b>3,481,954</b>	<b>39,400,193</b>	<b>15,973,325</b>	<b>7,577,338</b>	<b>66,432,810</b>
a. Upto previous year		4,442,526	30,586,099	13,446,135	6,005,504	54,480,264
b. For this year		1,229,593	8,876,140	3,675,421	1,621,899	15,403,053
c. Depreciation on Written Off/ Sold Assets		(2,190,165)	(62,046)	(1,148,231)	(50,065)	(3,450,507)
<b>Total Depreciation (a+b+c)</b>	-	<b>3,481,954</b>	<b>39,400,193</b>	<b>15,973,325</b>	<b>7,577,338</b>	<b>66,432,810</b>
<b>3. Book Value (WDV)* (1-2)</b>	-	<b>7,201,103</b>	<b>26,206,407</b>	<b>22,969,060</b>	<b>10,075,354</b>	<b>66,451,924</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>						
<b>Total (3+4+5+6)</b>	-	<b>7,201,103</b>	<b>26,206,407</b>	<b>22,969,060</b>	<b>10,075,354</b>	<b>66,451,924</b>

NBBL

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	<b>49,400</b>	<b>(3,381,145)</b>	-	<b>16,185,095</b>	<b>4,418,217</b>	<b>293,425,413</b>
a. Previous Year Balance	110,904,450	51,389,284		91,046,605	22,813,507	276,153,846
b. Addition this year	49,400	4,272,600		17,989,399	4,881,406	27,192,805
c. Revaluation/Written back this year						-
d. This year sold		(7,651,445)		(822,362)	(463,189)	(8,936,996)
e. This year Written Off		(2,300)		(981,942)		(984,242)
<b>Total Cost (a+b+c+d+e)</b>	<b>110,953,850</b>	<b>48,008,139</b>	-	<b>107,231,700</b>	<b>27,231,724</b>	<b>293,425,413</b>
<b>2. Depreciation</b>	<b>1,220,688</b>	<b>34,917,758</b>	-	<b>63,616,574</b>	<b>15,412,294</b>	<b>115,167,314</b>
a. Upto previous year	743,572	24,143,384		48,659,876	11,428,873	84,975,705
b. For this year	477,116	6,080,353		14,152,379	3,957,188	24,667,036
c. Depreciation on Written Off/ Sold Assets		4,694,021		804,319	26,233	5,524,573
<b>Total Depreciation (a+b+c)</b>	<b>1,220,688</b>	<b>25,529,716</b>	-	<b>62,007,936</b>	<b>15,359,828</b>	<b>104,118,168</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>109,733,162</b>	<b>22,478,423</b>	-	<b>45,223,764</b>	<b>11,871,896</b>	<b>189,307,245</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>						
<b>Total (3+4+5+6)</b>	<b>109,733,162</b>	<b>22,478,423</b>	-	<b>45,223,764</b>	<b>11,871,896</b>	<b>189,307,245</b>

## Everest Bank

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	5,780,078	10,870,169	1,100,128	15,680,021	1,273,600	187,012,081
a. Previous Year Balance	23,860,729	15,621,720	5,364,260	98,417,806	9,043,570	152,308,085
b. Addition this year	5,780,078	12,803,216	1,100,128	16,597,654	1,277,600	37,558,676
c. Revaluation/Written back this year						-
d. This year sold		(1,823,870)		(530,657)		(2,354,527)
e. This year Written Off		(109,177)		(386,976)	(4,000)	(500,153)
<b>Total Cost (a+b+c+d+e)</b>	<b>29,640,807</b>	<b>26,491,889</b>	<b>6,464,388</b>	<b>114,097,827</b>	<b>10,317,170</b>	<b>187,012,081</b>
<b>2. Depreciation</b>	3,254,276	8,001,090	3,201,337	66,633,917	5,886,399	86,977,019
a. Upto previous year	1,880,909	5,947,909	2,675,908	53,023,565	4,113,806	67,642,097
b. For this year	1,373,367	3,216,902	525,429	14,163,344	1,838,952	21,117,994
c. Depreciation on Written Off/ Sold Assets		(1,163,721)		(552,992)	(66,359)	(1,783,072)
<b>Total Depreciation (a+b+c)</b>	<b>3,254,276</b>	<b>8,001,090</b>	<b>3,201,337</b>	<b>66,633,917</b>	<b>5,886,399</b>	<b>86,977,019</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>26,386,531</b>	<b>18,490,799</b>	<b>3,263,051</b>	<b>47,463,910</b>	<b>4,430,771</b>	<b>100,035,062</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>					3,716,890	3,716,890
<b>6. Leasehold Assets</b>					4,549,613	4,549,613
<b>Total (3+4+5+6)</b>	<b>26,386,531</b>	<b>18,490,799</b>	<b>3,263,051</b>	<b>47,463,910</b>	<b>12,697,274</b>	<b>134,068,090</b>

## BOK:

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	-	4,037,265	-	19,217,193	188,580	23,443,038
a. Previous Year Balance		30,834,677		90,050,427	12,440,473	133,325,576
b. Addition this year		5,565,100		19,904,703	1,556,271	27,026,074
c. Revaluation/Written back this year						-
d. This year sold		(1,500,000)				(1,500,000)
e. This year Written Off		(27,835)		(687,510)	(1,367,691)	(2,083,036)
<b>Total Cost (a+b+c+d+e)</b>	<b>-</b>	<b>34,871,942</b>	<b>-</b>	<b>109,267,620</b>	<b>12,629,053</b>	<b>156,768,614</b>
<b>2. Depreciation</b>	-	17,875,634	-	63,879,046	6,452,959	88,207,638
a. Upto previous year		14,650,409		51,209,666	5,922,658	71,782,732
b. For this year		4,048,065		12,858,809	1,809,667	18,716,540
c. Depreciation on Written Off/ Sold Assets		(822,840)		(189,429)	(1,279,366)	(2,291,634)
<b>Total Depreciation (a+b+c)</b>	<b>-</b>	<b>17,875,634</b>	<b>-</b>	<b>63,879,046</b>	<b>6,452,959</b>	<b>88,207,638</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>-</b>	<b>16,996,309</b>	<b>-</b>	<b>45,388,574</b>	<b>6,176,094</b>	<b>88,207,638</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>					26,669,965	26,669,965
<b>Total (3+4+5+6)</b>	<b>-</b>	<b>16,996,309</b>	<b>-</b>	<b>45,388,574</b>	<b>32,846,059</b>	<b>95,230,942</b>

## NCC

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	62,462	6,888,626	2,866,542	4,159,673	4,886,796	190,724,114
a. Previous Year Balance	77,383,502	24,578,515	30,912,837	23,836,567	15,148,594	171,860,015
b. Addition this year	62,462	6,888,626	2,866,542	4,159,673	4,886,796	18,864,099
c. Revaluation/Written back this year						-
d. This year sold						-
e. This year Written Off						-
<b>Total Cost (a+b+c+d+e)</b>	<b>77,445,964</b>	<b>31,467,141</b>	<b>33,779,379</b>	<b>27,996,240</b>	<b>20,035,390</b>	<b>190,724,114</b>
<b>2. Depreciation</b>	13,729,307	11,931,200	18,759,510	16,410,693	10,372,528	71,203,238
a. Upto previous year	11,052,877	8,433,756	14,747,716	13,036,640	7,895,988	55,166,977
b. For this year	2,676,430	3,497,444	4,011,794	3,374,053	2,476,540	16,036,261
c. Depreciation on Written Off/ Sold Assets						-
<b>Total Depreciation (a+b+c)</b>	<b>13,729,307</b>	<b>11,931,200</b>	<b>18,759,510</b>	<b>16,410,693</b>	<b>10,372,528</b>	<b>71,203,238</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>63,716,657</b>	<b>19,535,941</b>	<b>15,019,869</b>	<b>115,885,547</b>	<b>9,662,862</b>	<b>119,520,876</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>	4,505,888					4,505,888
<b>Total (3+4+5+6)</b>	<b>68,222,545</b>	<b>19,535,941</b>	<b>15,019,869</b>	<b>115,885,547</b>	<b>9,662,862</b>	<b>124,026,764</b>

## Lumbini

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	-	5,944,429	-	4,764,493	-	59,229,969
a. Previous Year Balance	9,317,181	13,608,530		25,595,337	-	48,521,048
b. Addition this year		5,944,429		4,918,801	-	10,863,230
c. Revaluation/Written back this year	-	-	-	-	-	-
d. This year sold	-	-	-	(154,308)	-	(154,308)
e. This year Written Off						-
<b>Total Cost (a+b+c+d+e)</b>	<b>9,317,181</b>	<b>19,552,959</b>	<b>-</b>	<b>30,359,830</b>	<b>-</b>	<b>59,229,969</b>
<b>2. Depreciation</b>	-	3,606,741	-	7,489,122	-	11,095,862
a. Upto previous year		2,829,124		6,058,985		8,888,109
b. For this year		777,617		1,485,949		2,263,566
c. Depreciation on Written Off/ Sold Assets		-		(55,812)		(55,812)
<b>Total Depreciation (a+b+c)</b>	<b>-</b>	<b>3,606,741</b>	<b>-</b>	<b>7,489,122</b>	<b>-</b>	<b>11,095,862</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>9,317,181</b>	<b>15,946,218</b>	<b>-</b>	<b>22,870,708</b>	<b>-</b>	<b>48,134,107</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>						210,663
<b>Total (3+4+5+6)</b>	<b>9,317,181</b>	<b>15,946,218</b>	<b>-</b>	<b>22,870,708</b>	<b>-</b>	<b>48,344,770</b>



## NIC

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	-	4,466,110	-	10,634,088	2,723,874	90,013,953
a. Previous Year Balance	-	20,044,044	5,114,083	37,174,325	9,857,429	72,189,881
b. Addition this year	-	7,167,210	-	10,643,048	2,723,874	20,534,132
c. Revaluation/Written back this year	-	-	-	-	-	-
d. This year sold	-	(2,698,800)	-	-	-	(2,698,800)
e. This year Written Off	-	(2,300)	-	(8,960)	-	(11,260)
<b>Total Cost (a+b+c+d+e)</b>	-	<b>24,510,154</b>	<b>5,114,083</b>	<b>47,808,412</b>	<b>12,581,303</b>	<b>90,013,953</b>
<b>2. Depreciation</b>	-	9,758,800	2,672,494	23,369,659	4,561,746	
a. Upto previous year	-	7,598,847	2,241,625	19,424,175	3,730,091	32,994,737
b. For this year	-	2,159,953	430,869	3,945,484	831,655	7,367,961
c. Depreciation on Written Off/ Sold Assets	-	-	-	-	-	-
<b>Total Depreciation (a+b+c)</b>	-	<b>8,537,958</b>	<b>2,672,494</b>	<b>23,365,404</b>	<b>4,561,746</b>	<b>39,137,601</b>
<b>3. Book Value (WDV)* (1-2)</b>	-	<b>15,972,197</b>	<b>2,441,590</b>	<b>24,443,009</b>	<b>8,019,557</b>	<b>50,876,352</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>					8,619,514	8,619,514
<b>Total (3+4+5+6)</b>	-	<b>15,972,197</b>	<b>2,441,590</b>	<b>24,443,009</b>	<b>16,639,071</b>	<b>59,495,866</b>

## MPBL:

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	-	15,825,523	-	21,189,573	-	121,346,998
a. Previous Year Balance	28,688,900	15,804,263	-	38,991,762	846,977	84,331,902
b. Addition this year	-	13,625,523	-	21,189,573	-	34,815,096
c. Revaluation/Written back this year	-	-	-	-	-	-
d. This year sold	-	2,200,000	-	-	-	2,200,000
e. This year Written Off	-	-	-	-	-	-
<b>Total Cost (a+b+c+d+e)</b>	<b>28,688,900</b>	<b>31,629,786</b>	<b>-</b>	<b>60,181,335</b>	<b>846,977</b>	<b>121,346,998</b>
<b>2. Depreciation</b>	5,235,628	7,829,318	-	19,414,245	429,404	32,908,596
a. Upto previous year	4,232,298	3,843,951	-	13,487,364	355,715	21,919,329
b. For this year	1,003,330	2,898,398	-	5,926,881	73,689	9,902,298
c. Depreciation on Written Off/ Sold Assets	-	1,086,969	-	-	-	1,086,969
<b>Total Depreciation (a+b+c)</b>	<b>5,235,628</b>	<b>7,829,318</b>	<b>-</b>	<b>19,414,245</b>	<b>429,404</b>	<b>32,908,596</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>23,453,272</b>	<b>21,574,406</b>	<b>-</b>	<b>40,767,090</b>	<b>417,573</b>	<b>86,212,340</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>						
<b>Total (3+4+5+6)</b>	<b>23,453,272</b>	<b>21,574,406</b>	<b>-</b>	<b>40,767,090</b>	<b>417,573</b>	<b>86,212,340</b>

Kumari

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	-	4,332,550	-	11,309,052	21,341,279	36,982,881
a. Previous Year Balance		21,787,827		11,546,425	45,154,072	78,488,324
b. Addition this year		4,335,400		11,313,305	21,341,279	36,989,984
c. Revaluation/Written back this year						-
d. This year sold						(7,103)
e. This year Written Off		(2,850)		(4,253)		
<b>Total Cost (a+b+c+d+e)</b>	-	<b>26,120,377</b>	-	<b>22,855,477</b>	<b>66,495,351</b>	<b>115,471,205</b>
<b>2. Depreciation</b>	-	10,189,860	-	7,757,143	33,432,508	51,379,511
a. Upto previous year		6,569,208		3,619,297	22,530,593	32,719,098
b. For this year		3,622,151		4,139,175	10,901,915	18,663,241
c. Depreciation on Written Off/ Sold Assets		(1,499)		(1,329)		(2,828)
<b>Total Depreciation (a+b+c)</b>	-	<b>10,189,860</b>	-	<b>7,757,143</b>	<b>33,432,508</b>	<b>51,379,511</b>
<b>3. Book Value (WDV)* (1-2)</b>	-	<b>15,930,517</b>	-	<b>15,098,335</b>	<b>33,062,843</b>	<b>64,091,694</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>				841,362	667,645	1,509,007
<b>6. Leasehold Assets</b>					17,383,448	17,383,448
<b>Total (3+4+5+6)</b>	-	<b>15,930,517</b>	-	<b>15,939,697</b>	<b>51,113,936</b>	<b>82,984,149</b>

Laxmi

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	49,243,421	20,784,108	-	8,144,481	37,107,072	98,165,974
a. Previous Year Balance				4,450,780	23,764,578	45,328,465.54
b. Addition this year	-	17,113,108		8,200,370	37,108,080	98,222,871
c. Revaluation/Written back this year	49,243,421	3,671,000		-	-	-
d. This year sold	-	-		-	-	-
e. This year Written Off	-	-		(55,889)	(1,008)	(56,897)
<b>Total Cost (a+b+c+d+e)</b>	<b>49,243,421</b>	<b>20,784,108</b>	-	<b>12,595,261</b>	<b>60,871,650</b>	<b>143,494,440</b>
<b>2. Depreciation</b>	1,231,086	5,932,320	-	3,363,943	12,528,081	23,055,429
a. Upto previous year	-	4,878,281		1,756,051	8,051,918	14,686,250
b. For this year	1,231,086	1,036,939		1,637,873	4,477,171	8,383,068
c. Depreciation on Written Off/ Sold Assets	-	17,100		(29,981)	(1,008)	(13,890)
<b>Total Depreciation (a+b+c)</b>	<b>1,231,086</b>	<b>5,932,320</b>	-	<b>3,363,943</b>	<b>12,528,081</b>	<b>23,055,429</b>
<b>3. Book Value (WDV)* (1-2)</b>	<b>48,012,336</b>	<b>14,851,788</b>	-	<b>9,231,318</b>	<b>48,343,569</b>	<b>120,439,012</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>	337,000					337,000
<b>6. Leasehold Assets</b>	3,608,613					3,608,613
<b>Total (3+4+5+6)</b>	<b>51,957,948</b>	<b>14,851,788</b>	-	<b>9,231,318</b>	<b>48,343,569</b>	<b>124,384,625</b>

Siddhartha

Particulars	Assets					This Year
	Building	Vehicles	Machinery	Equipment	Others	
<b>1. At Cost</b>	-	2,584,400	2,944,665	5,376,661	2,268,443	13,174,169
a. Previous Year Balance		6,107,138	5,207,689	12,863,660	9,187,809	33366295.93
b. Addition this year		2,584,400	2,944,665	5,376,661	2,268,443	13,174,169
c. Revaluation/Written back this year						-
d. This year sold						-
e. This year Written Off						-
<b>Total Cost (a+b+c+d+e)</b>	-	<b>8,691,538</b>	<b>8,152,354</b>	<b>18,240,321</b>	<b>11,456,252</b>	<b>46,540,465</b>
<b>2. Depreciation</b>	-	2,743,264	2,569,684	6,703,112	4,307,253	16,323,313
a. Upto previous year		1,440,263	1,239,559	3,370,819	2,352,950	8,403,591
b. For this year		1,303,001	1,330,125	3,332,293	1,954,303	7,919,722
c. Depreciation on Written Off/ Sold Assets						
<b>Total Depreciation (a+b+c)</b>	-	<b>2,743,264</b>	<b>2,569,684</b>	<b>6,703,112</b>	<b>4,307,253</b>	<b>16,323,313</b>
<b>3. Book Value (WDV)* (1-2)</b>	-	<b>5,948,274</b>	<b>5,582,671</b>	<b>11,537,209</b>	<b>7,148,999</b>	<b>30,217,153</b>
<b>4. Land</b>						
<b>5. Capital Work in Progress (pending capitalization)</b>						
<b>6. Leasehold Assets</b>						
<b>Total (3+4+5+6)</b>	-	<b>5,948,274</b>	<b>5,582,671</b>	<b>11,537,209</b>	<b>7,148,999</b>	<b>30,217,153</b>

**ANNEX-12(KA): Securities against Loans, Advances & Bills Purchased of Commercial Banks**  
As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HL	SBI	NBBL	Everest
<b>A. Secured</b>	<b>16,866,545,607</b>	<b>26,113,313,803</b>	<b>10,946,736,577</b>	<b>10,453,163,997</b>	<b>6,728,148,317</b>	<b>13,451,168,267</b>	<b>6,739,347,218</b>	<b>9,626,913,537</b>	<b>7,892,122,975</b>
1. Moveable/Immoveable Assets	14,704,443,000	25,819,937,315	10,180,566,835	9544838542	4871960035	11,036,495,267.04	5952768120	7682069985	6621823021
2. Local Banks & Financial Institution Guarantee	18,300,518	33,319,974	32,448,643		-	83,000,000.00	269278074	557346106	200171000
3. HMG. Guarantee	489,129,823	7,940,820	-		-	178,990,652.19			
4. A+ Rated International Banks Guarantee		-	156,755,099	9592000	404191756	141,300,000.00	46997000	4698000	
5. Export Documents	118,065,819	9,963,057	125,830,000	15775500	-		257583429	252138640	6079000
6. a) Fixed Deposit Receipts-Own Bank	155,628,098	99,428,605	135,948,000	63040710		388020000	84665000	124832417	159270126
6. b) Fixed Deposit Receipts-Other Banks			68,368,000	30368994	180385091	16062000	90642000		54987932
7. Government Securities	52,599,701	29,948,271	246,790,000	20119541	138446029	269741000	7122000	3085285	131465576
8. Counter Guarantee	-		-		1133165406	680941347.8	8300283		
9. Personal Guarantee		5,405,765,314	30,000	2803067	-	45946000	21991312	260074874	2395224
10. Other Securities	1,328,378,648	58718107		766625643		610671999.5		742668230	715931096
<b>B. Unsecured</b>		<b>887,614,050</b>	-		<b>1692720476</b>	<b>0</b>			<b>7967296</b>
<b>Total (A+B)</b>	<b>16,866,545,607</b>	<b>27,000,927,853</b>	<b>10,946,736,577</b>	<b>10,453,163,997</b>	<b>8,420,868,793</b>	<b>13,451,168,267</b>	<b>6,739,347,218</b>	<b>9,626,913,537</b>	<b>7,900,090,271</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>A. Secured</b>	<b>6,182,045,019</b>	<b>6,011,901,852</b>	<b>3,665,750,303</b>	<b>4,909,355,200</b>	<b>5,050,064,855</b>	<b>5,681,012,719</b>	<b>2,726,143,795</b>	<b>2,634,930,609</b>	<b>145,678,664,649</b>
1. Moveable/Immoveable Assets	4735763062	4918643881	2583326105	4650212435	4139372245	4265512124	2597176155	2548511930	126,853,420,057
2. Local Banks & Financial Institution Guarantee	0	136265640	125948681.4	116561435.3	103515993.6		0	42410000	1,718,566,065
3. HMG. Guarantee	0		32000000			42126681	0		750,187,976
4. A+ Rated International Banks Guarantee	122985331		0				0		886,519,186
5. Export Documents	155034378	78044170	30046300			82506593			1,131,066,886
6. a) Fixed Deposit Receipts-Own Bank	78180331	20780607	45284000	11175322.59	12000573.11	490545	63000	7856000	1,386,663,335
6. b) Fixed Deposit Receipts-Other Banks	520477434	1898074	13000558.69	31985538.21	5887803.66	50978031		1102679.42	1,066,144,136
7. Government Securities	267345098	1847752	8424303.38	956197.02	4417163.01	1220452			1,183,528,368
8. Counter Guarantee	0		0	0	0				1,822,407,037
9. Personal Guarantee	0	45153078	162005147.3	0	29000	205386	36332716.25		5,982,731,119
10. Other Securities	302259385	809268650	665715207.2	98464272.4	784842076.1	1237972907	92571923.03	35050000	8,249,138,144
<b>B. Unsecured</b>			<b>19384405.82</b>		<b>80157507.68</b>				<b>2,687,843,736</b>
<b>Total (A+B)</b>	<b>6,182,045,019</b>	<b>6,011,901,852</b>	<b>3,685,134,709</b>	<b>4,909,355,200</b>	<b>5,130,222,362</b>	<b>5,681,012,719</b>	<b>2,726,143,795</b>	<b>2,634,930,609</b>	<b>148,366,508,384</b>

**ANNEX-13: Other Assets of Commercial Banks**

As on Mid-July,2005

	NBL	RBB	NABIL	NIBL	SCBNL	HLB	SBI	NBBL	Everest
1. Stock of Stationery	22,465,484	15575119	4,373,084	929426	0	7,429,200.39	688649	2179765	4760574
2. Income Receivable on Investments	112,930,632	6177584576	39,808,341	13286972	133169534	67,193,275.67	18538184	23929107	20928777
3. Accrued Interest on Loan	13,038,652,848	21585434511	168,862,896	81580855	133,460,066	511,181,015.18	475455107	933826388	159784445
4. Receivable Commission		91091438	-	0	1,578,670	-			
5. Sundry Debtors	471,567,478	999134124	-	12018383	65,583,778	58,418,255.61	32484717	44934544	20909900
6. Staff Loan and Advances	1,321,901,416	1927457739	244,151,559	37171442	107,443,889	60,764,063.69	39608038	64296104	43902707
7. Prepayments	12,148,892	9645602	23,800,037	17904330	9825507.04	12,699,587.94	2055191	5817750	1300785
8. Cash in Transit	97,132,315	0	-	0	-	649,000.00			3265000
9. Other Transit items (including cheque)		1925498139	-	175955634	141503241	-		126001745	9987056
10. Drafts Paid without Notice		1538250683	-	0	-	-	32000000	5167305	
11. Expenses Not Written off	1,909,732,331		-	15312563	8319169.67	65,436,533.20	2411057	11843709	
12. Non-Banking Assets	123,111,103	186938543	-	1537012	-	31,929,675.42	7254994	147355436	24570614
13. Branch Adjustment account			-	136267	-	28,789,710.04		90150929	
14. Others	620,963,358	688124000	62,887,406	56913477	4712811.77	131,968,253.25	8930	31163837	1055525
<b>Total</b>	<b>17730605857</b>	<b>29028925745</b>	<b>543883323</b>	<b>412746361</b>	<b>605596666.6</b>	<b>976458570.4</b>	<b>610504867</b>	<b>1486666619</b>	<b>290465383</b>

	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Stock of Stationery	3826854	1619351	3302822.3	2974174.4	2218515.2	1371322	718683.9		74,433,024
2. Income Receivable on Investments	23516793	1320843	5849442.68	29122512.9	2424112.6	9984796	6078268.32	1456558.17	6,687,122,725
3. Accrued Interest on Loan	43344609	672939672	131328595	11374995.9	26034897	8754163	17865070.93	20704747.9	38,020,584,881
4. Receivable Commission	0		0	2580749.88	0		0		95,250,858
5. Sundry Debtors	12280052	8071984	76545213.7	2114760.12	1773745.8	656551	213675		1,806,707,161
6. Staff Loan and Advances	25970139	23325760	31352995.5	9012864.75	773628.2	5876553	9876355.1		3,952,885,253
7. Prepayments	7031813	2764135	2279559.72	2751009.36	5721998.5	10970956	1799900.13		128,517,054
8. Cash in Transit	0		0		0		0	19353726.06	120,400,041
9. Other Transit items (including cheque)	28322903	37748646	0				0		2,445,017,364
10. Drafts Paid without Notice	0	3045324	0		0		0		1,578,463,312
11. Expenses Not Written off	9454378	16389826	8760930.21	5032950.63	48449354		4070843.18	8578310.6	2,113,791,955
12. Non-Banking Assets	24087543	57484100	64938912.8	3465000	5805000		2774747	720146.21	681,972,826
13. Branch Adjustment account		5831677				300544	0		125,209,127
14. Others	3837216		276424	98311.84	868723.73	2415050	57040041.44	7366060.33	1,669,699,425
									-
<b>Total</b>	<b>181672300</b>	<b>830541318</b>	<b>324634895</b>	<b>68527329.7</b>	<b>94069975</b>	<b>40329935</b>	<b>100437585</b>	<b>58179549.27</b>	<b>53,384,246,279</b>

**ANNEX-13(KA): Other Assets (Additional Statement) of Commercial Banks**

As on Mid-July,2005

**NBL:\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	1,637,880,837	475,115,350	10,925,656,661	<b>13,038,652,848</b>
2. Drafts Paid without Notice	1,721,558,113	87,248,201	100,926,017	<b>1,909,732,331</b>
3. Branch Adjustment account	-	-	-	-

**RBB:\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	3,578,652,737	5,801,371,769	12,205,410,005	21,585,434,511
2. Drafts Paid without Notice	1,400,468,115	249,576,055	170,807,247	1,820,851,417
3. Branch Adjustment account	(5,998,330,257)	5,441,329,192	(3,178,056,374)	(3,735,057,440)

**NABIL:\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan				<b>168,862,896</b>
2. Drafts Paid without Notice				
3. Branch Adjustment account				

**NIBL:\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	61,127,130	15,023,777	5,429,948	<b>81,580,855</b>
2. Drafts Paid without Notice				
3. Branch Adjustment account				

**SCBNL:**

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan				<b>133,460,066</b>
2. Drafts Paid without Notice				
3. Branch Adjustment account				

**HBL\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	224,369,357.75	162,010,150.92	124,801,506.51	<b>511,181,015</b>
2. Drafts Paid without Notice				
3. Branch Adjustment account				

**SBI\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	159,187,335	190,240,636	126,027,136	<b>475,455,107</b>
2. Drafts Paid without Notice			32,000,000	<b>32,000,000</b>
3. Branch Adjustment account				

**NBBL\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	670,685,187	136,698,933	126,442,268	<b>933,826,388</b>
2. Drafts Paid without Notice	5,167,305			<b>5,167,305</b>
3. Branch Adjustment account	70,706,507	16,137,458	3,306,964	<b>90,150,929</b>

**Everest Bank\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	129,471,350	23,838,136	6,474,959	<b>159,784,445</b>
2. Drafts Paid without Notice				
3. Branch Adjustment account				

**BOK\***

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	31,056,418	12,288,191		<b>43,344,609</b>
2. Drafts Paid without Notice				
3. Branch Adjustment account				



## NCC\*

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	293,669,742	250,429,162	128,840,768	672,939,672
2. Drafts Paid without Notice	3,045,324			3,045,324
3. Branch Adjustment account	(6,541,059)	368,753	12,003,983	5,831,677

## LUMBINI\*

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	93,819,706	36,518,513	990,376	131,328,595
2. Drafts Paid without Notice				
3. Branch Adjustment account				

## NIC Bank\*

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	11,374,996	-	-	11,374,996
2. Drafts Paid without Notice	-	-	-	-
3. Branch Adjustment account	-	-	-	-

## MPBL:\*

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	25,239,131	795,766	-	26,034,897
2. Drafts Paid without Notice	-	-	-	-
3. Branch Adjustment account	-	-	-	-

## KUMARI\*

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	8,754,163			8,754,163
2. Drafts Paid without Notice	-	-	-	-
3. Branch Adjustment account	300,544	-	-	300,544

## Laxmi\*

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	17,865,071			17,865,071
2. Drafts Paid without Notice	-	-	-	-
3. Branch Adjustment account	-	-	-	-

## Siddhartha\*

Particulars	This Year			
	Upto 1 Year	1 to 3 years	Above 3 years	Total
1. Accrued Interest on Loan	20,704,748			20,704,748
2. Drafts Paid without Notice	-	-	-	-
3. Branch Adjustment account	-	-	-	-

**ANNEX-14: Contingent Liabilities of Commercial Banks**

As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBT	NBBL	Everest
1. Claims on bank but not accepted by the Bank	136,808,211	171,037	10,059,427						
2. Letters of credit	522,730,657	776,415,395	2,304,142,658	1,816,958,681	1,456,761,758	3,469,133,735	959,874,998	859,858,172	1,038,981,048
a. Less than six months	452,202,813	750,765,997	1,386,588,460	1,538,462,767	1,087,349,373	3,458,749,235.27	959,874,998	790,737,683	841,779,513
b. Above six months	70,527,844	25,649,398	917,554,198	278,495,914	369,412,385.6	10,384,500.00		69,120,489	197,201,535
3. Rediscounted Bills									
4. Outstanding Guarantee/ Bonds	163,785,942	373,480,928	1,498,771,398	683,150,849	501,658,305	2,371,535,626	164,452,544	1,380,259,778	395,959,594
a. Bid Bond	37,462,635	189,810,571	44,240,846	214,447,740	13,238,225	160,196,588.35	1,504,350	334,924,830	43,429,222
b. Performance Bond	126,323,307	183,670,357	1,454,530,552	468,703,109	488,420,080	2,211,339,038.07	162,948,194	1,045,334,948	352,530,372
5. Unpaid Shares in Investment			-		-				
6. Forward Exchange Contract Liabilities		103,085,788	32,253,269	6,222,016	66,571,000	2,818,000.00			
7. Bills under Collection	181,529,708	205,157,591	137,638,991	142,119,112	158078472.5	536,783,200.21	3,337,855	244,203,244	52,614,804
8. Acceptance and Endorsements	23,037,669	165,757	400,701,385	189,507,525	651996604.1	472,995,119.14	80,433,212	159,779,069	493,917,959
9. Underwriting Commitments			-		-				
10. Irrevocable Loan commitments			-		-				
11. Guarantee on Counter Guarantee of Internationally Rated Bank	48,171,861		182,386,471	109,962,049	921157274.6	286,214,622.67	444,025,413	9,910,100	36,402,136
12. Advance Payment Guarantee			103,745,236	398,632,290	1450372	318,759,058.97	22,443,817	515,124,160	29,268,337
13. Financial Guarantee			-	639,919,521	106803601.5	1,737,243.00	1,875,000	59,409,000	54,439,571
14. Contingent Liabilities on Income Tax		98,419,765	21,841,871	9,209,500	38160654	20,975,483.00	31,395,790	3,398,405	5,063,878
15. Others:	111,342,911	2,183,280	-	-	174830000	237,795,618.36	7,467,352	29,050,000	-
i. Guarantee on Counter Guarantee of Local Banks/ Financial Institutions							7,467,352		
ii. Others	111,342,911	2,183,280	-	-					
<b>Total</b>	<b>1,187,406,959</b>	<b>1,559,079,541</b>	<b>4,691,540,706</b>	<b>3,995,681,543</b>	<b>4,077,468,042</b>	<b>7,718,747,707</b>	<b>1,715,305,981</b>	<b>3,260,991,928</b>	<b>2,106,647,327</b>

Particulars	BOK	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Claims on bank but not accepted by the Bank	21,676,575			8,943,000					177,658,250
2. Letters of credit	977,003,840	911,953,555	284,201,031	884,457,653	359,741,207	639,888,845	93,485,578	292,195,489	17,647,784,301
a. Less than six months	926,500,514	781,997,692	235,549,580	884,457,653	257,667,594	545,678,928	93,485,578	292,195,489	15,284,043,867
b. Above six months	50,503,326	129,955,863	48,651,451	-	102,073,613	94,209,917			2,363,740,434
3. Rediscounted Bills	-								-
4. Outstanding Guarantee/ Bonds	516,350,062	588,893,497	188,201,908	161,769,310	308,309,096	354,770,490	113,454,126	285,450,588	10,050,254,041
a. Bid Bond	17,910,089	120,180,056	11,076,081	9,024,711	5,598,450	11,077,725	5,171,007	10,305,080	1,229,598,207
b. Performance Bond	498,439,973	468,713,441	177,125,827	152,744,599	302,710,646	343,692,765	108,283,118	275,145,508	8,820,655,834
5. Unpaid Shares in Investment	-						447,000		447,000
6. Forward Exchange Contract Liabilities	70,987,698		5,721,975			3,737,738			291,397,484
7. Bills under Collection	11,853,381	17,506,815	35,444,311	66,573,490	85,671,933		6,153,680	4,700,652	1,889,367,239
8. Acceptance and Endorsements	296,992,825			47,481,894	74,428,755	90,468,601	10,476,850	21,995,122	3,014,378,346
9. Underwriting Commitments	-								-
10. Irrevocable Loan commitments	-								-
11. Guarantee on Counter Guarantee of Internationally Rated Bank	33,114,560					50,272,459	184,086		2,121,801,033
12. Advance Payment Guarantee	4,213,022	129,095,228	3,422,000	443,200	10,802,140			5,521,840	1,542,920,701
13. Financial Guarantee	254,771,790	180,300,000	92,220,000		267,300,000				1,658,775,727
14. Contingent Liabilities on Income Tax	5,276,237								233,741,583
15. Others:		43,306,615	12,118,750	80,075	1,998,844	473,177	963,000		621,609,622
i. Guarantee on Counter Guarantee of Local Banks/ Financial Institutions									-
ii. Others		43,306,615		80,075		473,177			164,853,410
<b>Total</b>	<b>2,192,239,990</b>	<b>1,871,055,710</b>	<b>621,329,975</b>	<b>1,169,748,622</b>	<b>1,108,251,975</b>	<b>1,139,611,310</b>	<b>225,164,319</b>	<b>609,863,691</b>	<b>39,250,135,326</b>

**ANNEX-15: Interest Expenses of Commercial Banks**  
For the Fiscal Year 2004/05

	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
<b>A. Deposits</b>	<b>739,534,101</b>	<b>983,514,041</b>	<b>227,902,747</b>	<b>328,319,233</b>	<b>246,529,498</b>	<b>525,748,607</b>	<b>256,231,417</b>	<b>542,411,266</b>	<b>294,961,212</b>	<b>232,656,976</b>
<b>1. Fixed Deposits</b>	<b>316,502,418</b>	<b>463,517,086</b>	<b>62,762,807</b>	<b>115,305,519</b>	<b>22,397,578</b>	<b>162,483,307</b>	<b>190,590,870</b>	<b>250,472,005</b>	<b>159,711,605</b>	<b>95,662,584</b>
1.1. Local Currency	316,206,648	463,517,086	38,477,844	101,309,459	11976025.81	102,180,753.66	190,590,870	248,319,546	159,596,284	85,630,916
1.2. Foreign Currency	295,770		24,284,963	13,996,060	10421551.7	60,302,553.03		2,152,459	115,321	10,031,668
<b>2. Savings Deposits</b>	<b>422,685,859</b>	<b>518,268,037</b>	<b>103,927,978</b>	<b>134,433,257</b>	<b>189,034,989</b>	<b>254,814,800</b>	<b>61,122,744</b>	<b>195,133,504</b>	<b>116,718,566</b>	<b>73,646,004</b>
2.1. Local Currency	422,645,192	518,268,037	101,223,036	133,317,458	171485594	243,992,707.18	60,762,471	194,912,185	116,412,203	72,507,800
2.2. Foreign Currency	40,667		2,704,942	1,115,799	17549395.46	10,822,092.74	360,273	221,319	306,363	1,138,204
<b>3. Call Deposits</b>	<b>345,824</b>	<b>1,728,918</b>	<b>61,211,962</b>	<b>78,580,457</b>	<b>35,096,931</b>	<b>108,450,500</b>	<b>4,517,803</b>	<b>96,439,001</b>	<b>18,531,041</b>	<b>63,348,388</b>
3.1. Local Currency	345,824	1,728,918	55,968,111	70,288,570	34,660,307	83,845,704.79	4,517,803	94,699,218	18,525,633	63,298,248
3.2. Foreign Currency			5,243,851	8,291,887	436,624	24,604,795.64		1,739,783	5,408	50,140
<b>4. Certificate of Deposits</b>								<b>366,756</b>		
<b>B. Borrowings</b>	<b>8,531,655</b>	<b>13,935,069</b>	<b>15,641,864</b>	<b>3,729,974</b>	<b>7,553,293</b>	<b>5,615,162</b>	<b>2,198,586</b>	<b>5,531,570</b>	<b>869,427</b>	<b>8,982,189</b>
1. Overdraft			-		-					
2. Loan from Nepal Rastra Bank	8,531,655	13,935,069	5,904,986		2003568	287,520.55	625,375	3,940,808		
3. Inter Bank Borrowing			9,736,878	3,222,468	5549725.17	5,327,641.22	1,573,211	1,590,762	869,427	7,056,045
4. Other Loan and Refinances				507,506	-					1,926,144
<b>C. Others</b>	<b>886,861</b>	<b>7,272,806</b>	<b>-</b>	<b>22,500,000</b>	<b>43,855</b>	<b>30,600,000</b>	<b>-</b>	<b>-</b>	<b>3,734,630</b>	<b>-</b>
1....	885,413	7,272,806			39968.17	30,600,000.00			3,734,630	
2. ...	1,448			22,500,000	3,886					
<b>Total</b>	<b>748,952,617</b>	<b>1,004,721,916</b>	<b>243,544,611</b>	<b>354,549,207</b>	<b>254,126,645</b>	<b>561,963,769</b>	<b>258,430,003</b>	<b>547,942,836</b>	<b>299,565,269</b>	<b>241,639,165</b>

	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>A. Deposits</b>	<b>314,407,791</b>	<b>190,946,100</b>	<b>207,397,066</b>	<b>184,339,627</b>	<b>234,876,850</b>	<b>110,807,507</b>	<b>87,264,241</b>	<b>5,707,848,280</b>
<b>1. Fixed Deposits</b>	<b>186,205,186</b>	<b>119,862,202</b>	<b>101,189,404</b>	<b>104,286,881</b>	<b>93,419,348</b>	<b>84,775,075</b>	<b>47,217,630</b>	<b>2,576,361,504</b>
1.1. Local Currency	186,194,991	119,501,118	91,966,073	104,280,809	93,245,072	84,641,786	47,062,629	2,444,697,911
1.2. Foreign Currency	10,195	361,083	9,223,331	6,071	174,276	133,289	155,002	131,663,593
								-
<b>2. Savings Deposits</b>	<b>86,237,767</b>	<b>31,782,831</b>	<b>53,329,604</b>	<b>29,226,813</b>	<b>43,749,852</b>	<b>12,728,399</b>	<b>16,815,787</b>	<b>2,343,656,792</b>
2.1. Local Currency	85,971,494	31,775,809	53,296,636	29,200,376	43,067,600	12,703,750	16,800,048	2,308,342,397
2.2. Foreign Currency	266,273	7,022	32,968	26,437	682,252	24,649	15,739	35,314,396
								-
<b>3. Call Deposits</b>	<b>41,964,838</b>	<b>39,301,067</b>	<b>52,878,057</b>	<b>50,825,934</b>	<b>97,707,650</b>	<b>13,304,033</b>	<b>23,230,824</b>	<b>787,463,228</b>
3.1. Local Currency	41,964,838	39,301,067	52,802,474	48,250,931	97,707,271	12,748,286	23,230,824	743,884,027
3.2. Foreign Currency			75,583	2,575,004	379	555,747		43,579,202
								-
<b>4. Certificate of Deposits</b>								<b>366,756</b>
								-
<b>B. Borrowings</b>	<b>1,392,314</b>	<b>2,528,798</b>	<b>18,595,422</b>	<b>2,688,354</b>	<b>5,253,328</b>	<b>7,631,022</b>	<b>4,716,713</b>	<b>115,394,740</b>
1. Overdraft								-
2. Loan from Nepal Rastra Bank		177,070	1,209,864		173,203	8,460		36,797,578
3. Inter Bank Borrowing	122,658	700,025	17,385,558	1,677,823	5,080,125	7,622,562	4,716,713	72,231,621
4. Other Loan and Refinances	1,269,656	1,651,703		1,010,532				6,365,540
								-
<b>C. Others</b>								<b>65,038,152</b>
1....								42,532,817
2. ....								22,505,334
<b>Total</b>	<b>315,800,105</b>	<b>193,474,898</b>	<b>225,992,488</b>	<b>187,027,982</b>	<b>240,130,178</b>	<b>118,438,529</b>	<b>91,980,954</b>	<b>5,888,281,172</b>

**ANNEX-16: Personnel Expenses of Commercial Banks**

For the Fiscal Year 2004/05

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
1. Salary	259,396,693	285570089	94,253,260	53156479	81061194.39	87,232,896.84	16208792	37621890	32172810	29516119
2. Allowances	224,570,018	198721621	46,933,272	22207299	917782.8	57,978,240.31	12768407	31666954	13090693	12808300
3. Contribution to Provident Fund	43,425,783	27005641	7,903,593	4590923	5,716,875	7,192,686.93	1517750	3727519	3098159	2180568
4. Training	5,236,418	5767104	4,891,734	2627817	1,348,249	5,024,424.96	462441	930458	1479031	933823
5. Uniform	30,811,226	25527018	2,253,395	277321	1,136,382	926,113.83	104949	1102263	826432	0
6. Medical	22,580,447	28849113	114,614	24498	2,810,906	-	1464096	3327162	264450	1879824
7. Insurance	2,028,412	1640065	4,654,572	5298053	-	4,736,377.51	122986	3038987	466126	165716
8. Gratuity	76,653,980		18,222,505	2990890	13357190.14	12,627,532.50	2320200	2226185	5592263	3552720
9. Others :	640,546,288	237501819	20,289,272	5830880	42237392.23	2,871,082.76	2612598	12242275	3607403	2785240
<b>Total</b>	<b>1,305,249,265</b>	<b>810,582,470</b>	<b>199,516,217</b>	<b>97,004,160</b>	<b>148,585,973</b>	<b>178,589,356</b>	<b>37,582,219</b>	<b>95,883,693</b>	<b>60,597,367</b>	<b>53,822,310</b>

Particulars	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Salary	32178871	19030857.49	20682272.09	16015330.28	24368007	13697862.11	14247588.03	1,116,411,011
2. Allowances	1727977	9823484.4	14299713.32	4202697.26	11110349	9882520.662	2958693.1	675,668,022
3. Contribution to Provident Fund	2269383	1830160.66	1911215.74	1478091.72	2205710	1113355.08	769504.79	117,936,919
4. Training	353569	194120.28	567080.16	381813.71	969515	1571914.77	231818.27	32,971,332
5. Uniform	483460	763275	471950.26	925742.77	112518	0		65,722,046
6. Medical	702	1584415.02	0	0	1431645	889000	74583.41	65,295,456
7. Insurance		0	447759.77	360291.43		57637.7		23,016,983
8. Gratuity	734548	2303307.5	596029.05	1814250	661889	0		143,653,489
9. Others :	1473184	1554202.25	27484	4403644.06	1535375	2721664.08	2028002.32	984,267,806
								-
<b>Total</b>	<b>39,221,694</b>	<b>37,083,823</b>	<b>39,003,504</b>	<b>29,581,861</b>	<b>42,395,008</b>	<b>29,933,954</b>	<b>20,310,190</b>	<b>3,224,943,064</b>

**ANNEX-17 Office Operating Expenses of Commercial Banks**  
For the Fiscal Year 2004/05

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
1. House Rent	15,779,136	40017756	22,236,715	27245894	26,104,661	33,262,429.33	12093877	20097000	19450668	12993639
2. Electricity and Water	11,788,258	11760388	10,140,963	8028803	8,371,118	9,251,378.08	3090079	5879429	5480718	4701068
3. Repairs and Maintenance :	11,154,789	7,025,628	3,312,793	1,730,632	17,997,094	11,397,602	2,013,949	2,973,563	1,624,078	1,105,729
a. Building	5,042,536	1,309,591	790,378	1,084,456	5,863,130	3,118,894.91	644,701		384,535	
b. Vehicles	4,613,199	2,369,519	2,522,415	520,483	886,096	725,159.57	211,817	1,536,920	1,239,543	1,105,729
c. Others	1,499,054	3,346,518	-	125,693	11,247,868	7,553,547.18	1,157,431	1,436,643		-
4. Insurance	31,980,505	14,641,306	5,442,553	4,789,773	5,367,034	6,729,717.07	2,007,933	11,303,484	8,019,812	2,873,818
5. Postage, Telex, Telephone, Fax	18,231,312	17,941,275	17,326,574	14,181,873	27,338,302	15,589,006.84	8,168,496	7,675,498	13,970,635	9,817,424
6. Office Equipment, Furniture and Repair	3,789,545	2,657,570	3,933,610	4,285,880	1,604,232	574,790.10	567,329	1,678,186	2,619,720	3,899,261
7. Travelling Allowances and Expenses	17,199,758	15,122,987	2,676,268	4,976,742	6,527,599	12,502,022.85	3,951,294	6,157,042	3,734,630	4,652,117
8. Stationery and Printing	12,638,504	20,999,603	9,774,743	12,027,390	11,499,999	9,381,767.12	3,933,879	5,118,250	4,869,385	5,595,570
9. Periodicals and Books	1,033,473	962,398	345,168	167,706	1,267,221	443,807.55	320,883	278,785	334,158	410,640
10. Advertisements	3,052,734	3,874,323	6,146,013	8,642,660	6,024,668	13,292,425.61	1,226,670	3,199,592	4,442,281	5,114,629
11. Legal Expenses	2,521,147	563,822	1,422,464	744,008	1,427,374	439,349.65	544,247	819,086	663,515	891,192
12. Donations			98,976	378,306	194,957	13,001.00	14,000	200,222	254,406	107,863
13. Expenses Relating to Board of Directors :	248,521	803,575	4,260,791	892,367	257,216	1,945,228	483,209	2,095,383	437,558	640,829
a. Meeting Fees	141,300	559,500	1,443,000	805,575	12,000	584,100.00	206,500	1,546,300	222,000	548,500
b. Other Expenses	107,221	244,075	2,817,791	86,792	245,216	1,361,128.46	276,709	549,083	215,558	92,329
14. Annual General Meeting Expenses			2,507,769	1,153,657	1,528,116	1,751,323.78	2,630,302		2,420,007	2,547,040
15. Expenses Relating to Audit :	1,414,139	1,480,889	525,957	75,000	606,012	939,812	269,861	407,100	327,847	381,786
a. Audit Fees	800,000	1,000,000	226,000	75,000	395,500	250,000.00	70,000	70,000	100,000	55,000
b. Other Expenses	614,139	480,889	299,957		210,512	689,811.81	199,861	337,100	227,847	326,786
16. Commission on Remittances	3,113,312	2,626,641	-	-	-	-	-	-	2,650,496	-
17. Depreciation on Fixed Assets	29,948,521	36,039,093	58,709,602	32,794,457	65,950,917	37,405,216.30	15,403,053	24,667,035	21,117,994	21,767,746
18. Amortization of Deferred Expenses			3,069,865	4,693,908	16,553,557					362,395
19. Share Issue Expenses			-	1,369,824	-		142,459		652,451	1,105,369
20. Professional Services		486,579	9,362,754		16,691,765		10,770,000	5,340,803	10,798,302	-
21. Customer Relations/Entertainment	1,423,497	1,926,862	2,875,189	2,391,825	1,991,064	2,099,083.31	177,240	2,972,600	1,151,843	3,099,227
22. Written Off Expenses	6,173,220		-	-	35,656	-	967,005		2,013,854	3,421,650
23. Security Expenses	22,814,645	16,801,909	6,539,230	16,044,167	8,335,155	4,124,585.41	4,375,273		4,244,151	4,763,848
24. Credit Guarantee Premium	3,094,130	6,130,287	886,342	1,700,979	-	1,094,750.57	6,020,851			-
25. Commission and Discount	2,345,009	5,729,195	-	-	501,117	17,873,894.00		7,408,682	55,317	1,485,025
26. Others:	182,966,404	26,757,009	18,705,131	34,599,210	30,474,030	97,263,845	11,456,725	53,072,135	17,733,399	7,452,315
i. Fuel Expenses		4,657,545	5,237,772	2,956,899				3,748,380	2,107,041	2,629,705
ii. Tea/ Coffee/ Snacks			1,348,341							
iii. Contract Service Expense			2,269,493							
iv. Prize Expense			1,277,193							
v. Membership Fees			452,350	495,275				241,300		
vi. Others	182,966,404	22,099,464	8,119,982	31,147,036	30,474,030	97,263,844.79	11,456,725	49,082,455	15,626,358	4,822,610
<b>Total</b>	<b>382,710,559</b>	<b>234,349,095</b>	<b>190,299,470</b>	<b>182,915,061</b>	<b>256,648,864</b>	<b>277,375,035</b>	<b>90,628,614</b>	<b>161,343,875</b>	<b>129,067,225</b>	<b>99,190,180</b>



Particulars	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. House Rent	7137425	10207875.27	8018648.058	3,161,039.49	7173577	1352817.4	4302698.02	270,635,856
2. Electricity and Water	3719801	1569460.2	2861257.238	2,389,310.87	2805878	1844083.56	1038070.06	94,720,063
3. Repairs and Maintenance :	1,696,681	1,658,384	2,484,572	1,517,025	566,868	58,608	626,431	68,944,427
a. Building	395,791	40,672	229,194	210,727	-	-	12,832	19,127,438
b. Vehicles	930,388	476,014	464,154	394,362	305,017	57,308	207,097	18,565,220
c. Others	370,502	1,141,698	1,791,224	911,936	261,851	1,300	406,503	31,251,768
4. Insurance	4,966,089	3,524,869	2,782,705	5,465,171	3,150,252	1,254,018	1,048,901	115,347,941
5. Postage, Telex, Telephone, Fax	4,749,494	1,647,261	6,434,045	8,601,710	8,409,688	2,007,052	3,505,894	185,595,541
6. Office Equipment, Furniture and Repair	556,461	267,455	47,942	215,852	359,630	122,338	250,274	27,430,075
7. Travelling Allowances and Expenses	705,008	636,192	2,360,833	2,331,955	1,964,165	862,075	503,121	86,863,808
8. Stationery and Printing	3,634,389	2,256,314	2,122,441	2,484,819	2,747,910	1,239,611	1,646,131	111,970,705
9. Periodicals and Books	281,932	64,381	80,754	61,118	142,276	298	38,252	6,233,250
10. Advertisements	1,339,632	973,634	2,025,118	2,360,531	2,157,504	2,618,083	1,131,304	67,621,801
11. Legal Expenses	529,140	378,500	921,974	167,940	875,750	146,580	23,960	13,080,049
12. Donations	61,000	41,500	2,500	105,630	32,101	100,501	17,101	1,622,064
13. Expenses Relating to Board of Directors :	117,720	1,566,830	1,134,862	791,181	1,198,152	498,880	533,871	17,906,173
a. Meeting Fees	114,000	1,046,800	502,000	469,000	1,085,000	480,000	386,550	10,152,125
b. Other Expenses	3,720	520,030	632,862	322,181	113,152	18,880	147,321	7,754,048
14. Annual General Meeting Expenses	241,051	1,175,094	504,512	506,356	2,921,117	667,581	39,683	20,593,608
15. Expenses Relating to Audit :	346,116	468,657	412,392	141,000	222,576	468,504	287,122	8,774,770
a. Audit Fees	70,000	353,125	120,322	66,000	79,100	270,000	110,000	4,110,047
b. Other Expenses	276,116	115,532	292,070	75,000	143,476	198,504	177,122	4,664,723
16. Commission on Remittances	2,856,564	98,365	247,995	158,866	-	244,766	3,300	12,000,305
17. Depreciation on Fixed Assets	17,103,075	2,263,566	7,367,961	960,881	23,935,719	8,383,068	6,204,935	410,022,839
18. Amortization of Deferred Expenses	6,259,064	1,160,619	0	9,902,298	-	627,916	135,858	42,765,480
19. Share Issue Expenses	-	842,995	-	3,029,649	-	762,742	-	7,905,489
20. Professional Services	6,454,000	-	0	688,760	-	-	-	60,592,962
21. Customer Relations/Entertainment	533,447	644,985	754,119	2,172,118	53,806	307,839	341,599	24,916,343
22. Written Off Expenses	-	918,997	4,586,647	251,598	-	-	-	18,368,626
23. Security Expenses	3,620,587	1,668,363	3,318,043	3,156,800	1,682,752	2,017,805	1,263,159	104,770,472
24. Credit Guarantee Premium	748,838	1,529,452	-	3,043,410	-	-	-	24,249,039
25. Commission and Discount	272,567	7,466,868	-	-	-	183,256	238,478	43,559,408
26. Others:	8,664,553	7,353,984	3,159,783	6,308,152	11,412,283	11,353,970	7,717,884	536,450,811
i. Fuel Expenses	2,265,977	1,141,222	2,020,118	1,173,802	-	-	622,524	28,560,984
ii. Tea/ Coffee/ Snacks	-	2,317,407	-	-	-	-	-	3,665,748
iii. Contract Service Expense	-	-	5,000	-	-	-	-	2,274,493
iv. Prize Expense	-	-	321,890	-	-	-	-	1,599,083
v. Membership Fees	2,281,795	-	397,300	270,875	-	4,161,057	462,684	8,762,636
vi. Others	4,116,781	6,212,762	415,475	4,863,475	11,412,283	7,192,913	6,632,676	493,905,272
	-	-	-	-	-	-	-	-
<b>Total</b>	<b>76,594,634</b>	<b>50,384,600</b>	<b>51,629,103</b>	<b>59,973,170</b>	<b>71,812,004</b>	<b>37,122,391</b>	<b>30,898,025</b>	<b>2,382,941,906</b>

**ANNEX-18: Interest Income of Commercial Banks**  
For the Fiscal Year 2004/05

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
<b>A. Loans, Advances and Overdraft</b>	<b>1,512,628,900</b>	<b>2,100,739,957</b>	<b>831,829,635</b>	<b>769,195,061</b>	<b>581,664,037</b>	<b>1,122,392,087</b>	<b>520,430,171</b>	<b>780,318,916</b>	<b>633,624,534</b>	<b>502,945,058</b>
1. Loan and Advances	1,415,224,934	1,640,323,563	560,469,027	548,404,945	508389523.2	865,765,625.84	491,570,271	493,489,578	388,739,064	358,832,106
2. Overdraft	97,403,966	460,416,394	271,360,608	220,790,116	73274514.1	256,626,461.48	28,859,900	286,829,338	244,885,470	144,112,952
<b>B. Investments</b>	<b>450,546,224</b>	<b>160,474,394</b>	<b>173,985,895</b>	<b>56,550,194</b>	<b>331,633,468</b>	<b>149,131,370</b>	<b>50,029,424</b>	<b>87,357,753</b>	<b>77,993,289</b>	<b>88,250,885</b>
<b>1. HMG Securities</b>	<b>362,478,153</b>	<b>160,424,071</b>	<b>151,063,907</b>	<b>56,550,194</b>	<b>331,633,468</b>	<b>149,131,370</b>	<b>50,029,424</b>	<b>87,357,753</b>	<b>77,993,289</b>	<b>88,001,700</b>
a. Treasury Bills	222,685,340	110,728,034	62,620,921	56,550,194	218,782,914	110,927,162.75	48,621,015	72,114,631	73,038,362	70,880,559
b. Development Bonds	139,792,813	30,791,454	88,442,986	-	106,228,675	38,204,207.06	1,408,409	15,243,122	4,954,927	17,121,141
c. National Savings Certificates	-	131,953	-	-	-	-	-	-	-	-
d. HMG Special Bond .....	-	18,772,630	-	-	6,621,880	-	-	-	-	-
<b>2. Foreign Securities</b>	<b>88,047,196</b>	<b>-</b>	<b>22,921,988</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>249,185</b>
a. IDBI Bank Bond	-	-	17,841,991	-	-	-	-	-	-	249,185
b. Development Bank of Singapore Bond	-	-	4,946,302	-	-	-	-	-	-	-
c. Korean Development Bank Bond	-	-	133,695	-	-	-	-	-	-	-
<b>3. Nepal Rastra Bank Bonds</b>	<b>-</b>	<b>50,323</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>4. Debenture and Bonds</b>	<b>20,875</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
a. Financial Institutions	20,875	-	-	-	-	-	-	-	-	-
b. Other Organizations	-	-	-	-	-	-	-	-	-	-
<b>C. Agency Balances</b>	<b>2,823,018</b>	<b>2,955,438</b>	<b>1,884,371</b>	<b>3,840,739</b>	<b>2,813,244</b>	<b>-</b>	<b>1,640,919</b>	<b>2,184,227</b>	<b>440,656</b>	<b>-</b>
1. Local Banks	-	28,181	-	-	-	-	-	-	-	-
2. Foreign Banks	2,823,018	2,927,257	1,884,371	3,840,739	2813243.64	-	1,640,919	2,184,227	440,656	-
<b>D. Money at Call and Short Notice</b>	<b>5,761,779</b>	<b>49,777,545</b>	<b>21,444,455</b>	<b>46,937,649</b>	<b>53,300,618</b>	<b>10,219,080</b>	<b>2,366,579</b>	<b>3,418,068</b>	<b>267,534</b>	<b>13,481,762</b>
1. Local Banks	5,761,779	17,585,751	1,734,652	2,586,874	-	1,469,465.00	2,366,579	534,283	-	951,003
2. Foreign Banks	-	32,191,794	19,709,803	44,350,775	53,300,618	8,749,614.55	-	2,883,785	267,534	12,530,759
<b>E. Others</b>	<b>15,359,178</b>	<b>14,873,430</b>	<b>39,602,413</b>	<b>10,276,316</b>	<b>89,266,208</b>	<b>164,725,545</b>	<b>3,904,977</b>	<b>3,229,442</b>	<b>6,971,842</b>	<b>2,417,958</b>
1. Certificate of Deposits	-	117,364	-	-	-	-	-	-	-	1,917,244
2. Inter-Bank Loan	15,359,178	-	2,422,559	5,993,673	561479.46	-	-	-	6,971,842	369,704
3. FCY Placements	-	14,756,066	37,179,854	-	-	-	-	-	-	131,010
4. Others	-	-	-	4,282,643	88704729	164,725,545.02	3,904,977	3,229,442	-	-
<b>Total</b>	<b>1,987,119,099</b>	<b>2,328,820,764</b>	<b>1,068,746,769</b>	<b>886,799,959</b>	<b>1,058,677,576</b>	<b>1,446,468,082</b>	<b>578,372,070</b>	<b>876,508,406</b>	<b>719,297,855</b>	<b>607,095,663</b>

Particulars	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>A. Loans, Advances and Overdraft</b>	<b>529,641,641</b>	<b>367,613,475</b>	<b>378,369,444</b>	<b>367,246,082</b>	<b>462,728,792</b>	<b>198,409,065</b>	<b>192,430,476</b>	11,852,207,331
1. Loan and Advances	307,507,546	308,254,849	301,470,889	196,834,144	276,822,381	178,653,189	151,042,350	8,991,793,984
2. Overdraft	222,134,095	59,358,626	76,898,555	170,411,938	185,906,411	19,755,876	41,388,126	2,860,413,347
								-
<b>B. Investments</b>	<b>8,064,038</b>	<b>12,124,533</b>	<b>59,790,479</b>	<b>3,012,112</b>	<b>26,127,997</b>	<b>11,402,466</b>	<b>3,857,739</b>	1,750,332,261
<b>1. HMG Securities</b>	<b>8,064,038</b>	<b>12,124,533</b>	<b>59,790,479</b>	<b>3,012,112</b>	<b>26,127,997</b>	<b>11,402,466</b>	<b>3,857,739</b>	1,639,042,694
a. Treasury Bills	7,746,788	10,879,930	45,827,663	3,012,112	25,216,524	10,327,261	3,602,926	1,153,562,336
b. Development Bonds	317,250	634,500	13,962,817		911,473	1,075,205	254,813	459,343,791
c. National Savings Certificates		-	-					131,953
d. HMG Special Bond .....		610,103						26,004,613
<b>2. Foreign Securities</b>	-	-	-	-	-	-	-	111,218,369
a. IDBI Bank Bond								18,091,176
b. Development Bank of Singapore Bond								4,946,302
c. Korean Development Bank Bond								133,695
<b>3. Nepal Rastra Bank Bonds</b>								50,323
<b>4. Debenture and Bonds</b>	-	-	-	-	-	-	-	20,875
a. Financial Institutions								20,875
b. Other Organizations								-
								-
<b>C. Agency Balances</b>	-	<b>2,846,578</b>	<b>306,857</b>	-	<b>109,645</b>	-	<b>112,448</b>	21,958,140
1. Local Banks					97,631			125,812
2. Foreign Banks		2,846,578	306,857		12,014		112,448	21,832,328
								-
<b>D. Money at Call and Short Notice</b>	<b>876,033</b>	<b>862,586</b>	<b>5,432,271</b>	<b>11,672,253</b>	<b>10,952,031</b>	<b>3,700,138</b>	<b>1,783,875</b>	242,254,255
1. Local Banks	30,658	807,459	2,594,658	4,931,496	8,326,115	3,621,485	1,783,875	55,086,131
2. Foreign Banks	845,375	55,127	2,837,613	6,740,758	2,625,916	78,653		187,168,124
								-
<b>E. Others</b>	<b>3,273,028</b>	<b>1,151,046</b>	<b>13,710,918</b>	-	-	<b>620,439</b>	-	369,382,741
1. Certificate of Deposits								2,034,608
2. Inter-Bank Loan	1,409,557		5830547.95			620,439		39,538,980
3. FCY Placements	1,863,471							53,930,401
4. Others		1,151,046	7,880,370					273,878,753
<b>Total</b>	<b>541,854,740</b>	<b>384,598,218</b>	<b>457,609,969</b>	<b>381,930,448</b>	<b>499,918,465</b>	<b>214,132,108</b>	<b>198,184,538</b>	<b>14,236,134,729</b>

**ANNEX-19: Commision & Discount of Commercial Banks**  
For the Fiscal Year 2004/05

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
<b>A. Bills Purchase and Discount</b>	<b>441,761</b>	<b>6,375,732</b>	<b>6,134,477</b>	<b>970,290</b>	<b>7,003,543</b>	14,348,736.59	<b>4,167,310</b>	<b>13,810,003</b>	<b>1,270,330</b>	<b>2,691,825</b>
1. Local	80,396	111,088	821,643		925,042			5,011,055	923,052	1,132,385
2. Foreign	361,365	6,264,644	5,312,834	970,290	6,078,501		4,167,310	8,798,948	347,278	<b>1,559,440</b>
<b>B. Commission</b>	<b>182,533,465</b>	<b>277,633,511</b>	<b>119,868,028</b>	<b>71,343,066</b>	<b>115,160,563</b>	<b>91,752,532</b>	<b>36,172,523</b>	<b>66,149,667</b>	<b>66,769,732</b>	<b>48,977,378</b>
1. Letters of Credit	4,437,724	2,035,703	38,547,665	24,558,698	25,053,203	28,682,065.60	7,957,240	16,639,882	14,068,215	16,933,658
2. Guarantees	4,387,186	7,126,862	22,309,605	20,110,137	25,548,208	23,830,906.04	10,360,171	31,099,757	8,526,483	8,527,894
3. Collection Fees	5,853,053	6,738,962	2,598,879	238,359	4,946,466	9,092,618.70	1,638,060	1,856,869	2,946,979	1,575,628
4. Remittance Fee	45,524,344	80,357,404	39,441,593	10,769,772	28,131,212	29,714,171.53	16,080,887	10,207,555	20,995,338	17,703,997
5. Credit Cards			16,970,286	15,247,028	24,902,159	432,200.00				
6. Share Underwriting/ Issues			-		-	-	12,715	16,369		
7. Government Transactions	122,331,158	175,446,686	-		-	570.00		3,987,678		
8. Agency Commission		4,013,008	-	128,483	400,000	-	123,450	2,341,557		202,252
9. Exchange Fee		1,914,886	-	290,589	6,179,316	-			20,232,717	4,033,949
<b>C. Others :</b>	<b>5,445,625</b>	<b>3,743,442</b>	<b>2,880,975</b>	<b>21,237,577</b>	<b>62666325.85</b>	<b>26,714,611.74</b>	<b>2,228,427</b>	<b>13,038,312</b>	<b>10,089,984</b>	<b>20,682,472</b>
<b>Total</b>	<b>188,420,851</b>	<b>287,752,685</b>	<b>128,883,480</b>	<b>93,550,933</b>	<b>184,830,432</b>	<b>132,815,880</b>	<b>42,568,260</b>	<b>92,997,982</b>	<b>78,130,046</b>	<b>72,351,675</b>

Particulars	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>A. Bills Purchase and Discount</b>	<b>3,303,591</b>	<b>481,213</b>	<b>1,811,567</b>	<b>1,931,523</b>	-	<b>3,390,122</b>	<b>426,195</b>	<b>68,558,218</b>
1. Local	2,928,888	349,474	544,235	1,931,523			426,195	15,184,976
2. Foreign	<b>374,703</b>	131,739	<b>1,267,332</b>	-		<b>3,390,122</b>		39,024,505
								-
<b>B. Commission</b>	<b>32,151,698</b>	<b>12,911,954</b>	<b>21,732,475</b>	<b>15,775,993</b>	<b>13,921,278</b>	<b>6,082,721</b>	<b>7,126,595</b>	<b>1,186,063,179</b>
1. Letters of Credit	11,120,616	3,304,342	10,563,132	6,822,772	7,310,396	2,662,437	3,017,249	223,714,997
2. Guarantees	13,699,121	4,323,488	2,678,692	5,582,831	4,182,956	1,641,843	3,308,924	197,245,065
3. Collection Fees	521,872	316,564	1,617,195	70,558	455,809	110,327	313,094	40,891,292
4. Remittance Fee	4,260,873	3,945,150	4,657,230	1,678,727	1,462,885	1,668,114	425,875	317,025,128
5. Credit Cards		-	-	-		-		57,551,673
6. Share Underwriting/ Issues	19,428	-	-	-		-		48,512
7. Government Transactions		-	-	-		-	61,452	301,827,544
8. Agency Commission	378,401	-	2,216,226	124,594	509,232			10,437,202
9. Exchange Fee	2,151,387	1,022,410		1,496,511				37,321,765
								-
<b>C. Others :</b>	<b>2,410,831</b>	<b>542,245</b>	<b>3,557,750</b>	<b>3,683,546</b>	<b>9,161,723</b>	<b>4,663,564</b>		<b>192,747,411</b>
<b>Total</b>	<b>37,866,120</b>	<b>13,935,412</b>	<b>27,101,792</b>	<b>21,391,062</b>	<b>23,083,001</b>	<b>14,136,407</b>	<b>7,552,790</b>	<b>1,447,368,809</b>

**ANNEX-20: Exchange Gain/(Loss) of Commercial Banks**  
For the Fiscal Year 2004/05

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
A. Revaluation Gain	(15,982,441)	-56483941	15,280,960	1434280	61851763		1303242	3362903	-4621083	4926654
B. Trading Gain	17,351,238	13611849	169,597,908	101083643	205013105.5	137,300,986.96	31053907	36307765	31698867	67188214
<b>Total Income (Loss)</b>	<b>1,368,797</b>	<b>(42,872,092)</b>	<b>184,878,868</b>	<b>102,517,923</b>	<b>266,864,869</b>	<b>137,300,987</b>	<b>32,357,149</b>	<b>39,670,668</b>	<b>27,077,784</b>	<b>72,114,868</b>

Particulars	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
A. Revaluation Gain	-6662932	-1442010.08	1746812.52	-2745032.67	-821817	117835.26	1091113.09	2,356,306
B. Trading Gain	10551641	13735664.2	22859117.79	14104419.64	15810644	5652207.97	6079459.58	899,000,638
<b>Total Income (Loss)</b>	<b>3,888,709</b>	<b>12,293,654</b>	<b>24,605,930</b>	<b>11,359,387</b>	<b>14,988,827</b>	<b>5,770,043</b>	<b>7,170,573</b>	<b>901,356,944</b>

**ANNEX-21: Non - Operating Income/(Loss) of Commercial Banks**

For the Fiscal Year 2004/05

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
1. Profit (Loss) On Sale of Investment	1440280480	33069765	0							
2. Profit (Loss) On Sale of Assets	1121394	2908123	(524,942)	6000643	2647444.21	1,924,286.88	1393479	-22817959	166671	-288474
3. Dividend	10057350	7615820	476853	191853	49352.5	0	49352	308750	25000	49496
a. Commercial Banks		6311895	0							
b. Grameen Banks	285000	334353	0	191853			49352			
c. Financial Institutions	1008853	917322	476,853		49,353			308750	25000	49496
d. Other Organized Institution	8763497	52250	0	0	0	0	0	0	0	0
1. Subsidiary Companies										
2. Others	8763497	52250								
4. Subsidies Received from Nepal Rastra Bank	0	0	0	0	0	0	0	0	0	0
a. Reimbursement of losses of specified branches			0							
b. Interest Subsidy			0							
c. Exchange Counter			0							
d. ....			0							
5. Others:	0	672252	72289372	0	260208	870354.57	0	116057	2782417	-229793
a. Recovery from book write off accounts			72,289,372							
b. Others		672252			260,208	870,354.57		116057	2782417	-229793
<b>Net Non-Operating Income (Loss)</b>	<b>1451459224</b>	<b>44265960</b>	<b>72241283</b>	<b>6192496</b>	<b>2957004.71</b>	<b>2794641.45</b>	<b>1442831</b>	<b>-22393152</b>	<b>2974088</b>	<b>-468771</b>

Particulars	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Profit (Loss) On Sale of Investment								1473350245
								0
2. Profit (Loss) On Sale of Assets	-1868529		277287.31	286969	1822	-26040.72		-8797825.36
								0
3. Dividend	49353	7600	7600	0	0	93176	0	18981555.5
a. Commercial Banks								6311895
b. Grameen Banks								860558
c. Financial Institutions	49353		7600					2892579.5
d. Other Organized Institution	0	7600		0	0	93176	0	8916523
1. Subsidiary Companies								0
2. Others		7600				93176		8916523
								0
4. Subsidies Received from Nepal Rastra Bank	0	0		0	0	0	0	0
a. Reimbursement of losses of specified branches								0
b. Interest Subsidy								0
c. Exchange Counter								0
d. ....								0
								0
5. Others:	0	-2296494.1		0	3620	-9156001.01	0	65311992.5
a. Recovery from book write off accounts								72289372
b. Others		-2296494.1			3620	-9156001.01		-6977379.54
								0
<b>Net Non-Operating Income (Loss)</b>	<b>-1819176</b>	<b>-2288894.1</b>	<b>284887.31</b>	<b>286969</b>	<b>5442</b>	<b>-9088865.73</b>	<b>0</b>	<b>1548845968</b>



**ANNEX-22: Other Income of Commercial Banks**  
For the Fiscal Year 2004/05

Particulars	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
1. Rental on Safe Deposit Lockers	7959866	705900	1,683,000	3121709	1430907.7	4,690,387.37	19600	408900	1140270	398600
2. Issue and Renewals of Credit Cards			8,257,311	3304177	5,942,219	13,360,285.35				0
3. Issue and Renewals of Debit Cards			3,630,710		2,656,684	635,359.16	115390	317227	431478	1659698
4. Telex/ T.T	3793112	16624760	7,877,445	9989889	9,547,948	13,935,386.14	3741161	6235248	3796232	0
5. Service Charges	74947865	38564225	22,230,077		0	-	7399060	11136973	18839551	0
6. Renewal Fees	1532466	1785803			560,000	-		2029538		0
7. Provision Write Back	408199039	818948621	-	30992179	33,651,832	-	52972631			0
8. Others:	46491822	57988817	12255287	9159188	9154960.67	8679200.13	0	53869032	7271677	2408989
i. Loan Management Fee			12,255,287							
ii. Others	46491822	57988817		9159188	9,154,961	8,679,200.13		53869032	7271677	2408989
<b>Total</b>	<b>542924170</b>	<b>934618126</b>	<b>55933830</b>	<b>56567142</b>	<b>62944551.17</b>	<b>41300618.15</b>	<b>64247842</b>	<b>73996918</b>	<b>31479208</b>	<b>4467287</b>

Particulars	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
1. Rental on Safe Deposit Lockers	72800	9450	229075	73000	194900	84250		22222615.07
2. Issue and Renewals of Credit Cards		0		0		0		30863992.58
3. Issue and Renewals of Debit Cards	217237	0	24375	102000		304258.58		10094416.76
4. Telex/ T.T	2275125	1258634.51	2110942.57	1437166	2104229	1126871.7	1090477	86944625.96
5. Service Charges	20919470	6036644.02	6542475.23	10830786	309275	0	6420366	224176766.8
6. Renewal Fees		143000		0		0		6050807
7. Provision Write Back	674923	0		0		161295.73	19369776	1364970297
8. Others:	1974374	6900951.49	273437.15	763235.5	0	5920688.24	470917.6	223582576.8
i. Loan Management Fee								12255287
ii. Others	1974374		273437.15				470917.6	197742414.6
<b>Total</b>	<b>26133929</b>	<b>14348680</b>	<b>9180304.95</b>	<b>13206187</b>	<b>2608404</b>	<b>7597364.25</b>	<b>27351536</b>	<b>1968906098</b>

ANNEX-23: Statement of Loans Advances Extended to Directors/ Chief Executive/ Promoter/ Employees  
and Shareholders holding more than 1 Percent Shares of Commercial Banks  
As on Mid-July,2005

NBL

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year	Balance as of Ashad end	
	Principal	Interest	Principal	Interest	Additions	Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....							
2...							
3...							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1...							
2...							
3...							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1...							
2...							
3..							
<b>D. Employees</b>	33,854,000	18,222,000	20,982,000	5,949,000	-	12,872,000	12,273,000
1...							
2..							
3..							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>	<b>33,854,000</b>	<b>18,222,000</b>	<b>20,982,000</b>	<b>5,949,000</b>	<b>-</b>	<b>12,872,000</b>	<b>12,273,000</b>

RBB

Rs.

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....							
2..							
3..							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>D. Employees</b>	-	-	-	-	-	-	-
1..	59,788,372	37,384,115	10,011,585	5,806,989	4,449,906	53,073,264	58,664,391
2..							
3..							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>	<b>59,788,372</b>	<b>37,384,115</b>	<b>10,011,585</b>	<b>5,806,989</b>	<b>4,449,906</b>	<b>53,073,264</b>	<b>58,664,391</b>

NABIL Bank:

Rs.

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....							
2..							
3..							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>D. Employees</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

NIBL:

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....							
2...							
3..							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1..							
2..							
3...							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>D. Employees</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>	-	-	-	-	-	-	-

SCBNL:

NAME OF PROMOTER/DIRECTOR/CHIEF EXECUTIVE	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal Rs.	Interest Rs.	Principal Rs.	Interest Rs.		Principal Rs.	Interest Rs.
<b>(A) Directors</b>	-	-	-	-	-	-	-
<b>(B) Chief Executive</b>	22,320	-	(22,320)	-	38,520	38,520	-
1. Sujit Mundul	22,320	-	(22,320)	-	38,520	38,520	-
<b>(C) Promoters</b>	-	-	-	-	-	-	-
<b>(D) Employees</b>	-	-	-	-	-	-	-
<b>(E) Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
<b>Total</b>	22,320	-	(22,320)	-	38,520	38,520	-

## HBL

Name Of Promoter / Director /Chief Executive	Last Years's Balance		This Year Recovery		This Year Additions	Balance as of Ashad
	Principal	Interest	Principal	Interest		
(A) Directors						
1. ....						
2. ....						
3. ....						
(B) Chief Executives						
1. ....						
2. ....						
3. ....						
(C) Promoters	36,339,922	-	36,339,922	-	NIL	NIL
1. Syakar Company Pvt. Ltd.	36,339,922	-	36,339,922	-	NIL	NIL
2. ....						
3. ....						
(D) Employees						
1. ....						
2. ....						
3. ....						
(E) Shareholders' Holding more than 1%						
1. ....						
2. ....						
3. ....						
<b>Total</b>	<b>36,339,922</b>			<b>-</b>	<b>NIL</b>	<b>NIL</b>

## SBI

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1. ....							
2. ....							
3. ....							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1. ....							
2. ....							
3. ....							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1. ADB/N	162,000,000	1,729,918				162,000,000	701,959
2. ....							
3. ....							
<b>D. Employees</b>	-	-	-	-	-	-	-
1. ....							
2. ....							
3. ....							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1. ....							
2. ....							
3. ....							
<b>Total</b>	<b>162,000,000</b>	<b>1,729,918</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>162,000,000</b>	<b>701,959</b>

NBBL

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>							
1....							
2..Pradeep Man Baidhdai	4,396,870	48,537	415,926	36,821		3,980,944	11,716
3..							
<b>B. Chief Executive</b>							
1..							
2..							
3...							
<b>C. Promoters</b>							
1..							
2..							
3..							
<b>D. Employees</b>							
1..							
2..							
3..							
<b>E. Shareholders holding more than 1%</b>							
1							
2..							
3..							
<b>Total</b>	-	-	-	-	-	-	-

Everest

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>							
1....							
2...							
3..							
<b>B. Chief Executive</b>							
1..							
2..							
3...							
<b>C. Promoters</b>							
1..							
2..							
3..							
<b>D. Employees</b>							
1..							
2..							
3..							
<b>E. Shareholders holding more than 1%</b>							
1..							
2..							
3..							
<b>Total</b>	-	-	-	-	-	-	-

BOK:

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....							
2..							
3..							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>D. Employees</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>	-	-	-	-	-	-	-

NCC Bank

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....							
2..							
3..							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>D. Employees</b>	-	-	-	-	-	-	-
1..Ramesh Raj Aryal	303,400		303,400				
2..Kailash Man Shrestha	292,000		292,000				
3..Achut Raj Panday	476,700	200,841	476,700	200,841			
4..Nabin Upreti	90,000		90,000				
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>	-	-	-	-	-	-	-

## Lumbini

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1...							
2...							
3...							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1...							
2...							
3...							
<b>C. Promoters</b>						169,168,990	22,258,968
1. Mt. Everest Brewery Pvt. Ltd.						3,000,000	675,616
2. Mt. Everest Brewery Pvt. Ltd.						13,000,000	2,927,671
3. Mt. Everest Brewery Pvt. Ltd.						400,000	90,083
4. Mt. Everest Brewery Pvt. Ltd.						3,000,000	675,616
5. Mt. Everest Brewery Pvt. Ltd.						12,000,000	2,702,466
6. Mt. Everest Brewery Pvt. Ltd.						5,010,000	1,128,279
7. Mt. Everest Brewery Pvt. Ltd.						3,238,000	729,215
8. Mt. Everest Brewery Pvt. Ltd.						5,400,000	4,562
9. Mt. Everest Brewery Pvt. Ltd.						5,400,000	4,562
10. CDND Housing Pvt. Ltd.						6,175,000	464,394
11. Nepal Steel P.Ltd.						9,500,000	714,452
12. Nepal Steel P.Ltd.						9,363,383	325,573
13. CDND Housing Pvt.Ltd.						-	-
14. The General Trading & Engg.Co.P.Ltd.						-	-
15. Dr. Daman Bahadur Amatya						1,097,506	206,406
16. Mrs. Chandi Amatya						6,296,299	1,139,371
17. Mr. Binod Bahadur Amatya						19,987,238	772,048
18. Amatya Enterprises P. Ltd.						4,800,000	583,866
19. Nepal Steel P. Ltd.						20,000,000	4,514,923
20. Bakratunda Trading House Pvt. Ltd.						15,000,000	1,950,000
21. Everest Diamond Marts						15,000,000	1,950,000
22. The Fulbari Limited						5,281,981	647,923
23. The Hidden Treasure Pvt. Ltd.						1,342,764	51,871
24. New Bhairav Fancy Stores						4,235,152	71
26. Mr.Nirmal Prasad Shrestha						641,667	-
<b>D. Employees</b>						1,341,992	9,229
1. Nyachhyon Construction						25,756	9,219
2. Tourist information Centre						1,316,236	11
<b>E. Shareholders holding more than 1%</b>						-	-
1..							
2..							
3..							
<b>Total</b>						<b>170,510,981</b>	<b>22,268,198</b>

## NIC

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1...							
2...							
3...							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1..							
2..							
3...							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>D. Employees</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>							



MPBL

Name of Promoter/Director/ CEO/Employee	Outstanding up to Last Year		Recovered in Current Year		Additional Lending in this year	Outstanding as of Asadh End 2061	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>B. Chief Executive Officer</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>C. Promoters</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>D. Employees</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>E. Shareholder holding more than 1% Shares</b>	-	-	-	-	-	-	-
1. ....	-	-	-	-	-	-	-
2. ....	-	-	-	-	-	-	-
3. ....	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-

Kumari

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....	-	-	-	-	-	-	-
2...	-	-	-	-	-	-	-
3...	-	-	-	-	-	-	-
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1...	-	-	-	-	-	-	-
2...	-	-	-	-	-	-	-
3....	-	-	-	-	-	-	-
<b>C. Promoters</b>	-	-	-	-	-	-	-
1...	-	-	-	-	-	-	-
2...	-	-	-	-	-	-	-
3..	-	-	-	-	-	-	-
<b>D. Employees</b>	-	-	-	-	-	-	-
1...	-	-	-	-	-	-	-
2..	-	-	-	-	-	-	-
3..	-	-	-	-	-	-	-
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..	-	-	-	-	-	-	-
2..	-	-	-	-	-	-	-
3..	-	-	-	-	-	-	-
<b>Total</b>	-	-	-	-	-	-	-

Laxmi

Rs.

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....							
2..							
3..							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1..							
2..							
3...							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>D. Employees</b>	-	-	-	-	-	-	-
1..					9,876,355	9,876,355	20,169
2..							
3..							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>	-	-	-	-	-	-	-

Siddhartha

Rs.

Name of Promoter/ Director/ Chief Executive	Last Year's Balance		This Year Recovery		This Year Additions	Balance as of Ashad end	
	Principal	Interest	Principal	Interest		Principal	Interest
<b>A. Directors</b>	-	-	-	-	-	-	-
1....							
2..							
3..							
<b>B. Chief Executive</b>	-	-	-	-	-	-	-
1..							
2..							
3...							
<b>C. Promoters</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>D. Employees</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>E. Shareholders holding more than 1%</b>	-	-	-	-	-	-	-
1..							
2..							
3..							
<b>Total</b>	-	-	-	-	-	-	-

**ANNEX-24: Capital Fund Table of Commercial Banks**

As on Mid-July,2005

Details	NBL	RBB	NABIL	NIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
<b>A) Core Capital</b>	-7522269420	-20378235000	1610510308	1161470000	1450185184	1525773388	682847846	172442311	752567000	708460808
1) Paid-up Capital	380382600	385300000	491,654,400	587740000	374,640,400	643,500,000.00	431865600	719852000	315000000	463580900
2) Share Premium			74,000		0			3472300	6427000	0
3) Non Redeemable Preference Share		787000000	-		0				140000000	0
4) General Reserve Fund	1045313594	539539000	847,000,000	345670000	749280800.1	443,443,999.94	117308846	201650371	126107000	104816898
5) Dividend Equalization Fund	76076520		13,500,000			169,968,100.00	2886583			
6) Capital Adjustment Reserve			228,300,000	117830000	74928080	116,906,734.11	128389880	-20880525	94500000	139074270
7) Retained Profit/(Loss) till Last Fiscal Year	-10332069374	-23032254000	29,794,031	14660000	217586480	154,285,714.29		-20880525		988740
8) Current Year Profit/(Loss)	1308027240	942180000	187,877	10260000	33749424.35	(2,331,160.00)	2396937	-782771310	70533000	
9) Others				85310000			0	72000000	63000000	
<b>B) Supplementary Capital</b>	394985865	214309000	155562222.1	417290000	214175836.8	491290321.5	62028539	236187088	431995000	68989112
1) General Loan Loss Provision	381436990	124947000	108,434,222	99000000	81945605	117,648,411.06	55863325	194934097	114945000	56712104
2) Exchange Fluctuation Reserve		83862000	37,800,000	18260000	132230231.8	13,641,910.41	6165214	41252991	15824000	12112933
3) Asset Revaluation Reserve			-			-				
4) Hybrid Capital Instruments			-			-				
5) Subordinated Term Debt			-	300000000		360,000,000.00			300000000	
6) Interest Spread Reserve			2,578,000							
7) Contingent Reserve	13548875	5500000	6,750,000	30000					1226000	164075
<b>C) Total Capital Fund (A+B)</b>	-7127283555	-20163926000	1766072530	1578760000	1664361021	2017063710	744876385	408629399	1184562000	777449920
<b>D) Minimum Capital Fund Requirement on the basis of Risk Weighted Assets</b>										
Total Capital Fund (11.0%)	4229945261	6500922000	1561237879	1499619550	1154728495	1,864,612,756.85	720716315	1409866898	1011514625	761954144
Core Capital (5.5%)	2114972630	3250461000	780618939.6	749809775	577364247.7	932,306,378.42	360358158	704933449	505757312.5	380977072
Capital Adequacy Ratio - Core										
Capital Adequacy Ratio - Total										
Capital Fund Excess (Shortfall)	-11357228816	-2664847000	204834650.6	79140450	509632524.8	152,450,952.96	24160069.7	-980353973	173047375	15495776
Core Capital Excess (Shortfall)	-9637242050	-23628696000	829891368.2	411660225	872820936.7	593,467,009.92	322489688	-511610613	246809687.5	327483736

Details	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>A) Core Capital</b>	255846854	291781726.3	680142549.3	637739	641715720	604342818.2	387615865	-16974164303
1) Paid-up Capital	693554000	350000000	500000000	550000	500000000	609839000	350000000	7797458900
2) Share Premium			0	0		0		9973300
3) Non Redeemable Preference Share			0	0		0		927000000
4) General Reserve Fund	30481189	21631348.68	57459499.11	29373	30075520	7589614.299	14055959	4681453012
5) Dividend Equalization Fund	-439611397							-177180194
6) Capital Adjustment Reserve	-28576938		100000000		100000000		23559906	1074031407
7) Retained Profit/(Loss) till Last Fiscal Year		-91901349.08	32115167.1	-9530	17177955	4261658		-33006245033
8) Current Year Profit/(Loss)		12051726.66	-9432116.911	67896	-5537755	21142368.84		1600524128
9) Others						-38489822.97		181820177
<b>B) Supplementary Capital</b>	52955111	45295513.27	50843236.17	51104	63813473	34312269.42	25809125	2959892816
1) General Loan Loss Provision	52955111	40588948.34	46791827.7	51104	60087656	33575169.26	25536346	1595452917
2) Exchange Fluctuation Reserve		4706564.925	4051408.47		3725817	737100.155	272778.27	374642949
3) Asset Revaluation Reserve								0
4) Hybrid Capital Instruments								0
5) Subordinated Term Debt								960000000
6) Interest Spread Reserve								2578000
7) Contingent Reserve								27218950
<b>C) Total Capital Fund (A+B)</b>	308801965	337077239.5	730985785.5	688843	705529193	638655087.6	413424989	-14014271487
<b>D) Minimum Capital Fund Requirement on the basis of Risk Weighted Assets</b>								0
Total Capital Fund (11.0%)	807833700	425683023.7	605213820.5	664689.9	692102787	339404761.1	326528878	23912549585
Core Capital (5.5%)	403916850	212841511.8	302606910.2	332344.9	346051394	169702380.6	163264439	11956274793
Capital Adequacy Ratio - Core								0
Capital Adequacy Ratio - Total								0
Capital Fund Excess (Shortfall)	-499031735	-88605784.17	125771965	24153.1219	13426405	299250325.5	86896111	-13905936550
Core Capital Excess (Shortfall)	-148069996	78940214.41	377535639.1	305394.061	295664325	434640437.1	224351425	-28909558572
								0

Table of Risk Weighted Assets of Commercial Banks  
As on Mid-July,2005

S.No.	On Balance Sheet Assets	Weight %	NBL		RBB		NABIL		NIBL	
			Amount	Risk Weighted Assets	Amount	Risk Weighted Assets	Amount	Risk Weighted Assets	Amount	Risk Weighted Assets
1.	Cash Balance	0	1,069,613,535	-	1,621,786,412	-	146,352,555	-	374,270,000	-
2.	Gold (Exchangeable)	0	-	-	-	-	-	-	-	-
3.	Balance at NRB	0	4,508,554,214	-	3,325,243,028	-	389,705,047	-	780,240,000	-
4.	Investment on HMG Securities	0	11,277,980,147	-	6,434,034,730	-	2,413,939,370	-	1,948,500,000	-
5.	Investment on NRB Securities	0	-	-	-	-	-	-	-	-
6.	Fully Secured Loan against own FDR	0	155,628,098	-	99,428,605	-	135,948,000	-	63,040,000	-
7.	Fully Secured Loan/Investment against NRB/ HMG. Securities	0	52,599,701	-	29,948,271	-	269,290,000	-	20,120,000	-
8.	Balance at Local Banks & Financial Institutions	20	231,383,930	46,276,786	165,192,517	33,038,503	26,204,520	5,240,904	15,580,000	3,116,000
9.	Fully Secured Loan against other banks' FDR	20	-	-	-	-	68,368,000	13,673,600	30,370,000	6,074,000
10.	Balance at Foreign Banks	20	349,785,804	69,957,161	440,972,730	88,194,546	(2,881,508)	-	170,390,000	34,078,000
11.	Money at Call	20	550,000,000	110,000,000	-	-	868,428,307	173,685,661	140,000,000	28,000,000
12.	Loan against G'tee of A+ rated Int'l Banks	20	-	-	-	-	156,755,099	31,351,020	9,590,000	1,918,000
13.	Other Investment at A+ rated Int'l Banks	20	-	-	-	-	1,462,029,483	292,405,897	1,922,190,000	384,438,000
14.	Investment on Share/Debenture/Bond	100	51,185,686	51,185,686	111,514,900	111,514,900	371,189,325	371,189,325	17,740,000	17,740,000
15.	Other Investments	100	2,890,591,091	2,890,591,091	1,946,268,858	1,946,268,858	-	-	45,760,000	45,760,000
16.	Other Loans, Advances and Bills Purchased/ Discounted	100	16,658,317,808	16,658,317,808	26,871,550,977	26,871,550,977	10,338,875,478	10,338,875,478	10,330,040,000	10,330,040,000
17.	Fixed Assets	100	187,084,618	187,084,618	569,137,907	569,137,907	361,235,392	361,235,392	320,590,000	320,590,000
18.	Other Assets	100	17,940,821,467	17,940,821,467	29,028,925,745	29,028,925,745	543,883,323	543,883,323	412,750,000	412,750,000
<b>Sub-Total (A)</b>			<b>55,923,546,099</b>	<b>37,954,234,617</b>	<b>70,644,004,680</b>	<b>58,648,631,436</b>	<b>17,549,322,391</b>	<b>12,131,540,600</b>	<b>16,601,170,000</b>	<b>11,584,504,000</b>
<b>Off Balance Sheet Items</b>										
1.	Bills Collection	0	181,529,708	-	205,157,591	-	137,638,991	-	142,120,000	-
2.	Forward Foreign Exchange Contract	10	-	-	-	-	32,253,269	3,225,327	6,220,000	622,000
3.	Letters of Credit with maturity < 6 months	20	452,202,813	90,440,563	750,765,997	150,153,199	1,386,588,460	277,317,692	1,538,460,000	307,692,000
4.	G'tee against CG of A+ rated Int'l Banks	20	48,171,861	9,634,372	-	-	182,386,471	36,477,294	109,960,000	21,992,000
5.	Letters of Credit with maturity > 6 months	50	70,527,844	35,263,922	25,649,398	12,824,699	917,554,198	458,777,099	278,500,000	139,250,000
6.	Bid Bond	50	37,462,635	18,731,318	189,810,571	94,905,286	44,240,846	22,120,423	214,450,000	107,225,000
7.	Performance Bond	50	126,323,307	63,161,654	183,670,357	91,835,179	1,454,530,552	727,265,276	468,700,000	234,350,000
8.	Advance Payment Guarantee	100	11,392,586	11,392,586	-	-	103,745,236	103,745,236	398,630,000	398,630,000
9.	Financial Guarantee	100	-	-	-	-	-	-	-	-
10.	Other Guarantee	100	41,717,500	41,717,500	2,183,280	2,183,280	-	-	639,920,000	639,920,000
11.	Irrevocable Loan Commitment	100	-	-	-	-	-	-	-	-
12.	Contingent Tax Liability	100	-	-	98,419,765	98,419,765	21,841,871	21,841,871	9,210,000	9,210,000
13.	Other Contingent Liabilities (including Acceptance)	100	229,471,291	229,471,291	336,794	336,794	410,760,812	410,760,812	189,510,000	189,510,000
<b>Sub-Total (B)</b>			<b>1,198,799,545</b>	<b>499,813,205</b>	<b>1,455,993,753</b>	<b>450,658,201</b>	<b>4,691,540,706</b>	<b>2,061,531,030</b>	<b>3,995,680,000</b>	<b>2,048,401,000</b>
<b>Total (A+B)</b>			<b>57,122,345,644</b>	<b>38,454,047,822</b>	<b>72,099,998,433</b>	<b>59,099,289,638</b>	<b>22,240,863,097</b>	<b>14,193,071,630</b>	<b>20,596,850,000</b>	<b>13,632,905,000</b>

S.No.	On Balance Sheet Assets	Weight %	SCBNL		HBL		SBI		NBBL	
			Amount	Risk Weighted Assets	Amount	Risk Weighted Assets	Amount	Risk Weighted Assets	Amount	Risk Weighted Assets
1.	Cash Balance	0	195,458,711	-	286,529,934.22	-	161222496	-	300848610	-
2.	Gold (Exchangeable)	0	-	-	-	-	-	-	-	-
3.	Balance at NRB	0	692,191,592	-	1,604,148,856.61	-	580452845	-	794165890	-
4.	Investment on HMG Securities	0	7,203,066,250	-	4,819,700,000.00	-	1871459790	-	2212535720	-
5.	Investment on NRB Securities	0	-	-	650,028,940.33	-	181750000	-	-	-
6.	Fully Secured Loan against own FDR	0	180,385,091	-	388,020,000.00	-	320380000	-	124832417	-
7.	Fully Secured Loan/Investment against NRB/ HMG. Securities	0	1,133,165,406	-	269,741,000.00	-	128430000	-	3085285	-
8.	Balance at Local Banks & Financial Institutions	20	15,488,102	3,097,620	38,646,855.97	7,729,371	7269530	1,453,906	21501805	4,300,361
9.	Fully Secured Loan against other banks' FDR	20	138,446,029	27,689,206	16,062,000.00	3,212,400	632000	126,400	-	-
10.	Balance at Foreign Banks	20	207,978,489	41,595,698	85,145,310.44	17,029,062	115481931	23,096,386	285250064	57,050,013
11.	Money at Call	20	2,259,691,000	451,938,200	441,080,899.98	88,216,180	-	-	-	-
12.	Loan against G'tee of A+ rated Int'l Banks	20	404,191,756	80,838,351	141,300,000.00	28,260,000	-	-	-	-
13.	Other Investment at A+ rated Int'l Banks	20	2,486,139,000	497,227,800	6,182,703,822.03	1,236,540,764	-	-	137917350	27,583,470
14.	Investment on Share/Debenture/Bond	100	13,348,000	13,348,000	39,908,796.99	39,908,797	17886000	17,886,000	61267000	61,267,000
15.	Other Investments	100	-	-	-	-	-	-	-	-
16.	Other Loans, Advances and Bills Purchased/ Discounted	100	6,564,680,511	6,564,680,511	12,636,045,266.52	12,636,045,267	5552247607	5,552,247,607	9498995835	9,498,995,835
17.	Fixed Assets	100	394,384,715	394,384,715	295,822,022.77	295,822,023	116830455	116,830,455	189307245	189,307,245
18.	Other Assets	100	605,596,667	605,596,667	976,458,570.39	976,458,570	462445947	462,445,947	1486666620	1,486,666,620
<b>Sub-Total (A)</b>			<b>22,494,211,319</b>	<b>8,680,396,768</b>	<b>28,871,342,276</b>	<b>15,329,222,434</b>	<b>8,948,984,601</b>	<b>6,174,086,701</b>	<b>15,116,373,841</b>	<b>11,325,170,544</b>
<b>Off Balance Sheet Items</b>										
1.	Bills Collection	0	158,078,473	-	356170604	-	2621464	-	244203244	-
2.	Forward Foreign Exchange Contract	10	66,571,000	6,657,100	116132076	11,613,208	-	-	-	-
3.	Letters of Credit with maturity < 6 months	20	1,087,349,373	217,469,875	2420343017	484,068,603	596761088	119,352,218	790737683	158,147,537
4.	G'tee against CG of A+ rated Int'l Banks	20	921,157,275	184,231,455	547600112	109,520,022	118119868	23,623,974	9910100	1,982,020
5.	Letters of Credit with maturity > 6 months	50	369,412,386	184,706,193	-	-	-	-	69120489	34,560,245
6.	Bid Bond	50	13,238,225	6,619,113	336999721	168,499,861	1594500	797,250	334924830	167,462,415
7.	Performance Bond	50	488,420,080	244,210,040	168905640	84,452,820	76708998	38,354,499	1045334948	522,667,474
8.	Advance Payment Guarantee	100	1,450,372	1,450,372	107594581	107,594,581	10486286	10,486,286	515124160	515,124,160
9.	Financial Guarantee	100	106,803,602	106,803,602	24437243	24,437,243	39475000	39,475,000	59409000	59,409,000
10.	Other Guarantee	100	-	-	-	-	-	-	-	-
11.	Irrevocable Loan Commitment	100	-	-	-	-	-	-	-	-
12.	Contingent Tax Liability	100	38,160,654	38,160,654	20975483	20,975,483	17083805	17,083,805	3398405	3,398,405
13.	Other Contingent Liabilities (including Acceptance)	100	826,826,604	826,826,604	610640807	610,640,807	128706770	128,706,770	290500000	29,050,000
<b>Sub-Total (B)</b>			<b>4,077,468,042</b>	<b>1,817,135,006</b>	<b>4,709,799,284</b>	<b>1,621,802,628</b>	<b>991,557,779</b>	<b>377,879,801</b>	<b>3,101,212,859</b>	<b>1,491,801,255</b>
<b>Total (A+B)</b>			<b>26,571,679,361</b>	<b>10,497,531,774</b>	<b>33,581,141,560</b>	<b>16,951,025,062</b>	<b>9,940,542,380</b>	<b>6,551,966,502</b>	<b>18,217,586,700</b>	<b>12,816,971,799</b>

S.No.	On Balance Sheet Assets	Weight %	Everest		BOK		NCC		Lumbini	
			Amount	Risk Weighted Assets	Amount	Risk Weighted Assets	Amount	Risk Weighted Assets	Amount	Risk Weighted Assets
1.	Cash Balance	0	192590000	-	161469654	-	151353934	-	114708814.2	-
2.	Gold (Exchangeable)	0	-	-	-	-	-	0	-	-
3.	Balance at NRB	0	779669000	-	417867022	-	441010479	-	324764945	-
4.	Investment on HMG Securities	0	2100290000	-	2146619488	-	324734860	-	433052101.1	-
5.	Investment on NRB Securities	0	-	-	-	-	-	0	-	-
6.	Fully Secured Loan against own FDR	0	159270000	-	78180331	-	20780607	-	5832455.28	-
7.	Fully Secured Loan/Investment against NRB/ HMG. Securities	0	131465000	-	267345098	-	1847752	-	352000	-
8.	Balance at Local Banks & Financial Institutions	20	13317000	2,663,400	31332747	6,266,549	23472960	4,694,592	26491786.89	5,298,357
9.	Fully Secured Loan against other banks' FDR	20	54988000	10,997,600	520477434	104,095,487	1898074	379,615	0	-
10.	Balance at Foreign Banks	20	64413000	12,882,600	129851059	25,970,212	46865036	9,373,007	65165594	13,033,119
11.	Money at Call	20	570000000	114,000,000	328873857	65,774,771	47943843	9,588,769	30000000	6,000,000
12.	Loan against G'tee of A+ rated Int'l Banks	20	-	-	122985331	24,597,066	-	-	0	-
13.	Other Investment at A+ rated Int'l Banks	20	9255000	1,851,000	358966122	71,793,224	-	-	119864500	23,972,900
14.	Investment on Share/Debenture/Bond	100	19387000	19,387,000	93019550	93,019,550	75602182	75,602,182	5271000	5,271,000
15.	Other Investments	100	-	-	-	-	-	-	0	-
16.	Other Loans, Advances and Bills Purchased/ Discounted	100	7554367000	7,554,367,000	5193056825	5,193,056,825	5395208236	5,395,208,236	3216563897	3,216,563,897
17.	Fixed Assets	100	134068000	134,068,000	95230942	95,230,942	124026764	124,026,764	39632938.09	39,632,938
18.	Other Assets	100	290465000	290,465,000	181672301	181,672,301	856543502	856,543,502	224408885.2	224,408,885
<b>Sub-Total (A)</b>			<b>12,092,931,000</b>	<b>8,140,681,600</b>	<b>10,126,947,761</b>	<b>5,861,476,928</b>	<b>7,511,288,229</b>	<b>6,475,416,667</b>	<b>4,606,108,917</b>	<b>3,534,181,097</b>
<b>Off Balance Sheet Items</b>										
1.	Bills Collection	0	52615000	-	11853381	-	17506815	-	21934027.46	-
2.	Forward Foreign Exchange Contract	10	-	-	70987698	7,098,770	-	-	41284244.25	4,128,424
3.	Letters of Credit with maturity < 6 months	20	841780000	168,356,000	926500514	185,300,103	781997692	156,399,538	278442441.8	55,688,488
4.	G'tee against CG of A+ rated Int'l Banks	20	36402000	7,280,400	33114560	6,622,912	-	-	0	-
5.	Letters of Credit with maturity > 6 months	50	197202000	98,601,000	50503326	25,251,663	129955863	64,977,932	0	-
6.	Bid Bond	50	43429000	21,714,500	17910089	8,955,045	120180056	60,090,028	20406375	10,203,188
7.	Performance Bond	50	352530000	176,265,000	498439973	249,219,987	468713441	234,356,721	251416009.7	125,708,005
8.	Advance Payment Guarantee	100	29268000	29,268,000	4213022	4,213,022	129095228	129,095,228	12866468	12,866,468
9.	Financial Guarantee	100	54439000	54,439,000	254771790	254,771,790	180300000	180,300,000	127070000	127,070,000
10.	Other Guarantee	100	-	-	-	-	-	-	0	-
11.	Irrevocable Loan Commitment	100	-	-	-	-	-	-	0	-
12.	Contingent Tax Liability	100	5064000	5,064,000	5276237.2	5,276,237	-	-	0	-
13.	Other Contingent Liabilities (including Acceptance)	100	493918000	493,918,000	318669399	318,669,399	43306615	43,306,615	0	-
<b>Sub-Total (B)</b>			<b>2,106,647,000</b>	<b>1,054,905,900</b>	<b>2,192,239,989</b>	<b>1,065,378,927</b>	<b>1,871,055,710</b>	<b>868,526,061</b>	<b>753,419,566</b>	<b>335,664,573</b>
<b>Total (A+B)</b>			<b>14,199,578,000</b>	<b>9,195,587,500</b>	<b>12,319,187,750</b>	<b>6,926,855,855</b>	<b>9,382,343,939</b>	<b>7,343,942,728</b>	<b>5,359,528,483</b>	<b>3,869,845,670</b>

S.No.	On Balance Sheet Assets	Weight %	NIC		MBL		Kumari		Laxmi	
			Amount	Risk Weighted Assets	Amount	Risk Weighted Assets	Amount	Risk Weighted Assets	Amount	Risk Weighted Assets
1.	Cash Balance	0	69,777,858	-	121550	-	111249095	-	109851609.2	-
2.	Gold (Exchangeable)	0	-	-	-	-	-	-	0	-
3.	Balance at NRB	0	832,463,578	-	463233	-	219830413	-	254904149.4	-
4.	Investment on HMG Securities	0	1,194,313,877	-	127336	-	1119994196	-	401017273.7	-
5.	Investment on NRB Securities	0	-	-	-	-	-	-	0	-
6.	Fully Secured Loan against own FDR	0	11,175,323	-	12722	-	490545	-	63000	-
7.	Fully Secured Loan/Investment against NRB/ HMG. Securities	0	956,197	-	102474.87	-	1220452	-	0	-
8.	Balance at Local Banks & Financial Institutions	20	19,373,666	3,874,733	0	-	5486926	1,097,385	32624874.79	6,524,975
9.	Fully Secured Loan against other banks' FDR	20	31,985,538	6,397,108	-	-	50978031	10,195,606	0	-
10.	Balance at Foreign Banks	20	83,934,324	16,786,865	43875	8,775	106804935	21,360,987	72162952.32	14,432,590
11.	Money at Call	20	89,880,961	17,976,192	15000	3,000	90000000	18,000,000	57505375.52	11,501,075
12.	Loan against G'tee of A+ rated Int'l Banks	20	-	-	0	-	-	-	7065000	1,413,000
13.	Other Investment at A+ rated Int'l Banks	20	287,081,158	57,416,232	274317	54,863	69923816	13,984,763	-	-
14.	Investment on Share/Debenture/Bond	100	1,507,000	1,507,000	9296	9,296	-	-	13375340.34	13,375,340
15.	Other Investments	100	90,000,000	90,000,000	57663	57,663	353000	353,000	0	-
16.	Other Loans, Advances and Bills Purchased/ Discounted	100	4,865,238,142	4,865,238,142	5117501	5,117,501	5628323691	5,628,323,691	2726080794	2,726,080,794
17.	Fixed Assets	100	59,495,866	59,495,866	86212	86,212	82984150	82,984,150	124384624.7	124,384,625
18.	Other Assets	100	68,527,330	68,527,330	94070	94,070	40329937	40,329,937	100437583.5	100,437,584
<b>Sub-Total (A)</b>			<b>7,705,710,817</b>	<b>5,187,219,468</b>	<b>6,525,250</b>	<b>5,431,380</b>	<b>7,527,969,187</b>	<b>5,816,629,520</b>	<b>3,899,472,577</b>	<b>2,998,149,983</b>
<b>Off Balance Sheet Items</b>										
1.	Bills Collection	0	66,573,490	-	85621	-	-	-	6153679.78	-
2.	Forward Foreign Exchange Contract	10	-	-	0	-	3737738	373,774	0	-
3.	Letters of Credit with maturity < 6 months	20	884,457,653	176,891,531	257668	51,534	545678928	109,135,786	93485577.66	18,697,116
4.	G'tee against CG of A+ rated Int'l Banks	20	-	-	0	-	-	-	184086.25	36,817
5.	Letters of Credit with maturity > 6 months	50	-	-	102074	51,037	94209917	47,104,959	0	-
6.	Bid Bond	50	9,024,711	4,512,356	5598	2,799	11077725	5,538,863	5171007.45	2,585,504
7.	Performance Bond	50	152,744,599	76,372,300	302711	151,356	343692765	171,846,383	108283118.3	54,141,559
8.	Advance Payment Guarantee	100	443,200	443,200	10802	10,802	-	-	-	-
9.	Financial Guarantee	100	-	-	267300	267,300	-	-	0	-
10.	Other Guarantee	100	80,075	80,075	1999	1,999	-	-	0	-
11.	Irrevocable Loan Commitment	100	-	-	0	-	50272459	50,272,459	0	-
12.	Contingent Tax Liability	100	-	-	0	-	-	-	0	-
13.	Other Contingent Liabilities (including Acceptance)	100	56,424,894	56,424,894	74428.755	74,429	90941779	90,941,779	11886850.05	11,886,850
<b>Sub-Total (B)</b>			<b>1,169,748,622</b>	<b>314,724,355</b>	<b>1,108,202</b>	<b>611,255</b>	<b>1,139,611,311</b>	<b>475,214,001</b>	<b>225,164,319</b>	<b>87,347,846</b>
<b>Total (A+B)</b>			<b>8,875,459,439</b>	<b>5,501,943,822</b>	<b>7,633,452</b>	<b>6,042,635</b>	<b>8,667,580,498</b>	<b>6,291,843,521</b>	<b>4,124,636,897</b>	<b>3,085,497,828</b>



S.No.	On Balance Sheet Assets	Weight %	Siddhartha		Total	
			Amount	Risk Weighted Assets	Amount	Risk Weighted Assets
1.	Cash Balance	0	33459440.75	-	5,100,664,208	0
2.	Gold (Exchangeable)	0		-	0	0
3.	Balance at NRB	0	45636582.1	-	15,991,310,874	0
4.	Investment on HMG Securities	0	272495433.4	-	46,173,860,572	0
5.	Investment on NRB Securities	0	3775000	-	671,978,940	0
6.	Fully Secured Loan against own FDR	0	7856000	-	1,462,981,194	0
7.	Fully Secured Loan/Investment against NRB/ HMG. Securities	0		-	2,194,081,637	0
				-	0	0
8.	Balance at Local Banks & Financial Institutions	20	21182432.5	4,236,487	694,549,653	138,909,931
9.	Fully Secured Loan against other banks' FDR	20	1102679.42	220,536	915,307,786	183,061,557
10.	Balance at Foreign Banks	20	30450709.47	6,090,142	2,251,814,305	450,939,163
11.	Money at Call	20	22471002.24	4,494,200	5,495,890,246	1,099,178,049
12.	Loan against G'tee of A+ rated Int'l Banks	20		-	841,887,186	168,377,437
13.	Other Investment at A+ rated Int'l Banks	20		-	13,036,344,568	2,607,268,914
				-	19,387,000	0
14.	Investment on Share/Debenture/Bond	100	353000	353,000	892,564,076	892,564,076
15.	Other Investments	100	10000000	10,000,000	4,983,030,612	4,983,030,612
16.	Other Loans, Advances and Bills Purchased/ Discounted	100	2625971930	2,625,971,930	135,660,681,499	135,660,681,499
17.	Fixed Assets	100	30217152.55	30,217,153	3,124,519,004	3,124,519,004
18.	Other Assets	100	58179546.27	58,179,546	53,278,206,494	53,278,206,494
<b>Sub-Total (A)</b>			<b>3,163,150,908</b>	<b>2,739,762,993</b>	<b>292,789,059,854</b>	<b>202,586,736,735</b>
<b>Off Balance Sheet Items</b>						
1.	Bills Collection	0	4700652.09	-	1,608,942,741	0
2.	Forward Foreign Exchange Contract	10		-	337,186,025	33,718,603
3.	Letters of Credit with maturity < 6 months	20	292195489	58,439,098	13,668,004,394	2,733,600,879
4.	G'tee against CG of A+ rated Int'l Banks	20		-	2,007,006,333	401,401,267
5.	Letters of Credit with maturity > 6 months	50		-	2,202,737,495	1,101,368,747
6.	Bid Bond	50	10305080	5,152,540	1,410,230,969	705,115,485
7.	Performance Bond	50	275145508.1	137,572,754	6,463,862,007	3,231,931,003
8.	Advance Payment Guarantee	100	5521840	5,521,840	1,329,841,781	1,329,841,781
9.	Financial Guarantee	100		-	846,972,935	846,972,935
10.	Other Guarantee	100		-	683,902,854	683,902,854
11.	Irrevocable Loan Commitment	100		-	50,272,459	50,272,459
12.	Contingent Tax Liability	100		-	219,430,220	219,430,220
13.	Other Contingent Liabilities (including Acceptance)	100	21995122	21,995,122	3,462,520,166	3,462,520,166
<b>Sub-Total (B)</b>			<b>609,863,691</b>	<b>228,681,354</b>	<b>34,290,910,378</b>	<b>14,800,076,398</b>
<b>Total (A+B)</b>			<b>3,773,014,600</b>	<b>2,968,444,347</b>	<b>327,079,970,232</b>	<b>217,386,813,133</b>

**ANNEX-25: Principal Indicators of Commercial Banks**  
As on Mid-July,2005

NBL:

S.No.	Particulars	Indicators	FY 04/05
1	Net Profit/ Gross Income	%	41.00
2	Earning Per Share	Rs.	455.00
3	Market Value Per Share	Rs.	225.00
4	Price Earning Ratio	Times	0.49
5	Dividend (including bonus)/Share Capital	%	
6	Cash Dividend/ Share Capital	%	
7	Interest Income/ Loan & Advances	%	11.78
8	Staff Expenses/ Total Operating Expenses	%	53.56
9	Interest Expenses/ Total Deposit & Borrowings	%	2.01
10	Exchange Gain/ Total Income	%	0.03
11	Staff Bonus/ Total Staff Expenses	%	0.00
12	Net Profit/ Loan & Advances	%	10.26
13	Net Profit/ Total Assets	%	3.68
14	Total Credit/ Deposit	%	46.94
15	Total Operating expenses/ Total Assets	%	5.18
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	%	25.06
	b. Supplementary Capital	%	-4.47
	c. Total Capital Fund	%	-29.53
17	Liquidity (CRR)	%	17.14
18	Non-performing credit/ Total credit	%	49.64
19	Weighted Average Interest Rate Spread	%	4.40
20	Book Net Worth Per Share	Rs.	-1952.00
21	Total Shares	No.	3803826.00
22	Total Staff	No.	2912.00
23	Others		

RBB:

S.No.	Particulars	Indicators	FY 04/05
1	Net Profit/ Gross Income	%	36.48
2	Earning Per Share	Rs.	339.68
3	Market Value Per Share	Rs.	
4	Price Earning Ratio	Times	
5	Dividend (including bonus)/Share Capital	%	1.00
6	Cash Dividend/ Share Capital	%	1.00
7	Interest Income/ Loan & Advances	%	7.78
8	Staff Expenses/ Total Operating Expenses	%	42.50
9	Interest Expenses/ Total Deposit & Borrowings	%	2.13
10	Exchange Gain/ Total Income	%	-1.19
11	Staff Bonus/ Total Staff Expenses	%	11.50
12	Net Profit/ Loan & Advances	%	4.88
13	Net Profit/ Total Assets	%	1.86
14	Total Credit/ Deposit	%	62.77
15	Total Operating expenses/ Total Assets	%	3.05
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	%	-34.48
	b. Supplementary Capital	%	0.36
	c. Total Capital Fund	%	-34.12
17	Liquidity (CRR)	%	12.91
18	Non-performing credit/ Total credit	%	50.70
19	Weighted Average Interest Rate Spread	%	3.39
20	Book Net Worth Per Share	Rs.	20288872609.00
21	Total Shares	No.	11723000.00
22	Total Staff	No.	3417.00
23	Others		

## NABIL Bank:

S.No.	Particulars	Indicators	FY 04/05
1	Net Profit/ Gross Income	%	34.33
2	Earning Per Share	Rs.	105.49
3	Market Value Per Share	Rs.	1505.00
4	Price Earning Ratio	Times	14.27
5	Dividend (including bonus)/Share Capital	%	70.00
6	Cash Dividend/ Share Capital	%	70.00
7	Interest Income/ Loan & Advances	%	8.70
8	Staff Expenses/ Total Operating Expenses	%	31.50
9	Interest Expenses/ Total Deposit & Borrowings	%	1.68
10	Exchange Gain/ Total Income	%	12.24
11	Staff Bonus/ Total Staff Expenses	%	42.20
12	Net Profit/ Loan & Advances	%	5.32
13	Net Profit/ Total Assets	%	3.06
14	Total Credit/ Deposit	%	75.05
15	Total Operating expenses/ Total Assets	%	3.73
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	%	11.35
	b. Supplementary Capital	%	1.09
	c. Total Capital Fund	%	12.44
17	Liquidity (CRR)	%	3.83
18	Non-performing credit/ Total credit	%	1.32
19	Weighted Average Interest Rate Spread	%	5.01
20	Book Net Worth Per Share	Rs.	337.16
21	Total Shares	No.	4916544.00
22	Total Staff	No.	426.00
23	Others		

## NIBL:

S.No.	Particulars	Indicators	FY 04/05
1	Net Profit/ Gross Income	Percent	20.26
2	Earning Per Share	Rs.	39.50
3	Market Value Per Share	Rs.	800.00
4	Price Earning Ratio	Ratio	20.25
5	Dividend (including bonus)/Share Capital	Percent	12.50
6	Cash Dividend/ Share Capital	Percent	12.50
7	Interest Income/ Loan & Advances	Percent	7.36
8	Staff Expenses/ Total Operating Expenses	Percent	34.65
9	Interest Expenses/ Total Deposit & Borrowings	Percent	2.43
10	Exchange Gain/ Total Income	Percent	8.95
11	Staff Bonus/ Total Staff Expenses	Percent	38.22
12	Net Profit/ Loan & Advances	Percent	2.22
13	Net Profit/ Total Assets	Ratio	1.40
14	Total Credit/ Deposit	Percent	73.33
15	Total Operating expenses/ Total Assets	Percent	1.69
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	Percent	8.52
	b. Supplementary Capital	Percent	3.06
	c. Total Capital Fund	Percent	11.58
17	Liquidity (CRR)		9.78
18	Non-performing credit/ Total credit	Ratio	2.69
19	Weighted Average Interest Rate Spread	Percent	4.30
20	Book Net Worth Per Share	Rs.	1180173.00
21	Total Shares	No.	5877385.00
22	Total Staff	No.	353.00
23	Others		

SCBNL:

PARTICULARS	Indicators	FY 04/05
1. Percent of Net Profit/Gross Income	Percent	34.21
2. Earning Per Share	Rs.	143.93
3. Market Value Per Share	Rs.	2345.00
4. Price Earning Ratio	Ratio	16.29
5. Dividend (including bonus) on Share Capital	Percent	120.00
6. Cash Dividend on Share Capital	Percent	120.00
7. Interest Income/Loan & Advances	Percent	7.43
8. Staff Expenses/Total Operating Expenses	Percent	22.53
9. Interest Expenses on Total Deposit and Borrowings	Percent	1.31
10. Exchange Gain/Total Income	Percent	16.93
11. Staff (statutory) Bonus/Total Staff Expenses	Percent	37.38
12. Net Profit/Loan and Advances	Percent	6.88
13. Net Profit/Total Assets	Percent	2.46
14. Total Credit/Deposit	Percent	43.55
15. Total Operating Expenses/Total Assets	Percent	3.01
16. Adequacy of Capital Fund on Risk Weighted Assets		
a. Core Capital	Percent	13.81
b. Supplementary Capital	Percent	2.04
c. Total Capital Fund	Percent	15.85
17. Liquidity (CRR)	Percent	8.77
18. Non-performing Credit/Total Credit	Ratio	2.69
19. Weighted Average Interest Rate Spread	Percent	3.70
20. Book Net-worth	Rs'000	1582415.42
21. Total Shares	No.	3746404.00
22. Total Staff	No.	302.00
23. Return on Shareholders' Equity	Percent	34.07
24. Book Value Per Share	Rs.	422.38
25. Return on Net Fixed Assets	Percent	755.05
26. Total Interest Earnings to External Assets	Percent	5.27
27. Total Costs to Net Interest Income & other Income	Percent	37.36

HBL

S.No.	PARTICULARS	Indicators	FY 04/05
1	Percent of Net Profit/Gross Income	Percent	32.98
2	Earning Per Share	Rs.	47.91
3	Market Value Per Share	Rs.	920
4	Price Earning Ratio	Ratio	19.20
5	Dividend (including bonus) on Share Capital	Percent	31.58
6	Dividend transferred to reserve	Percent	11.58
7	Cash Dividend on Share Capital	Percent	10.75
8	Interest Income/ Loan and Advances	Percent	41.95
9	Staff Expenses/ Total Operating Expenses	Percent	2.26
10	Interest Expenses/ Total Deposit & Borrowing	Percent	7.80
11	Exchange Gain/ Total Income	Percent	24.53
12	Staff Bonus/ Total Staff Expenses	Percent	2.48
13	Net Profit/ Loan and Advances	Percent	1.11
14	Net Profit/ Total Assets	Ratio	50.07
15	Total Credit/ Deposit	Percent	29.19
16	Total Operating Expenses/ Total Assets	Percent	
17	Adequacy of Capital Fund on Risk Weighted Assets		
	(a) Core Capital	Percent	8.33
	(b) Supplementary Capital	Percent	2.68
	(c) Total Capital Fund ( a + b )	Percent	11.01
18	Liquidity (CRR)	Percent	7.86
19	Non-performing credit/ Total Credit	Ratio	7.44
20	Weighted Average Interest Rate Spread	Percent	3.19
21	Book Net-worth	Rs.	239.59
22	Total Shares	No.	6,435,000
23	Total Staffs	No.	501

## SBI

S.No.	PARTICULARS	Indicators	FY 04/05
1	Percent of Net Profit/Gross Income	Percent	7.98
2	Earning Per Share	Rs.	13.29
3	Market Value Per Share	Rs.	335.00
4	Price Earning Ratio	Ratio	25.21
5	Dividend (including bonus) on Share Capital	Percent	0.00
6	Dividend transferred to reserve	Percent	0.00
7	Cash Dividend on Share Capital	Percent	0.00
8	Interest Income/ Loan and Advances	Percent	8.58
9	Staff Expenses/ Total Operating Expenses	Percent	9.72
10	Interest Expenses/ Total Deposit & Borrowing	Percent	2.83
11	Exchange Gain/ Total Income	Percent	4.50
12	Staff Bonus/ Total Staff Expenses	Percent	27.01
13	Net Profit/ Loan and Advances	Percent	0.87
14	Net Profit/ Total Assets	Ratio	0.55
15	Total Credit/ Deposit	Percent	77.87
16	Total Operating Expenses/ Total Assets	Percent	3.74
17	Adequacy of Capital Fund on Risk Weighted Assets		
	(a) Core Capital	Percent	8.68
	(b) Supplementary Capital	Percent	0.79
	(c) Total Capital Fund ( a + b )	Percent	9.47
18	Liquidity (CRR)	Percent	5.26
19	Non-performing credit/ Total Credit	Ratio	6.54
20	Weighted Average Interest Rate Spread	Percent	3.68
21	Book Net-worth	Rs.	689013061.00
22	Total Shares	No.	4318656.00
23	Total Staffs	No.	164.00

## NBBL

S.No.	PARTICULARS	Indicators	FY 04/05
1	Percent of Net Profit/Gross Income	Percent	Na
2	Earning Per Share	Rs.	Na
3	Market Value Per Share	Rs.	265.00
4	Price Earning Ratio	Ratio	Na
5	Dividend (including bonus) on Share Capital	Percent	0.00
6	Dividend transferred to reserve	Percent	0.00
7	Cash Dividend on Share Capital	Percent	0.00
8	Interest Income/ Loan and Advances	Percent	9.10
9	Staff Expenses/ Total Operating Expenses	Percent	11.91
10	Interest Expenses/ Total Deposit & Borrowing	Percent	4.52
11	Exchange Gain/ Total Income	Percent	2.16
12	Staff Bonus/ Total Staff Expenses	Percent	
13	Net Profit/ Loan and Advances	Percent	
14	Net Profit/ Total Assets	Ratio	
15	Total Credit/ Deposit	Percent	79.39
16	Total Operating Expenses/ Total Assets	Percent	6.06
17	Adequacy of Capital Fund on Risk Weighted Assets		
	(a) Core Capital	Percent	1.51
	(b) Supplementary Capital	Percent	1.84
	(c) Total Capital Fund ( a + b )	Percent	3.35
18	Liquidity (CRR)	Percent	8.29
19	Non-performing credit/ Total Credit	Ratio	19.04
20	Weighted Average Interest Rate Spread	Percent	2.84
21	Book Net-worth	Rs.	234576.00
22	Total Shares	No.	
23	Total Staffs	No.	

Everest:

S.No.	PARTICULARS	Indicators	FY 04/05
1	Percent of Net Profit/Gross Income	Percent	19.90
2	Earning Per Share	Rs.	54.22
3	Market Value Per Share	Rs.	870.00
4	Price Earning Ratio	Ratio	16.04
5	Dividend (including bonus) on Share Capital	Percent	20.00
6	Dividend transfered to reserve	Percent	0.00
7	Cash Dividend on Share Capital	Percent	
8	Interest Income/ Loan and Advances	Percent	8.00
9	Staff Expenses/ Total Operating Expenses	Percent	12.40
10	Interest Expenses/ Total Deposit & Borrowing	Percent	2.90
11	Exchange Gain/ Total Income	Percent	3.20
12	Staff Bonus/ Total Staff Expenses	Percent	46.30
13	Net Profit/ Loan and Advances	Percent	2.20
14	Net Profit/ Total Assets	Ratio	1.40
15	Total Credit/ Deposit	Percent	78.20
16	Total Operating Expenses/ Total Assets	Percent	4.10
17	Adequacy of Capital Fund on Risk Weighted Assets		
	(a) Core Capital	Percent	8.90
	(b) Supplementary Capital	Percent	4.70
	(c) Total Capital Fund ( a + b )	Percent	13.50
18	Liquidity (CRR)	Percent	1.90
19	Non-performing credit/ Total Credit	Ratio	1.60
20	Weighted Average Interest Rate Spread	Percent	4.10
21	Book Net-worth	Rs.	6926.00
22	Total Shares	No.	3150000.00
23	Total Staffs	No.	257.00

BOK:

S.No.	PARTICULARS	Indicators	FY 04/05
1	Percent of Net Profit/Gross Income	Percent	18.45
2	Earning Per Share	Rs.	30.10
3	Market Value Per Share	Rs.	430.00
4	Price Earning Ratio	Ratio	14.29
5	Dividend (including bonus) on Share Capital	Percent	0.00
6	Dividend transfered to reserve	Percent	10.00
7	Cash Dividend on Share Capital	Percent	15.00
8	Interest Income/ Loan and Advances	Percent	10.27
9	Staff Expenses/ Total Operating Expenses	Percent	13.64
10	Interest Expenses/ Total Deposit & Borrowing	Percent	2.70
11	Exchange Gain/ Total Income	Percent	9.54
12	Staff Bonus/ Total Staff Expenses	Percent	42.17
13	Net Profit/ Loan and Advances	Percent	2.36
14	Net Profit/ Total Assets	Ratio	1.42
15	Total Credit/ Deposit	Percent	66.12
16	Total Operating Expenses/ Total Assets	Percent	4.00
17	Adequacy of Capital Fund on Risk Weighted Assets		
	(a) Core Capital	Percent	10.23
	(b) Supplementary Capital	Percent	1.00
	(c) Total Capital Fund ( a + b )	Percent	11.22
18	Liquidity (CRR)	Percent	5.49
19	Non-performing credit/ Total Credit	Ratio	4.99
20	Weighted Average Interest Rate Spread	Percent	3.69
21	Book Net-worth	Rs.	213.60
22	Total Shares	No.	4635809.00
23	Total Staffs	No.	171.00

## NCC

S.No.	PARTICULARS	Indicators	FY 04/05
1	Percent of Net Profit/Gross Income	Percent	13.98
2	Earning Per Share	Rs.	5.92
3	Market Value Per Share	Rs.	0.00
4	Price Earning Ratio	Ratio	0.00
5	Dividend (including bonus) on Share Capital	Percent	0.00
6	Dividend transfered to reserve	Percent	0.00
7	Cash Dividend on Share Capital	Percent	0.00
8	Interest Income/ Loan and Advances	Percent	11.97
9	Staff Expenses/ Total Operating Expenses	Percent	0.32
10	Interest Expenses/ Total Deposit & Borrowing	Percent	6.92
11	Exchange Gain/ Total Income	Percent	7.88
12	Staff Bonus/ Total Staff Expenses	Percent	36.72
13	Net Profit/ Loan and Advances	Percent	0.72
14	Net Profit/ Total Assets	Ratio	0.00
15	Total Credit/ Deposit	Percent	76.59
16	Total Operating Expenses/ Total Assets	Percent	1.39
17	Adequacy of Capital Fund on Risk Weighted Assets		
	(a) Core Capital	Percent	6.20
	(b) Supplementary Capital	Percent	4.60
	(c) Total Capital Fund ( a + b )	Percent	10.75
18	Liquidity (CRR)	Percent	12.16
19	Non-performing credit/ Total Credit	Ratio	0.79
20	Weighted Average Interest Rate Spread	Percent	4.27
21	Book Net-worth	Rs.	254201.00
22	Total Shares	No.	3500000.00
23	Total Staffs	No.	118.00

## Lumbini

S.No.	Particulars	Indicators	FY 00/01
1	Net Profit/ Gross Income	Percent	-0.21
2	Earning Per Share	Rs.	-10.32
3	Market Value Per Share	Rs.	0.00
4	Price Earning Ratio	Ratio	0.00
5	Dividend (including bonus)/Share Capital	Percent	0.00
6	Cash Dividend/ Share Capital	Percent	0.00
7	Interest Income/ Loan & Advances	Percent	0.09
8	Staff Expenses/ Total Operating Expenses	Percent	0.41
9	Interest Expenses/ Total Deposit & Borrowings	Percent	0.06
10	Exchange Gain/ Total Income	Percent	0.02
11	Staff Bonus/ Total Staff Expenses	Percent	0.00
12	Net Profit/ Loan & Advances	Percent	-0.02
13	Net Profit/ Total Assets	Ratio	-0.01
14	Total Credit/ Deposit	Percent	0.85
15	Total Operating expenses/ Total Assets	Percent	0.02
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	Percent	0.13
	b. Supplementary Capital	Percent	0.02
	c. Total Capital Fund	Percent	0.16
17	Liquidity (CRR)		0.14
18	Non-performing credit/ Total credit	Ratio	0.16
19	Weighted Average Interest Rate Spread	Percent	0.04
20	Book Net Worth Per Share	Rs.	286682050.00
21	Total Shares	No.	3500000.00
22	Total Staff	No.	147.00
23	Others		0.00

## NIC

S.No.	Particulars	Indicators	FY 00/01
1	Net Profit/ Gross Income	%	21.93
2	Earning Per Share	Rs.	22.75
3	Market Value Per Share	Rs.	366.00
4	Price Earning Ratio	Ratio	16.09
5	Dividend (including bonus)/Share Capital	%	10.00
6	Cash Dividend/ Share Capital	%	10.00
7	Interest Income/ Loan & Advances	%	7.71
8	Staff Expenses/ Total Operating Expenses	%	12.32
9	Interest Expenses/ Total Deposit & Borrowings	%	3.38
10	Exchange Gain/ Total Income	%	0.34
11	Staff Bonus/ Total Staff Expenses	%	46.93
12	Net Profit/ Loan & Advances	%	2.32
13	Net Profit/ Total Assets	%	1.52
14	Total Credit/ Deposit	%	78.66
15	Total Operating expenses/ Total Assets	%	4.22
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	%	12.36
	b. Supplementary Capital	%	0.92
	c. Total Capital Fund	%	13.29
17	Liquidity (CRR)	%	11.07
18	Non-performing credit/ Total credit	%	0.82
19	Weighted Average Interest Rate Spread	%	3.33
20	Book Net Worth Per Share	Rs.	684193.96
21	Total Shares	Number	5000000.00
22	Total Staff	Number	157.00
23	Others		

## MPBL:

S.No.	Particulars	Indicators	FY 04/05
1	Net Profit/ Gross Income	%	19.82
2	Earning Per Share	Rs.	15.43
3	Market Value Per Share	Rs.	256.00
4	Price Earning Ratio	Ratio	16.59
5	Dividend (including bonus)/Share Capital	%	0.00
6	Cash Dividend/ Share Capital	%	0.00
7	Interest Income/ Loan & Advances	%	3.84
8	Staff Expenses/ Total Operating Expenses	%	10.70
9	Interest Expenses/ Total Deposit & Borrowings	%	3.26
10	Exchange Gain/ Total Income	%	2.65
11	Staff Bonus/ Total Staff Expenses	%	43.50
12	Net Profit/ Loan & Advances	%	1.65
13	Net Profit/ Total Assets	%	1.31
14	Total Credit/ Deposit	%	91.83
15	Total Operating expenses/ Total Assets	%	4.28
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	%	10.52
	b. Supplementary Capital	%	0.84
	c. Total Capital Fund	%	11.36
17	Liquidity (CRR)	%	8.27
18	Non-performing credit/ Total credit	%	0.39
19	Weighted Average Interest Rate Spread	%	3.97
20	Book Net Worth Per Share	Rs.	637739384.00
21	Total Shares	Number	5500000.00
22	Total Staff	Number	137.00
23	Others		115.95



## Kumari

S.No.	Particulars	Indicators	FY 04/05
1.00	Net Profit/ Gross Income	%	1.22
2.00	Earning Per Share	Rs.	0.38
3.00	Market Value Per Share	Rs.	0.00
4.00	Price Earning Ratio	Ratio	0.00
5.00	Dividend (including bonus)/Share Capital	%	0.00
6.00	Cash Dividend/ Share Capital	%	0.00
7.00	Interest Income/ Loan & Advances	%	8.55
8.00	Staff Expenses/ Total Operating Expenses	%	16.15
9.00	Interest Expenses/ Total Deposit & Borrowings	%	3.97
10.00	Exchange Gain/ Total Income	%	8.34
11.00	Staff Bonus/ Total Staff Expenses	%	1.47
12.00	Net Profit/ Loan & Advances	%	0.12
13.00	Net Profit/ Total Assets	%	0.00
14.00	Total Credit/ Deposit	%	95.48
15.00	Total Operating expenses/ Total Assets	%	5.96
16.00	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	%	25.60
	b. Supplementary Capital	%	1.19
	c. Total Capital Fund	%	26.79
17.00	Liquidity (CRR)	%	7.10
18.00	Non-performing credit/ Total credit	%	0.01
19.00	Weighted Average Interest Rate Spread	%	3.27
20.00	Book Net Worth Per Share	Rs.	363604149.00
21.00	Total Shares	Number	3500000.00
22.00	Total Staff	Number	43.00
23.00	Others		

## LAXMI

S.No.	Particulars	Indicators	FY 04/05
1	Net Profit/ Gross Income	%	0.11
2	Earning Per Share	Rs.	4.34
3	Market Value Per Share	Rs.	285.00
4	Price Earning Ratio	Ratio	65.69
5	Dividend (including bonus)/Share Capital	%	0.00
6	Cash Dividend/ Share Capital	%	0.00
7	Interest Income/ Loan & Advances	%	0.09
8	Staff Expenses/ Total Operating Expenses	%	0.16
9	Interest Expenses/ Total Deposit & Borrowings	%	0.05
10	Exchange Gain/ Total Income	%	0.02
11	Staff Bonus/ Total Staff Expenses	%	0.11
12	Net Profit/ Loan & Advances	%	0.01
13	Net Profit/ Total Assets	%	0.01
14	Total Credit/ Deposit	%	0.89
15	Total Operating expenses/ Total Assets	%	0.06
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	%	0.20
	b. Supplementary Capital	%	0.01
	c. Total Capital Fund	%	0.21
17	Liquidity (CRR)	%	0.09
18	Non-performing credit/ Total credit	%	0.02
19	Weighted Average Interest Rate Spread	%	0.04
20	Book Net Worth Per Share	Rs.	603091075.14
21	Total Shares	Number	6100000.00
22	Total Staff	Number	108.00
23	Others		0.00

## Siddhartha

S.No.	Particulars	Indicators	FY 04/05
1	Net Profit/ Gross Income	%	29.25
2	Earning Per Share	Rs.	20.08
3	Market Value Per Share	Rs.	0.00
4	Price Earning Ratio	Ratio	0.00
5	Dividend (including bonus)/Share Capital	%	0.00
6	Cash Dividend/ Share Capital	%	0.00
7	Interest Income/ Loan & Advances	%	7.49
8	Staff Expenses/ Total Operating Expenses	%	14.18
9	Interest Expenses/ Total Deposit & Borrowings	%	3.47
10	Exchange Gain/ Total Income	%	2.98
11	Staff Bonus/ Total Staff Expenses	%	32.34
12	Net Profit/ Loan & Advances	%	2.73
13	Net Profit/ Total Assets	%	2.27
14	Total Credit/ Deposit	%	104.42
15	Total Operating expenses/ Total Assets	%	4.62
16	Adequacy of Capital Fund on Risk Weighted Assets		
	a. Core Capital	%	1306.00
	b. Supplementary Capital	%	0.87
	c. Total Capital Fund	%	13.93
17	Liquidity (CRR)	%	5.21
18	Non-performing credit/ Total credit	%	2.58
19	Weighted Average Interest Rate Spread	%	4.46
20	Book Net Worth Per Share	Rs.	387889.00
21	Total Shares	Number	3500000.00
22	Total Staff	Number	56.00
23	Others		0.00

**ANNEX-26: Cash Flow Statement of Commercial Banks**

As on Mid-July,2005

Particulars	NBL	RBB	NABIL	NIIBL	SCBNL	HBL	SBI	NBBL	Everest	BOK
<b>A. Cash Flow from Operations</b>	<b>1001831588</b>	<b>0</b>	<b>175956005</b>	<b>513352933</b>	<b>305604011.2</b>	<b>796894667.9</b>	<b>294777737</b>	<b>301910773</b>	<b>269878419</b>	<b>296145836</b>
<b>1. Cash Receipts</b>	<b>3761724305</b>	<b>0</b>	<b>1512162566</b>	<b>1147408089</b>	<b>1552214699</b>	<b>1760680208</b>	<b>666015520</b>	<b>1080119821</b>	<b>864481382</b>	<b>756078987</b>
1.1. Interest Income	1987119099	NA	1,068,746,769	886799959	1069667418	1,446,468,081.70	578372070	876508406	725011927	607095662
1.2. Commission and Discount Income	188420851		128,883,480	93550933	183432691.7	132,815,880.20	42568260	92997982	78130046	72351675
1.3. Exchange Gain	0		184,878,868	102517923	266864868.5	137,300,986.96	32357149	36307765	27077784	72114868
1.4. Non-Operating Income	1451459224		72,241,283	38964311	2957005.21	2,794,641.45	1442831	308750	2782417	49496
1.5. Other Income	134725131		57,412,166	25574963	29292715.82	41,300,618.15	11275210	73996918	31479208	4467286
<b>2. Cash Payments</b>	<b>2759892717</b>	<b>0</b>	<b>1336206561</b>	<b>634055156</b>	<b>1246610688</b>	<b>963785540.6</b>	<b>371237783</b>	<b>778209048</b>	<b>594602963</b>	<b>459933151</b>
2.1. Interest Expenses	748952617		243,544,611	354549207	255528777.3	561,963,768.81	258430003	547942836	312880500	241639164
2.2. Staff Expenses	1305249265		199,516,217	97004160	148037439.2	178,589,355.64	37582219	95883693	60597367	53822309
2.3. Office Overhead Expenses	588949700		190,299,470	145426696	167433657.6	223,232,416.15	75225561	134382519	105223110	99190178
2.4. Exchange Loss	116741135		-	-	0	-	-	-	-	0
2.5. Non-Operating Expenses			-	-	2647444.21	-	-	-	-	518267
2.6. Other Expenses			702,846,263	37075093	672963369.6	-	-	-	115901986	64763233
<b>B. Cash Flow from Investing Activities</b>	<b>-2236743474</b>	<b>0</b>	<b>-581377845</b>	<b>-3247344273</b>	<b>1670356238</b>	<b>3450675636</b>	<b>-1937843193</b>	<b>-22050597</b>	<b>-2232669971</b>	<b>-472453939</b>
1. Decrease/(Increase)in Balance with Banks	-238885053		270,572,262	-54675098	919800586.8	992,130.02	123208924	-16597514	-354351098	64611210
2. Decrease/(Increase) in Money at Call and Short Notice	201994521		50,305,093	170000000	-41091500	72,180,899.98	-123112500	-	-382555000	-56552857
3. Decrease/(Increase) in Investment	-3198646853		1,568,715,320	-71705377	1657775152	2,400,239,049.35	-700159212	285946632	406725842	-120843783
4. Decrease/(Increase) in Loan, Advances and Bills Purchased	1071112753		(2,396,177,151)	-3114597510	-1729395745	619,790,461.99	-1070216699	17749743	-1828256187	-399797926
5. Decrease/(Increase) in Fixed Assets	14870645		(23,109,130)	-107673778	1518068.21	31,645,634.77	-19504786	-17439627	-38820899	-11605935
6. Decrease/(Increase) in Other Assets	-87189487		(51,684,239)	-68692510	861749676.7	325,827,459.78	-148058920	-291709831	-35412629	51735352
<b>C. Cash Flow from Financing Activities</b>	<b>1294293954</b>	<b>0</b>	<b>264888173</b>	<b>2792874178</b>	<b>-1968206419</b>	<b>2666075574</b>	<b>1625592877</b>	<b>-331164180</b>	<b>2026624731</b>	<b>198556854</b>
1. Increase in Share Capital						(152,957,594.59)	<b>352450948</b>	<b>-67225000</b>		
1. (Decrease)/Increase in Borrowings	1247065374		(212,597,320)	-11500000	-22356463.94	2,803,679,000.19	1456446786	-67225000	300000000	-906150000
2. (Decrease)/Increase in Deposits	199119218		467,576,592	2729894018	-1826347002	4,017,525.89	31123670	-681798066	2033788903	1201103174
3. (Decrease)/Increase in Bills Payable	386361221		(53,746,249)	-42828198	-2727039.14	11,336,642.73	-	-109261601	-4249178	-18835493
5. Increase/(Decrease) in Reserve Funds			63,655,150	161602308	-	-	-	-	-230883315	-77560827
4. (Decrease)/Increase in Other Liabilities	-538251859		-	-44293950	-116775914	-	-214428527	594345487	-72031679	-
<b>D. Net Cash Flow of the Year</b>	<b>59382068</b>	<b>0</b>	<b>-140533667</b>	<b>58882838</b>	<b>7753830.689</b>	<b>12,294,606.19</b>	<b>-17472579</b>	<b>-51304004</b>	<b>63833179</b>	<b>22248751</b>
<b>E. Opening Cash Balance</b>	<b>1010231467</b>		<b>286,886,222</b>	<b>315382825</b>	<b>187704879</b>	<b>274,235,328.03</b>	<b>161222496</b>	<b>352152614</b>	<b>128757118</b>	<b>139220903</b>
<b>F. Closing Cash Balance</b>	<b>1069613535</b>	<b>0</b>	<b>146,352,555</b>	<b>374265663</b>	<b>195458709.7</b>	<b>286529934.2</b>	<b>143749917</b>	<b>300848610</b>	<b>192590297</b>	<b>161469654</b>

Particulars	NCC	Lumbini	NIC	MBL	Kumari	Laxmi	Siddhartha	Total
<b>A. Cash Flow from Operations</b>	<b>201598182</b>	<b>125320298.7</b>	<b>63755733.78</b>	<b>139052204.8</b>	<b>907269856</b>	<b>71351875.1</b>	<b>79793430.64</b>	<b>5544493551</b>
<b>1. Cash Receipts</b>	<b>615780860</b>	<b>401183578.4</b>	<b>518782884.2</b>	<b>411726101.2</b>	<b>549834993</b>	<b>229460480.2</b>	<b>233934814.5</b>	<b>16061589289</b>
1.1. Interest Income	541854740	361239926.8	457609969.4	365482496.1	509149319	205045932.3	191859915.4	11878031691
1.2. Commission and Discount Income	37866120	14382553.22	27101792.21	21391062.43	23083001	14934430.99	7552790.13	1159463549
1.3. Exchange Gain	10551641	18502778.16	24605930.31	11359386.97	14988827	5770043.23	7170572.67	952369391.8
1.4. Non-Operating Income	49353	0	284887.31	286968.96	5442	0		1573626610
1.5. Other Income	25459006	7058320.17	9180304.95	13206186.7	2608404	3710073.77	27351536.32	498098047.9
<b>2. Cash Payments</b>	<b>414182678</b>	<b>275863279.7</b>	<b>455027150.4</b>	<b>272673896.4</b>	<b>-357434863</b>	<b>158108605.1</b>	<b>154141383.8</b>	<b>10517095738</b>
2.1. Interest Expenses	315800105	197321965.8	225992487.9	187027981.9	-226522306	88307958.54	91592377.52	4404952055
2.2. Staff Expenses	38487146	33354926.16	39003504.39	29581861.23	-42395007	31387741.3	20310189.92	2326012387
2.3. Office Overhead Expenses	53232495	38666197.19	51629102.79	43195662.58	-47876285	38425995.31	42238816.4	1948875292
2.4. Exchange Loss	6662932	0	0	0		0		123404067
2.5. Non-Operating Expenses		1175450.4	0	0		-13090.01		4328071.6
2.6. Other Expenses		5344740.07	138402055.4	12868390.67	-40641265			1709523866
<b>B. Cash Flow from Investing Activities</b>	<b>-1135917240</b>	<b>970566539.5</b>	<b>-1578091351</b>	<b>-3019837857</b>	<b>-1975206191</b>	<b>-1076740441</b>	<b>-1225198540</b>	<b>-14649876498</b>
1. Decrease/(Increase)in Balance with Banks	249349315	166710010.8	-686200948.2	-264094504	284883729	-17201683.39	-43637927.34	404484341.7
2. Decrease/(Increase) in Money at Call and Short Notice	6504050	-20000000	39781876.79	135000000	-90000000	42494624.48	152358997.8	157308206
3. Decrease/(Increase) in Investment	171847270	175437357.9	187821593.4	-194205229	-206766609	-115833025.3	-244572873.4	2001775254
4. Decrease/(Increase) in Loan, Advances and Bills Purchased	-1294601222	600387995	-1150573521	-2589781007	-1983028193	-976306931.6	-1085511621	-17309202761
5. Decrease/(Increase) in Fixed Assets	-19104275	4670271.51	-16343730.2	-33702064.6	-49767645	-34056175.15	-1807851.97	-320231277.4
6. Decrease/(Increase) in Other Assets	-249912378	43360904.39	47423378.26	-73055051.8	69472527	24162750.5	-2027264.2	415989738.5
<b>C. Cash Flow from Financing Activities</b>	<b>875985550</b>	<b>876102463.8</b>	<b>1504937969</b>	<b>2942905257</b>	<b>1849402345</b>	<b>1078263251</b>	<b>1160650132</b>	<b>18857782710</b>
1. Increase in Share Capital	-13500000	0	0	5826000				124594353.4
1. (Decrease)/Increase in Borrowings	98554000	74719000	381046471.9	52050143.8	401761328	-298313781.4	-30000000	5267179538
2. (Decrease)/Increase in Deposits	643243002	817860778.6	1094895110	2832170554	1461017417	1367600253	1170608641	13545873790
3. (Decrease)/Increase in Bills Payable	-10675726	-6109488.46	-4592022.35	4191809.56	-7298156	31159520.39	-532782.36	172193260.4
5. Increase/(Decrease) in Reserve Funds			33547909.42	-1352486.13		-22361941.15		-73353201.86
4. (Decrease)/Increase in Other Liabilities	158364274	-10367826.31	40500	50019235.26	-6078244	179200	20574272.58	-178705030.4
<b>D. Net Cash Flow of the Year</b>	<b>-58333508</b>	<b>1971989302</b>	<b>-9397647.963</b>	<b>62119604.72</b>	<b>42777187</b>	<b>72874685.57</b>	<b>15245022</b>	<b>2112359668</b>
<b>E. Opening Cash Balance</b>	<b>209687442</b>	<b>83852591.21</b>	<b>79042118</b>	<b>65256535.68</b>	<b>68471908</b>	<b>36976923.03</b>	<b>18214418.75</b>	<b>3417295789</b>
<b>F. Closing Cash Balance</b>	<b>151353934</b>	<b>2055841893</b>	<b>69644470.04</b>	<b>127376140.4</b>	<b>111249095</b>	<b>109851608.6</b>	<b>33459440.75</b>	<b>5529655457</b>

## **NEPAL RASTRA BANK**

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