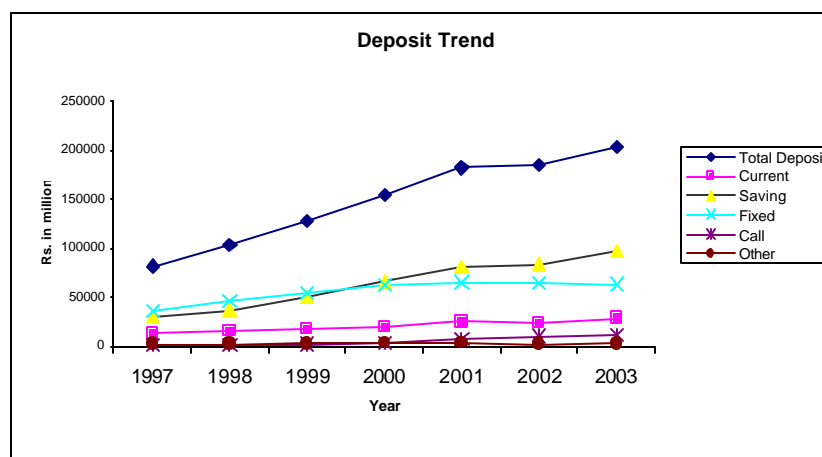


Highlights on Performance of Commercial Banks and Financial Institutions

1. This issue of Banking and Financial Statistics contains statistical information on the performance of banks and financial institutions covering the period mid July 1997 to mid July 2003.
2. The Statistics published in this issue are based on the actual monthly and quarterly returns received from the banks and financial institutions.

A. Commercial Banks

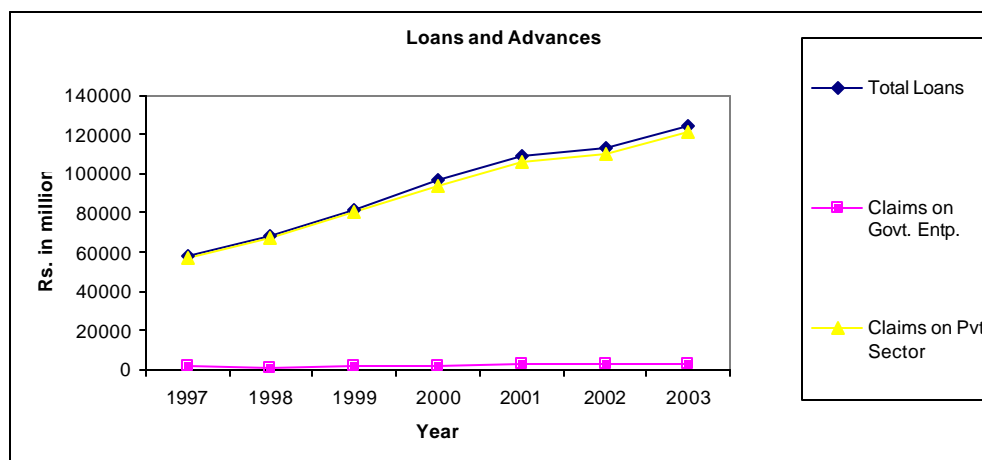
3. There were 17 commercial banks in the country as of mid July 2003. The number of commercial banks branches (including Agricultural Development Bank's branches performing commercial banking activities) reached 447.
4. Capital funds of these banks reached Rs. 11814.6 million (15.80% increase) in mid July 2003 from 10202.5 million in mid July 2002. It consists of 65.39% Paid-up Capital, 23.87% Statutory Reserves, 10.09% Other Reserves and 0.64% Retained Earnings. Over the year, Paid up Capital, Statutory Reserves and Other Reserves increased by 20.14%, 11.02% and 22.90% respectively while Retained Earnings decreased by 70.09%.
5. Deposits reached Rs. 203879.3 million in mid July 2003 from Rs. 185144.7 million in mid July 2002 with a growth of 10.12 percent. Of the total deposits in mid July 2003, current deposit constituted Rs. 28862.5 million (14.16 percent), savings deposit constituted Rs. 97238.9 million (47.69 percent), fixed deposit constituted Rs. 63287.6 million (31.04 percent) and others (call deposit and others) constituted Rs. 14490.3 million (7.11 percent). On average, deposits grew at an annual rate of 21.36 percent between 1997 and 2003, of which the highest growth rate (25.57%) was in the year 1998 and the lowest (10.12%) being in the year 2003.



6. Total Borrowings by commercial banks have shown a mixed trend over the period 1997 to 2003. The total amount of borrowings, which was Rs. 1629.5 million in mid July 1997 decreased to Rs. 887.0 million in mid July 1998 and increased to Rs. 3346.6 million in mid July 2000. It again decreased to Rs. 2308.7 million in mid July 2001 and then showed an increasing trend up to mid July 2003 and reached Rs. 3170.4 million.

Of the total borrowings in mid July 2003, borrowings from NRB, interbank borrowings and borrowings from foreign banks constituted 45.33%, 50.44% and 4.23% respectively.

7. Liquid Funds continuously increased from 1997 to 2001 and reached to Rs. 55583.3 million from Rs. 22712.6 million. It declined to Rs. 49937.2 million in mid July 2002 and further declined to Rs. 38163.6 million in mid July 2003.
8. A continuous rising trend in investments has been observed since 1997. Total Investments reached Rs. 45386.3 million in mid July 2003 from Rs. 34209.8 million in mid July 2002 – registering a growth of 32.67 percent.
9. Loans and Advances, on average, registered an annual growth rate of 16.19 percent for the period mid July 1997 to mid July 2003. Compare to mid July 2002, loans and advances went up by 10.03 percent and reached Rs. 124522.4 million in mid July 2003.

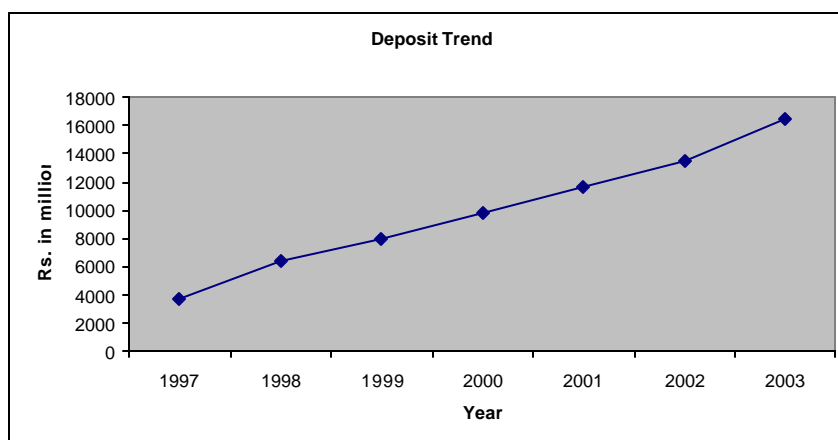


Out of the total loans and advances in mid July 2003, lending to the private sector and claims on Govt. enterprises constituted Rs. 120343.4 (96.7%) and Rs. 2867.7 million (2.3%) respectively - registering a growth rate of 10.36 percent and 8.2 percent respectively compare to mid July 2002.

10. Interest Accrued, on average, increased by 29 percent annually between mid July 1997 to mid July 2003. However, during the period mid July 2002 to mid July 2003, it increased by 16.76 percent recording Rs. 27722.2 million from Rs. 23742.8 million in mid July 2002.

B. Finance Companies

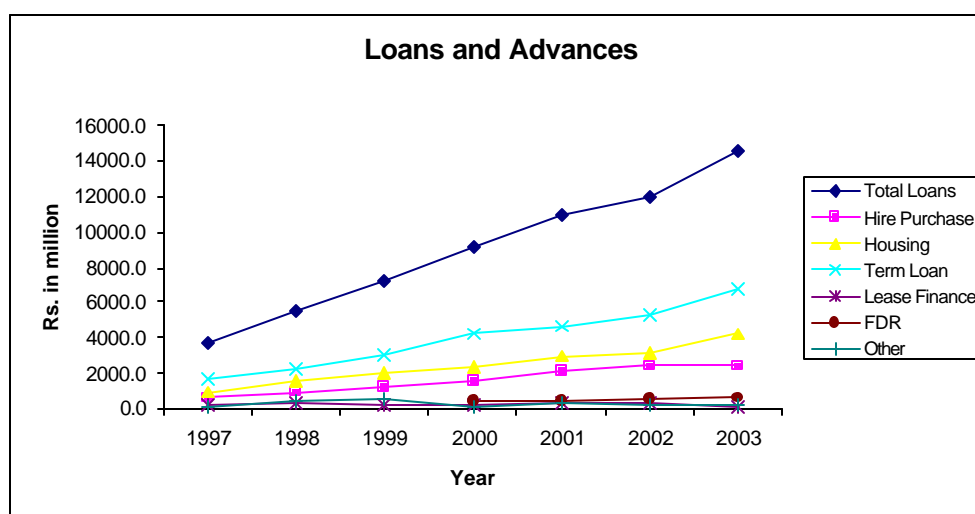
11. As of mid July 2003, there were 57 finance companies in operation throughout the country. Out of these, 38 finance companies are operating in Kathmandu valley and the other 19 are rendering their services outside Kathmandu valley.
12. Capital funds of these companies stood at Rs. 3195.9 million consisting of Rs. 2316.3 million (72.5 %) core capital and Rs. 879.1 million (27.5%) supplementary capital in mid July 2003. The paid up capital is Rs. 1933.9 million and it accounts for 83.5 percent in the core capital. General reserves and retained earnings contributed the remaining 16.5 percent in the core capital. The loan loss provision (Rs. 831.7 million) and other reserves (Rs. 47.4 million) are the major components contributing to the supplementary capital, which account 94.6 percent and 5.4 percent respectively.
13. Deposits continued to grow over the years 1997 to 2003. Total deposits rose by 22.8 percent and stood at Rs. 16521.9 in mid July 2003 compared to Rs 13453.9 million in mid July 2002. The ownership classification of deposits show that deposits placed by individual depositors account for about 68.6 percent in the total deposits.



14. Borrowings have been used by few finance companies during the review period and it showed a mixed trend. It decreased to Rs. 82.8 million in mid July 1999 from 245.1 million in mid July 1997. Borrowings increased after mid July 1999 and reached Rs. 244.8 million in mid July 2002. It again decreased to Rs. 141.6 million in mid July 2003.
15. Liquid Funds reached Rs. 2647.6 million in mid July 2003 which comprises Rs. 108.1 million (4.1%) as cash in hand, Rs. 178.1 million (6.7%) as balances with Nepal Rastra Bank and Rs. 2361.4 million (89.2%) as balances with the domestic banks. The liquid fund was decreased by 7.5 percent in mid July 2003 compared to mid July 2002.
16. Investments reached Rs 2374.2 million in mid July 2003 from 1623.4 million in mid July 2002. Investments in Government securities, NRB bonds and others

account for Rs. 754.4 million (31.8%), Rs. 263.6 million (11.1%) and 1356.2 million (57.1%) respectively in mid July 2003.

17. Loans and Advances reached Rs. 14476.7 million in mid July 2003 from Rs. 11949.6 million in mid July 2002, registering a growth of 21.1 percent. The purpose wise loans showed a mixed trend during the review period. Lease finance and merchant banking finance declined by Rs. 214.8 million (59.1 %) and Rs. 76.7 million (51.0 %) respectively in mid July 2003 compared to mid July 2002. Hire purchase loans, housing loans, term loans, loans against fixed deposit receipts & govt. securities and others registered a growth of Rs. 46.1 million (1.9 %), Rs. 1068.8 million (34.0%), Rs. 1515.3 million (28.6%), Rs. 102.1 million (21.3%) and Rs. 86.3 million (103.0%) respectively in mid July 2003 compared to mid July 2002.



Out of the total Loans and Advances, hire purchase loans consist of 17.1%, housing loans consist of 29.1%, term loans consist of 47.0%, lease finance consists of 1.0%, merchant banking consists of 0.5%, loans against fixed deposit receipt consist of 4.0%, and others consist of 1.2%.

C. Development Banks

18. There were altogether 11 development Banks (including Nepal Industrial Development Corporation and Agricultural Development Bank) as at mid July 2003. Out of these 10 development Banks, five banks have their central office in Kathmandu valley and operating their activities at national level and the rest are operating from outside Kathmandu valley as regional development banks.
19. Capital Funds of these development banks reached Rs. 4122631 thousands in mid July 2003 from Rs. 2685559 thousands in mid July 2002, registering a growth of 53.5%. The paid-up capital of development banks is Rs. 2400843 thousands, which accounts 58.2% of capital funds. General reserves and other reserves contributed the remaining (Rs. 1721788 thousands) 41.8% of capital funds.

20. Deposits reached Rs. 28802451 thousands in mid July 2003 from Rs. 24677454 thousands in mid July 2002. The growth rate of deposits during this period was 16.7%. Of the total deposits, term deposits constituted 95.9% and other deposits constituted 4.1%.
21. Borrowings decreased (0.7%) to Rs. 5889405 thousands in mid July 2003 from Rs. 5932120 thousands in mid July 2002. However, the borrowing from the Central Bank in mid July 2003 has increased by 268.6% compared to mid July 2002.
22. Liquid Funds increased to Rs. 4136969 thousands in mid July 2003 from Rs. 3629452 thousands in mid July 2002. Of the total liquid funds in mid July 2003, cash balance constituted Rs. 725137 thousands (17.5%), balance at NRB constituted Rs. 1459405 thousands (35.2%), balance with domestic banks constituted Rs. 1863427 thousands (45.0%) and balance with Financial Institutions constituted Rs. 89000 thousands (2.2%).
23. Investments decreased to Rs. 2379310 thousands in mid July 2003 from Rs. 2791637 thousands in mid July 2002. Investments in Government Securities, Shares and Debentures and other Investments account for Rs. 1161663 thousands (48.8%), Rs. 345513 thousands (14.5%) and Rs. 872134 thousands (36.7%) respectively.
24. Loans and Advances grew by 12.6% and reached Rs. 31026880 thousands in mid July 2003 from Rs. 27554821 thousands in mid July 2002.

However, during the review period, purpose wise lending of Development Banks showed a mixed trend. Lending in Agriculture Sector and Housing and Real Estate increased by 51.9% and 105.9% respectively whereas lending in Industrial Sector, Business Sector, and Loans against Fixed Deposits decreased by 84.5%, 93.4% and 94.3% respectively.

25. Other Assets have increased to Rs. 9462717 thousands in mid July 2003 from Rs. 3865517 thousands in mid July 2002. Of the other assets, interest accrued has increased significantly (from Rs. 23132 thousands to Rs. 1175538 thousands).

D. Rural Development Banks (RDB)

26. There were 5 Rural Development Banks, one each in five development regions as at mid July 2003.
27. Capital Funds of these banks increased by 7.7 % and remained at Rs.201539 thousands in mid July 2003. This increase is due to an increase in retained earnings.
28. Deposits increased by 32.4 percent and stood at Rs. 451556 thousands in mid July 2003 from Rs. 341072 in mid July 2002. Although personal saving has declined by 89.4%, significant increase (669%) in other savings contributed to an increase in the total deposits.

29. Borrowings, the major source of funds of these banks, increased by 12.2 percent and reached Rs. 1324865 thousands in mid July 2003.
30. Liquid Funds increased by 26.7% and remained at Rs.211317 thousands in mid July 2003 from Rs. 166759 thousands in mid July 2002.
31. Investments increased by 15.3 percent in mid July 2003 compared to mid July 2002 and reached Rs. 537383 thousands. The major portion of investments is placed in the fixed deposit with banks and financial institutions.
32. Loans and Advances increased by 14.2% in mid July 2003 compared to mid July 2002 and recorded Rs. 1309078 thousands. Group lending of these banks declined by 11.5% whereas other loans increased significantly (760.1%).

E. Micro credit Development Banks (Other than RDB)

33. The numbers of micro credit development banks were 6 in mid July 2003.
34. Capital Funds of these banks increased by 22.8 percent in mid July 2003 compared to mid July 2002 and stood at Rs. 312385 thousands. The paid up capital, general reserves and retained earnings of these banks have increased by 8.2 percent, 342.4 percent and 27.9 percent respectively.
35. Deposits increased to Rs. 174203 thousands (136.6%) in mid July 2003 from Rs. 73620 thousands in mid July 2002. Looking at the composition of deposits, the term deposits increased by 23.7% whereas other deposits increased by 168.7 %.
36. Borrowings increased by 216.7 percent in mid July 2003 and stood at Rs. 1065937 thousands compared to mid July 2002 (Rs. 336537). Borrowing from NRB has decreased by 1.5% but a tremendous increase (2207.9%) in borrowings from financial institutions (including foreign institutions) has contributed to significant increase in total borrowings.
37. Liquid Funds declined by 36.8 percent and remained at Rs.230253 thousands in mid July 2003. Cash in hand increased significantly (457.1%) but balance with domestic banks declined by 47 percent. Balance with NRB also increased by 17.2%.
38. Investments increased by 159.9 percent and remained at Rs. 510625 in mid July 2003 compared to mid July 2002 (Rs. 196500).
39. Loans and Advances increased by 231.2 percent in mid July 2003 compared to mid July 2002 and reached Rs. 1118459 from Rs. 337690 thousands. Sectoral loans like agriculture and others have contributed significantly in the growth of loans and advances but industrial and business loans both have declined by 100%.

F. Co-operative societies

40. There were 34 cooperative societies authorized by Nepal Rastra Bank to perform limited banking activities as of mid July 2003.
41. Capital Funds of these societies increased by 10.6 percent and stood at Rs. 272975 thousands in mid July 2003 compared to Rs. 246929 in mid July 2002.

On average, capital funds have increased by 29.7% percent annually over the period mid July 1997 to mid July 2003.

42. Deposits increased by 22.5% and reached Rs.1924544 thousands in mid July 2003 compared to Rs. 1570725 thousands in mid July 2002. Of the total deposits, saving deposit, fixed deposit and other deposits constituted 50.5 percent, 41.7 percent and 7.8 percent respectively in July 2003.
43. Borrowings showed an increase of 13.2 percent over the period mid July 2002 (Rs. 58694 thousands) to mid July 2003 (Rs. 66442 thousands). Borrowings from commercial banks and other financial institutions have increased by 8.7 percent and 149.6 percent respectively but borrowing from NRB has decreased by 0.2 percent.
44. Liquid Funds decreased by 13.3 percent and stood at Rs. 389055 thousands in mid July 2003 from Rs. 448564 thousands in mid July 2002. Of the total liquid funds, cash in hand and balances with NRB increased by 26.2 percent and 130.1 percent respectively whereas balances with domestic banks decreased by 20.9 percent in mid July 2003.
45. Investments increased by 33.4 percent and reached Rs.251873 thousands in mid July 2003 compared to Rs.188796 thousands in mid July 2002. Investment in fixed deposits and other investment increased by 108.0 percent and 40.6 percent respectively. However, investment in Govt. securities has decreased by 14.7 percent. On average, investments have increased by 56.6 percent annually over the period mid July 1997 to mid July 2003.
46. Loans and Advances increased by 11.4 percent in mid July 2003 compared to mid July 2002. Significant growth (60.9 percent) has been observed in "others category" of loans and advances whereas a negative growth of 7.7 percent, 54.6 percent and 4.6 percent were observed in commercial loans, production loans and loans against fixed deposit receipt/securities respectively.

G. NGOs

47. The number of NGOs authorized by NRB to perform limited banking activities reached 40 in mid July 2003. Since only 12 NGOs reported their activities for mid July 2003, the statistics of NGOs in this bulletin is based on data of July 2003 for 12 NGOs and previous data have been used for other NGOs.
48. Borrowings, the major source of funds, of these NGOs increased significantly (249.19%) and reached Rs. 91119 thousands in mid July 2003 compared to mid July 2002. The borrowings from domestic financial institutions and foreign institutions increased by 287.33% and 12.80% respectively.
49. Uses of Funds of these NGOs increased by 135.70% in mid July 2003 compared to mid July 2002. Cash in hand and balance with domestic financial institutions increased by 99.21 percent and 37.60 percent respectively. Micro Credit increased by 58.90 percent and reached Rs.48790 thousands in the review period. Total fixed assets of these NGOs declined by 17.29 percent in mid July 2003 compared to mid July 2002.

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Table No. 1
MAJOR INDICATORS OF COMMERCIAL BANKS & ADB/N

	Unit	Mid-July						
		1997	1998	1999	2000	2001	2002	2003
1. Gross Domestic Product 1/	Rs.in million	280513.0	300845.0	342036.0	379488.0	410789.0	422244.0	453698.0 (R)
2. Number of Bank Branches	In Unit	484.0	493.0	511.0	484.0	430.0	413.0	447.0
3. Population per Bank Branches 2/	In Thousand	38.1	37.4	36.1	38.1	53.8	56.1	51.8
4. Total Deposits	Rs.in million	81703.0	102598.2	127201.7	154943.0	181767.0	185144.7	203879.3
A. Current		12819.6	16310.3	17709.8	20319.5	25100.7	24327.0	28862.5
B. Savings		29697.1	36885.3	50154.0	65703.6	80988.4	83855.6	97238.9
C. Fixed		35941.1	45593.8	54846.6	62204.2	65322.3	64171.4	63287.6
D. Others		3245.2	3808.8	4491.3	6715.7	10355.6	12790.7	14490.3
5. Total Credit	Rs.in million	58378.3	68618.0	81758.7	96324.8	109121.2	113174.6	124522.4
6. Total Investment	Rs.in million	8569.1	10857.4	14252.4	17967.3	25446.5	34209.8	45386.3
7. Credit to Government Enterprises	Rs.in million	1450.9	1214.0	1749.3	2114.4	2909.7	2651.1	2867.7
8. Average Deposit per Bank Branch	Rs.in million	168.8	208.1	248.9	320.1	422.7	448.3	456.1
9. Per Capita Deposits	Rs. in Unit	4425.4	5557.2	6889.9	8392.5	7851.7	7997.6	8806.9
10. Average Credit per Bank Branch	Rs.in million	120.6	139.2	160.0	199.0	253.8	274.0	278.6
11. Per Capita Credit	Rs. in Unit	3162.1	3716.7	4428.5	5217.4	4713.7	4888.8	5378.9
12. Deposit Growth	In Percentage	14.4	25.6	24.0	21.8	17.3	1.9	10.1
13. Credit Growth	In Percentage	14.7	17.5	19.2	17.8	13.3	3.7	10.0
14. Investment Growth	In Percentage	-0.2	26.7	31.3	26.1	41.6	34.4	32.7
15. Time Deposit Growth	In Percentage	18.7	25.7	27.3	21.8	14.4	1.2	8.4
16. Paid up Capital & Reserve Fund	Rs. in million	4460.8	4955.8	6077.3	6729.2	8230.2	10202.5	11814.6

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

2/ Population 23150 thousands based on 2001 census report.

Table No. 2
SOURCES AND USES OF FUND OF COMMERCIAL BANKS AND ADB/N
(AGGREGATE)

(Rs. in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	4460.7	4955.7	6077.1	6729.2	8230.2	10202.5	11814.6
a. Paid-up Capital	2851.6	2965.9	3767.0	4067.4	5504.1	6431.0	7726.0
b. Statutory Reserves	1091.5	1272.0	1593.6	1976.7	1787.1	2540.0	2820.0
c. Others Reserves	517.6	717.8	716.5	685.2	939.0	970.6	1192.9
d. Retained Earning*						260.9	75.7
2 DEPOSITS	81703.0	102598.2	127201.8	154943.0	181767.0	185144.7	203879.3
a. Current	12819.5	16310.2	17709.8	20319.5	25100.7	24327.0	28862.5
b. Savings	29697.1	36885.3	50154.1	65703.6	80988.4	83855.6	97238.9
c. Fixed	35941.2	45593.8	54846.7	62204.2	65322.3	64171.4	63287.6
d. Call Deposits	1234.9	1766.9	2165.9	3715.8	7691.8	10531.9	12027.9
e. Others	2010.3	2042.0	2325.3	2999.9	2663.8	2258.8	2462.4
3 BORROWINGS	1629.5	887.0	1179.1	3346.6	2308.7	2349.5	3170.4
a. NRB	362.6	381.4	429.6	428.1	411.8	1167.7	1437.0
b. Inter Bank	1266.9	505.6	749.5	2918.5	1896.9	953.4	1599.2
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	228.5	134.2
d. Financial Ins.							
4 OTHERS	29928.9	36987.1	38000.2	44452.6	59221.3	77221.2	86697.4
SOURCES OF FUNDS	117722.1	145428.0	172458.2	209471.5	251527.2	274917.9	305561.7
1 LIQUID FUNDS	22712.6	33184.1	39093.1	48240.0	55583.3	49937.2	38163.6
a. Cash in hand	2837.5	2889.6	3310.4	3507.0	4116.9	4881.1	4735.9
b. FC in hand	627.6	750.6	634.5	632.1	658.2	613.8	704.5
c. Bal. with NRB	8757.1	14103.2	13912.7	16945.1	21440.9	23170.3	16867.6
d. Bal. with Dom. Bank	638.3	409.0	402.1	676.9	796.1	928.2	683.7
e. Bal. with Other Financial Ins.						0.0	0.0
f. Bal.held abroad	7022.9	9179.7	9451.7	14613.9	14993.9	7016.7	3783.1
g. Call Money	2829.2	5852.0	11381.7	11864.9	13577.3	13327.3	11388.8
2 INVESTMENTS	8568.9	10857.5	14252.4	17967.3	25446.5	34209.8	45386.3
a. Govt. Securities	8213.4	10591.7	13222.0	17608.8	25100.9	28573.8	39045.5
b. Share, Deben & Other Inv.	355.5	265.8	1030.4	358.5	345.6	5636.0	6340.8
c. NRB Bond							
3 LOANS & ADVANCES	58378.5	68618.0	81758.8	96324.9	109121.1	113174.6	124522.4
a. Govt. Entp.	1450.9	1214.0	1749.4	2114.3	2909.6	2651.1	2867.7
i. Financial	197.1	397.0	490.2	695.0	1209.1	991.2	965.1
ii. Non-Finan.	1253.8	817.0	1259.2	1419.3	1700.5	1659.9	1902.6
b. Pvt. Sector	54736.6	64989.0	77501.1	92241.8	104209.3	109043.3	120343.4
c. For. Bills P. & D.	2062.9	2266.0	2348.2	1820.4	1887.2	1322.2	1143.8
d. Foreign A. B. C.	128.1	149.0	160.1	148.4	115.0	158.0	167.5
4 INTEREST ACCRUED	9074.1	10618.6	12932.7	16125.8	19888.5	23742.8	27722.2
a. Govt. Entp.	545.4	221.5	299.4	372.0	334.3	308.2	297.8
b. Private Sector	8528.7	10397.1	12633.3	15753.8	19554.2	23434.6	27424.4
5 OTHERS	18988.0	22149.8	24421.2	30813.5	41487.7	53853.6	69767.2
USES OF FUNDS	117722.1	145428.0	172458.2	209471.5	251527.1	274917.9	305561.7

* Figure of NABIL, NSBI, EBL, BOK, NIC, MPBL & KUMARI Banks Only.

Table No. 4
SOURCES AND USES OF FUNDS OF NEPAL BANK LIMITED

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	852.5	881.9	1015.4	1044.2	1125.7	1349.5	1449.1
a. Paid-up Capital	377.7	380.3	380.3	380.4	380.4	380.4	380.4
b. Statutory Reserves	318.2	318.2	467.2	544.6	544.6	544.6	557.2
c. Others Reserves	156.6	183.4	167.9	119.2	200.7	424.6	511.5
d. Retained Earning							
2 DEPOSITS	21542.6	28144.9	33092.7	35578.7	35528.6	34060.1	34737.4
a. Current	3404.8	4400.7	4386.5	5033.2	5000.7	4311.7	4689.5
b. Savings	9365.5	11074.7	14214.8	17888.4	20281.6	19851.5	21534.5
c. Fixed	8343.7	12261.2	14154.7	12275.8	9921.8	9731.8	8396.9
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	7.8	12.4
e. Others	428.6	408.3	336.7	381.2	324.5	157.4	104.1
3 BORROWINGS	27.1	244.0	284.3	235.5	266.2	215.0	52.4
a. NRB	25.7	242.6	282.9	234.2	264.8	213.7	52.4
b. Inter Bank	1.4	1.4	1.4	1.4	1.4	1.4	0.0
d. Foreign Bank						0.0	0.0
c. Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 OTHERS	6755.8	8663.6	9955.4	9261.7	13947.3	28191.9	30090.6
SOURCES OF FUNDS	29178.0	37934.4	44347.8	46120.1	50867.7	63816.6	66329.5
1 LIQUID FUNDS	5167.8	7166.5	8035.2	7648.6	8050.5	8063.8	4770.6
a. Cash in hand	1055.4	1297.5	1346.4	1314.0	1479.4	1409.9	1198.1
b. FC in hand	277.0	393.3	313.4	300.1	305.4	239.0	222.8
c. Bal. with NRB	2111.0	2711.9	2870.3	1736.0	3050.4	3307.4	2524.1
d. Bal. with Dom. Bank	41.8	61.6	179.5	205.2	328.1	244.0	84.8
e. Bal. with Other Financial Ins.						0.0	0.0
f. Bal.held abroad	1682.6	2702.2	1055.2	4093.2	2887.2	2859.5	740.8
g. Call Money	0.0	0.0	2270.4	0.0	0.0	4.1	0.0
2 INVESTMENTS	682.6	4475.1	5119.4	5462.4	6776.3	7152.8	11782.6
a. Govt. Securities	510.7	4414.9	5058.2	5406.1	6720.0	7115.2	11722.8
b. Share, Deben & Other Inv..	171.9	60.2	61.2	56.3	56.3	37.6	59.8
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	18068.8	19472.2	22394.6	22863.7	22062.3	20997.5	19266.1
a. Govt. Entp.	964.2	497.8	765.4	906.5	597.8	652.2	743.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	62.5
ii. Non-Finan.	964.2	497.8	765.4	906.5	597.8	652.2	680.5
b. Pvt. Sector	16642.5	18441.6	21213.7	21656.1	21131.0	20103.4	18335.1
c. For. Bills P. & D.	355.0	410.1	290.8	177.1	234.2	139.2	88.4
d. Foreign A. B. C.	107.1	122.7	124.7	124.0	99.3	102.7	99.6
4 INTEREST ACCRUED	2677.0	3323.6	4287.5	5327.4	6958.2	8793.0	9772.9
a. Govt. Entp.	173.8	90.3	90.4	298.8	101.9	132.1	195.1
b. Private Sector	2503.2	3233.3	4197.1	5028.6	6856.3	8660.9	9577.8
5 OTHERS	2581.8	3497.0	4511.1	4818.0	7020.4	18809.5	20737.3
USES OF FUNDS	29178.0	37934.4	44347.8	46120.1	50867.7	63816.6	66329.5

Table No. 5
SOURCES AND USES OF FUNDS OF RASTRIYA BANIJYA BANK

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	1385.4	1391.2	1440.7	1482.9	1506.7	1538.2	1557.5
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. Statutory Reserves	42.5	42.5	42.5	68.2	68.2	68.2	68.2
c. Others Reserves	170.6	176.4	225.9	242.4	266.2	297.7	317.0
d. Retained Earning							
2 DEPOSITS	22015.6	26968.1	33329.2	38410.9	40500.4	38964.6	39308.6
a. Current	3193.0	3790.4	3802.8	4234.0	4864.0	4639.7	4687.9
b. Savings	7802.1	9546.2	12297.4	15904.8	18822.1	18997.2	20861.2
c. Fixed	10374.3	13093.5	16793.1	17836.4	16477.2	15166.6	13579.5
d. Call Deposits	120.1	71.2	27.6	29.5	0.8	6.7	2.2
e. Others	526.1	466.8	408.3	406.3	336.3	154.4	177.8
3 BORROWINGS	213.9	264.5	272.4	151.5	146.9	156.1	161.9
a. NRB	88.2	138.8	146.7	151.5	146.9	156.1	161.9
b. Inter Bank	125.7	125.7	125.7	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.	0	0	0.0	0.0	0.0	0.0	0.0
4 OTHERS	18839.6	21577.3	18745.8	25003.9	31490.7	35459.2	41070.3
SOURCES OF FUNDS	42454.5	50201.1	53788.1	65049.2	73644.7	76118.1	82098.3
1 LIQUID FUNDS	6638.7	10318.4	10277.6	13633.4	14559.8	15089.9	8158.8
a. Cash in hand	795.5	682.8	792.9	856.5	736.1	725.0	884.6
b. FC in hand	237.1	203.5	226.5	186.0	163.5	128.8	131.8
c. Bal. with NRB	3331.9	7602.8	6771.9	10195.7	11881.8	13077.4	5917.5
d. Bal. with Dom. Bank	234.3	-24.2	-23.2	-31.3	-36.0	-43.7	6.8
d. Bal. with Other financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bal.held abroad	2039.9	1853.5	2509.5	2276.5	1814.4	1202.4	1218.1
f. Call Money	0.0	0.0	0.0	150.0	0.0	0.0	0.0
2 INVESTMENTS	1442.6	2371.7	2784.8	4336.8	5656.9	4170.6	4232.9
a. Govt. Securities	1393.6	2317.0	2704.2	4256.1	5576.3	4088.5	4137.1
b. Share & Deben.	49.0	54.7	80.6	80.6	80.6	82.1	95.8
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	18921.8	22404.8	26340.4	29140.6	28424.7	28516.0	28258.9
a. Govt. Entp.	147.6	128.2	162.4	95.7	634.7	561.0	566.1
i. Financial	0.1	0.1	0.1	0.1	0.1	0.0	0.1
ii. Non-Finan.	147.5	128.1	162.3	95.6	634.6	561.0	566.0
b. Pvt. Sector	18081.3	21578.6	25676.5	28565.3	27446.5	27622.5	27403.5
c. For. Bills P.& D.	671.9	671.7	466.1	456.8	327.7	316.6	276.8
d. Foreign A. B. C.	21.0	26.3	35.4	22.9	15.8	15.9	12.5
4 INTEREST ACCRUED	5863.4	6546.2	7638.2	9268.3	11277.3	13302.1	15401.4
a. Govt. Entp.	371.3	131.2	203.4	73.2	232.4	162.8	92.8
b. Private Sector	5492.1	6415.0	7434.8	9195.1	11044.9	13139.3	15308.6
5 OTHERS	9588.0	8560.0	6747.1	8670.2	13726.0	15039.5	26046.3
USES OF FUNDS	42454.5	50201.1	53788.1	65049.3	73644.7	76118.1	82098.3

Table No. 6
SOURCES AND USES OF FUNDS OF NABIL BANK LIMITED

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	628.1	805.2	863.0	934.1	1046.9	1062.8	1146.4
a. Paid-up Capital	261.7	261.7	392.9	392.9	849.1	491.7	491.7
b. Statutory Reserves	266.7	302.2	337.1	390.4	0.0	514.5	568.8
c. Others Reserves	99.7	241.3	133.0	150.8	197.8	30.4	83.8
d. Retained Earning						26.2	2.1
2 DEPOSITS	7752.2	8737.5	9464.4	12780.1	15838.9	15370.6	13437.7
a. Current	1789.2	2334.3	2333.3	2935.3	2957.1	2723.0	3025.0
b. Savings	1942.8	2546.7	3352.6	4150.2	4917.1	4889.0	5237.4
c. Fixed	2863.1	2315.4	2098.1	3194.3	3719.2	2446.8	2252.6
d. Call Deposits	920.9	1343.9	1329.8	2083.9	3948.3	4944.7	2540.7
e. Others	236.2	197.2	350.6	416.3	297.2	367.1	382.0
3 BORROWINGS	136.8	0.0	190.2	285.2	0.0	280.0	961.5
a. NRB	0.0	0.0		0.0	0.0	0.0	611.5
b. Inter Bank	136.8	0.0	190.2	285.2	0.0	280.0	350.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.							
4 OTHERS	1147.3	1722.1	1810.0	1902.3	2568.6	2932.4	2730.3
SOURCES OF FUNDS	9664.4	11264.8	12327.6	15901.7	19454.4	19645.7	18275.9
1 LIQUID FUNDS	2402.0	3725.2	3782.7	5541.9	6284.9	4999.3	4162.1
a. Cash in hand	127.6	112.5	123.6	178.9	182.3	285.4	157.6
b. FC in hand	22.1	23.5	14.6	15.9	25.9	32.7	33.0
c. Bal. with NRB	487.4	559.1	290.4	533.3	510.2	366.3	892.8
d. Bal. with Dom. Bank	187.5	225.3	12.9	163.1	4.8	24.0	16.2
e. Bal. with Other financial Ins.						0.0	0.0
e. Bal.held abroad	105.3	393.9	127.1	18.9	87.6	203.5	48.1
f. Call Money	1472.1	2410.9	3214.1	4631.8	5474.1	4087.4	3014.4
2 INVESTMENTS	1770.0	954.1	1420.3	1250.9	2752.7	5202.1	3687.8
a. Govt. Securities	1759.3	943.4	1402.8	1233.8	2732.9	4120.3	3663.5
b. Share & Deben.	10.7	10.7	17.5	17.1	19.8	1081.8	24.3
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	4625.0	5294.5	5811.7	7323.6	8437.6	7328.2	8267.8
a. Govt. Entp.	31.9	79.6	62.6	110.2	101.3	64.7	20.8
i. Financial	20.0	50.0	50.0	50.0	50.0	19.9	0.0
ii. Non-Finan.	11.9	29.6	12.6	60.2	51.3	44.8	20.8
b. Pvt. Sector	4349.9	5003.4	5432.6	6857.9	8071.8	7007.3	7976.1
c. For. Bills P. & D.	243.2	211.5	316.5	355.5	264.5	256.2	256.9
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	14.0
4 INTEREST ACCRUED	118.7	159.6	231.6	372.8	369.5	377.3	241.2
a. Govt. Entp.	0.3	0.0	0.0	0.0	0.0	3.6	3.6
b. Private Sector	118.4	159.6	231.6	372.8	369.5	373.7	237.6
5 OTHERS	748.7	1131.4	1081.3	1412.5	1609.7	1738.9	1917.0
USES OF FUNDS	9664.4	11264.8	12327.6	15901.7	19454.4	19645.7	18275.9

Table No. 7
SOURCES AND USES OF FUNDS OF NEPAL INVESTMENT BANK LIMITED

(Rs in million)

	Mid-Jul						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	247.6	328.2	346.6	356.9	407.1	419.9	557.1
a. Paid-up Capital	90.0	90.0	135.3	135.4	135.3	170.0	295.3
b. Statutory Reserves	148.9	180.0	198.8	207.9	222.5	233.8	245.2
c. Others Reserves	8.7	58.2	12.5	13.6	49.3	16.1	16.6
d. Retained Earning							
2 DEPOSITS	2104.2	2582.3	2438.9	2982.4	4256.2	4174.8	7922.8
a. Current	387.7	559.0	531.5	581.1	769.0	787.5	979.0
b. Savings	522.9	562.8	751.1	997.5	1259.6	1276.7	2433.9
c. Fixed	983.0	1276.0	983.6	1093.7	1658.7	945.9	1672.8
d. Call Deposits	101.1	128.6	83.2	221.7	502.5	1052.0	2610.6
e. Others	109.5	55.9	89.5	88.6	66.4	112.7	226.5
3 BORROWINGS	58.9	100.0	50.0	140.0	120.0	98.5	6.8
a. NRB	58.9	0.0		0.0	0.0	98.5	6.8
b. Inter Bank	0.0	100.0	50.0	140.0	120.0	0.0	0.0
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Financial Ins.						0.0	0.0
4 OTHERS	579.6	684.9	835.4	700.5	750.2	694.6	615.7
SOURCES OF FUNDS	2990.3	3695.4	3670.9	4179.7	5533.5	5387.8	9102.4
1 LIQUID FUNDS	797.8	1519.5	1463.0	1533.6	446.7	1899.1	926.4
a. Cash in hand	56.8	61.4	40.0	28.0	62.9	50.8	178.6
b. FC in hand	9.7	17.8	7.3	4.8	8.6	10.7	22.3
c. Bal. with NRB	138.6	122.9	98.6	175.3	212.3	166.3	450.4
d. Bal. with Dom. Bank	2.7	7.7	7.5	7.3	3.8	2.8	3.5
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	188.6	228.1	110.2	147.6	159.1	1668.5	271.6
g. Call Money	401.4	1081.6	1199.4	1170.7	0.0	0.0	0.0
2 INVESTMENTS	119.3	17.5	102.7	12.7	312.7	262.0	1745.3
a. Govt. Securities	111.8	10.0	90.0	0.0	300.0	224.4	400.0
b. Share & Deben.	7.5	7.5	12.7	12.7	12.7	37.6	1345.3
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1728.5	1678.2	1421.6	2071.3	2431.3	2715.7	5949.2
a. Govt. Entp.	25.0	25.0	25.0	25.0	25.0	25.0	115.0
i. Financial	25.0	25.0	25.0	25.0	25.0	25.0	115.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	1666.4	1592.9	1329.2	1998.9	2360.5	2668.0	5757.6
c. For. Bills P. & D.	37.1	60.3	67.4	47.4	45.8	22.7	76.6
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	43.7	86.6	72.8	82.7	120.6	79.3	110.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.6	0.6
b. Private Sector	43.7	86.6	72.8	82.7	120.6	78.7	110.0
5 OTHERS	301.0	393.6	610.8	479.4	2222.2	431.7	370.9
USES OF FUNDS	2990.3	3695.4	3670.9	4179.7	5533.5	5387.8	9102.4

Table No. 8
SOURCES AND USES OF FUNDS OF STANDARD CHARTERED BANK NEPAL LIMITED

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	439.2	494.2	756.0	834.7	920.3	1012.3	1119.0
a. Paid-up Capital	150.0	150.0	339.5	339.5	339.5	339.5	339.5
b. Statutory Reserves	247.8	300.0	358.5	430.4	508.9	595.0	679.1
c. Others Reserves	41.4	44.2	58.0	64.8	71.9	77.8	100.4
d. Retained Earning						0.0	0.0
2 DEPOSITS	7623.2	8535.2	11160.8	12566.4	15430.1	15835.7	18755.5
a. Current	2039.6	1969.6	2334.3	2417.1	3279.4	3808.4	5768.6
b. Savings	3204.3	4079.5	5467.6	6632.7	8404.6	9441.8	10633.1
c. Fixed	2080.1	2148.9	3104.7	2926.2	3471.7	2264.9	1948.5
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	101.1	185.2
e. Others	299.2	337.2	254.2	590.4	274.4	219.5	220.1
3 BORROWINGS	888.0	278.5	99.5	2380.8	1590.0	671.5	79.1
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	888.0	278.5	99.5	2380.8	1590.0	671.5	28.1
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	51.0
c. Financial Ins.							
4 OTHERS	1388.2	1980.1	2364.8	2574.1	3477.7	2156.1	2355.5
SOURCES OF FUNDS	10338.6	11288.0	14381.1	18356.0	21418.1	19675.6	22309.1
1 LIQUID FUNDS	3456.0	3929.3	5239.5	8063.4	8086.5	2890.6	3170.0
a. Cash in hand	116.8	109.2	125.5	109.4	169.9	224.0	153.2
b. FC in hand	16.9	18.8	10.0	16.8	17.7	33.8	45.5
c. Bal. with NRB	538.8	282.4	486.4	649.9	659.5	369.8	1141.1
d. Bal. with Dom. Bank	31.9	7.6	-7.3	-4.0	1.4	16.7	112.3
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	2751.6	3511.3	4624.9	7291.3	7238.0	184.3	60.0
g. Call Money	0.0	0.0	0.0	0.0	0.0	2062.0	1657.9
2 INVESTMENTS	2304.7	1047.6	2689.9	3349.9	4822.2	9276.0	10357.7
a. Govt. Securities	2288.6	1041.6	2678.7	3338.7	4811.0	5784.8	6722.8
b. Share & Deben.	16.1	6.0	11.2	11.2	11.2	3491.2	3634.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	3581.7	4170.6	4693.1	4957.5	5924.1	5787.9	6080.7
a. Govt. Entp.	120.1	171.7	150.6	365.5	359.9	286.2	51.5
i. Financial	91.1	97.5	150.6	169.3	239.7	90.0	6.2
ii. Non-Finan.	29.0	74.2	0.0	196.2	120.2	196.2	45.3
b. Pvt. Sector	3194.2	3763.3	4422.8	4394.3	5478.8	5389.4	5977.0
c. For. Bills P.& D.	267.4	235.6	119.7	197.7	85.4	112.3	52.2
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	73.5	80.1	87.4	137.4	186.6	216.0	167.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	2.5
b. Private Sector	73.5	80.1	87.4	137.4	186.6	216.0	165.1
5 OTHERS	922.7	2060.4	1671.2	1847.9	2398.7	1505.1	2533.1
USES OF FUNDS	10338.6	11288.0	14381.1	18356.0	21418.1	19675.6	22309.1

Table No. 9
SOURCES AND USES OF FUNDS OF HIMALAYAN BANK LIMITED

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	179.1	205.3	314.9	397.1	501.6	651.6	740.6
a. Paid-up Capital	120.0	120.0	192.0	240.0	300.0	390.0	429.0
b. Statutory Reserves	54.9	82.5	109.7	142.8	183.6	239.7	288.8
c. Others Reserves	4.2	2.8	13.2	14.4	18.0	21.9	22.8
d. Retained Earning						0.0	
2 DEPOSITS	5731.6	7715.6	9780.4	14082.5	17613.6	18595.2	21002.8
a. Current	779.5	1175.2	1292.2	1772.3	2313.7	2652.8	3702.2
b. Savings	2298.3	3175.6	5084.4	6844.3	9164.1	9102.8	10840.8
c. Fixed	2484.6	3144.4	3106.8	5109.4	5668.1	6044.9	5880.7
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	343.8	201.3
e. Others	169.2	220.4	297.0	356.5	467.7	450.9	377.8
3 BORROWINGS	264.8	0.0	232.7	128.6	5.4	48.2	538.8
a. NRB	189.8	0.0	0.0	42.5	0.0	47.6	403.7
b. Inter Bank	75.0	0.0	232.7	86.2	5.4	0.6	135.1
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.						0.0	0.0
4 OTHERS	663.5	1241.7	2272.1	2172.2	2808.4	2085.7	2439.0
SOURCES OF FUNDS	6839.0	9162.6	12600.1	16780.5	20929.0	21380.7	24721.2
1 LIQUID FUNDS	1807.7	3123.3	4787.5	5446.5	7192.6	7658.8	8281.7
a. Cash in hand	221.1	141.1	121.7	116.3	131.7	450.1	350.0
b. FC in hand	19.9	24.5	21.1	17.7	18.2	12.7	32.7
c. Bal. with NRB	681.4	742.6	515.6	655.3	1073.2	695.4	1130.0
d. Bal. with Dom. Bank	7.7	30.6	22.9	12.9	11.0	36.3	40.0
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	22.5	37.6	-19.6	-38.6	52.7	36.9	600.0
g. Call Money	855.1	2146.9	4125.8	4682.8	5905.8	6427.4	6129.0
2 INVESTMENTS	1352.2	974.0	468.9	2216.4	2235.0	2622.8	4014.3
a. Govt. Securities	1349.2	970.9	459.4	2206.9	2224.3	2588.6	3980.0
b. Share & Deben.	3.0	3.1	9.5	9.5	10.7	34.3	34.3
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	3381.9	4275.5	5372.0	7423.2	9176.9	9673.5	11074.2
a. Govt. Entp.	44.4	60.0	267.7	200.0	536.4	352.5	742.7
i. Financial	0.0	60.0	60.0	200.0	480.0	350.0	290.0
ii. Non-Finan.	44.4	0.0	207.7	0.0	56.4	2.5	452.7
b. Pvt. Sector	3232.1	4025.0	5005.5	7096.6	8300.2	9321.0	10151.5
c. For. Bills P.& D.	105.4	190.5	98.8	126.6	340.3	0.0	180.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	49.5	85.2	117.4	144.2	115.5	313.4	313.5
a. Govt. Entp.	0.0	0.0	5.6	0.0	0.0	5.5	0.9
b. Private Sector	49.5	85.2	111.8	144.2	115.5	307.9	312.6
5 OTHERS	247.7	704.6	1854.3	1550.2	2209.0	1112.3	1037.5
USES OF FUNDS	6839.0	9162.6	12600.1	16780.5	20929.0	21380.7	24721.2

Table No. 10
SOURCES AND USES OF FUNDS OF NEPAL SBI BANK LIMITED

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	162.2	139.3	222.6	208.8	243.5	541.5	582.9
a. Paid-up Capital	119.9	119.9	119.9	119.9	143.9	424.9	425.2
b. Statutory Reserves	9.1	18.1	29.9	63.2	73.2	75.7	83.9
c. Others Reserves	33.2	1.3	72.8	25.7	26.4	28.7	32.9
d. Retained Earning						12.2	40.9
2 DEPOSITS	2360.6	3749.1	4362.2	4543.2	6618.4	5572.2	6522.8
a. Current	438.2	761.7	1404.2	951.0	2359.9	1086.7	1300.0
b. Savings	259.5	527.2	786.7	1094.9	1259.5	1274.7	1820.7
c. Fixed	1618.8	2383.6	2100.2	2420.3	2929.4	3132.7	3337.6
d. Call Deposits	0.0	0.0	0.0	0.0	0.0	26.3	0.0
e. Others	44.1	76.6	71.1	77.0	69.6	51.9	64.5
3 BORROWINGS	0.0	0.0	0.0	0.0	0.0	264.2	65.8
a. NRB	0.0	0.0	0.0	0.0	0.0	264.2	65.8
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Financial Ins.						0.0	
4 OTHERS	122.7	267.7	336.8	439.0	538.5	574.3	829.1
SOURCES OF FUNDS	2645.5	4156.1	4921.6	5191.0	7400.4	6952.2	8000.6
1 LIQUID FUNDS	392.1	761.5	1357.8	1010.0	2348.2	1403.2	1331.6
a. Cash in hand	72.2	40.9	106.6	123.0	133.2	147.8	243.1
b. FC in hand	8.7	15.5	7.8	15.6	15.3	18.8	26.5
c. Bal. with NRB	224.4	572.3	689.9	364.3	294.2	1177.5	892.3
d. Bal. with Dom. Bank	1.9	3.3	0.6	1.0	4.7	12.9	12.2
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	84.9	79.5	532.9	386.2	1510.8	46.2	157.5
g. Call Money	0.0	50.0	20.0	120.0	390.0	0.0	0.0
2 INVESTMENTS	396.8	681.6	202.6	201.8	373.6	521.1	1207.3
a. Govt. Securities	393.8	678.6	194.0	192.9	364.7	503.2	1189.4
b. Share & Deben.	3.0	3.0	8.6	8.9	8.9	17.9	17.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1721.3	2414.9	2930.4	3560.1	4176.3	4593.9	4766.1
a. Govt. Entp.	56.8	74.3	88.3	88.3	88.3	87.4	50.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	56.8	74.3	88.3	88.3	88.3	87.4	50.0
b. Pvt. Sector	1623.5	2297.3	2801.9	3428.8	4002.7	4441.2	4711.1
c. For. Bills P.& D.	41.0	43.3	40.2	43.0	85.3	65.3	5.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	65.8	132.0	147.8	172.8	164.6	198.5	389.7
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	2.3	0.5
b. Private Sector	65.8	132.0	147.8	172.8	164.6	196.2	389.2
5 OTHERS	69.5	166.1	283.0	246.3	337.7	235.5	305.9
USES OF FUNDS	2645.5	4156.1	4921.6	5191.0	7400.4	6952.1	8000.6

Table No. 11
SOURCES AND USES OF FUNDS OF NEPAL BANGLADESH BANK LIMITED

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	63.1	147.1	177.4	251.3	299.7	595.6	622.6
a. Paid-up Capital	60.0	114.1	116.4	117.8	119.1	238.1	359.9
b. Statutory Reserves	1.3	26.4	45.5	110.0	137.9	178.2	190.9
c. Others Reserves	1.8	6.6	15.5	23.5	42.7	33.5	71.8
d. Retained Earning						145.8	0.0
2 DEPOSITS	1349.0	2361.9	4145.2	6455.6	8578.8	9514.0	10548.0
a. Current	107.4	325.2	375.2	478.2	634.1	864.5	884.2
b. Savings	209.9	358.9	684.7	1101.9	1694.9	2086.9	2913.6
c. Fixed	896.8	1497.9	2608.1	4356.5	5236.8	5453.6	5031.6
d. Call Deposits	17.3	53.5	210.3	295.2	682.1	766.0	1439.8
e. Others	117.6	126.4	266.9	223.9	330.9	343.0	278.8
3 BORROWINGS	20.0	0.0	0.0	25.0	0.0	152.5	68.3
a. NRB	0.0	0.0	0.0	0.0	0.0	152.5	8.3
b. Inter Bank	20.0	0.0	0.0	25.0	0.0	0.0	60.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.						0.0	0.0
4 OTHERS	75.2	214.5	466.6	733.0	1452.2	1737.0	1690.3
SOURCES OF FUNDS	1507.3	2723.5	4789.2	7464.9	10330.7	11999.1	12929.2
1 LIQUID FUNDS	243.0	436.6	602.6	636.1	1810.1	1836.7	891.8
a. Cash in hand	26.7	48.8	118.0	128.6	221.5	334.2	267.4
b. FC in hand	7.4	24.1	10.6	21.3	21.3	28.6	42.4
c. Bal. with NRB	145.5	211.8	374.4	401.2	634.1	1170.7	511.0
d. Bal. with Dom. Bank	1.5	7.1	9.4	23.5	22.2	20.9	15.1
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	61.9	144.8	90.2	61.5	99.8	204.0	55.9
g. Call Money	0.0	0.0	0.0	0.0	811.2	78.3	0.0
2 INVESTMENTS	6.0	6.0	708.7	60.0	277.5	1029.4	2276.7
a. Govt. Securities	0.0	0.0	0.0	0.0	262.5	891.0	2040.4
b. Share & Deben.	6.0	6.0	708.7	60.0	15.0	138.4	236.3
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1200.0	1957.6	3258.7	4611.8	7347.4	8222.1	8491.9
a. Govt. Entp.	60.9	114.4	136.8	180.9	318.9	260.7	283.0
i. Financial	60.9	107.5	127.6	141.2	199.9	228.5	230.1
ii. Non-Finan.	0.0	6.9	9.2	39.7	119.0	32.2	52.9
b. Pvt. Sector	1077.3	1756.1	2854.4	4237.5	6703.4	7708.4	8079.9
c. For. Bills P.& D.	61.8	87.1	267.5	192.0	325.1	245.4	129.0
d. Foreign A. B. C.	0.0	0.0	0.0	1.4	0.0	7.6	0.0
4 INTEREST ACCRUED	16.5	15.3	27.6	73.5	91.9	124.2	160.8
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.8
b. Private Sector	16.5	15.3	27.6	73.5	91.9	124.2	160.0
5 OTHERS	41.8	308.0	191.6	2083.6	803.8	786.7	1108.0
USES OF FUNDS	1507.3	2723.5	4789.2	7464.9	10330.7	11999.1	12929.2

Table No. 12
SOURCES AND USES OF FUNDS OF EVEREST BANK LIMITED

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	60.2	118.6	128.3	127.6	249.4	497.8	587.1
a. Paid-up Capital	60.0	117.6	118.4	119.2	197.0	399.3	455.0
b. Statutory Reserves	0.0	0.0	0.1	5.1	13.4	27.3	44.9
c. Others Reserves	0.2	1.0	9.8	3.2	39.0	8.7	14.3
d. Retained Earning						62.5	72.9
2 DEPOSITS	471.7	1124.9	1948.9	3057.4	4574.5	5461.1	6694.9
a. Current	44.0	127.6	206.1	274.4	399.7	489.6	562.4
b. Savings	79.0	217.4	449.1	891.7	1384.1	1733.3	2758.0
c. Fixed	331.1	721.8	1180.3	1592.7	2470.2	2694.6	2803.4
d. Call Deposits	8.5	17.3	47.9	185.4	225.6	439.4	428.0
e. Others	9.1	40.8	65.5	113.2	94.9	104.2	143.1
3 BORROWINGS	20.0	0.0	0.0	0.0	80.0	310.3	83.2
a. NRB	0.0	0.0	0.0	0.0	0.0	81.8	0.0
b. Inter Bank	20.0	0.0	0.0	0.0	80.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	228.5	83.2
d. Financial Ins.						0.0	0.0
4 OTHERS	29.7	104.6	210.4	226.7	336.3	505.0	895.0
SOURCES OF FUNDS	581.6	1348.1	2287.6	3411.7	5240.2	6774.2	8260.2
1 LIQUID FUNDS	49.4	187.3	460.7	278.6	824.1	809.2	1156.1
a. Cash in hand	13.0	21.2	62.2	41.9	92.9	146.3	109.8
b. FC in hand	2.4	8.2	4.6	8.8	15.1	23.6	26.8
c. Bal. with NRB	47.3	121.5	168.1	130.5	385.6	357.7	724.8
d. Bal. with Dom. Bank	0.7	6.7	0.0	4.3	2.3	3.1	5.9
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	-14.0	29.7	225.8	93.1	328.2	141.5	251.3
g. Call Money	0.0	0.0	0.0	0.0	0.0	137.0	37.5
2 INVESTMENTS	132.3	111.1	187.4	260.1	826.7	1628.6	1616.5
a. Govt. Securities	132.3	111.1	184.9	257.6	823.0	1538.9	1599.4
b. Share & Deben.	0.0	0.0	2.5	2.5	3.7	89.7	17.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	322.2	867.6	1354.9	2270.2	3006.6	3982.7	5049.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	60.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	60.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	314.0	801.6	1311.9	2230.8	2963.7	3969.6	4970.9
c. For. Bills P.& D.	8.2	66.0	43.0	39.4	42.9	13.1	18.7
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	2.1	31.8	46.2	76.2	94.3	99.8	147.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.9
b. Private Sector	2.1	31.8	46.2	76.2	94.3	99.8	146.7
5 OTHERS	75.6	150.3	238.4	526.6	488.5	253.9	290.4
USES OF FUNDS	581.6	1348.1	2287.6	3411.7	5240.2	6774.2	8260.2

Table No. 13
SOURCES AND USES OF FUNDS OF BANK OF KATHMANDU LIMITED

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	93.3	93.4	96.7	204.6	259.8	510.7	520.2
a. Paid-up Capital	90.0	90.0	90.0	173.5	233.6	463.6	463.6
b. Statutory Reserves	2.1	2.1	2.1	5.9	20.1	33.1	35.0
c. Others Reserves	1.2	1.3	4.6	25.1	6.1	8.5	8.7
d. Retained Earning						5.5	12.9
2 DEPOSITS	1714.4	1740.9	2396.5	3983.0	5724.1	5735.9	6169.6
a. Current	154.5	211.2	242.3	437.8	681.5	789.6	935.7
b. Savings	306.4	327.6	730.3	1161.1	1848.9	1862.6	2267.3
c. Fixed	1194.5	1029.1	1020.6	1812.0	1948.5	1958.8	1991.1
d. Call Deposits	13.0	107.2	295.7	447.2	1050.1	995.1	854.7
e. Others	46.0	65.8	107.6	124.9	195.1	129.8	120.8
3 BORROWINGS	0.0	0.0	50.0	0.0	100.0	0.0	498.2
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	107.0
b. Inter Bank	0.0	0.0	50.0	0.0	100.0	0.0	391.2
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.						0.0	0.0
4 OTHERS	90.3	200.2	454.8	293.4	444.9	567.7	777.6
SOURCES OF FUNDS	1898.0	2034.5	2998.0	4480.9	6528.8	6814.3	7965.6
1 LIQUID FUNDS	289.1	487.7	681.5	1036.2	1529.9	810.7	692.7
a. Cash in hand	85.0	47.0	46.8	81.4	157.1	178.0	133.0
b. FC in hand	12.0	4.2	3.6	13.8	14.1	15.1	24.4
c. Bal. with NRB	91.5	208.4	122.0	256.9	399.9	298.2	362.4
d. Bal. with Dom. Bank	5.9	4.5	16.0	1.7	11.3	59.3	19.9
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	94.7	176.3	112.5	167.7	561.1	132.7	145.5
g. Call Money	0.0	47.3	380.6	514.6	386.4	127.4	7.5
2 INVESTMENTS	190.3	112.8	119.9	151.6	325.4	630.7	1618.8
a. Govt. Securities	187.3	94.8	111.7	143.4	300.8	542.7	1510.8
b. Share & Deben.	3.0	18.0	8.2	8.2	24.6	88.0	108.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1336.3	1281.8	1811.5	2995.3	4327.1	4977.6	4956.2
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	88.4	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	88.4	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	1064.4	1084.6	1239.2	2827.9	4275.3	4751.7	4913.3
c. For. Bills P.& D.	271.9	197.2	572.3	167.4	51.8	137.5	27.7
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	15.2
4 INTEREST ACCRUED	18.8	82.0	100.8	93.9	-5.5	12.4	41.1
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	18.8	82.0	100.8	93.9	-5.5	12.4	41.1
5 OTHERS	63.5	70.2	284.3	203.9	351.9	382.9	656.8
USES OF FUNDS	1898.0	2034.5	2998.0	4480.9	6528.8	6814.3	7965.6

Table No. 14
SOURCES AND USES OF FUNDS OF NEPAL CREDIT & COMMERCE BANK

(Rs in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	350.0	351.3	355.5	360.2	364.2	380.8	510.7
a. Paid-up Capital	350.0	350.0	350.0	350.0	350.0	350.0	490.0
b. Statutory Reserves	0.0	0.0	2.2	8.2	9.8	13.4	13.4
c. Others Reserves	0.0	1.3	3.3	2.1	4.4	17.4	7.3
d. Retained Earning						0.0	0.0
2 DEPOSITS	350.3	1413.3	2105.2	2908.7	3772.7	3709.0	4294.1
a. Current	48.3	135.3	142.7	221.9	261.2	362.4	252.3
b. Savings	54.7	155.9	258.9	393.6	600.6	798.3	1024.6
c. Fixed	222.6	1075.5	1639.7	2181.4	2710.2	2421.5	2613.0
d. Call Deposits	0.0	0.0	21.1	47.7	106.7	61.0	350.0
e. Others	24.7	46.6	42.8	64.1	94.0	65.8	54.2
3 BORROWINGS	0.0	0.0	0.0	0.0	0.0	0.0	19.7
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	19.7
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.						0.0	0.0
4 OTHERS	12.2	75.5	168.1	270.6	466.4	928.0	811.8
SOURCES OF FUNDS	712.5	1840.1	2628.8	3539.6	4603.3	5017.8	5636.3
1 LIQUID FUNDS	154.3	278.2	543.3	900.0	940.3	809.7	793.3
a. Cash in hand	15.7	19.5	33.4	45.6	93.5	149.0	192.4
b. FC in hand	1.3	7.9	6.8	6.3	19.5	18.5	54.0
c. Bal. with NRB	31.1	103.4	288.9	191.5	249.8	235.8	363.2
d. Bal. with Dom. Bank	0.7	9.3	22.6	24.7	32.9	52.6	26.1
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	4.9	22.8	20.2	37.1	74.8	90.1	44.6
g. Call Money	100.6	115.3	171.4	595.0	469.8	263.7	113.0
2 INVESTMENTS	158.6	106.0	346.8	286.8	288.9	325.8	407.0
a. Govt. Securities	73.3	9.4	238.7	202.0	197.7	199.7	315.2
b. Share & Deben.	85.3	96.6	108.1	84.8	91.2	126.1	91.8
c. NRB Bond	0.0	0.0		0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	296.7	1272.0	1524.4	1936.7	2925.9	2937.1	3322.3
a. Govt. Entp.	0.0	63.0	90.6	80.2	97.3	98.1	98.8
i. Financial	0.0	56.9	76.9	59.4	64.4	64.4	64.4
ii. Non-Finan.	0.0	6.1	13.7	20.8	32.9	33.7	34.4
b. Pvt. Sector	296.7	1116.3	1370.9	1844.4	2796.8	2838.8	3223.0
c. For. Bills P.& D.	0.0	92.7	62.9	12.1	31.8	0.2	0.5
d. Foreign A. B. C.	0.0	0.0		0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	6.6	4.0	27.1	185.7	245.5	1.7	4.4
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	6.6	4.0	27.1	185.7	245.5	1.7	4.4
5 OTHERS	96.3	179.9	187.2	230.3	202.7	943.5	1109.3
USES OF FUNDS	712.5	1840.1	2628.8	3539.6	4603.3	5017.8	5636.3

Table No. 15
SOURCES AND USES OF FUNDS OF LUMBINI BANK LTD.

(Rs in million)

	Mid-July				
	1999	2000	2001	2002	2003
1 CAPITAL FUND	35.0	35.4	351.1	351.4	380.5
a. Paid-up Capital	35.0	35.0	350.0	350.0	350.0
b. Statutory Reserves		0.0	0.1	0.1	28.7
c. Others Reserves		0.4	1.0	1.3	1.8
d. Retained Earning				0.0	0.0
2 DEPOSITS	663.9	1262.0	2097.4	2646.1	2959.8
a. Current	27.3	43.8	66.6	122.8	158.7
b. Savings	95.3	269.4	435.0	548.5	571.2
c. Fixed	472.6	732.7	1271.3	1674.9	1808.1
d. Call Deposits	64.5	185.7	273.2	268.1	375.9
e. Others	4.2	30.4	51.3	31.9	45.9
3 BORROWINGS	0.0	0.0	0.0	121.5	90.0
a. NRB	0.0	0.0	0.0	121.5	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	90.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.					
4 OTHERS	19.0	27.3	95.6	292.0	221.3
SOURCES OF FUNDS	717.9	1324.7	2544.1	3410.9	3651.6
1 LIQUID FUNDS	126.6	241.2	301.6	531.7	466.1
a. Cash in hand	20.4	36.1	56.5	90.1	66.8
b. FC in hand	1.1	6.4	7.2	8.5	17.0
c. Bal. with NRB	51.8	94.3	136.3	284.0	185.7
d. Bal. with Dom. Bank	32.8	72.3	68.0	62.8	22.8
e. Bal. with Other financial Ins.				0.0	0.0
f. Bal.held abroad	20.5	32.2	33.6	86.3	41.2
g. Call Money	0.0	0.0	0.0	0.0	132.6
2 INVESTMENTS	50.6	75.6	212.1	270.7	295.7
a. Govt. Securities	49.8	69.8	208.8	100.0	274.9
b. Share & Deben.	0.8	5.8	3.3	170.7	20.8
c. NRB Bond	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	472.3	921.5	1793.2	2296.6	2632.0
a. Govt. Entp.	0.0	12.0	0.0	15.0	46.8
i. Financial	0.0	0.0	0.0	15.0	46.8
ii. Non-Finan.	0.0	12.0	0.0	0.0	0.0
b. Pvt. Sector	472.3	909.1	1793.0	2280.4	2579.9
c. For. Bills P.& D.	0.0	0.2	0.2	1.2	5.3
d. Foreign A. B. C.	0.0	0.2	0.0	0.0	0.0
4 INTEREST ACCRUED	3.2	25.6	57.0	65.3	65.7
a. Govt. Entp.		0.0	0.0	0.0	0.0
b. Private Sector	3.2	25.6	57.0	65.3	65.7
5 OTHERS	65.2	60.8	180.2	246.7	192.1
USES OF FUNDS	717.9	1324.7	2544.1	3410.9	3651.6

Table No. 16

SOURCES AND USES OF FUNDS OF NEPAL INDUSTRIAL & COMMERCIAL BANK LIMITED

(Rs in million)

	Mid-July				
	1999	2000	2001	2002	2003
1 CAPITAL FUND	325.0	491.5	519.8	531.2	526.1
a. Paid-up Capital	325.0	491.5	499.7	499.9	499.9
b. Statutory Reserves	0.0	0.0	4.8	16.9	15.9
c. Others Reserves	0.0	0.0	15.3	2.7	2.7
d. Retained Earning				11.8	7.6
2 DEPOSITS	376.3	2025.5	3575.8	3165.3	3143.9
a. Current	16.0	148.3	248.0	257.2	235.8
b. Savings	108.3	356.3	526.0	576.2	733.7
c. Fixed	178.6	1174.2	1958.0	1347.1	1143.0
d. Call Deposits	42.5	219.5	797.1	942.9	966.1
e. Others	30.9	127.3	46.7	41.9	65.3
3 BORROWINGS	0.0	0.0	0.0	0.0	274.8
a. NRB	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	274.8
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.	0.0	0.0	0.0	0.0	0.0
4 OTHERS	47.1	152.7	286.7	166.1	302.9
SOURCES OF FUNDS	748.4	2669.7	4382.3	3862.7	4247.7
1 LIQUID FUNDS	119.0	221.5	539.4	606.5	348.0
a. Cash in hand	14.1	52.2	117.2	120.4	88.5
b. FC in hand	1.2	10.4	9.9	19.5	7.3
c. Bal. with NRB	54.7	109.7	331.7	350.6	175.2
d. Bal. with Dom. Bank	6.7	2.0	9.4	9.7	6.2
e. Bal. with Other financial Ins.				0.0	0.0
f. Bal.held abroad	42.3	47.3	71.2	59.5	40.9
g. Call Money	0.0	0.0	0.0	46.8	29.9
2 INVESTMENTS	50.4	302.3	511.4	753.4	1153.3
a. Govt. Securities	49.6	301.5	511.4	680.0	1075.2
b. Share & Deben.	0.8	0.8	0.0	73.4	78.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	481.3	1659.1	2622.2	2369.9	2564.3
a. Govt. Entp.	0.0	50.0	150.0	50.0	50.0
i. Financial	0.0	50.0	150.0	50.0	50.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	478.3	1603.8	2422.5	2278.8	2477.6
c. For. Bills P.& D.	3.0	5.3	49.7	9.4	10.5
d. Foreign A. B. C.	0.0	0.0	0.0	31.7	26.2
4 INTEREST ACCRUED	4.3	19.2	57.0	45.6	34.7
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0
b. Private Sector	4.3	19.2	57.0	45.6	34.7
5 OTHERS	93.4	467.7	652.3	87.3	147.4
USES OF FUNDS	748.4	2669.7	4382.3	3862.7	4247.7

Table No. 17
SOURCES AND USES OF FUNDS OF MACHHAPUCHHRE BANK LTD.

(Rs in million)

	Mid-July		
	2001	2002	2003
1 CAPITAL FUND	84.1	137.3	486.4
a. Paid-up Capital	84.0	136.2	544.2
b. Statutory Reserves	0.0	0.0	0.0
c. Others Reserves	0.1	1.1	0.0
d. Retained Earning		0.0	-57.8
2 DEPOSITS	700.0	994.8	1778.7
a. Current	27.0	49.3	53.5
b. Savings	57.8	134.5	252.1
c. Fixed	612.0	736.2	921.6
d. Call Deposits	0.0	69.9	530.6
e. Others	3.2	4.9	20.9
3 BORROWINGS	0.0	0.0	90.0
a. NRB	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	90.0
c. Foreign Bank	0.0	0.0	0.0
d. Financial Ins.		0.0	0.0
4 OTHERS	16.9	55.5	76.4
SOURCES OF FUNDS	801.0	1187.6	2431.5
1 LIQUID FUNDS	151.5	265.2	421.7
a. Cash in hand	17.9	26.7	37.7
b. FC in hand	3.7	4.8	7.9
c. Bal. with NRB	37.4	110.8	88.9
d. Bal. with Dom. Bank	6.8	47.0	27.7
e. Bal. with Other financial Ins.		0.0	0.0
f. Bal.held abroad	45.7	36.8	39.5
g. Call Money	40.0	39.1	220.0
2 INVESTMENTS	55.0	78.3	398.3
a. Govt. Securities	47.5	49.4	79.3
b. Share & Deben.	7.5	28.9	319.0
c. NRB Bond	0.0	0.0	0.0
3 LOANS & ADVANCES	499.8	682.6	1496.0
a. Govt. Entp.	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0
b. Pvt. Sector	499.2	680.8	1494.1
c. For. Bills P.& D.	0.6	1.8	1.9
d. Foreign A. B. C.	0.0	0.0	0.0
4 INTEREST ACCRUED	3.4	15.2	12.7
a. Govt. Entp.	0.0	0.0	0.0
b. Private Sector	3.4	15.2	12.7
5 OTHERS	91.3	146.3	102.8
USES OF FUNDS	801.0	1187.6	2431.5

Table No. 18
SOURCES AND USES OF FUNDS OF KUMARI BANK LTD.

(Rs in million)

	Mid-July		
	2001	2002	2003
1 CAPITAL FUND	350.0	347.3	348.6
a. Paid-up Capital	350.0	350.0	350.0
b. Statutory Reserves	0.0	0.0	0.3
c. Others Reserves	0.0	0.2	1.2
d. Retained Earning		-2.9	-2.9
2 DEPOSITS	316.0	1180.0	2513.1
a. Current	37.3	84.1	135.1
b. Savings	75.4	260.9	461.9
c. Fixed	86.8	332.3	795.4
d. Call Deposits	105.0	482.7	1093.3
e. Others	11.5	20.0	27.4
3 BORROWINGS	0.0	32.0	0.0
a. NRB	0.0	32.0	0.0
b. Inter Bank	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0
d. Financial Ins.		0.0	0.0
4 OTHERS	8.6	52.4	205.6
SOURCES OF FUNDS	674.6	1611.7	3067.3
1 LIQUID FUNDS	271.8	129.2	291.7
a. Cash in hand	16.5	23.4	38.6
b. FC in hand	2.3	6.9	2.2
c. Bal. with NRB	86.0	50.9	224.0
d. Bal. with Dom. Bank	37.3	1.3	2.2
e. Bal. with Other financial Ins.		0.0	0.0
f. Bal.held abroad	29.7	46.7	24.7
g. Call Money	100.0	0.0	0.0
2 INVESTMENTS	19.8	255.0	423.5
a. Govt.Securities	19.8	116.7	236.0
b. Share & Deben.	0.0	138.3	187.5
c. NRB Bond	0.0	0.0	0.0
3 LOANS & ADVANCES	265.1	1121.6	2146.4
a. Govt. Entp.	0.0	60.0	40.0
i. Financial	0.0	60.0	40.0
ii. Non-Finan.	0.0	0.0	0.0
b. Pvt. Sector	263.5	1060.2	2104.4
c. For. Bills P.& D.	1.6	1.4	2.0
d. Foreign A. B. C.	0.0	0.0	0.0
4 INTEREST ACCRUED	1.7	7.2	14.2
a. Govt. Entp.	0.0	0.0	
b. Private Sector	1.7	7.2	14.2
5 OTHERS	116.2	98.7	191.5
USES OF FUNDS	674.6	1611.7	3067.3

Table No. 19
SOURCES AND USES OF FUNDS OF LAXMI BANK LTD.

(Rs in million)

	Mid-July	
	2002	2003
1 CAPITAL FUND	275.0	330.0
a. Paid-up Capital	275.0	330.0
b. Statutory Reserves	0.0	0.0
c. Others Reserves	0.0	0.0
d. Retained Earning	0.0	0.0
2 DEPOSITS	112.6	691.8
a. Current	2.8	49.7
b. Savings	17.9	98.5
c. Fixed	64.5	288.6
d. Call Deposits	24.4	247.2
e. Others	3.0	7.8
3 BORROWINGS	0.0	70.0
a. NRB	0.0	0.0
b. Inter Bank	0.0	70.0
c. Foreign Bank	0.0	0.0
d. Financial Ins.	0.0	0.0
4 OTHERS	1.9	20.3
SOURCES OF FUNDS	389.5	1112.1
1 LIQUID FUNDS	222.8	168.5
a. Cash in hand	2.8	15.2
b. FC in hand	0.2	0.8
c. Bal. with NRB	40.7	80.1
d. Bal. with Dom. Bank	107.2	26.6
e. Bal. with Other financial Ins.	0.0	0.0
f. Bal.held abroad	17.9	30.8
g. Call Money	54.0	15.0
2 INVESTMENTS	30.0	95.0
a. Govt.Securities	30.0	95.0
b. Share & Deben.	0.0	0.0
c. NRB Bond	0.0	0.0
3 LOANS & ADVANCES	124.1	776.2
a. Govt. Entp.	50.0	0.0
i. Financial	0.0	0.0
ii. Non-Finan.	50.0	0.0
b. Pvt. Sector	74.1	764.0
c. For. Bills P.& D.	0.0	12.2
d. Foreign A. B. C.	0.0	0.0
4 INTEREST ACCRUED	0.7	5.2
a. Govt. Entp.	0.0	0.3
b. Private Sector	0.7	4.9
5 OTHERS	11.9	67.2
USES OF FUNDS	389.5	1112.1

Table No. 20
SOURCES AND USES OF FUNDS OF SIDDHARTHA BANK LTD.

(Rs in million)

	Mid-Jul. 2003
1 CAPITAL FUND	350.0
a. Paid-up Capital	350.0
b. Statutory Reserves	0.0
c. Others Reserves	0.0
d. Retained Earning	0.0
2 DEPOSITS	391.6
a. Current	49.8
b. Savings	64.2
c. Fixed	66.9
d. Call Deposits	189.7
e. Others	21.0
3 BORROWINGS	110.0
a. NRB	0.0
b. Inter Bank	110.0
c. Foreign Bank	0.0
d. Financial Ins.	0.0
4 OTHERS	23.8
SOURCES OF FUNDS	875.4
1 LIQUID FUNDS	97.1
a. Cash in hand	8.6
b. FC in hand	0.7
c. Bal. with NRB	42.6
d. Bal. with Dom. Bank	0.5
e. Bal. with Other financial Ins.	0.0
f. Bal.held abroad	12.6
g. Call Money	32.1
2 INVESTMENTS	73.8
a. Govt.Securities	3.8
b. Share & Deben.	70.0
c. NRB Bond	0.0
3 LOANS & ADVANCES	629.0
a. Govt. Entp.	0.0
i. Financial	0.0
ii. Non-Finan.	0.0
b. Pvt. Sector	629.0
c. For. Bills P.& D.	0.0
d. Foreign A. B. C.	0.0
4 INTEREST ACCRUED	4.2
a. Govt. Entp.	0.0
b. Private Sector	4.2
5 OTHERS	71.3
USES OF FUNDS	875.4

Table No. 21
SOURCES AND USES OF FUNDS OF ADB/N
COMMERCIAL BANKING BRANCHES ONLY

(Rs.in million)

	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 CAPITAL FUND	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Paid-up Capital	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Statutory Reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Others Reserves	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Retained Earning						0.0	0.0
2 DEPOSITS	8687.6	9524.5	11937.2	14306.6	16640.9	20052.1	23005.9
a. Current	433.3	520.0	615.4	791.2	1201.3	1294.9	1393.0
b. Savings	3651.7	4312.8	5872.9	8016.9	10257.3	11002.9	12732.2
c. Fixed	4548.6	4646.5	5405.6	5498.4	5182.3	7754.3	8756.2
d. Call Deposits	54.0	45.2	43.3	0.0	0.0	0.0	0.0
e. Others	0.0	0.0	0.0	0.0	0.0	0.0	124.5
3 BORROWINGS	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.							
4 OTHERS	224.8	254.9	313.9	695.2	532.1	821.4	1541.6
SOURCES OF FUND	8912.4	9779.4	12251.1	15001.8	17173.0	20873.5	24547.5
1 LIQUID FUNDS	1314.7	1250.6	1616.1	2049.1	2244.8	1911.0	2035.0
a. Cash in hand	251.7	307.7	358.8	395.1	448.0	517.2	612.5
b. FC in hand	13.1	9.3	5.9	8.4	10.5	11.6	6.2
c. Bal. with NRB	928.2	864.1	1129.7	1451.3	1498.4	1110.9	1161.4
d. Bal. with Dom. Bank	121.7	69.5	121.7	194.3	287.9	271.3	254.9
e. Bal. with Other financial Ins.						0.0	0.0
f. Bal.held abroad	0.0	0.0	0.0	0.0	0.0	0.0	0.0
g. Call Money	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2 INVESTMENTS	13.5	0.0	0.0	0.0	0.0	0.0	0.0
a. Govt. Securities	13.5	0.0	0.0	0.0	0.0	0.0	0.0
b. Share & Deben.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	3194.3	3528.3	3891.9	4590.4	5700.5	6847.8	8794.7
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	3194.3	3528.3	3891.9	4590.4	5700.5	6847.8	8794.7
c. For. Bills P.& D.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	138.5	72.2	140.8	146.2	150.5	91.1	834.7
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	138.5	72.2	140.8	146.2	150.5	91.1	834.7
5 OTHERS	4251.4	4928.3	6602.3	8216.0	9077.2	12023.6	12883.1
USES OF FUNDS	8912.4	9779.4	12251.1	15001.8	17173.0	20873.5	24547.5

Table No. 22
PROFIT and LOSS ACCOUNT of COMMERCIAL BANKS
 Mid-July 2003

(Rs.In million)

Expenses	NBL	RBB*	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL
1 Interest Expenses	661.0	0.0	534.7	183.3	260.6	532.0	291.8	607.6	483.0	273.6	255.9	56.6	13.4	76.1	92.9	20.1	5.6
1.1 Deposit Liabilities	661.0	0.0	534.7	183.3	260.6	532.0	291.8	607.6	483.0	273.6	255.9	56.6	13.4	76.1	92.9	20.1	5.6
1.1.1 Saving A/c	353.3	0.0	114.2	49.1	198.2	288.0	61.7	116.2	90.8	84.2	36.3	12.1	2.1	8.1	16.0	2.7	0.9
1.1.2 Fixed A/c	301.2	0.0	69.2	58.4	45.8	244.0	223.6	401.7	194.4	127.8	200.9	37.2	5.8	59.7	35.3	4.8	1.1
1.1.2.1 Upto 3 Months Fixed A/c	301.2	0.0	5.8	58.4	17.1	0.0	223.6	8.7	1.3		200.9	37.2	0.0	0.0		4.8	0.0
1.1.2.2 3 to 6 Months fixed A/c	0.0	0.0	5.4	0.0	7.3	29.0	0.0	10.2	8.0				2.5	0.0			0.0
1.1.2.3 6 Months to 1 Year Fixed A/c	0.0	0.0	33.2	0.0	18.7	0.0	0.0	66.0	30.5	127.8			0.3	2.8			0.2
1.1.2.4 Above 1 Year	0.0	0.0	24.7	0.0	2.7	215.0	0.0	316.8	154.6				3.0	56.9	35.0		0.9
1.1.3 Call Deposit	6.5	0.0	125.8	75.8	16.6	0.0	2.4	71.5	197.1	61.6	18.7	7.0	5.6	8.3	41.6	12.6	3.6
1.1.4 Certificate of Deposits	0.0	0.0	225.5	0.0	0.0	0.0	4.1	18.2	0.7			0.3	0.0	0.0			0.0
2 Staff Expenses	306.9	0.0	172.3	68.7	128.3	107.0	28.8	41.5	44.3	50.1	23.1	6.0	3.0	17.4	22.7	13.9	8.3
3 Office Operating Expenses	279.8	0.0	180.8	101.1	311.1	184.0	76.0	116.9	82.4	84.2	48.7	11.8	6.3	33.8	38.5	16.9	9.9
4 Exchange Fluctuation Loss	2.8	0.0	0.0	0.1	0.0	0.0	0.0	0.0	15.5	0.0	15.3	0.0	0.3	0.4	0.0	0.0	0.0
4.1 Due to Change in Exchange Rates	2.8	0.0	0.0	0.1	0.0	0.0	0.0	0.0	15.5	0.0	15.3	0.0	0.3	0.4	0.0	0.0	0.0
4.2 Due to Foreign Currency Transactions	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0				0.0
5 Non-Operating Expenses	3.9	0.0	63.4	0.0	16.9	0.0	3.9	3.9	3.9				0.0	0.0			0.0
6 Loan Written Off	0.0	0.0	-0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			0.0
7 Loan Loss Provision	471.3	0.0	20.0	14.8	4.4	0.0	-22.7	205.0	16.9	102.4	18.5	-28.5	16.5	0.6	16.8	6.5	6.3
7.1 General Loan Loss Provision	0.0	0.0	14.3	30.3	4.4	0.0	17.9	20.6	5.6	-7.5	18.5	2.7	-7.2	0.6	10.1	6.5	6.3
7.2 Special Loan Loss Provision	471.3	0.0	5.7	-15.5	0.0	0.0	-40.6	184.4	11.3	109.9	0.0	-31.2	23.7	0.0	6.7	0.0	0.0
7.2.1 Sub-Standard Loan Loss Provision	0.0	0.0	-14.0	-0.1	0.0	0.0	-3.5	-95.2	3.8	-16.0		-11.9	-21.2		4.7		0.0
7.2.2 Doubtful Loans Loss Provision	0.0	0.0	0.4	-0.4	0.0	0.0	-20.4	195.7	0.1	-107.6		-18.3	44.3		0.9		0.0
7.2.3 Loss Loan Loss Provision	471.3	0.0	19.3	-15.1	0.0	0.0	-16.7	83.9	7.5	233.5		-1.0	0.7		1.1		0.0
8 Provision for Staff Bonus	0.0	0.0	0.0	19.5	77.9	0.0	0.0	0.0	0.0	0.0		15.9	-1.3				0.0
9 Provision for Income Tax	0.0	0.0	0.0	58.9	231.1	0.0	0.0	0.0	0.0	0.0			-3.9				0.0
10 Others	96.0	0.0	0.0	0.0	0.0	0.0		26.2		3.0							0.0
11 Net Profit	1141.8	0.0	680.4	115.7	469.9	641.0	133.9	312.9	198.3	117.3	90.4	21.0	19.5	23.2	33.9	4.5	0.0
TOTAL EXPENCES	2963.5	0.0	1651.1	562.0	1500.2	1464.0	507.8	1314.0	844.4	630.6	451.9	82.8	53.7	151.5	204.8	61.9	30.1
TOTAL INCOME	2963.5	0.0	1651.1	562.0	1500.2	1464.0	507.8	1314.0	844.4	630.6	451.9	82.8	53.7	151.5	204.8	61.9	30.1
1. Interest Income	1892.0	0.0	1147.8	451.4	994.4	1216.0	462.0	1083.5	712.6	488.6	411.2	77.3	22.2	139.0	185.4	52.2	23.9
1.1. On Loans and Advance	1483.3	0.0	864.2	415.8	563.5	918.0	412.4	1014.3	504.7	426.9	402.0	72.8	17.9	125.1	170.8	46.2	18.1
1.2. On Investment	361.8	0.0	180.6	10.2	303.5	122.0	31.0	65.0	53.0	54.9	5.5	4.0	4.0	3.2	7.8	3.4	0.0
1.2.1 Government Bonds	361.8	0.0	0.0	10.2	303.5	122.0	31.0	65.0	0.0	54.9	5.5	4.0	4.0	3.2	7.8	3.4	0.0
1.2.2 Foreign Bonds	0.0	0.0	5.8	0.0	0.0	0.0	0.0	0.0	4.8				0.0				0.0
1.2.3 NRB Bonds	0.0	0.0	174.4	0.0	0.0	0.0	0.0	0.0	48.2				0.0				0.0
1.2.4 Deventure & Bonds	0.0	0.0	0.4	0.0	0.0	0.0	0.0	0.0	0.0				0.0				0.0
1.3 Agency Balance	0.0	0.0	4.7	1.5	1.0		12.3	0.0	0.8	2.0		0.2	0.0	1.5	0.4		0.0
1.4 On Call Deposit	0.0	0.0	0.0	23.0	65.1	176.0	5.2	2.6	71.9	1.5	3.7		0.4	9.2	6.4	2.6	5.7
1.5 Others	46.9	0.0	98.3	1.0	61.3		1.1	1.6	82.2	3.3		0.3	0.0				0.0
2. Comission & Discount	152.4	0.0	205.5	59.2	215.3	142.0	32.7	158.9	79.2	59.1	26.0	1.6	2.9	5.7	10.3	4.7	4.9
2.1 Bills Purchase & Discount	5.8	0.0	39.9	7.5	2.3	15.0	4.8	25.6	1.2	3.4	10.6		0.1			0.4	0.1
2.2 Comission	37.7	0.0	139.6	51.7	152.5	127.0	25.2	81.3	43.6	49.0	15.4	1.6	2.6	5.7	10.3	3.8	1.9
2.3 Others	108.9	0.0	26.0	0.0	60.5		2.7	52.0	34.4	6.7			0.1			0.5	2.9
3 Income From Exchange Fluctuation	2.0	0.0	147.7	50.9	232.5	106.0	13.1	55.7	43.4	69.1	14.7	2.9	1.1	6.3	7.1	4.6	0.1
3.1 Due to Change in Exchange Rate	0.0	0.0	74.1	0.0	232.5	21.0	-5.5	10.0	19.9	0.0		2.5	0.0		1.6		0.1
3.2 Due to Foreign Currency Trans.	2.0	0.0	73.6	50.9	85.0		18.6	45.7	23.5	69.1	14.7	0.4	1.1	6.3	5.5	4.6	0.0
4 Other Profits	232.2	0.0	150.1	0.5	58.0			15.9	9.2	13.8		1.0	0.0	0.5	2.0	0.4	0.0
5 Provision for Loan	202.0																
6 Net Loss	482.9	0.0	0.0	0.0					0.0				27.4				1.3

* Data Not Avialable

Table No.23
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS and ADB/N
Mid-July 2003

(Rs.In.Million)

Sectors	NBL	RBB	NABIL	NINVB	SCBL	HBL	SBI	NBBL	EBL	BOK	NCCB	LMB	NICB	MPBL	KMRIB	LXM	SDBL	ADB	TOTAL
1 Agriculture	697.0	1679.0	73.1	21.9	129.1	329.3	130.8	32.1	56.9	239.2	21.0	138.9	70.3	29.1	70.0	0.0	12.3	0.0	3730.0
2 Mining	47.6	60.8	31.8	0.0	34.7	9.9	64.4	27.6	2.4	0.0	6.1	18.0	0.0		91.0	0.0	0.0	0.0	394.3
3 Productions	6708.2	6935.2	4019.4	2570.7	2114.4	4565.4	1991.8	4207.5	1585.0	2135.5	1335.5	1009.0	1286.6	368.0	442.7	250.7	145.4	0.0	41671.0
4 Construction	339.0	352.8	84.0	53.2	371.9	121.7	67.1	277.0	398.7	65.8	98.9	61.4	27.1	133.1	225.0	66.8	45.5	0.0	2789.0
5 Metal Productions, Machinery & Electrical Tools & fittings	154.2	136.1	54.9	32.6	199.7	121.6	120.2	75.0	98.1	220.6	14.6	22.8	95.6	25.0	58.3		0.0	0.0	1429.4
6 Transportation Equipment Production & Fitting	49.0	512.3	44.4	9.6	2.4	308.3		13.9	80.3		22.1	73.8	27.2	90.1	136.3	0.3	0.0	0.0	1370.0
7 Transportation, Communications & Public Services	384.0	1212.2	366.1	155.4	50.3	1199.8	367.9	474.7	571.5	293.6	338.9	188.1	106.4	75.0	97.6	67.4	220.1	0.0	6169.0
8 Wholesaler & Retailers	4079.0	9059.9	1620.2	1502.2	304.4	1799.6	679.8	1503.3	1182.2	959.8	503.4	592.3	806.0	312.9	147.0	237.1	133.3	0.0	25422.5
9 Finance, Insurance & Fixed Assets	487.4	478.1	267.6	322.2	132.5	692.8	293.3	683.3	139.8	301.1	4.7	55.4	71.9	5.1	180.4	1.5	0.0	0.0	4117.0
10 Service Industries	2574.0	1854.6	1007.4	828.3	615.7	850.3	781.2	700.0	488.7	481.1	652.9	423.0	38.7	372.5	366.6	56.0	60.4	0.0	12151.4
11 Consumable Loan	1126.0	1027.4	52.2	0.0	53.3	463.4	255.2	45.4	182.9	63.5	10.6	0.6	2.3	1.7	35.4		2.7	0.0	3322.5
12 Local Government	0.0	0.0	1.5	0.0	0.0	0.0		0.0	0.0				0.0				0.0	0.0	1.5
13 Others	2620.7	4950.5	645.1	453.1	2072.3	612.1	14.4	452.1	263.1	196.0	313.6	48.7	32.2	83.5	296.1	96.4	9.7	8794.7	21954.3
Total	19266.1	28258.9	8267.8	5949.2	6080.7	11074.2	4766.1	8491.9	5049.6	4956.2	3322.3	2632.0	2564.3	1496.0	2146.4	776.2	629.3	8794.7	124521.9

Table No. 24
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS*
 Mid-July 2003

(Rs.In million)

	NBL	RBB	NABIL	NINVB	SCBL	HBL	SBI	NBBL	EBL	BOK	NCCB	LMB	NICB	MPBL	KMRIB	LXM	SDBL	TOTAL
1 Gold/Silver	785.0	772.8	0.0	42.7	683.7				0.0				0.0				0.0	2284.2
2 Government Securities	95.0	14.7	381.5	23.3	0.0	328.2	10.9	2.6	227.8	609.4	1.5		3.3		90.9		0.3	1789.5
3 Non Government Securities	0.0	5.9	29.4	170.0	0.0	63.8	124.7	30.4	0.0		195.1	20.0	0.0		199.1		0.3	838.7
4 Fixed A/c Receipt	246.0	239.8	112.5	93.2	236.2	484.8	188.8	65.0	125.1	317.9	21.9	7.7	37.1	172.0	24.1	0.2	2.7	2375.0
4.1 On Own Bank	0.0	237.0	88.5	81.0	112.9	458.1	188.8	65.0	115.0	63.5	16.9	5.3	5.1	172.0		0.2	0.0	1609.3
4.2 On Other Banks	246.0	2.8	24.0	12.2	123.3	26.7			10.1	254.4	5.0	2.4	32.0		24.1		2.7	765.7
5 Asset Guarantee	10167.0	20687.2	5259.2	5096.5	3622.1	9152.8	3845.1	6180.9	4147.6	3439.7	1974.2	2108.8	2467.0	1210.2	1440.1	658.2	617.9	82074.4
5.1 Fixed Assets	4842.0	19730.2	2607.5	3171.7	3205.9	6420.1	2046.0	5406.8	3408.9	2249.7	1655.0	1916.2	1181.4	1087.4	1324.2	255.3	431.0	60939.3
5.1.1 Lands & Buildings	3145.0	19114.1	1614.3	2651.3	2197.0	3694.4	679.5	5030.6	3126.4	1962.3	1437.5	1785.1	955.8	835.0	1170.7	145.8	148.4	49693.2
5.1.2 Machinery & Tools	709.0	124.0	406.2	97.9	3.9	385.4	499.0	143.2	27.6	35.2	79.2	54.6	82.9	171.7	25.2		53.1	2898.0
5.1.3 Furniture & Fixture	278.0	2.5	2.8	0.0	0.0				0.0		0.3	2.5	0.0				0.0	286.1
5.1.4 Vehicles	159.0	223.6	404.3	354.2	1005.0	538.7	396.7	233.0	200.3	252.2	138.0	74.0	141.8	80.7	125.8	109.5	229.6	4666.3
5.1.5 Other Fixed Assets	551.0	266.0	179.8	68.3	0.0	1801.6	470.8		54.7				1.0		2.5		0.0	3395.7
5.2 Current Assets	5325.0	957.0	2651.7	1924.8	416.2	2732.7	1799.1	774.1	738.8	1190.0	319.2	192.6	1285.5	122.8	115.9	402.9	186.9	21135.1
5.2.1 Agricultural Products	1147.0	344.2	334.6	22.4	18.7	233.6	191.1	76.4	9.5	0.0	25.3	17.7	56.3	0.0	23.7	0.0	20.0	2520.5
5.2.1.1 Rice	725.0	181.4	118.5	22.4	0.0	31.6	80.3	19.2	9.5			0.2	4.3				0.0	1192.4
5.2.1.2 Raw Jute	96.0	64.7	23.3	0.0	0.0				0.0		23.7		0.0				0.0	207.7
5.2.1.3 Other Agricultural Products	326.0	98.1	192.8	0.0	18.7	202.0	110.8	57.2	0.0		1.6	17.5	52.0		23.7		20.0	1120.4
5.2.2 Other Non Agricultural Products	4178.0	612.8	2317.1	1902.4	397.5	2499.1	1608.0	697.7	729.2	1190.0	293.9	174.9	1229.2	122.8	92.2	402.9	166.9	18614.6
5.2.2.1 Raw Materials	196.0	20.9	306.0	43.9	99.0	191.4	858.9	41.2	329.2	565.3	149.6	55.0	313.7				0.0	3170.1
5.2.2.2 Semi Ready Made Goods	870.0	8.8	49.4	0.0	172.2		29.6	97.7	0.0		0.3	4.7	19.6				34.9	1287.2
5.2.2.3 Readymade Goods	3112.0	583.1	1961.6	1858.5	126.3	2307.7	719.5	558.8	400.1	624.7	144.0	115.2	895.9	122.8	92.2	402.9	132.0	14157.4
5.2.2.3.1 Salt, Sugar, Ghee, Oil	727.0	97.2	71.8	157.3	0.0	6.6	138.9	113.8	97.1		66.5	72.0	179.2		49.2		0.0	1776.6
5.2.2.3.2 Clothing	731.0	126.8	37.6	38.7	0.0		33.8	67.0	0.0			2.7	68.7				2.1	1108.4
5.2.2.3.3 Other Goods	1654.0	359.1	1852.2	1662.5	126.3	2301.1	546.8	378.0	303.0	624.7	77.5	40.5	648.0	122.8	43.0	402.9	129.9	11272.3
6 On Bills Guarantee	1400.0	3109.5	1567.8	99.5	12.9	411.4	59.7	1322.9	336.2	170.1	82.3	72.1	2.5	0.0	286.9	12.1	0.0	8945.9
6.1 Domestic Bills	498.0	17.8	14.7	16.5	12.9	0.8	5.0	51.2	3.7		25.6	4.0	0.0		55.9	1.9	0.0	708.0
6.2 Foreign Bills	902.0	3091.7	1553.1	83.0	0.0	410.6	54.7	1271.7	332.5	170.1	56.7	68.1	2.5	0.0	231.0	10.2	0.0	8237.9
6.2.1 Import Bill & Letter of Credit	715.0	2605.4	1126.7	22.3	0.0	306.3	10.6	970.6	310.3	21.0		67.8	0.0		200.0		0.0	6356.0
6.2.2 Export Bill	25.0	448.0	234.3	44.8	0.0	63.0	20.1	182.3	8.0	23.1	56.7		2.5		31.0	10.2	0.0	1149.0
6.2.3 Against Export Bill	74.0	27.9	166.1	0.0	0.0	41.3	4.0	81.8	0.0	126.0		0.3	0.0				0.0	521.4
6.2.4 Other Foreign Bills	88.0	10.4	25.9	15.9	0.0		20.0	37.0	14.2				0.0				0.0	211.4
7 Guarantee	1311.0	103.2	474.0	309.8	126.8	902.4	560.3	852.8	132.4	333.9	338.8	255.0	35.0	109.8	92.6	79.5	7.8	6025.1
7.1 Government Guarantee	741.0	8.0	0.5	0.0	0.0				0.0				0.0			0.9	0.0	750.4
7.2 Institutional Guarantee	127.0	0.5	216.5	234.4	126.8	35.6	478.5	273.6	132.4	142.1	171.1	75.8	35.0	5.1	92.6	78.6	1.8	2227.4
7.3 Personal Guarantee	299.0	1.8	216.3	3.9	0.0	41.1	11.4	125.2	0.0	3.2	167.7	105.2	0.0	0.1			6.0	981.0
7.4 Group Guarantee	71.0	91.9	0.0	0.0	0.0			0.5	0.0	44.2			0.0				0.0	207.6
7.5 On Other Guarantee	73.0	1.0	40.7	71.5	0.0	825.7	70.4	453.5	0.0	144.4		74.0	0.0	104.6			0.0	1858.8
8 Credit Card	0.0	0.0	5.5	0.0	0.0	37.6			0.0				0.0				0.0	43.1
9 Earthquake Victim Loan	46.0	70.4	0.0	0.0	0.0				0.0				0.0				0.0	116.4
10 Others	5216.1	3255.4	437.6	114.2	1399.0	107.6	6.2	37.3	80.5	85.2	708.5	168.4	19.4	4.0	12.7	26.2	0.3	11678.6
TOTAL	19266.1	28258.9	8267.5	5949.2	6080.7	11488.6	4795.7	8491.9	5049.6	4956.2	3322.3	2632.0	2564.3	1496.0	2146.4	776.2	629.3	116170.9

* In some cases total loans and advances may vary with the same figures shown in Sources and Uses of Funds of respective banks because of Loan Loss provision adjustment.

Table No 25
PRIORITY and DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS
 Mid-July 2003

(Rs in million)

Sectors	NBL	RBB*	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL
1 Priority Sector	1061.9	0	895.8	493.9	722.4	665.4	797.1	702.4	550.6	315.4	322.6	260.6	317.195	140.7	181.1	72.8	129.2
(A) Direct Investment	1061.4	0	615.7	307.5	711.2	375.4	519.9	702.4	431.4	315.4	322.6	209.7	248.095	140.7	118.9	72.8	129.2
- Agriculture	467.8		58.1	11.2	57.7	10.4	16.9	38	36.9	51.6	20.5	5	45.101	11			
- Domestic Industries	308.8		184.1	147.5	108.2	146.2	150	197.6	173.5	70.2	71.3	54.5	63.721	18.6	28.9	5.9	2.4
- Services	281.8		360.5	148.8	545.3	216.6	329.5	301.4	217.9	155.5	145.1	93.4	137.279	38.5	54.8	15.8	126.8
- Power Sector	3		1.5	0	0	2.2	23.5	152.5	0.0	38.1	85.7	56.8	0	72.6	35.2	51.1	
- Machine & Import of Raw Materials	0		11.5	0	0		0	12.9	3.1		0		1.994				
(B) Indirect Investment	0.5		280.1	186.4	11.2	290	277.2		119.2			50.9	69.1		62.2		
2 Deprived Sector	316.1	0	286.2	148.3	216.4	284.1	172.1	280.8	131.0	203.7	76.4	50.9	69.1	6.7	62.2	1.5	
(A) Direct Investment	316.1	0	6.1	21.9	205.2	0	0	1.7	11.8		6.7	0	0	1.6	0	0	
- Agriculture	232.5		2.3	0	2.6			1.1	3.0		2.3		0	1.6			
- Domestic Industries	10.2		0.9	0	2.6			0.1	0.0		0.1		0				
- Services	73.4		2.9	21.9	200			0.5	8.7		4.3		0				
(B) Indirect Investment	0	0	280.1	126.4	11.2	284.1	172.1	279.1	119.2	203.7	69.7	50.9	69.1	5.1	62.2	1.5	

* Data not available.

Table No. 26
COMMERCIAL BANKS LOANS TO PUBLIC INTERPRISES
(Aggregate)

(Rs.in million)

Name of Enterprises	Mid-July						
	1997	1998	1999	2000	2001	2002	2003
1 Agriculture Tools Factory	181.5	176.1	150.1	0.7	0.7	0.8	0.8
2 Bricks & Tiles Factory	2.5	2.5	2.5	31.9	2.5	10.0	15.8
3 Hetauda Leather Factory	1.6	2.9	2.5	2.1	2.1	1.5	1.6
4 Himal Cement Factory	18.8	24.9	26.6	26.8	28.6	30.5	37.5
5 Raghupati Jute Mills	9.9	0.0	0.0	0.0	0.0	0.0	0.0
6 Royal Drugs Ltd.	21.0	6.1	13.7	20.8	32.9	33.7	39.2
7 Balaju Yantra Shala	0.7	0.6	0.6	0.5	0.5	0.0	0.5
8 Nepal Food Corporation	373.5	254.2	426.5	480.8	379.4	389.3	448.8
9 National Trading Limited	0.1	63.9	0.1	169.3	114.7	196.3	45.3
10 Rice Export Companies	12.6	3.3	3.3	0.0	3.3	0.0	0.0
11 Cottage Ind. & Handicrafts Sales Depot.	16.1	10.3	3.7	4.9	7.9	9.3	10.3
12 Royal Nepal Airlines Corp.	8.0	2.6	86.1	116.8	615.3	559.2	762.3
13 Nepal Transport Corporation	19.1	19.1	19.1	19.1	19.1	0.0	19.0
14 Janak Educational Material Centre	8.3	29.8	58.3	92.8	54.7	39.3	63.6
15 Agricultural Input Corp.	320.1	15.6	241.6	0.0	56.4	1.0	120.1
16 Nepal Rojin & Turpentine	0.0	0.0	35.6	27.2	14.9	40.0	34.6
17 Birgunj Sugar Factory	0.0	13.7	0.0	230.8	172.9	195.5	168.0
18 Agricultural Dev. Bank	33.7	140.7	140.7	280.7	781.7	500.0	406.3
19 Nepal coal Ltd.	4.9	0.0	0.0	1.0	1.0	0.0	0.0
20 Janakpur Cigarette Factory	147.4	144.9	121.0	122.6	76.3	39.5	95.8
21 Tobacco Development Company	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Sajha Bhandar	7.0	6.2	3.3	9.0	11.4	0.0	0.0
23 Udayapur Cement	0.0	0.0	0.0	0.3	0.0	0.0	0.0
24 Others	264.1	296.6	414.0	476.3	533.4	605.2	39.4
Total	1450.9	1214.0	1749.3	2114.4	2909.7	2651.1	2308.9

Table No. 27
**OWNERSHIP CLASSIFICATION OF DEPOSITS OF COMMERCIAL BANKS
 (AGGREGATE)**

(Rs.in million)

	Foreigners	Development Committees	Financial Insts.	Other Govt. Corps.	Non-Government Insts.	Commercial Banks	Non-Profit Earning Insts.	Individuals	Other	Total
Current										
Mid-July. 1997	2609.8	577.1	1010.3	1007.3	2401.6	115.9	891.2	2935.2	838.0	12386.4
Mid-July. 1998	3011.6	429.8	1323.0	1530.3	3091.6	138.4	1098.5	3945.1	1222.3	15790.6
Mid-July. 1999	3420.2	359.3	1481.7	1034.4	3576.8	190.9	1071.8	4650.6	1308.5	17094.2
Mid-July. 2000	4027.3	538.1	1768.8	1598.8	4314.4	330.5	1386.5	4117.3	1446.6	19528.3
Mid-July. 2001	4497.1	459.8	2492.8	3830.6	3941.4	469.1	1540.6	4817.9	1850.1	23899.4
Mid-July. 2002	4502.8	652.4	2127.7	1866.0	4813.7	603.0	1595.1	6134.7	2031.6	24327.0
Mid-July. 2003	5090.5	827.8	2562.6	4532.1	6546.0	563.2	2055.4	4895.7	176806.0	203879.3
Saving										
Mid-July. 1997	870.6	2.2	11.3	703.6	702.8	0.2	458.6	23097.8	198.1	26045.2
Mid-July. 1998	1322.7	9.0	30.9	697.7	895.7	0.9	550.9	28601.6	463.0	32572.4
Mid-July. 1999	1948.5	29.1	59.5	876.3	1213.5	0.0	675.8	38712.6	765.8	44281.1
Mid-July. 2000	2339.3	25.1	158.9	811.3	1073.8	0.0	917.2	51755.0	606.1	57686.7
Mid-July. 2001	3380.9	19.8	134.4	677.7	2884.2	0.6	979.9	60795.8	1857.8	70731.1
Mid-July. 2002	3832.7	91.1	574.5	565.3	1833.3	0.5	2241.8	70826.0	3890.4	83855.6
Mid-July. 2003	4353.9	80.7	762.2	467.7	1194.8	3.2	3529.6	84836.4	2010.4	97238.9
Fixed										
Mid-July. 1997	1080.6	31.4	7699.1	7056.0	2445.6	2.0	1898.0	10569.9	1752.2	32534.8
Mid-July. 1998 *	2684.5	62.3	12055.6	7088.0	2445.2	2.7	1845.6	15558.6	730.7	42473.2
Mid-July. 1999 \$	4520.8	8.1	14091.6	7623.1	1788.9	100.0	1729.7	19977.1	1245.9	51085.2
Mid-July. 2000#	6066.1	10.6	15795.4	9047.4	3360.7	80.0	1555.8	20221.8	4283.7	60421.5
Mid-July. 2001#	9063.8	13.2	14827.2	10808.0	3926.7	235.8	1783.0	18046.1	9128.0	67831.8
Mid-July. 2002#	8911.1	31.6	19913.5	9508.9	3630.0	388.3	2256.8	28060.5	2002.6	74703.3
Mid-July. 2003	6539.7	26.4	22065.2	4364.7	2603.9	205.1	4197.3	22225.0	1060.3	63287.6
Total										
Mid-July. 1997	4561.0	610.7	8720.7	8766.9	5550.0	118.1	3247.8	36602.9	2788.3	70966.4
Mid-July. 1998	7018.8	501.1	13409.5	9316.0	6432.5	142.0	3495.0	48105.3	2416.0	90836.2
Mid-July. 1999	9889.5	396.5	15632.8	9533.8	6579.2	290.9	3477.3	63340.3	3320.2	112460.5
Mid-July. 2000	12432.7	573.8	17723.1	11457.5	8748.9	410.5	3859.5	76094.1	6336.4	137636.5
Mid-July. 2001	16941.8	492.8	17454.4	15316.3	10752.3	705.5	4303.5	83659.8	12835.9	162462.3
Mid-July. 2002	17246.6	775.1	22615.7	11940.2	10277.0	991.8	6093.7	105021.2	7924.6	182885.9
Mid-July. 2003	15984.1	934.9	25390.0	9364.5	10344.7	771.5	9782.3	111957.1	179876.7	364405.8

* Including Call Deposit of NABIL and Nepal Investment Bank Limited.

\$ Including Call Deposit of NABIL, Nepal Investment, NBBL and NCCB Bank limited.

Including Call Deposit.

Table No. 29
List of Licensed Commercial Banks
Mid-July 2003

COMMERCIAL BANKS	Established Date (B.S.)	Operation Date (B.S.)	Head Office
1. Nepal Bank Ltd.	1994/07/30	1994/07/30	Kathmandu
2. Rastriya Banijya Bank	2022/10/10	2022/10/10	Kathmandu
3. Nepal Arab Bank Ltd.	2041/03/29	2041/03/29	Kathmandu
4. Nepal Indo-Suez Bank Ltd.	2042/11/16	2042/11/16	Kathmandu
5. Nepal Grindlays Bank Ltd.	2043/10/16	2043/10/16	Kathmandu
6. Himalayan Bank Ltd.	2049/10/05	2049/10/05	Kathmandu
7. Nepal SBI Bank Ltd.	2050/03/23	2050/03/23	Kathmandu
8. Nepal Bangladesh Bank Ltd.	2050/02/23	2050/02/23	Kathmandu
9. Everest Bank Ltd.	2051/07/01	2051/07/01	Kathmandu
10. Bank of Kathmandu Ltd.	2051/11/28	2051/11/28	Kathmandu
11. Bank of Cylon	2053/06/28	2053/06/28	Siddharthanagar
12. Lumbini Bank Ltd.	2055/04/01	2055/04/01	Narayangadh
13. Nepal Industrial & Commercial Bank Ltd.	2055/04/05	2055/04/05	Biaratnagar
14. Machhapuchhre Bank Limited	2057/06/	2057/06/	Pokhara
15. Kumari Bank Limited	2056/08/24	2057/12/21	Kathmandu
16. Laxmi Bank Limited	2058/06/11	2058/12/21	Birgunj
17. Siddhartha Bank Ltd.	2058/06/12	2059/09/09	Kathmandu

Table No. 30
Commercial Bank Branches
Mid-July 2003

Development Region	Zone	District	Rastriya Banijya Bank*	Nepal Bank Ltd.	Nepal Bank Ltd.	Nepal Bank Ltd.	Nepal Bank Ltd.	Everest Bank Ltd.	Himalayan Bank Ltd.	Nepal SBI Bank Ltd.	STD-CHTD. Bank Ltd.	Nepal Credit & Commerce Bank Ltd.	Bank of Kathmandu Ltd.	Nepal Investment Bank	NIC Bank Ltd.	Lumbini Bank Ltd.	Machhapuchhre Bank Ltd.	Kumari Bank Ltd.	Laxmi Bank Ltd.	Total					
																					Dist.	Zone	Dev. Region		
Eastern	Mechi	Jhapa	3	6	-	-	-	-	-	1	-	-	-	-	-	1	-	-	-	-	-	11	19	86	
		Ilam	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			4
		Panchthar	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Taplejung	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Koshi	Sunsari	3	4	-	1	1	-	-	-	-	2	-	-	-	1	-	-	-	-	-	-	12		
		Morang	7	6	1	1	1	1	1	1	1	1	1	-	1	1	-	-	-	1	-	-	23		
		Dhankuta	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Terhathum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Sagarmatha	Bhojpur	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Saptari	4	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Udayapur	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Siraha	4	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7		
		Khotang	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
Central	Janakpur	Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Sarlahi	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Dhanusha	3	2	1	-	1	-	1	-	1	-	-	-	-	-	1	-	-	-	-	-	9		
		Mohattari	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5		
		Dolakha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
Narayani	Ramechhap	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Sindhuli	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Bara	2	1	-	-	1	-	1	-	1	-	-	-	1	-	-	-	-	-	1	7				
	Rautahat	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
	Parsa	3	7	1	2	1	1	1	1	-	1	-	1	1	-	1	-	1	-	1	-	21			
Bagmati	Chitawan	2	1	-	-	-	2	-	-	-	1	-	-	-	-	1	-	-	-	-	-	7			
	Makawanpur	1	2	1	-	-	1	-	1	-	1	-	1	-	-	-	-	-	-	-	-	8			
	Kathmandu	17	16	4	4	5	3	3	2	3	3	2	1	1	-	1	-	1	-	-	65				
	Bhaktapur	3	2	-	-	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	7			
	Lalitpur	3	6	1	1	1	1	-	1	-	-	-	-	1	-	-	-	-	-	-	-	15			
	Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Dhading	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
	Sindhupalchok	-	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	3			
	Kabhre	1	2	-	-	-	1	-	-	-	1	-	1	-	-	-	-	-	-	-	1	7			
Western	Gandaki	Nuwakot	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
		Lamjung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Tanahun	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	-	-	-	3		
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Syangja	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Lumbini	Kaski	6	4	1	2	-	-	2	2	-	-	-	1	-	-	-	2	-	-	-	20			
		Gulmi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Nawalparasi	8	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9		
		Palpa	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Dhawalagiri	Rupandehi	4	2	1	3	2	1	1	1	2	1	1	-	1	1	-	-	-	-	-	-	21			
	Kapilbastu	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
	Baglung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Parwat	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Mid-Western	Rapti	Mustang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Myagdi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dang	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Rukum	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
	Karnali	Salyan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Mugu	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Bheri	Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Dolpa		-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Dailekh		1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Surkhet		1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Far Western	Seti	Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Bardiya	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Banke	4	3	1	1	-	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	10		
		Bajhang	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Doti	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Mahakali	Bajura	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Kailali	5	2	1	-	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	10		
Total		Achham	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
		Darchula	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Baitadi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
Total		Kanchanpur	3	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	-	5			
			157	116	15	15	14	12	11	10	11	7	10	6	4	5	2	3	399	399	399				

Table No. 31
LIST OF AGRICULTURE DEVELOPMENT BANK BRANCHES
(PERFORMING COMMERCIAL BANKING ACTIVITIES)

Mid-July, 2003

	BRANCH	District
1	Ratnapark	Kathmandu
2	Kalanki	Kathmandu
3	Nayabaneshwor	Kathmandu
4	Nepalgunj	Banke
5	Rajbiraj	Saptari
6	Lagankhel	Lalitpur
7	Bhairahawa	Rupandehi
8	Biratnagar	Morang
9	Birgunj	Parsa
10	Pokhara	Kaski
11	Narayanghat	Chitawan
12	Newroad	Kathmandu
13	Thamel	Kathmandu
14	Kalimati	Kathmandu
15	Putalisadak	Kathmandu
16	Baneswor	Kathmandu
17	Butawal	Rupandehi
18	Maharajgunj	Kathmandu
19	Mangalbazar	Lalitpur
20	Chabahil	Kathmandu
21	Tripureswor	Kathmandu
22	Koteshwor	Kathmandu
23	Jorpati	Kathmandu
24	Janakpur	Dhanusa
25	Dhangadhi	Kailali
26	Tribhuvan Nagar	Dang
27	Syangja	Syangja
28	Bhaktapur	Bhaktapur
29	Swayambhu	Kathmandu
30	Tandi	Chitawan
31	Taulihawa	Kapilbastu
32	Itahari	Sunsari
33	Mahendranagar	kanchanpur
34	Tinpaini	Morang
35	Banepa	Kabhre
36	Birtamod	Jhapa
37	Dharan	Sunsari
38	Hetauda	Makawanpur
39	Thimi	Bhaktapur
40	Kirtipur	Kathmandu
41	Maitidevi	Kathmandu
42	Kamalpokhari	Kathmandu
43	Pulchowk	Lalitpur
44	Gwarkhu	Lalitpur
45	Damauli	Tanahun
46	Parasi	Nawalarasi
47	Lahan	Siraha
48	Ramshahpath	Kathmandu

Table No. 32
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
(AGGREGATE)

SOURCES AND USES	1997 (41)	1998 (43)	1999 (45)	2000 (46)	2001 (48)	2002 (54)	2003 (57)
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July
1. CAPITAL FUND	726.2	917.7	1174.0	1489.5	1928.9	2662.1	3205.2
a. Paid-up Capital	635.6	732.8	837.7	945.1	1220.6	1522.6	1947.4
b. General Reseves	21.8	50.5	96.8	186.0	242.6	303.2	339.1
c. Others Reserves	15.7	17.6	26.3	72.5	70.6	182.7	43.3
d. Loan Loss Provision	53.1	116.8	213.2	285.9	395.1	653.6	875.4
2. DEPOSITS	3700.4	6387.0	8036.6	9748.6	11654.0	13453.9	16510.3
3. BORROWINGS	245.1	122.1	82.8	175.9	215.0	244.8	134.3
a. NRB	-	-	-	-	-	-	13.9
b. Commercial Banks	239.9	122.1	82.8	175.9	215.0	244.8	120.4
c. Others	5.2	-	-	-	-	-	-
4. OTHERS	445.7	799.1	1339.6	1392.5	1665.1	1825.5	1788.5
5. P/L ACCOUNTS	-	-	-	243.2	334.2	266.4	478.2
TOTAL SOURCES OF FUNDS	5117.4	8225.9	10633.0	13049.7	15797.2	18452.7	22116.5
TOTAL USES OF FUNDS	5117.4	8225.9	10633.0	13049.7	15797.2	18452.7	22116.4
1. LIQUID FUNDS	342.2	452.5	1133.6	1728.6	2048.5	2862.4	2674.0
a. Cash in Hand	41.5	44.6	110.3	95.6	139.9	170.4	109.0
b. Bal. with NRB	3.4	6.2	12.6	20.1	17.2	31.2	178.9
c. Bal. with Dom . Banks	297.3	401.7	1010.7	1612.9	1891.4	2660.8	2386.1
2. INVESTMENTS	754.7	1758.5	1262.1	1129.2	1268.0	1623.4	2392.4
a. Govt. Securities	413.2	1440.9	932.1	842.8	837.2	1120.0	702.4
b. NRB Bond	-	-	-	-	326.1	393.9	210.6
c. Other	341.5	317.6	330.0	286.4	104.7	109.5	1479.4
3. LOANS & ADVANCES	3667.1	5477.7	7218.8	9062.8	10865.3	11949.6	14473.7
a. Hire Purchase Loan	680.3	964.3	1304.2	1640.0	2151.6	2435.9	2477.4
b. Housing Loan	1001.7	1586.0	2004.2	2340.4	2965.4	3144.4	4211.1
c. Term Loan	1673.6	2207.1	3104.6	4239.4	4704.3	5292.6	6806.5
d. Lease Finance	185.0	310.3	260.1	235.3	277.8	363.6	148.8
e. Fixed Deposit Reciepts	-	-	-	474.7	464.2	479.1	586.3
f. Others	126.5	410.0	545.7	133.0	302.0	234.0	243.6
4. OTHERS	353.4	537.2	1018.5	1129.1	1615.4	2017.3	2576.3
5. P/L ACCOUNTS	-	-	-	-	-	-	-

Figures in paranthesis show the no. of Finance Co.

Table No. 34
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES WITHIN AND OUTSIDE KATHMANDU VALLEY
Mid-July, 2003

(Rs in Million)

	Within Kathmandu Valley(38) (A)	Out of Kathmandu Valley (19) (B)	Total (C)	Percentage Share	
				A	B
CAPITAL FUND	2469.7	705.5	3205.2	77.1	22.0
CORE CAPITAL	1776.9	522.9	2329.8	76.3	22.4
a. Paid-up Capital	1532.3	415.1	1947.4	78.7	21.3
b. General Reserve	242.7	96.4	339.1	71.6	28.4
c. Retained Earning	31.9	11.4	43.3	73.7	26.3
Supplementary Capital	692.8	182.6	875.4	79.1	20.9
d. Loan Loss Provision	655.6	175.9	831.5	78.8	21.2
e. Others than Reserves	37.2	6.7	43.9	84.7	15.3
DEPOSITS	12453.7	4056.6	16510.3	75.4	24.6
BORROWINGS	131.0	3.3	134.3	97.5	2.5
a. NRB	12.5	1.4	13.9	-	-
b. Commercial Banks	118.5	1.9	120.4	98.4	1.6
c. Others	0.0	0.0	0.0	-	-
OTHERS	1343.8	444.7	1788.5	75.1	24.9
P/L ACCOUNTS	324.8	153.4	478.2	67.9	32.1
TOTAL SOURCES AND USES	16723.0	5363.5	22116.5	75.6	24.3
LIQUID FUNDS	2125.2	548.8	2674.0	79.5	20.5
a. Cash in Hand	74.3	34.7	109.0	68.2	31.8
b. Bal. with NRB	152.9	26.0	178.9	85.5	14.5
c. Bal. with Dom. Banks	1898.0	488.1	2386.1	79.5	20.5
INVESTMENTS	2124.7	267.73	2392.4	88.8	11.2
a. Govt. Securities	676.4	26.0	702.4	96.3	3.7
b. NRB Bond	186.4	24.2	210.6	88.5	11.5
c. Others	1261.9	217.5	1479.4	85.3	14.7
LOANS & ADVANCES	10371.5	4099.73	14473.73	71.7	28.3
a. Hire Purchase Loan	1631.8	845.6	2477.4	65.9	34.1
b. Housing Loan	3074.7	1136.4	4211.1	73.0	27.0
c. Term Loan	4822.7	1983.8	6806.5	70.9	29.1
d. Lease Finance	143.6	5.2	148.8	96.5	3.5
e Merchant Banking	70.5	0.63	73.63	95.7	0.9
i Underwriting	0.0	0.0	0.0	-	-
ii Bridge Finance	63.9	0.0	63.9	100.0	-
iii Venture Capital	2.5	0.0	2.5	-	-
iv Others	6.6	0.6	7.2	-	8.7
f. Fixed Deposit Receipts	466.2	120.1	586.3	79.5	20.5
g. Other	162.0	8.0	170.0	95.3	4.7
OTHERS	2129.0	447.3	2576.3	82.6	17.4

Table No. 35
SECTORAL CLASSIFICATION OF DEPOSITS OF FINANCE COMPANIES
(AGGREGATE)

(Rs in Million)

Deposits	1997 (41) Mid- July	1998 (43) Mid- July	1999 (45) Mid- July	2000 (46) Mid- July	2001 (48) Mid- July	2002 (54) Mid- July	2003 (57) Mid- July
1. Govt. Corporations & Companies	273.4	335.8	444.9	504.4	616.2	740.1	1198.8
2. Non- Govt. Corporations & Companies	467.6	1275.9	1006.2	1243.2	1587.4	2292.1	2788.2
3. Non - Profit Organisations	213.1	287.0	319.7	455.5	630.3	669.5	580.2
4. Individuals	2690.0	4312.0	6055.4	7372.8	8579.6	9381.2	11479.2
5. Municipalities & Dev. Committees	2.9	4.5	3.2	2.8	2.9	26.3	54.1
6. Others	53.4	171.8	207.2	169.9	237.8	344.7	409.8
Total	3700.4	6387.0	8036.6	9748.6	11654.2	13453.9	16510.3

Figure in paranthesis show the no. of Finance Co.

Table No 36
CREDIT FLOWS OF FINANCE COMPANIES (PURPOSEWISE)
(AGGREGATE)

(Rs in Million)

PURPOSE	1997 (41) Mid-July	1998 (43) Mid-July	1999 (45) Mid-July	2000 (46) Mid-July	2001 (48) Mid-July	2002 (54) Mid-July	2003 (57) Mid-July
1. Hire Purchase Loan	680.3	964.4	1304.2	1640.0	2151.6	2435.9	2477.4
2. Housing Loan	1001.7	1586.0	2004.2	2340.4	2965.4	3144.4	4211.1
3. Term Loan	1673.6	2207.1	3104.6	4239.4	4704.3	5292.6	6806.5
4. Lease Finance	185.0	310.3	260.1	235.3	277.8	363.6	148.8
5. Merchant Banking			19.0	58.2	160.3	150.3	73.6
i Underwriting	-	-	-	-	-	-	-
ii Bridge Finance	-	-	19.0	48.3	64.7	144.0	63.9
iii Venture Capital	-	-	-	-	-	-	2.5
iv Others	-	-	-	9.9	95.6	6.3	7.2
6. Loan Against Fixed Deposit Receipts and Govt. Securit	-	-	497.8	474.7	464.2	479.1	586.3
7. Others	126.5	410.0	28.9	74.8	141.7	83.7	170.0
Total	3667.1	5477.8	7218.8	9062.8	10865.3	11949.6	14473.7

Figure in paranthesis show the no. of Finance Co.

Table No. 37
SOURCES AND USES OF FUND OF OTHER DEVELOPMENT BANKS
Mid-July 2003

(Rs. in Thousand)

	Mid-July 2001*	Mid-July 2002	Mid-July 2003										TOTAL (B)
			NIDC 1	ADB 2	NDB 3	EDB 4	MALIKA 5	SIDDHARTHA 6	DEV.CREDI 7	CSI 8	UDB 9	NARAYAN 10	
1 CAPITAL FUND	322320	2685559	1570142	2032623	198276	3835	16753	11031	173763	95137	8822	12249	4122631
a. Paid-up Capital	316337	2358060	415823	1546900	144000	3500	14000	10400	160000	88000	7720	10500	2400843
b. General Reserves	752	294071	67519	143269	2089	70	-	101	1897	-	0	-	214945
c. Others Reserves	5231	33428	1086800	342454	52187	265	2753	530	11866	7137	1102	1749	1506843
Contingency Reserves	0	0	-	-	-	-	-	-	-	-	-	-	0
Banking Dev. Reserves	0	0	-	-	-	-	-	-	-	-	-	-	0
Reserves for Devidend	0	0	-	-	-	-	-	-	-	-	-	-	0
Risk Bearing Reserves	5200	33396	973626	226570	52155	265	2753	530	11866	7137	1102	1749	1277753
Staff welfare Reserves	31	32	-	19658	32	-	-	-	-	-	-	-	19690
Other	0	0	113174	96226	-	-	-	-	-	-	-	-	209400
2 DEPOSITS	2195996	24677454	522500	23949956	1982844	11798	139515	20573	1318226	694177	83159	79703	28802451
a. Term Deposit	2086251	4772502	522500	22885958	1982844	3162	138836	18291	1312677	665874	33127	79703	27642972
Govt.Organization	0	0	-	-	1775078	-	13477	-	618240	562900	22500	-	2992195
Non Govt.Organization	0	0	-	-	152719	-	39775	700	423929	82950	2	1267	701342
Non Profit Making Org.	0	0	-	-	-	-	38634	272	17832	0	-	45291	102029
Individuals	0	0	-	-	55047	-	46669	17048	252676	20024	7953	33145	432562
Municipality Or Dev. Com.	0	0	-	-	-	-	281	271	-	0	-	-	552
Others	2086251	4772502	522500	22885958	-	3162	-	-	-	0	2672	-	23414292
b. Other Deposit	109745	19904952	-	1063998	-	8636	679	2282	5549	28303	50032	-	1159479
3 BORROWINGS	148	5932120	1349472	4453754	57570	0	18853	7406	2250	0	100	0	5889405
a. NRB	148	302576	778497	250632	57570	-	18853	7406	2250	-	-	-	1115208
b. Other Bank	-	4156301	-	687000	-	-	-	-	-	-	100	-	687100
c. Financial Institutions	-	1473243	570975	3516122	-	-	-	-	-	-	-	-	4087097
4 OTHER LIABILITIES	38096	5089633	0	8688012	76678	721	28918	2533	44673	7591	2369	2891	8854386
Sundry Creditors	6454	910	-	517350	292	1113	429	13	341	805	450	450	520793
Other	31642	5088723	-	8170662	76678	429	27805	2104	44660	7250	1564	2441	8333593
5 ADJUSTMENT ACCOUNT	0	0	0	255140	5	0	22078	0	0	0	0	4635	281858
6 P/L ACCOUNT	43252	-543339	-976512	175022	88003	681	902	1696	36751	14617	0	-	-658840
Total Sources of Funds	2599812	37841427	2465602	39299367	2403371	17035	204941	43239	1575663	811522	94450	99478	47014668
1 LIQUID FUNDS	479400	3629452	220949	2765524	527149	1463	40021	8148	433424	134429	6552	11053	4148712
a. Cash in Hand	11855	3057257	6	691253	12747	608	4607	500	1301	6168	5451	2496	725137
b. Bal. with NRB	5601	54942	770	1416300	23583	5	588	0	6322	10175	862	800	1459405
c. Bal. with Dom. Bank	417888	482682	220173	657971	424763	850	34826	7648	394539	118086	239	4332	1863427
d. Bal. with Financial Insts.	44056	34571	-	-	66056	-	-	-	19519	0	0	3425	89000
e. Clearing Cheque	0	0	-	-	-	-	-	-	11743	0	0	-	11743
2 INVESTMENTS	115325	2791637	132079	1861409	238925	0	24678	0	76489	10000	26230	9500	2379310
a. Govt.Securities	50000	1624000	-	967679	148000	-	23484	-	12500	10000	-	-	1161663
b. Share & Deben.	325	223137	111135	95270	85925	-	1194	-	51989	-	-	-	345513
c. Other Investment	65000	944500	20944	798460	5000	-	-	-	12000	-	26230	9500	872134
3 LOANS & ADVANCES	1841034	27554821	2065502	25603162	1443867	14285	109455	34150	1010406	628190	46567	71296	31026880
a. Agriculture Sector	0	138884	-	-	53377	2780	40031	5023	40665	58087	728	10310	211001
b. Industrial Sector	0	18484413	2065502	-	335508	1631	9564	4572	286384	140718	13397	1700	2858976
c. Housing and Real Estate	0	179684	-	-	73112	-	-	0	187794	95119	13129	750	369904
d. Business Sector	0	7222051	-	-	226353	4549	27385	9592	41005	133275	13487	23600	479246
e. Service Sector	0	1445056	-	-	753696	4734	18359	2475	350754	193865	5563	10117	1339563
f. Loan Against Fixed Deposit	0	42662	-	-	-	-	873	293	357	357	101	814	2438
g.Others	1841034	42071	-	25603162	1821	591	13243	12195	103804	6769	162	24005	25765752
4 OTHER ASSETS	164053	3865517	47072	9069272	193430	1287	30787	941	55344	38903	11707	2231	9450974
a. Interest Accrued	63289	23132	2968	1029564	110014	555	3085	216	9507	16837	2012	780	1175538
b. Sundry Debtors	13041	8847	-	6045902	2741	5	214	25	20	3789	269	6052965	
c. Other	87723	3833538	44104	1993806	80675	727	27488	700	45837	22046	5906	1182	2222471
5 ADJUSTMENT ACCOUNT	0	0	5992	0	0	0	23454	0	0	0	0	4635	34081
6 P/L ACCOUNT	0	0	0	0	0	0	0	0	0	0	3394	763	4157
Total uses of Fund	2599812	37841427	2465602	39299367	2403371	17035	204941	43239	1575663	811522	94450	99478	47014668

* Excluding NIDC and ADB/N

1. NIDC = NEPAL INDUSTRIAL DEVELOPMT CORPORATION

2. ADB = AGRICULTURE DEVELOPMENT BANK

3. NDB=NEPAL DEVELOPMENT BANK LTD.

4. EDB=ENTERPRISES DEVELOPMENT BANK LTD.

5. MALIKA=MALIKA DEVELOPMENT BANK LTD.

6. SIDDHARTHA=SIDDHARTHA DEVELOPMENT BANK LTD.

7. DEV.CREDIT=DEVELOPMENT CREDIT BANK LTD.

8. CSI=NEPAL CSI DEVELOPMENT BANK LTD.

9. UDB=UNITED DEVELOPMENT BANK LTD.

10. NARAYANI =NARAYANIN AUDYOGIK DEVELOPMENT BANK LTD.

Table No. 38

**SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS
(AGGREGATE)**

Rs. in Thousand

SOURCES AND USES	1997	1998	1999	2000	2001	2002	2003
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July
1. CAPITAL FUND	306202	305208	308799	310618	307525	308091	303238
a. Paid-up Capital	298500	298500	298500	298500	298500	298500	298500
b. Statutory Reserves	1385	1955	2135	2780	2625	2714	2451
c. Others	6317	4753	8164	9338	6400	6877	2287
2. DEPOSITS	62086	100248	155735	218090	283360	341072	451556
a. Personal Savings	4246	6854	38055	18075	20375	286286	30250
b. Others Savings	57840	93394	117680	200015	262985	54786	421306
3. BORROWINGS	267208	518991	623799	782984	1070642	1180996	1324865
a. Financial Institutions	263197	511713	609349	700544	1054888	1136992	1275273
b. Nepal Rastra Bank	4011	7278	6004	61406	10000	32293	39439
c. Others	-	-	8446	21034	5754	11711	10153
4. OTHERS	20025	231029	408779	237160	329752	197514	227457
5. P/L ACCOUNTS	-	-	-	411	5408	-120976	-101699
TOTAL SOURCES AND USES	655521	1155476	1497112	1549263	1996687	1906697	2205417
1. LIQUID FUND	33723	42447	61614	187569	121739	166759	211317
a. Cash in Hand	6429	8916	7908	8285	14464	17789	19735
b. Bal. with NRB	6931	12213	9651	45215	1864	16726	1757
c. Bal. with Dom. Banks	20363	21318	44055	134069	105411	132244	189825
2. INVESTMENTS	271009	446400	378375	253913	388145	466145	537383
a. Govt. Securities	191009	142500	66300	42368	7500	7500	7500
b. Fixed Deposits	80000	303900	312075	209930	377415	364600	526653
c. Other Investment	-	-	-	1615	3230	94045	3230
3. LOANS & ADVANCES	259732	373639	555658	733169	1000281	1145885	1309078
a. Group Lending	6551	9680	13136	15664	19007	939780	832165
b. Personal Loan	240763	340623	505295	647398	915838	150667	0
c. Staff Loan	3754	4327	7109	7766	5537	0	0
d. Others	8664	19009	30118	62341	59899	55438	476913
4. OTHERS	91057	292990	501465	239747	323626	127908	147639
5. P/L ACCOUNTS	-	-	-	134865	162866	0	0

P/L Accounts of 1997 to 1999 is included in others.

Retained earning of Mid-July 2002 and Mid-January, 2003 is included in P/L Accounts

Table No. 39
SOURCES AND USES OF FUND OF RURAL DEVELOPMENT BANKS
Mid-July, 2003

(Rs.in Thousand)

	Purbanchal	Madhyamanch	Westbanchimanch	Madhya- banchimanch	Sudur- banchimanch	Total
1 Capital Fund	73086	45025	66753	32105	-15430	201539
1.1 Paid up Capital	60000	60000	60000	60000	58500	298500
1.2 General Reserves	-	589	1435	352	75	2451
1.3 Retained Earning	12447	-15564	4648	-29225	-74005	-101699
1.4 Other Reserve	639	-	670	978	0	2287
2 Deposits	171568	72691	105606	50128	51563	451556
2.1 Personal Saving	18705	-	7764	2279	1502	30250
2.2 Others Saving	152863	72691	97842	47849	50061	421306
3 Borrowings	271566	331135	482585	73213	166366	1324865
3.1 Domestic Institution	253687	331135	482585	41500	166366	1275273
3.2 NRB	7726	-	-	31713	-	39439
3.3 Others	10153	-	-	-	-	10153
4 Other	28338	24571	36707	21064	116777	227457
5 P/L Account		-	-	-	-	0
Total Sources of Fund	544558	473422	691651	176510	319276	2205417
Total Uses of Funds	544558	473422	691651	176510	319276	2205417
1 Liquid Funds	35288	33473	87741	31369	23446	211317
1.1 Cash in hand	4938	7554	4810	896	1537	19735
1.2 Bal. with NRB	-	-	1215	542	-	1757
1.3 Bal. with Dom. Bank	30350	25919	81716	29931	21909	189825
2 Investment	800	189653	222815	5815	118300	537383
2.1 Govt. Bond	-	-	-	-	7500	7500
2.2 Fixed Deposits	-	189653	222000	5000	110000	526653
2.3 Other Investment	800	-	815	815	800	3230
3 Loan and Advances	474471	237416	352654	127029	117508	1309078
3.1 Group Lending	385994	-	351644	84629	9898	832165
3.2 Personal Loan	-	-	-	-	-	0
3.3 Staff Loan	-	-	-	-	-	0
3.4 Other	88477	237416	1010	42400	107610	476913
4 Others	33999	12880	28441	12297	60022	147639
5 P/L Account		-	-	-	-	0
	0	0	0	0	0	0

Table No. 40
SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS
Mid-July, 2003

Rs. in Thousand

SOURCES OF FUNDS	NIRDHAN 1	DIPROSC 2	CHHIMEK 3	RMDC 4	SANA KISAN 5	SWABALAMBAN 6	Total
1 CAPITAL FUND	30055	10902	7290	96495	137461	30182	312385
Core Capital	12664	8396	7290	95895	105273	14452	243970
a. Paid-up Capital	9745	8120	7000	80000	105138	7000	217003
b. General Reserves	610	276	58	3299	135	2421	6799
c. Retained Earning	2309	-	232	12596	-	5031	20168
c. Supplementary Capital	17391	2506	0	600	32188	15730	68415
a. Contingency Reserves	-	-	-	-	-	-	0
b. Banking Dev. Reserves	-	-	-	-	-	-	0
c. Reserves for Dividend	-	-	-	-	-	-	0
d. Risk Bearing Reserves	13000	2506	-	-	32188	2696	50390
e. Staff welfare Reserves	-	-	-	-	-	-	0
f. Other	4391	-	-	600	-	13034	18025
2 DEPOSITS	64284	10912	11637	0	2794	84576	174203
a. Term Deposit	6787	1752	11637	-	-	-	20176
b. Other Deposit	57497	9160	-	-	2794	84576	154027
3 BORROWINGS	370683	58000	109856	0	424441	102957	1065937
a. NRB	28662	4853	-	-	-	-	33515
b. Other Bank	340294	37090	-	-	-	-	377384
c. Financial Institutions	1727	16057	109856	-	424441	102957	655038
4 OTHER LIABILITIES	23034	2540	3966	400551	54087	11969	496147
Sundry Creditors	701	-	3	-	-	4393	5097
Other	22333	2540	3963	400551	54087	7576	491050
5 P/L ACCOUNT		129			883		1012
Total Sources and Uses	488056	82483	132749	497046	619666	229684	2049684
1 LIQUID FUNDS	16706	16917	36437	98630	32919	28644	230253
a. Cash in Hand	1176	210	1009	9	5	1686	4095
b. Bal. with NRB	2939	-	-	56933	-	1210	61082
c. Bal. with Dom. Bank	12591	16707	35428	41688	32914	25748	165076
d. Bal. with Financial Insts.	-	-	-	-	-	-	0
2 INVESTMENTS	132388	0	47000	269202	62005	30	510625
a. Govt. Securities	120000	-	-	42500	-	-	162500
b. Share & Deben.	-	-	-	-	-	30	30
c. Other Investment	12388	-	47000	226702	62005	-	348095
3 LOANS & ADVANCES	217218	64019	45425	120906	476474	194417	1118459
a. Agriculture Sector	180412	64019	-	-	-	-	244431
b. Industrial Sector	-	-	-	-	-	-	0
c. Housing and Real Estate	-	-	-	-	-	21	21
d. Business Sector	-	-	-	-	-	-	0
e. Service Sector	-	-	-	-	-	-	0
f. Loan Against Fixed Deposit	-	-	-	-	-	-	0
g. Others	36806	-	45425	120906	476474	194396	874007
4 OTHER ASSETS	121744	1547	3887	8308	48268	6593	190347
a. Interest Accrued	3304	-	458	-	-	-	3762
b. Sundry Debtors	-	23	8	-	-	473	504
c. Other	118440	1524	3421	8308	48268	6120	186081
5 P/L ACCOUNT							0
Total uses of Fund	488056	82483	132749	497046	619666	229684	2049684

1. NIRDHAN=NIRDHAN UTTHAN BANK LTD.

2. CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.

3. DIPROSC = DIPROSC DEVELOPMENT BANK

4. RMDC=RURAL MICROFINANCE DEVELOPMENT CENTRE.

5 SANA KISAN = SANA KISAN DEVELOPMENT BANK LTD

6. SWABALAMBAN = SWABALAMBAN DEVELOPMENT BANK

Table No. 41

SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES
(Licensed by NRB)
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	1997 (a)	1998 (b)	1999 (c)	2000 (d)	2001 (e)	2002 (e)	2003 (e)
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July
1. CAPITAL FUND	108929	157124	204639	217636	246929	246929	272975
a. Paid-up Capital	99819	137713	169254	180283	191786	191786	218572
b. General Reserves	4352	9308	13953	16889	21746	21746	33521
c. Others Reserve	4758	10103	21432	20464	33397	33397	20882
2. DEPOSITS	713801	1073212	1425233	1456604	1570725	1570725	1924544
a. Saving	375344	582856	653667	660227	730286	730286	971338
b. Fixed	338437	490336	654309	673544	697208	697208	802524
c. Other	20	20	117257	122833	143231	143231	150682
3. BORROWINGS	4428	62493	66755	82381	58694	58694	66442
a. NRB	75	808	493	2368	418	418	417
b. Commercial Banks	3458	61610	58877	70654	56377	56377	61285
c. ADB/N	-	-	-	-	0	0	0
d. Others	895	75	7385	9359	1899	1899	4740
4. OTHERS	119308	163892	303328	366350	413538	413538	394587.6
5. P/L ACCOUNTS	21137	26263	25405	16906	31989	31989	-8128.6
TOTAL SOURCES OF FUNDS	967603	1482984	2025360	2139877	2321875	2321875	2650420
TOTAL USES OF FUNDS	967603	1482984	2025360	2139877	2321875	2321875	2650420
1. LIQUID FUNDS	150831	265163	354409	396052	448564	448564	389054.9
a. Cash in Hand	27580	32653	143183	38730	33289	33289	41995
b. Bal. with NRB	7013	6029	6953	3385	12299	12299	28296
c. Bal. with Dom. Banks	116238	226481	204273	353937	402976	402976	318763.9
2. INVESTMENTS	79520	138114	180565	179559	188796	188796	251874
a. Govt. Securities	28834	68766	62361	57331	56487	56487	48212
b. NRB Bond	7800	2306	18777	25052	26200	26200	54500
c. Others	42886	67042	99427	97176	106109	106109	149162
3. LOANS & ADVANCES	591069	875113	1221221	1273305	1313597	1313597	1463248
a. Commercial Loan	326984	512071	627039	645009	659736	659736	609285
b. Production Loan	61854	69206	103388	106051	142115	142115	64539
c. Loan against onFDR & Secu.	14838	43804	53529	43458	52009	52009	49617
d. Others	187393	250032	437265	478787	459737	459737	739807
4. OTHERS	129336	181949	277663	258884	343762	343762	532100.1
5. P/L ACCOUNTS	16847	22645	18502	32077	27156	27156	14143

P/L Accounts of 1995 to 1998 is included in others.

(a) No. of Cooperatives 19

(b) No. of Cooperatives 29

(c) No. of Cooperatives 35

(d) No. of Cooperatives 35

(e) No. of Cooperatives 34

Table No. 42
SOURCES AND USES OF FUND OF MICRO FINANCE NGOs
Mid -July, 2003

Rs. in Thousand

	NGOs																								Total	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24		
1 Fund	1500	-	344	-	2556	0	-	383	127	184	-	104	701	-	4	-	258	-	127	16	0	106	0	575	6288	
2 Staff Welfare Fund	30	105	0	13	852	0	0	1580	0	0	0	0	0	850	0	17	0	-	2156	0	0	0	0	0	5603	
2.1 Staff Welfare Fund	30	-	-	13	0	0	-	52	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	95	
2.2 Staff Provident Fund	-	-	-	-	68	-	-	-	-	-	-	-	-	850	-	-	-	-	-	-	-	-	-	-	918	
2.3 Others	-	105	-	-	784	-	-	1528	-	-	-	-	-	-	-	17	-	-	2156	0	0	0	0	0	4590	
3 Total Borrowings	0	860	125	48034	21251	0	2357	1762	1000	2118	1065	4	0	39	11180	714	500	110	0	269	114	332	332	0	91119	
3.1 3.1 Domestic	0	860	125	45400	19796	0	2357	1762	1000	2118	1065	4	0	39	11180	714	500	110	0	269	114	332	332	0	87030	
(a) CSD	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	110	-	-	29	0	0	0	110	
(b) Dom. Bank	-	-	-	45400	-	-	-	-	1000	-	-	-	-	-	10000	-	-	-	-	-	85	332	0	0	56400	
(C) Dev. Banks	-	-	-	-	-	-	-	1762	-	1300	-	-	-	-	-	-	-	-	-	-	-	-	100	0	3062	
(d) Financial Institutions	-	860	125	-	19796	-	2357	-	-	680	1065	4	-	-	1180	-	-	-	-	89	0	0	0	0	26067	
(e) Social Institutions	-	-	-	-	-	-	-	-	-	138	-	-	-	-	-	714	500	-	0	180	0	0	0	0	1352	
(f) Commission (C.A)	-	-	-	-	-	-	-	-	-	-	-	-	0	39	0	0	0	0	0	0	0	0	232	0	39	
3.2 Foreign Institutions	0	0	0	2634	1455	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4089	
(a) Financial Institutions	-	-	-	0	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	-	-	-	0	
(b) Social Institutions	-	-	-	2634	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2634	
(C) Others	-	-	-	0	1455	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1455	
4 Risk Bearing Fund	-	-	12	94	1060	145	46	95	-	28	-	35	57	-	40	-	-	-	8	-	-	-	-	-	1620	
5 Others Liabilities	307	56	573	2672	7610	137	1177	165	4	0	0	1	6009	0	680	0	10	622	340	53	1	237	60	1	20363	
(a) Sundry Debtors	-	0	0	126	1518	137	1177	126	-	0	-	1	380	-	135	-	-	131	-	-	-	-	-	-	3731	
(b) Others	307	56	573	2546	6092	-	-	39	4	0	-	-	5629	-	545	-	10	491	340	53	1	237	60	1	16632	
6 P/L Account	-	187	40	-328	1573	-	3650	0	61	-24	1078	8	3815	2256	-	21	-	47	-	17	5	0	-71	38	12367	
Total Sources of Fund	1837	1208	1094	50485	34902	282	7230	3985	1192	2306	2143	152	10582	3145	11904	752	768	787	2606	343	115	675	321	614	137360	
Total Uses of Funds	1837	1208	1094	50485	34902	282	7230	3985	1192	2306	2143	152	10582	3145	11904	752	768	787	2606	343	115	675	321	614	137360	
1 Cash in Hand	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2 Bal. With Dom .Banks	144	-	1	97	357	-	54	131	0	0	-	8	5	2923	0	-	-	29	58	13	3	0	2	0	3807	
3 Micro Credit	2	340	159	701	6385	4	1006	619	-	622	2	51	2943	222	222	641	647	123	32	24	7	188	103	113	14721	
4 Govt. Bond	-	584	720	8741	25265	-	2382	2845	933	1400	1065	44	2682	-	1327	86	-	371	345	306	105	419	205	427	48790	
5 Fixed Assets	1271	234	135	141	1235	148	0	52	38	103	1076	32	266	0	24	17	75	232	2088	0	0	63	0	16	7167	
5.1 Land and Building	899	200	-	-	-	-	-	3	-	-	800	-	-	-	-	-	-	2003	-	-	-	-	-	-	3905	
5.2 Furniture and Fixtures	66	-	71	100	200	46	-	36	38	103	52	-	84	-	24	17	40	42	74	-	-	-	-	13	993	
5.3 Vehicles	3	-	4	-	480	-	-	-	-	0	87	-	2	-	-	-	-	5	-	-	-	-	-	3	581	
5.4 Computer and Office e	303	34	60	41	555	102	-	13	-	137	32	180	-	-	-	35	185	11	-	-	-	63	-	-	1688	
6 Others	420	50	79	805	1660	130	0	164	23	181	0	17	729	0	230	0	31	32	83	0	0	0	11	58	4634	
6.1 Interest Receivable	-	-	40	7	-	-	-	0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	47	
6.2 Stationary Stock	-	-	-	58	20	-	-	51	13	-	-	-	-	-	8	-	-	32	-	-	-	-	10	14	182	
6.3 Staff Loan	95	10	7	448	23	-	-	-	10	51	-	-	413	-	22	-	-	-	-	-	-	-	-	-	1079	
6.4 Sundry Debtors	-	40	32	282	0	130	-	113	-	-	-	-	271	-	-	-	31	-	-	-	-	-	-	15	899	
6.5 Others	325	-	0	10	1617	-	-	-	-	130	-	17	45	-	200	-	-	83	-	-	-	-	1	29	2427	
7 P/L Account	-	-	-	0	0	-	3788	0	198	0	-	-	3957	-	101	8	-	-	-	-	-	-	-	-	-	8052

Figure of Mid-July 2002

@ Figure of Mid-January, 2003

- Samudayik Yuba Club
- Charitare Youth Club
- Nepal Sikara Rural Development Centre
- Nepal Rural Development Society Org.
- Nepal Rural Development Society Centre
- Grameen Jagaran Manch (Program Co-ordination Office)

- Community Women Development Centre
- Mahuli Samudayik Bikas Kendra
- Nepal Environment & Pollution Eradication
- Rural Awareness Forum, Baglung.
- Sarbodaya Grameen Bikas sangh
- People Awareness Forum

- Dhaulagiri Community Resources Dev. Centre
- SOLVE (Society of Local Volunteers Efforts)
- Aadarsha Yubak Club
- Woman Right & Development Center
- Jeevan Bikas Samaj, Morang
- Mahila Aadarsha Sewa Center

- Patan Business & Professional Women , Pulchok, Lalitpur.
- Creative Women Environment Development Association
- Center For Women's Right & Development ,Nepal
- Women Development center of Nepal
- National Rural Development Centre, Jhapa.