

CONTENTS

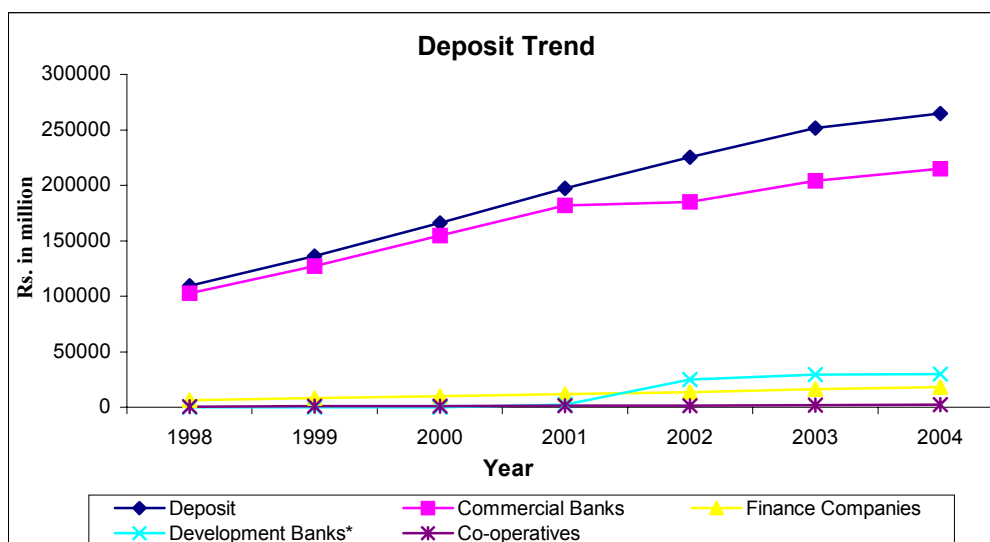
<u>TABLES</u>	<u>PAGE NO.</u>
1 Financial System at a Glance	1
2 Major Indicators of Commercial Banks and ADB/N	2
3 Sources and Uses of Funds of Commercial Banks and ADB/N	3
4 Some Ratios of Commercial Banks and ADB/N	4
5 Sources and Uses of Funds of Nepal Bank Limited	5
6 Sources and Uses of Funds of Rastriya Banijya Bank	6
7 Sources and Uses of Funds of NABIL Bank Limited	7
8 Sources and Uses of Funds of Nepal Investment Bank Limited	8
9 Sources and Uses of Funds of Standard Chartered Bank Nepal Limited	9
10 Sources and Uses of Funds of Himalayan Bank Limited	10
11 Sources and Uses of Funds of NSBI Bank Limited	11
12 Sources and Uses of Funds of Nepal Bangladesh Bank Limited	12
13 Sources and Uses of Funds of Everest Bank Limited	13
14 Sources and Uses of Funds of Bank of Kathmandu Limited	14
15 Sources and Uses of Funds of Nepal Credit & commerce Bank Limited	15
16 Sources and Uses of Funds of Lumbini Bank Limited	16
17 Sources and Uses of Funds of Nepal Industrial & Comm. Bank Limited	17
18 Sources and Uses of Funds of Machhapuchhre Bank Limited	18
19 Sources and Uses of Funds of Kumari Bank Limited	19
20 Sources and Uses of Funds of Laxmi Bank Limited	20
21 Sources and Uses of Funds of Siddhartha Bank Limited	21
22 Sources and Uses of Funds of ADB/N	22
23 Profit & Loss Account of Commercial Banks	23
24 Sector wise Loans & Advances of Commercial Banks	24
25 Security wise Loans & Advances of Commercial Banks	25
26 Priority & Deprived Sector Loans of Commercial Banks	26
27 Commercial Banks Loans to Public Enterprises	27
28 Ownership Classification of Deposits of Commercial banks	28
29 Interest Rate Structure of Commercial Banks and ADB/N	29
30 List of Licensed Commercial Banks	31
31 List of Commercial Bank Branches	32
32 List of Agricultural Development Bank Branches (Performing Commercial Banking Activities)	37
33 Sources and Uses of Funds of Finance Companies (Aggregate)	38

Highlights on Performance of Commercial Banks and Financial Institutions

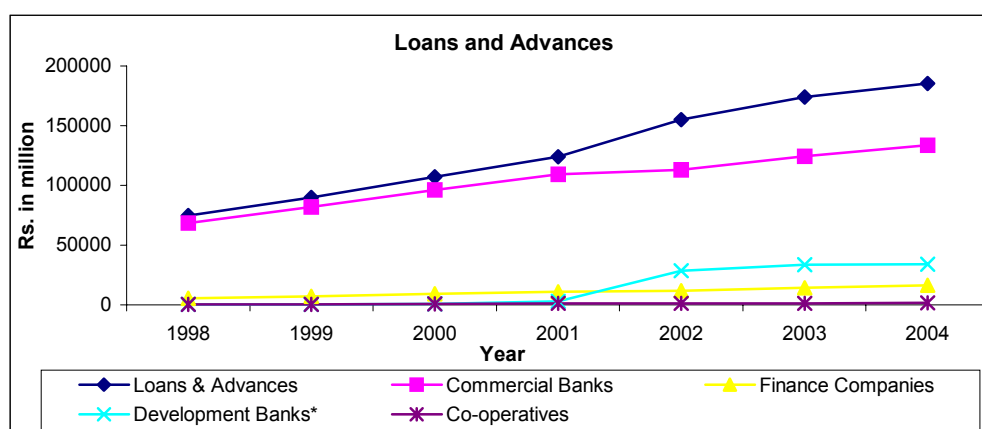
1. This issue of Banking and Financial Statistics contains statistical information on the performance of banks and financial institutions covering the period from mid- July 1998 to mid- January 2004.
2. The statistics published in this issue are based on the actual monthly and quarterly returns received from the banks and financial institutions.

A. Financial Systems at a Glance:

3. The Nepalese financial system comprises of commercial banks, development banks, finance companies, co-operative societies, non-government organization (permitted to perform limited banking activities), insurance companies, Nepal stock exchange, citizen investment trust, employee's provident fund and postal saving service. However, information in this bulletin are based on the returns of commercial banks, development banks, finance companies, co-operative societies and NGOs only because these institutions fall under the regulation of NRB.
4. Capital fund of the system increased by 4.44 % during the review period mid- July 2003 to mid- January 2004. The total capital fund of the system was recorded at Rs. 20902.7 million in mid- January 2004 and Rs. 20031.0 million in mid- July 2003. Out of the total capital fund, commercial banks hold 58 % followed by development banks 23 %, finance companies 17 % and co-operatives 1 %.
5. A rising trend in deposits of financial system has been observed during the period mid-July 2003 to mid- January 2004. Total deposits increased by 5.23 % and reached Rs. 264810.3 million in mid- January 2004 from Rs. 251742.3 million in mid- July 2003. Out of the total deposit, market share of commercial banks, development banks, finance companies and co-operatives is 81 %, 11 %, 7 % and 1 %s respectively.

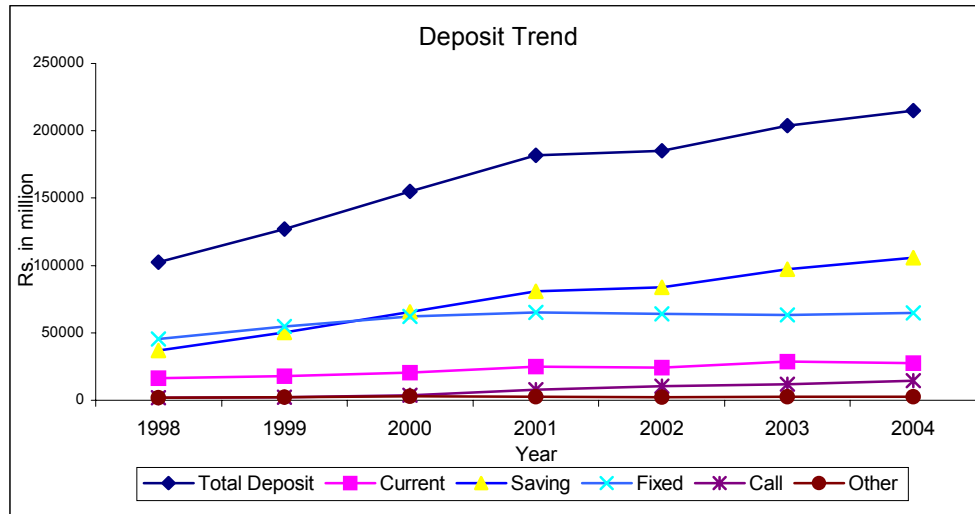


6. The liquid funds of the system was Rs. 45817.0 million in mid- July 2003 and decreased by 16.51 % to reach Rs. 38251.1 million in mid- January 2004. Out of the total liquid funds in mid- January 2004, commercial banks have the highest share of 80 % followed by development banks (11 %), finance companies (7 %) and co-operatives (1 %).
7. Investments of the financial system have shown a rising trend. Total investment was recorded at Rs. 51457.9 million in mid- July 2003, which increased by 16.64 % and reached Rs. 60019.3 million in mid- January 2004. Commercial banks have the highest stake (89 %) followed by development banks (6 %) and finance companies (4 %). Co-operative societies have a very small investment portfolio.
8. A rising trend in loans and advances of financial system has been observed during the period mid- July 2003 to mid- January 2004. Total loans and advances of the system was Rs. 173913.8 million in mid- July 2003, which increased by 6.64 % and reached Rs. 185456.2 million in mid- January 2004. Out of the total loans and advances, market share of commercial banks, development banks, finance companies and co-operatives is 72 %, 18 %, 9 % and 1 % respectively.



B. Commercial Banks

9. There were 17 commercial banks in the country as of mid- January 2004. The number of commercial banks branches (including Agricultural Development Bank's branches performing commercial banking activities) reached 425.
10. Capital funds of these banks reached Rs. 12229.3 million (3.51% increase) in mid- January 2004 from 11814.6 million in mid- July 2003. It consists of 65.04% Paid-up Capital, 24.63% Statutory Reserves, 9.82% Other Reserves and 0.51% Retained Earnings. Over the period, Paid up Capital, Statutory Reserves and Other Reserves increased by 2.95%, 6.80% and 0.65% respectively while Retained Earnings decreased by 16.91%.
11. Deposits reached Rs. 215136.6 million in mid- January 2004 from Rs. 203879.3 million in mid- July 2003 with a growth of 5.52 %. Of the total deposits in mid- January 2004, current deposit constituted Rs. 27386.3 million (12.73 %), savings deposit constituted Rs. 105780.9 million (49.17 %), fixed deposit constituted Rs. 64657.6 million (30.05 %) and others (call deposit and others) constituted Rs. 17311.8 million (8.05 %). On average, deposits grew at an annual rate of 21.36 % between 1997 and 2003, of which the highest growth rate (25.57%) was in the year 1998 and the lowest (1.9%) being in the year 2002.



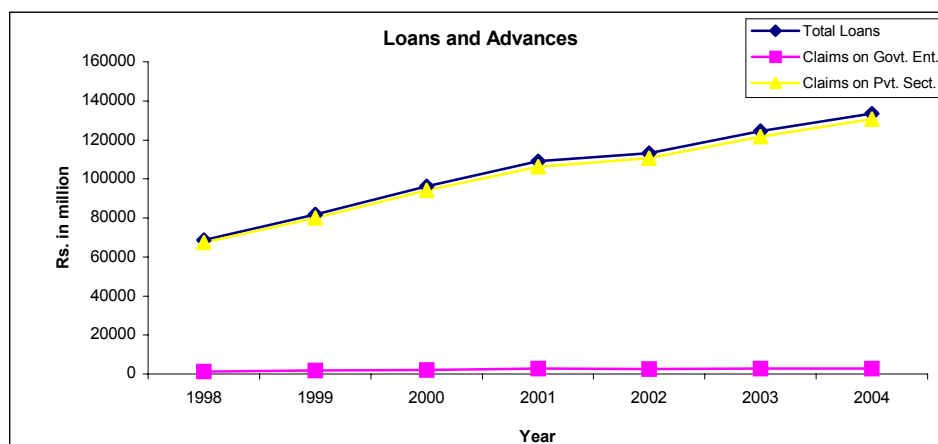
12. Total Borrowings by commercial banks have shown a mixed trend over the period 1997 to 2003. The total amount of borrowings, which was Rs. 1629.5 million in mid- July 1997 decreased to Rs. 887.0 million in mid- July 1998 and increased to Rs. 3346.6 million in mid- July 2000. It again decreased to Rs. 2308.7 million in mid- July 2001 and then showed an increasing trend up to mid- January 2004 and reached Rs. 4324.2 million.

Of the total borrowings in mid- January 2004, borrowings from NRB, inter-bank borrowings and borrowings from foreign banks constituted 22.53%, 29.80% and 47.67% respectively.

13. 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. 30762.8 million in mid- January 2004.

14. A continuous rising trend in investments has been observed since 1997. Total Investments reached Rs. 53682.4 million in mid- January 2004 from Rs. 45386.3 million in mid- July 2003 – registering a growth of 18.27 %.

15. Loans and Advances, on average, registered an annual growth rate of 16.19 % for the period mid- July 1997 to mid- July 2003. Compare to mid- July 2003, loans and advances went up by 7.16 % and reached Rs. 133437.4 million in mid- January 2004.

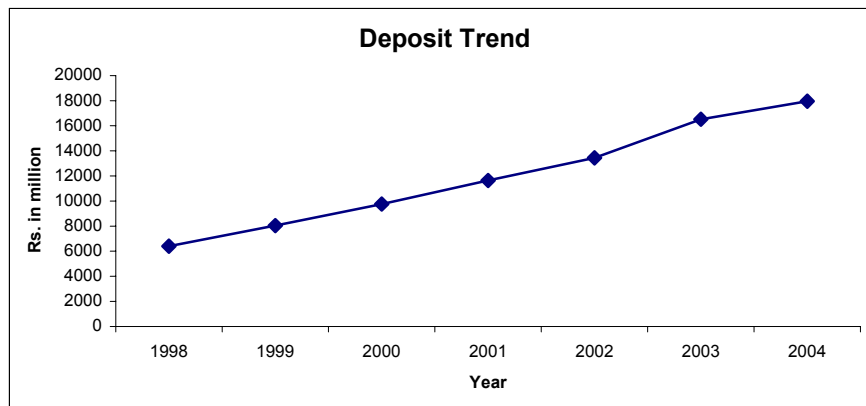


Out of the total loans and advances in mid- January 2004, lending to the private sector and claims on Govt. enterprises constituted Rs. 129620.8 (97.89%) and Rs. 2787.7 million (2.11%) respectively - registering a growth rate of 7.71 % in private sector where as decrease in claims on Govt. enterprises by and 2.79 % compare to mid- July 2003.

16. Interest Accrued, on average, increased by 29 % annually between mid- July 1997 to mid- July 2003. However, during the period mid- July 2003 to mid- January 2004, it increased by 18.34 % recording Rs. 32805.3 million from Rs. 27722.2 million in mid- July 2003.

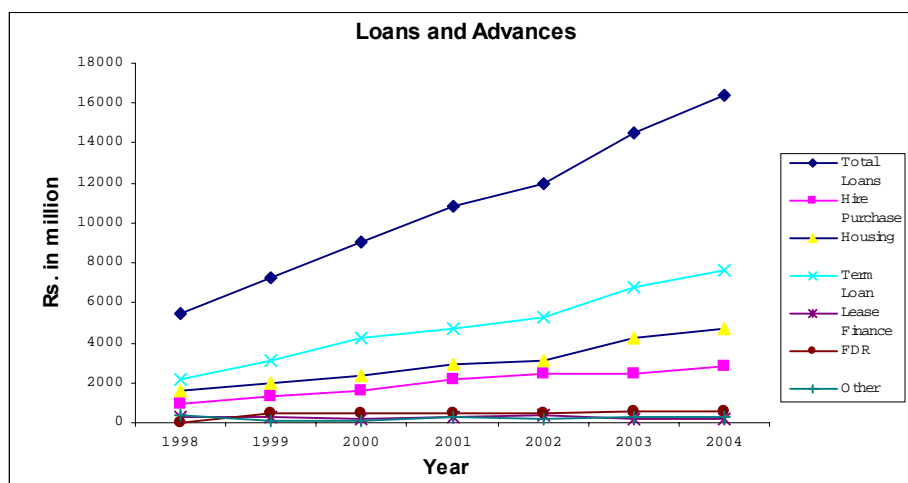
C. Finance Companies

17. As of mid- January 2004, there were 58 finance companies in operation throughout the country. Out of these, 39 finance companies are operating in Kathmandu valley and the other 19 are rendering their services outside Kathmandu valley.
18. Capital funds of these companies stood at Rs. 3599.8 million consisting of Rs. 2550.8 million (70.86%) core capital and Rs. 1049.0 million (29.14%) supplementary capital in mid- January 2004. The paid up capital is Rs. 2104.7 million and it accounts for 82.51 % in the core capital. General reserves and retained earnings contributed the remaining 17.49 % in the core capital. The loan loss provision (Rs. 997.9 million) and other reserves (Rs. 51.1 million) are the major components contributing to the supplementary capital, which account for 95.13 % and 4.87 % respectively.
19. Deposits continued to grow over the years 1998 to Mid--January 2004. Total deposits rose by 8.69 % and stood at Rs. 17945.4 in mid- January 2004 compared to Rs 16510.3 million in mid- July 2003. The ownership classification of deposits show that deposits placed by individual depositors account for about 71.08 % in the total deposits.



20. 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 122.1 million in mid- July 1998. Borrowings increased after mid- July 1999 and reached Rs. 244.8 million in mid- July 2002. It again decreased to Rs. 134.3 million in mid- July 2003 and increased to Rs. 796.5 million in mid--January 2004.
21. Liquid Funds reached Rs. 2778.9 million in mid- January 2004 which comprises Rs. 100.5 million (3.62%) as cash in hand, Rs. 195.1 million (7.02%) as balances with Nepal Rastra Bank and Rs. 2483.3 million (89.36%) as balances with the domestic banks. The liquid fund increased by 3.92 % in mid- January 2004 compared to mid- July 2003.

22. Investments reached Rs 2575.5 million in mid- January 2004 from 2392.4 million in mid- July 2003. Investments in Government securities and others account for Rs. 1091.4 million (42.38%), Rs and 1484.1 million (57.62%) respectively in mid- January 2004.
23. Loans and Advances reached Rs. 16366.4 million in mid- January 2004 from Rs. 14473.7 million in mid- July 2003, registering a growth of 13.07 %. The purpose wise loans showed a mixed trend during the review period. Lease finance and merchant banking finance declined by Rs. 5.2 million (3.49 %) and Rs. 9.63 million (13.08 %) respectively in mid- January 2004 compared to mid- July 2003. Hire purchase loans, housing loans, term loans, loans against fixed deposit receipts & govt. securities and others registered a growth of Rs. 377.8 million (15.25 %), Rs. 547.5 million (13.0%), Rs. 863.3 million (12.68%), Rs. 25.9 million (4.42%) and Rs. 83.4 million (34.24%) respectively in mid- January 2004 compared to mid- July 2003.



Out of the total Loans and Advances, hire purchase loans consist of 17.45%, housing loans consist of 29.08%, term loans consist of 46.86%, lease finance consists of 0.88%, merchant banking consists of 0.39%, loans against fixed deposit receipt consist of 3.74%, and others consist of 1.61%.

D. Development Banks

24. There were altogether 14 development Banks (including Nepal Industrial Development Corporation and Agricultural Development Bank) as at mid- January 2004. 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.
25. Capital Funds of these development banks reached Rs. 4165716 thousands in mid- January 2004 from Rs. 4122631 thousands in mid- July 2003, registering a growth of 1.04%. The paid-up capital of development banks in mid-January 2004 was Rs. 2425551 thousands, which accounts 58.2% of capital funds. General reserves and other reserves contributed the remaining (Rs. 1740165 thousands) 41.8% of capital funds.
26. Deposits reached Rs. 29120792 thousands in mid- January 2004 from Rs. 28802451 thousands in mid- July 2003. The growth rate of deposits during this period was 1.11%. Of the total deposits, term deposits constituted 95.4% and other deposits constituted 4.6%.

27. Borrowings increased (0.32%) to Rs. 5908182 thousands in mid- January 2004 from Rs. 5889405 thousands in mid- July 2003.
28. Liquid Funds decreased to Rs. 3853023 thousands in mid- January 2004 from Rs. 4148712 thousands in mid- July 2003. Of the total liquid funds in mid- January 2004, cash balance constituted Rs. 720864 thousands (18.71%), balance at NRB constituted Rs. 1451521 thousands (37.67%), balance with domestic banks constituted Rs. 1615456 thousands (41.93%) and balance with Financial Institutions constituted Rs. 57514 thousands (1.49%).
29. Investments increased to Rs. 2401050 thousands in mid- January 2004 from Rs. 2379310 thousands in mid- July 2003. Investments in Government Securities, Shares and Debentures and other Investments account for Rs. 1206252 thousands (50.24%), Rs. 269613 thousands (11.23%) and Rs. 925185 thousands (38.53%) respectively.
30. Loans and Advances grew by 1.85% and reached Rs. 31601824 thousands in mid- January 2004 from Rs. 31026880 thousands in mid- July 2003.

Lending in Agriculture Sector, Industrial Sector, Housing and Real Estate Sector, Business Sector, Service Sector and Loans against Fixed Deposits increased by 15.49%, 1.99%, 19.74%, 42.27%, 16.0% and 17.39% respectively whereas lending in other sector decreased by 0.01.
31. Other Assets have increased to Rs. 9483834 thousands in mid- January 2004 from Rs. 9450974 thousands in mid- July 2003.

E. Rural Development Banks (RDB)

32. There were 5 Rural Development Banks, one each in five development regions as at mid- January 2004.
33. Capital Funds of these banks increased by 57.91 % to Rs.318256 thousands in mid- January 2004.
34. Deposits increased by 6.16% to Rs. 479386 thousands in mid- January 2004 from Rs. 451556 in mid- July 2003.
35. Borrowings, the major source of funds of these banks, increased by 1.40 % and reached Rs. 1343430 thousands in mid- January 2004.
36. Liquid Funds decreased by 22.76% to Rs. 163231 thousands in mid-January 2004 from Rs. 211317 thousands in mid- July 2003.
37. Investments increased by 8.37 % in mid- January 2004 compared to mid- July 2003 and reached Rs. 582383 thousands. The major portion of investments was placed in fixed deposits with banks and financial institutions.
38. Loans and Advances increased by 3.33 % in mid-January 2004 compared to mid- July 2003 and reached Rs. 1352666 thousands.

F. Micro credit Development Banks (Other than RDB)

39. The numbers of micro credit development banks were 6 in mid- January 2004.
40. Capital Funds of these banks increased by 7.97 % in mid- January 2004 compared to mid- July 2003 and stood at Rs. 337273.5 thousands. The paid up capital and general

reserves of these banks increased by 0.04 % and 10.06 % respectively, whereas retained earnings has decreased by 37.52 %.

41. Deposits increased to Rs. 190327 thousands (9.26%) in mid- January 2004 from Rs. 174203 thousands in mid- July 2003. Looking at the composition of deposits, the term deposits and other deposits increased by 15.01% and 8.50 % respectively.
42. Borrowings decreased by 5.39 % in mid- January 2004 and stood at Rs. 1008496 thousands compared to mid- July 2003 (Rs. 1065937). Borrowing from NRB, Other Banks, and Financial Institutions decreased by 47.77%, 4.11% and 3.96% respectively.
43. Liquid Funds declined by 40.48 % to Rs.323467 thousands in mid- January 2004. Cash in hand increased by 19.38 % and balance with domestic banks increased by 56.66 %. Balance with NRB has declined by 1.82 %.
44. Investments decreased by 2.33 % and remained at Rs. 498749 thousands in mid- January 2004 compared to mid- July 2003 (Rs. 510625 thousands).
45. Loans and Advances increased by 0.36 % to Rs.1122519 in mid- January 2004 from Rs.1118459 thousands in mid- July 2003.

G. Co-operative societies

46. There were 34 cooperative societies authorized by Nepal Rastra Bank to perform limited banking activities as of mid- January 2004.
47. Capital Funds of these societies increased by 5.28 % to Rs. 287403 thousands in mid- January 2004 from Rs. 272975 in mid- July 2003. On average, capital funds have increased by 29.7% % annually over the period from mid- July 1997 to mid- July 2003.
48. Deposits increased by 5.88 % to Rs.2037784 thousands in mid- January 2004 from Rs. 1924544 thousands in mid- July 2003. Of the total deposits, savings deposits, fixed deposits and other deposits constituted 51.30 %, 40.65 % and 8.05 % respectively in January 2004.
49. Borrowings decreased by 36.90 % from mid- July 2003 (Rs. 66442 thousands) to mid- January 2004 (Rs. 41924 thousands). Borrowings from NRB, commercial banks and other financial institutions have decreased by 11.99 %, 37.53 % and 30.97 % respectively.
50. Liquid Funds decreased by 4.92 % to Rs. 369908.9 thousands in mid- January 2004 from Rs. 389054.9 thousands in mid- July 2003. Of the total liquid funds, cash in hand increased by 3.21 % and balances with NRB and domestic banks decreased by 33.99 % and 3.41%, respectively.
51. Investments increased by 10.87 % to Rs.279263 thousands in mid- January 2004 from Rs. 251873 thousands in mid- July 2003. Investments in Govt. securities and other investment increased by 20.96 % and 19.04 % respectively. However, investment in fixed deposits has decreased by 20.40 % during the review period.
52. Loans and Advances increased by 7.67 % in mid- January 2004 compared to mid- July 2003. A growth of 1.26 % and 18.51 % have been observed in commercial loan and others category respectively, whereas a negative growths of 23.45 % and 34.85 % were observed in production loans and loans against fixed deposit receipt/securities respectively.

H. NGOs

53. The number of NGOs authorized by NRB to perform limited banking activities numbered 44 in mid- January 2004. Since only 27 NGOs reported their activities for mid-January 2004, the statistics as of mid- January 2004 in this bulletin is based on data supplied by 27 NGOs and previous data have been used for other NGOs.

Table No.1
Financial System at a Glance

Rs in Million

	Mid July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1. Capital Fund	6265.9	7668.8	8686.4	10993.5	15827.2	20031	20920.7
Commercial Banks	79%	79%	77%	75%	64%	59%	58%
Finance Companies	15%	15%	17%	18%	17%	16%	17%
Development Banks*	5%	4%	4%	6%	17%	24%	23%
Co-operatives	1%	1%	2%	2%	2%	1%	1%
2. Deposits	109553.7	136107.9	165981.9	197325.6	225187.4	251742.3	264910.3
Commercial Banks	94%	93%	93%	92%	82%	81%	81%
Finance Companies	6%	6%	6%	6%	6%	7%	7%
Development Banks*	0%	0%	0%	1%	11%	12%	11%
Co-operatives	0%	1%	1%	1%	1%	1%	1%
3. Liquid Fund	33774.6	40439.1	50421.4	58587.3	57044.5	45817	38251.1
Commercial Banks	98%	97%	96%	95%	88%	83%	80%
Finance Companies	1%	3%	3%	3%	5%	6%	7%
Development Banks*	0%	0%	0%	1%	7%	10%	11%
Co-operatives	0%	0%	1%	1%	1%	1%	1%
4. Investment	13094.5	15972.4	19488.5	27398.5	39279.7	51457.9	60019.3
Commercial Banks	83%	89%	92%	93%	87%	88%	89%
Finance Companies	13%	8%	6%	5%	4%	5%	4%
Development Banks*	3%	2%	1%	2%	8%	7%	6%
Co-operatives	0%	0%	1%	1%	0%	0%	0%
5. Loans and Advances	74875.6	90124.4	106996	124048.9	155138.5	173913.8	185456.2
Commercial Banks	92%	91%	90%	88%	73%	72%	72%
Finance Companies	7%	8%	8%	9%	8%	8%	9%
Development Banks*	0%	1%	1%	2%	19%	19%	18%
Co-operatives	1%	1%	1%	1%	1%	1%	1%
6. Total Assets/Liabilities	155444.8	185555.9	225553.5	273946.2	335440.6	381598.4	398425.7
Commercial Banks	94%	93%	93%	92%	82%	80%	80%
Finance Companies	5%	6%	6%	6%	6%	6%	6%
Development Banks*	1%	1%	1%	2%	12%	13%	13%
Co-operatives	0%	1%	1%	1%	1%	1%	1%

* Including micro-credit development bank. Up to mid-July 2000 NIDC and ADB/N are excluded,
in mid-July 2001 NIDC is excluded.

Table No. 2
MAJOR INDICATORS OF COMMERCIAL BANKS & ADB/N

	Unit	Mid-July							Mid-Jan
		1997	1998	1999	2000	2001	2002	2003	2004
1. Gross Domestic Product 1/	Rs.in million	280513.0	300845.0	342036.0	379488.0	410789.0	422301.0	454935.0	494882.0 (E)
2. Number of Bank Branches	In Unit	484.0	493.0	511.0	484.0	430.0	413.0	447.0	425.0
3. Population per Bank Branches 2/	In Thousand	38.1	37.4	36.1	38.1	53.8	56.1	51.8	54.5
4. Total Deposits	Rs.in million	81703.0	102598.2	127201.7	154943.0	181767.0	185144.7	203879.3	215136.6
A. Current		12819.6	16310.3	17709.8	20319.5	25100.7	24327.0	28862.5	27386.3
B. Savings		29697.1	36885.3	50154.0	65703.6	80988.4	83855.6	97238.9	105780.9
C. Fixed		35941.1	45593.8	54846.6	62204.2	65322.3	64171.4	63287.6	64657.6
D. Others		3245.2	3808.8	4491.3	6715.7	10355.6	12790.7	14490.3	17311.8
5. Total Credit	Rs.in million	58378.3	68618.0	81758.7	96324.8	109121.2	113174.6	124522.4	133437.4
6. Total Investment	Rs.in million	8569.1	10857.4	14252.4	17967.3	25446.5	34209.8	45386.3	53682.4
7. Credit to Government Enterprises	Rs.in million	1450.9	1214.0	1749.3	2114.4	2909.7	2651.1	2867.7	2787.7
8. Average Deposit per Bank Branch	Rs.in million	168.8	208.1	248.9	320.1	422.7	448.3	456.1	506.2
9. Per Capita Deposits	Rs. in Unit	4425.4	5557.2	6889.9	8392.5	7851.7	7997.6	8806.9	9293.2
10. Average Credit per Bank Branch	Rs.in million	120.6	139.2	160.0	199.0	253.8	274.0	278.6	314.0
11. Per Capita Credit	Rs. in Unit	3162.1	3716.7	4428.5	5217.4	4713.7	4888.8	5378.9	5764.0
12. Deposit Growth	In Percentage	14.4	25.6	24.0	21.8	17.3	1.9	10.1	5.5
13. Credit Growth	In Percentage	14.7	17.5	19.2	17.8	13.3	3.7	10.0	7.2
14. Investment Growth	In Percentage	-0.2	26.7	31.3	26.1	41.6	34.4	32.7	18.3
15. Time Deposit Growth	In Percentage	18.7	25.7	27.3	21.8	14.4	1.2	8.4	6.2
16. Paid up Capital & Reserve Fund	Rs. in million	4460.8	4955.8	6077.3	6729.2	8230.2	10202.5	11814.6	12229.3

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

2/ Population 23150 thousands based on 2001 census report.

Table No.4
SOME RATIOS OF COMMERCIAL BANKS & ADB/N

	Mid-July							Mid-Jan
	1997	1998	1999	2000	2001	2002	2003	2004
A. GDP, DEPOSITS, CREDIT & INVESTMENT								
1. Deposit / GDP	29.1	34.1	37.2	40.8	44.2	43.8	44.8	43.5
2. Credit / GDP	20.8	22.8	23.9	25.4	26.6	26.8	27.4	27.0
3. Investment / GDP	3.1	3.6	4.2	4.7	6.2	8.1	10.0	10.8
4. Credit & Investment / GDP	23.9	26.4	28.1	30.1	32.8	34.9	37.3	37.8
5. Time Deposit / GDP	23.4	27.4	30.7	33.7	35.6	35.1	35.3	34.4
6. Current / GDP	5.7	6.7	6.5	7.1	8.6	8.8	6.3	5.5
7. Credit / Total Deposit	71.5	66.9	64.3	62.2	60.0	61.1	61.1	62.0
8. Investment / Total Deposit	10.5	10.6	11.2	11.6	14.0	18.5	22.3	25.0
9. Credit & Investment / Total Deposit	81.9	77.5	75.5	73.8	74.0	79.6	83.3	87.0
10. Time Deposit / Total Deposit	80.3	80.4	82.5	82.6	80.5	80.0	78.7	79.2
11. Current Deposit / Total Deposit	19.7	19.6	17.5	17.4	19.5	20.0	14.2	12.7
12. Credit to Govt. Entp. / Total Credit	2.5	1.8	2.1	2.2	2.7	2.3	2.3	2.1
13. Credit to Pvt.Sector / Total Credit	97.5	98.2	97.9	97.8	97.3	97.7	97.7	97.9
B. LIQUIDITY								
1. NRB Balance / Total Deposit *	11.2	14.3	11.3	11.4	12.5	13.4	8.9	6.2
2. Vault / Total Deposit *	4.4	3.7	3.2	2.8	2.8	3.2	2.9	2.2
3. Total Liquid Fund / Total Deposit *	28.9	33.6	31.9	32.5	32.4	29.0	20.2	15.6
C. CAPITAL ADEQUACY								
1. Capital / Total Deposit	5.5	4.8	4.8	4.3	4.5	5.5	5.8	5.7
2. Capital / Total Credit	7.6	7.2	7.4	7.0	7.5	9.0	9.5	9.2
3. Capital / Total Assets	3.8	3.4	3.5	3.2	3.3	3.7	3.9	3.8

Table No. 3
SOURCES AND USES OF FUND OF COMMERCIAL BANKS AND ADB/N
(AGGREGATE)

(Rs. in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	4955.7	6077.1	6729.2	8230.2	10202.5	11814.6	12229.3
a. Paid-up Capital	2965.9	3767.0	4067.4	5504.1	6431.0	7726.0	7953.8
b. Statutory Reserves	1272.0	1593.6	1976.7	1787.1	2540.0	2820.0	3011.9
c. Others Reserves	717.8	716.5	685.2	939.0	970.6	1192.9	1200.7
d. Retained Earning*					260.9	75.7	62.9
2 DEPOSITS	102598.2	127201.8	154943.0	181767.0	185144.7	203879.3	215136.6
a. Current	16310.2	17709.8	20319.5	25100.7	24327.0	28862.5	27386.3
b. Savings	36885.3	50154.1	65703.6	80988.4	83855.6	97238.9	105780.9
c. Fixed	45593.8	54846.7	62204.2	65322.3	64171.4	63287.6	64657.6
d. Call Deposits	1766.9	2165.9	3715.8	7691.8	10531.9	12027.9	14557.9
e. Others	2042.0	2325.3	2999.9	2663.8	2258.8	2462.4	2753.9
3 BORROWINGS	887.0	1179.1	3346.6	2308.7	2349.5	3170.4	4324.2
a. NRB	381.4	429.6	428.1	411.8	1167.7	1437.0	974.1
b. Inter Bank	505.6	749.5	2918.5	1896.9	953.4	1599.2	1288.8
c. Foreign Bank	0.0	0.0	0.0	0.0	228.5	134.2	2061.3
d. Financial Ins.							
4 OTHERS	36987.1	38000.2	44452.6	59221.3	77221.2	86697.4	87343.7
SOURCES OF FUNDS	145428.0	172458.2	209471.5	251527.2	274917.9	305561.7	319033.8
1 LIQUID FUNDS	33184.1	39093.1	48240.0	55583.3	49937.2	38163.6	30762.8
a. Cash in hand	2889.6	3310.4	3507.0	4116.9	4881.1	4735.9	3710.4
b. FC in hand	750.6	634.5	632.1	658.2	613.8	704.5	567.1
c. Bal. with NRB	14103.2	13912.7	16945.1	21440.9	23170.3	16867.6	12331.5
d. Bal. with Dom. Bank	409.0	402.1	676.9	796.1	928.2	683.7	807.3
e. Bal. with Other Financial Ins.					0.0	0.0	-1.1
f. Bal. held abroad	9179.7	9451.7	14613.9	14993.9	7016.7	3783.1	2053.4
g. Call Money	5852.0	11381.7	11864.9	13577.3	13327.3	11388.8	11294.2
2 INVESTMENTS	10857.5	14252.4	17967.3	25446.5	34209.8	45386.3	53682.4
a. Govt. Securities	10591.7	13222.0	17608.8	25100.9	28573.8	39045.5	46265.6
b. Share, Deben & Other Inv.	265.8	1030.4	358.5	345.6	5636.0	6340.8	7416.8
c. NRB Bond							
3 LOANS & ADVANCES	68618.0	81758.8	96324.9	109121.1	113174.6	124522.4	133437.4
a. Govt. Entp.	1214.0	1749.4	2114.3	2909.6	2651.1	2867.7	2787.7
i. Financial	397.0	490.2	695.0	1209.1	991.2	965.1	1139.4
ii. Non-Finan.	817.0	1259.2	1419.3	1700.5	1659.9	1902.6	1648.3
b. Pvt. Sector	64989.0	77501.1	92241.8	104209.3	109043.3	120343.4	129620.8
c. For. Bills P. & D.	2266.0	2348.2	1820.4	1887.2	1322.2	1143.8	969.2
d. Foreign A. B. C.	149.0	160.1	148.4	115.0	158.0	167.5	59.7
4 INTEREST ACCRUED	10618.6	12932.7	16125.8	19888.5	23742.8	27722.2	32805.3
a. Govt. Entp.	221.5	299.4	372.0	334.3	308.2	297.8	265.6
b. Private Sector	10397.1	12633.3	15753.8	19554.2	23434.6	27424.4	32539.7
5 OTHERS	22149.8	24421.2	30813.5	41487.7	53853.6	69767.2	68345.9
USES OF FUNDS	145428.0	172458.2	209471.5	251527.1	274917.9	305561.7	319033.8

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

Table No. 5
SOURCES AND USES OF FUNDS OF NEPAL BANK LIMITED

(Rs in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	881.9	1015.4	1044.2	1125.7	1349.5	1449.1	1064.3
a. Paid-up Capital	380.3	380.3	380.4	380.4	380.4	380.4	380.4
b. Statutory Reserves	318.2	467.2	544.6	544.6	544.6	557.2	557.2
c. Others Reserves	183.4	167.9	119.2	200.7	424.6	511.5	126.7
d. Retained Earning							
2 DEPOSITS	28144.9	33092.7	35578.7	35528.6	34060.1	34737.4	35775.2
a. Current	4400.7	4386.5	5033.2	5000.7	4311.7	4689.5	5029.1
b. Savings	11074.7	14214.8	17888.4	20281.6	19851.5	21534.5	22103.5
c. Fixed	12261.2	14154.7	12275.8	9921.8	9731.8	8396.9	8542.3
d. Call Deposits	0.0	0.0	0.0	0.0	7.8	12.4	0.0
e. Others	408.3	336.7	381.2	324.5	157.4	104.1	100.3
3 BORROWINGS	244.0	284.3	235.5	266.2	215.0	52.4	50.2
a. NRB	242.6	282.9	234.2	264.8	213.7	52.4	50.2
b. Inter Bank	1.4	1.4	1.4	1.4	1.4	0.0	0.0
d. Foreign Bank					0.0	0.0	0.0
c. Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 OTHERS	8663.6	9955.4	9261.7	13947.3	28191.9	30090.6	26546.5
SOURCES OF FUNDS	37934.4	44347.8	46120.1	50867.7	63816.6	66329.5	63436.2
1 LIQUID FUNDS	7166.5	8035.2	7648.6	8050.5	8063.8	4770.6	3524.9
a. Cash in hand	1297.5	1346.4	1314.0	1479.4	1409.9	1198.1	703.5
b. FC in hand	393.3	313.4	300.1	305.4	239.0	222.8	129.7
c. Bal. with NRB	2711.9	2870.3	1736.0	3050.4	3307.4	2524.1	2230.0
d. Bal. with Dom. Bank	61.6	179.5	205.2	328.1	244.0	84.8	114.8
e. Bal. with Other Financial Ins.					0.0	0.0	-1.1
f. Bal.held abroad	2702.2	1055.2	4093.2	2887.2	2859.5	740.8	348.0
g. Call Money	0.0	2270.4	0.0	0.0	4.1	0.0	0.0
2 INVESTMENTS	4475.1	5119.4	5462.4	6776.3	7152.8	11782.6	13145.6
a. Govt. Securities	4414.9	5058.2	5406.1	6720.0	7115.2	11722.8	12683.6
b. Share, Deben & Other Inv..	60.2	61.2	56.3	56.3	37.6	59.8	462.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	19472.2	22394.6	22863.7	22062.3	20997.5	19266.1	18792.9
a. Govt. Entp.	497.8	765.4	906.5	597.8	652.2	743.0	673.5
i. Financial	0.0	0.0	0.0	0.0	0.0	62.5	62.5
ii. Non-Finan.	497.8	765.4	906.5	597.8	652.2	680.5	611.0
b. Pvt. Sector	18441.6	21213.7	21656.1	21131.0	20103.4	18335.1	18013.4
c. For. Bills P.& D.	410.1	290.8	177.1	234.2	139.2	88.4	106.0
d. Foreign A. B. C.	122.7	124.7	124.0	99.3	102.7	99.6	0.0
4 INTEREST ACCRUED	3323.6	4287.5	5327.4	6958.2	8793.0	9772.9	10900.9
a. Govt. Entp.	90.3	90.4	298.8	101.9	132.1	195.1	215.9
b. Private Sector	3233.3	4197.1	5028.6	6856.3	8660.9	9577.8	10685.0
5 OTHERS	3497.0	4511.1	4818.0	7020.4	18809.5	20737.3	17071.9
USES OF FUNDS	37934.4	44347.8	46120.1	50867.7	63816.6	66329.5	63436.2

Table No. 6
SOURCES AND USES OF FUNDS OF RASTRIYA BANIJYA BANK

(Rs in million)

	Mid-July						Mid-Jan 2004
	1998	1999	2000	2001	2002	2003	
1 CAPITAL FUND	1391.2	1440.7	1482.9	1506.7	1538.2	1557.5	1464.4
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	68.2	68.2	68.2	68.2	68.2
c. Others Reserves	176.4	225.9	242.4	266.2	297.7	317.0	223.9
d. Retained Earning							
2 DEPOSITS	26968.1	33329.2	38410.9	40500.4	38964.6	39308.6	39885.7
a. Current	3790.4	3802.8	4234.0	4864.0	4639.7	4687.9	4708.2
b. Savings	9546.2	12297.4	15904.8	18822.1	18997.2	20861.2	22797.9
c. Fixed	13093.5	16793.1	17836.4	16477.2	15166.6	13579.5	12194.1
d. Call Deposits	71.2	27.6	29.5	0.8	6.7	2.2	1.6
e. Others	466.8	408.3	406.3	336.3	154.4	177.8	183.9
3 BORROWINGS	264.5	272.4	151.5	146.9	156.1	161.9	85.8
a. NRB	138.8	146.7	151.5	146.9	156.1	161.9	0.0
b. Inter Bank	125.7	125.7	0.0	0.0	0.0	0.0	85.8
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	0.0
4 OTHERS	21577.3	18745.8	25003.9	31490.7	35459.2	41070.3	43239.9
SOURCES OF FUNDS	50201.1	53788.1	65049.2	73644.7	76118.1	82098.3	84675.8
1 LIQUID FUNDS	10318.4	10277.6	13633.4	14559.8	15089.9	8158.8	4606.4
a. Cash in hand	682.8	792.9	856.5	736.1	725.0	884.6	572.7
b. FC in hand	203.5	226.5	186.0	163.5	128.8	131.8	119.3
c. Bal. with NRB	7602.8	6771.9	10195.7	11881.8	13077.4	5917.5	3187.7
d. Bal. with Dom. Bank	-24.2	-23.2	-31.3	-36.0	-43.7	6.8	149.7
d. Bal. with Other financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
e. Bal.held abroad	1853.5	2509.5	2276.5	1814.4	1202.4	1218.1	577.0
f. Call Money	0.0	0.0	150.0	0.0	0.0	0.0	0.0
2 INVESTMENTS	2371.7	2784.8	4336.8	5656.9	4170.6	4232.9	5886.8
a. Govt. Securities	2317.0	2704.2	4256.1	5576.3	4088.5	4137.1	5695.2
b. Share & Deben.	54.7	80.6	80.6	80.6	82.1	95.8	191.6
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	22404.8	26340.4	29140.6	28424.7	28516.0	28258.9	27728.9
a. Govt. Entp.	128.2	162.4	95.7	634.7	561.0	566.1	210.2
i. Financial	0.1	0.1	0.1	0.1	0.0	0.1	0.0
ii. Non-Finan.	128.1	162.3	95.6	634.6	561.0	566.0	210.2
b. Pvt. Sector	21578.6	25676.5	28565.3	27446.5	27622.5	27403.5	27407.7
c. For. Bills P.& D.	671.7	466.1	456.8	327.7	316.6	276.8	101.6
d. Foreign A. B. C.	26.3	35.4	22.9	15.8	15.9	12.5	9.4
4 INTEREST ACCRUED	6546.2	7638.2	9268.3	11277.3	13302.1	15401.4	18274.5
a. Govt. Entp.	131.2	203.4	73.2	232.4	162.8	92.8	36.1
b. Private Sector	6415.0	7434.8	9195.1	11044.9	13139.3	15308.6	18238.4
5 OTHERS	8560.0	6747.1	8670.2	13726.0	15039.5	26046.3	28179.2
USES OF FUNDS	50201.1	53788.1	65049.3	73644.7	76118.1	82098.3	84675.8

Table No. 7
SOURCES AND USES OF FUNDS OF NABIL BANK LIMITED

(Rs in million)

	Mid-July						Mid-Jan 2004
	1998	1999	2000	2001	2002	2003	
1 CAPITAL FUND	805.2	863.0	934.1	1046.9	1062.8	1146.4	1314.1
a. Paid-up Capital	261.7	392.9	392.9	849.1	491.7	491.7	491.7
b. Statutory Reserves	302.2	337.1	390.4	0.0	514.5	568.8	652.0
c. Others Reserves	241.3	133.0	150.8	197.8	30.4	83.8	140.6
d. Retained Earning					26.2	2.1	29.8
2 DEPOSITS	8737.5	9464.4	12780.1	15838.9	15370.6	13437.7	13402.4
a. Current	2334.3	2333.3	2935.3	2957.1	2723.0	3025.0	2723.4
b. Savings	2546.7	3352.6	4150.2	4917.1	4889.0	5237.4	5445.8
c. Fixed	2315.4	2098.1	3194.3	3719.2	2446.8	2252.6	2497.0
d. Call Deposits	1343.9	1329.8	2083.9	3948.3	4944.7	2540.7	2418.5
e. Others	197.2	350.6	416.3	297.2	367.1	382.0	317.7
3 BORROWINGS	0.0	190.2	285.2	0.0	280.0	961.5	620.0
a. NRB	0.0		0.0	0.0	0.0	611.5	0.0
b. Inter Bank	0.0	190.2	285.2	0.0	280.0	350.0	620.0
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.							
4 OTHERS	1722.1	1810.0	1902.3	2568.6	2932.4	2730.3	2625.9
SOURCES OF FUNDS	11264.8	12327.6	15901.7	19454.4	19645.7	18275.9	17962.4
1 LIQUID FUNDS	3725.2	3782.7	5541.9	6284.9	4999.3	4162.1	3624.3
a. Cash in hand	112.5	123.6	178.9	182.3	285.4	157.6	166.7
b. FC in hand	23.5	14.6	15.9	25.9	32.7	33.0	34.8
c. Bal. with NRB	559.1	290.4	533.3	510.2	366.3	892.8	404.9
d. Bal. with Dom. Bank	225.3	12.9	163.1	4.8	24.0	16.2	21.3
e. Bal. with Other financial Ins.					0.0	0.0	0.0
e. Bal.held abroad	393.9	127.1	18.9	87.6	203.5	48.1	286.4
f. Call Money	2410.9	3214.1	4631.8	5474.1	4087.4	3014.4	2710.2
2 INVESTMENTS	954.1	1420.3	1250.9	2752.7	5202.1	3687.8	3651.6
a. Govt. Securities	943.4	1402.8	1233.8	2732.9	4120.3	3663.5	3627.1
b. Share & Deben.	10.7	17.5	17.1	19.8	1081.8	24.3	24.5
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	5294.5	5811.7	7323.6	8437.6	7328.2	8267.8	8740.8
a. Govt. Entp.	79.6	62.6	110.2	101.3	64.7	20.8	20.3
i. Financial	50.0	50.0	50.0	50.0	19.9	0.0	0.0
ii. Non-Finan.	29.6	12.6	60.2	51.3	44.8	20.8	20.3
b. Pvt. Sector	5003.4	5432.6	6857.9	8071.8	7007.3	7976.1	8469.2
c. For. Bills P.& D.	211.5	316.5	355.5	264.5	256.2	256.9	251.3
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	14.0	0.0
4 INTEREST ACCRUED	159.6	231.6	372.8	369.5	377.3	241.2	309.4
a. Govt. Entp.	0.0	0.0	0.0	0.0	3.6	3.6	0.0
b. Private Sector	159.6	231.6	372.8	369.5	373.7	237.6	309.4
5 OTHERS	1131.4	1081.3	1412.5	1609.7	1738.9	1917.0	1636.3
USES OF FUNDS	11264.8	12327.6	15901.7	19454.4	19645.7	18275.9	17962.4

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

(Rs in million)

	Mid-Jul						Mid-Jan 2004
	1998	1999	2000	2001	2002	2003	
1 CAPITAL FUND	328.2	346.6	356.9	407.1	419.9	557.1	910.1
a. Paid-up Capital	90.0	135.3	135.4	135.3	170.0	295.3	295.3
b. Statutory Reserves	180.0	198.8	207.9	222.5	233.8	245.2	268.7
c. Others Reserves	58.2	12.5	13.6	49.3	16.1	16.6	346.1
d. Retained Earning							
2 DEPOSITS	2582.3	2438.9	2982.4	4256.2	4174.8	7922.8	9278.2
a. Current	559.0	531.5	581.1	769.0	787.5	979.0	1178.8
b. Savings	562.8	751.1	997.5	1259.6	1276.7	2433.9	3420.1
c. Fixed	1276.0	983.6	1093.7	1658.7	945.9	1672.8	2129.2
d. Call Deposits	128.6	83.2	221.7	502.5	1052.0	2610.6	2327.4
e. Others	55.9	89.5	88.6	66.4	112.7	226.5	222.7
3 BORROWINGS	100.0	50.0	140.0	120.0	98.5	6.8	239.9
a. NRB	0.0		0.0	0.0	98.5	6.8	179.9
b. Inter Bank	100.0	50.0	140.0	120.0	0.0	0.0	60.0
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Financial Ins.					0.0	0.0	0.0
4 OTHERS	684.9	835.4	700.5	750.2	694.6	615.7	686.3
SOURCES OF FUNDS	3695.4	3670.9	4179.7	5533.5	5387.8	9102.4	11114.5
1 LIQUID FUNDS	1519.5	1463.0	1533.6	446.7	1899.1	926.4	792.2
a. Cash in hand	61.4	40.0	28.0	62.9	50.8	178.6	222.6
b. FC in hand	17.8	7.3	4.8	8.6	10.7	22.3	30.9
c. Bal. with NRB	122.9	98.6	175.3	212.3	166.3	450.4	263.1
d. Bal. with Dom. Bank	7.7	7.5	7.3	3.8	2.8	3.5	6.0
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	228.1	110.2	147.6	159.1	1668.5	271.6	269.6
g. Call Money	1081.6	1199.4	1170.7	0.0	0.0	0.0	0.0
2 INVESTMENTS	17.5	102.7	12.7	312.7	262.0	1745.3	2626.2
a. Govt. Securities	10.0	90.0	0.0	300.0	224.4	400.0	956.1
b. Share & Deben.	7.5	12.7	12.7	12.7	37.6	1345.3	1670.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1678.2	1421.6	2071.3	2431.3	2715.7	5949.2	6988.9
a. Govt. Entp.	25.0	25.0	25.0	25.0	25.0	115.0	160.0
i. Financial	25.0	25.0	25.0	25.0	25.0	115.0	160.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	1592.9	1329.2	1998.9	2360.5	2668.0	5757.6	6769.3
c. For. Bills P.& D.	60.3	67.4	47.4	45.8	22.7	76.6	59.6
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	86.6	72.8	82.7	120.6	79.3	110.6	152.1
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.6	0.6	0.0
b. Private Sector	86.6	72.8	82.7	120.6	78.7	110.0	152.1
5 OTHERS	393.6	610.8	479.4	2222.2	431.7	370.9	555.1
USES OF FUNDS	3695.4	3670.9	4179.7	5533.5	5387.8	9102.4	11114.5

Table No. 9
SOURCES AND USES OF FUNDS OF STANDARD CHARTERED BANK NEPAL LIMITED

(Rs in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	494.2	756.0	834.7	920.3	1012.3	1119.0	1152.9
a. Paid-up Capital	150.0	339.5	339.5	339.5	339.5	339.5	339.5
b. Statutory Reserves	300.0	358.5	430.4	508.9	595.0	679.1	679.1
c. Others Reserves	44.2	58.0	64.8	71.9	77.8	100.4	134.3
d. Retained Earning					0.0	0.0	0.0
2 DEPOSITS	8535.2	11160.8	12566.4	15430.1	15835.7	18755.5	18326.6
a. Current	1969.6	2334.3	2417.1	3279.4	3808.4	5768.6	4280.3
b. Savings	4079.5	5467.6	6632.7	8404.6	9441.8	10633.1	11972.0
c. Fixed	2148.9	3104.7	2926.2	3471.7	2264.9	1948.5	1468.2
d. Call Deposits	0.0	0.0	0.0	0.0	101.1	185.2	349.7
e. Others	337.2	254.2	590.4	274.4	219.5	220.1	256.4
3 BORROWINGS	278.5	99.5	2380.8	1590.0	671.5	79.1	1575.9
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	278.5	99.5	2380.8	1590.0	671.5	28.1	18.8
d. Foreign Bank	0.0	0.0	0.0	0.0	0.0	51.0	1557.1
c. Financial Ins.							
4 OTHERS	1980.1	2364.8	2574.1	3477.7	2156.1	2355.5	2766.6
SOURCES OF FUNDS	11288.0	14381.1	18356.0	21418.1	19675.6	22309.1	23822.0
1 LIQUID FUNDS	3929.3	5239.5	8063.4	8086.5	2890.6	3170.0	3274.8
a. Cash in hand	109.2	125.5	109.4	169.9	224.0	153.2	167.4
b. FC in hand	18.8	10.0	16.8	17.7	33.8	45.5	41.5
c. Bal. with NRB	282.4	486.4	649.9	659.5	369.8	1141.1	1755.8
d. Bal. with Dom. Bank	7.6	-7.3	-4.0	1.4	16.7	112.3	8.6
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	3511.3	4624.9	7291.3	7238.0	184.3	60.0	223.7
g. Call Money	0.0	0.0	0.0	0.0	2062.0	1657.9	1077.8
2 INVESTMENTS	1047.6	2689.9	3349.9	4822.2	9276.0	10357.7	12868.2
a. Govt. Securities	1041.6	2678.7	3338.7	4811.0	5784.8	6722.8	9073.7
b. Share & Deben.	6.0	11.2	11.2	11.2	3491.2	3634.9	3794.5
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	4170.6	4693.1	4957.5	5924.1	5787.9	6080.7	6121.0
a. Govt. Entp.	171.7	150.6	365.5	359.9	286.2	51.5	252.0
i. Financial	97.5	150.6	169.3	239.7	90.0	6.2	90.0
ii. Non-Finan.	74.2	0.0	196.2	120.2	196.2	45.3	162.0
b. Pvt. Sector	3763.3	4422.8	4394.3	5478.8	5389.4	5977.0	5833.6
c. For. Bills P.& D.	235.6	119.7	197.7	85.4	112.3	52.2	35.4
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	80.1	87.4	137.4	186.6	216.0	167.6	313.5
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	2.5	0.0
b. Private Sector	80.1	87.4	137.4	186.6	216.0	165.1	313.5
5 OTHERS	2060.4	1671.2	1847.9	2398.7	1505.1	2533.1	1244.5
USES OF FUNDS	11288.0	14381.1	18356.0	21418.1	19675.6	22309.1	23822.0

Table No. 10
SOURCES AND USES OF FUNDS OF HIMALAYAN BANK LIMITED

(Rs in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	205.3	314.9	397.1	501.6	651.6	740.6	737.8
a. Paid-up Capital	120.0	192.0	240.0	300.0	390.0	429.0	429.0
b. Statutory Reserves	82.5	109.7	142.8	183.6	239.7	288.8	286.8
c. Others Reserves	2.8	13.2	14.4	18.0	21.9	22.8	22.0
d. Retained Earning					0.0		
2 DEPOSITS	7715.6	9780.4	14082.5	17613.6	18595.2	21002.8	21799.3
a. Current	1175.2	1292.2	1772.3	2313.7	2652.8	3702.2	4210.1
b. Savings	3175.6	5084.4	6844.3	9164.1	9102.8	10840.8	11518.0
c. Fixed	3144.4	3106.8	5109.4	5668.1	6044.9	5880.7	4231.0
d. Call Deposits	0.0	0.0	0.0	0.0	343.8	201.3	1311.7
e. Others	220.4	297.0	356.5	467.7	450.9	377.8	528.5
3 BORROWINGS	0.0	232.7	128.6	5.4	48.2	538.8	360.0
a. NRB	0.0	0.0	42.5	0.0	47.6	403.7	360.0
b. Inter Bank	0.0	232.7	86.2	5.4	0.6	135.1	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
4 OTHERS	1241.7	2272.1	2172.2	2808.4	2085.7	2439.0	2376.4
SOURCES OF FUNDS	9162.6	12600.1	16780.5	20929.0	21380.7	24721.2	25273.5
1 LIQUID FUNDS	3123.3	4787.5	5446.5	7192.6	7658.8	8281.7	7677.0
a. Cash in hand	141.1	121.7	116.3	131.7	450.1	350.0	387.0
b. FC in hand	24.5	21.1	17.7	18.2	12.7	32.7	0.0
c. Bal. with NRB	742.6	515.6	655.3	1073.2	695.4	1130.0	790.8
d. Bal. with Dom. Bank	30.6	22.9	12.9	11.0	36.3	40.0	39.3
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	37.6	-19.6	-38.6	52.7	36.9	600.0	-194.9
g. Call Money	2146.9	4125.8	4682.8	5905.8	6427.4	6129.0	6654.8
2 INVESTMENTS	974.0	468.9	2216.4	2235.0	2622.8	4014.3	3658.2
a. Govt. Securities	970.9	459.4	2206.9	2224.3	2588.6	3980.0	3590.6
b. Share & Deben.	3.1	9.5	9.5	10.7	34.3	34.3	67.6
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	4275.5	5372.0	7423.2	9176.9	9673.5	11074.2	12616.2
a. Govt. Entp.	60.0	267.7	200.0	536.4	352.5	742.7	710.7
i. Financial	60.0	60.0	200.0	480.0	350.0	290.0	290.0
ii. Non-Finan.	0.0	207.7	0.0	56.4	2.5	452.7	420.7
b. Pvt. Sector	4025.0	5005.5	7096.6	8300.2	9321.0	10151.5	11905.5
c. For. Bills P.& D.	190.5	98.8	126.6	340.3	0.0	180.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	85.2	117.4	144.2	115.5	313.4	313.5	456.7
a. Govt. Entp.	0.0	5.6	0.0	0.0	5.5	0.9	0.8
b. Private Sector	85.2	111.8	144.2	115.5	307.9	312.6	455.9
5 OTHERS	704.6	1854.3	1550.2	2209.0	1112.3	1037.5	865.4
USES OF FUNDS	9162.6	12600.1	16780.5	20929.0	21380.7	24721.2	25273.5

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

(Rs in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	139.3	222.6	208.8	243.5	541.5	582.9	592.3
a. Paid-up Capital	119.9	119.9	119.9	143.9	424.9	425.2	425.2
b. Statutory Reserves	18.1	29.9	63.2	73.2	75.7	83.9	136.2
c. Others Reserves	1.3	72.8	25.7	26.4	28.7	32.9	27.5
d. Retained Earning					12.2	40.9	3.4
2 DEPOSITS	3749.1	4362.2	4543.2	6618.4	5572.2	6522.8	5876.8
a. Current	761.7	1404.2	951.0	2359.9	1086.7	1300.0	827.8
b. Savings	527.2	786.7	1094.9	1259.5	1274.7	1820.7	1808.3
c. Fixed	2383.6	2100.2	2420.3	2929.4	3132.7	3337.6	3170.9
d. Call Deposits	0.0	0.0	0.0	0.0	26.3	0.0	0.0
e. Others	76.6	71.1	77.0	69.6	51.9	64.5	69.8
3 BORROWINGS	0.0	0.0	0.0	0.0	264.2	65.8	0.0
a. NRB	0.0	0.0	0.0	0.0	264.2	65.8	0.0
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		0.0
4 OTHERS	267.7	336.8	439.0	538.5	574.3	829.1	932.1
SOURCES OF FUNDS	4156.1	4921.6	5191.0	7400.4	6952.2	8000.6	7401.2
1 LIQUID FUNDS	761.5	1357.8	1010.0	2348.2	1403.2	1331.6	462.3
a. Cash in hand	40.9	106.6	123.0	133.2	147.8	243.1	183.3
b. FC in hand	15.5	7.8	15.6	15.3	18.8	26.5	21.5
c. Bal. with NRB	572.3	689.9	364.3	294.2	1177.5	892.3	371.2
d. Bal. with Dom. Bank	3.3	0.6	1.0	4.7	12.9	12.2	9.4
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	79.5	532.9	386.2	1510.8	46.2	157.5	-123.1
g. Call Money	50.0	20.0	120.0	390.0	0.0	0.0	0.0
2 INVESTMENTS	681.6	202.6	201.8	373.6	521.1	1207.3	1146.5
a. Govt. Securities	678.6	194.0	192.9	364.7	503.2	1189.4	1128.6
b. Share & Deben.	3.0	8.6	8.9	8.9	17.9	17.9	17.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	2414.9	2930.4	3560.1	4176.3	4593.9	4766.1	4964.5
a. Govt. Entp.	74.3	88.3	88.3	88.3	87.4	50.0	50.4
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0.0
ii. Non-Finan.	74.3	88.3	88.3	88.3	87.4	50.0	50.4
b. Pvt. Sector	2297.3	2801.9	3428.8	4002.7	4441.2	4711.1	4909.1
c. For. Bills P.& D.	43.3	40.2	43.0	85.3	65.3	5.0	5.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	132.0	147.8	172.8	164.6	198.5	389.7	399.6
a. Govt. Entp.	0.0	0.0	0.0	0.0	2.3	0.5	0.0
b. Private Sector	132.0	147.8	172.8	164.6	196.2	389.2	399.6
5 OTHERS	166.1	283.0	246.3	337.7	235.5	305.9	428.3
USES OF FUNDS	4156.1	4921.6	5191.0	7400.4	6952.1	8000.6	7401.2

Table No. 12
SOURCES AND USES OF FUNDS OF NEPAL BANGLADESH BANK LIMITED

(Rs in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	147.1	177.4	251.3	299.7	595.6	622.6	622.6
a. Paid-up Capital	114.1	116.4	117.8	119.1	238.1	359.9	359.9
b. Statutory Reserves	26.4	45.5	110.0	137.9	178.2	190.9	190.9
c. Others Reserves	6.6	15.5	23.5	42.7	33.5	71.8	71.8
d. Retained Earning					145.8	0.0	0.0
2 DEPOSITS	2361.9	4145.2	6455.6	8578.8	9514.0	10548.0	11008.9
a. Current	325.2	375.2	478.2	634.1	864.5	884.2	737.8
b. Savings	358.9	684.7	1101.9	1694.9	2086.9	2913.6	3263.6
c. Fixed	1497.9	2608.1	4356.5	5236.8	5453.6	5031.6	5279.2
d. Call Deposits	53.5	210.3	295.2	682.1	766.0	1439.8	1461.5
e. Others	126.4	266.9	223.9	330.9	343.0	278.8	266.8
3 BORROWINGS	0.0	0.0	25.0	0.0	152.5	68.3	177.1
a. NRB	0.0	0.0	0.0	0.0	152.5	8.3	0.0
b. Inter Bank	0.0	0.0	25.0	0.0	0.0	60.0	177.1
c. Foreign Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Financial Ins.					0.0	0.0	0.0
4 OTHERS	214.5	466.6	733.0	1452.2	1737.0	1690.3	2219.3
SOURCES OF FUNDS	2723.5	4789.2	7464.9	10330.7	11999.1	12929.2	14027.9
1 LIQUID FUNDS	436.6	602.6	636.1	1810.1	1836.7	891.8	786.5
a. Cash in hand	48.8	118.0	128.6	221.5	334.2	267.4	192.2
b. FC in hand	24.1	10.6	21.3	21.3	28.6	42.4	36.1
c. Bal. with NRB	211.8	374.4	401.2	634.1	1170.7	511.0	408.4
d. Bal. with Dom. Bank	7.1	9.4	23.5	22.2	20.9	15.1	23.1
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	144.8	90.2	61.5	99.8	204.0	55.9	126.7
g. Call Money	0.0	0.0	0.0	811.2	78.3	0.0	0.0
2 INVESTMENTS	6.0	708.7	60.0	277.5	1029.4	2276.7	2107.9
a. Govt. Securities	0.0	0.0	0.0	262.5	891.0	2040.4	1975.9
b. Share & Deben.	6.0	708.7	60.0	15.0	138.4	236.3	132.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1957.6	3258.7	4611.8	7347.4	8222.1	8491.9	9786.0
a. Govt. Entp.	114.4	136.8	180.9	318.9	260.7	283.0	311.6
i. Financial	107.5	127.6	141.2	199.9	228.5	230.1	267.9
ii. Non-Finan.	6.9	9.2	39.7	119.0	32.2	52.9	43.7
b. Pvt. Sector	1756.1	2854.4	4237.5	6703.4	7708.4	8079.9	9298.6
c. For. Bills P.& D.	87.1	267.5	192.0	325.1	245.4	129.0	175.8
d. Foreign A. B. C.	0.0	0.0	1.4	0.0	7.6	0.0	0.0
4 INTEREST ACCRUED	15.3	27.6	73.5	91.9	124.2	160.8	215.1
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.8	0.8
b. Private Sector	15.3	27.6	73.5	91.9	124.2	160.0	214.3
5 OTHERS	308.0	191.6	2083.6	803.8	786.7	1108.0	1132.4
USES OF FUNDS	2723.5	4789.2	7464.9	10330.7	11999.1	12929.2	14027.9

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

(Rs in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	118.6	128.3	127.6	249.4	497.8	587.1	612.9
a. Paid-up Capital	117.6	118.4	119.2	197.0	399.3	455.0	461.4
b. Statutory Reserves	0.0	0.1	5.1	13.4	27.3	44.9	64.5
c. Others Reserves	1.0	9.8	3.2	39.0	8.7	14.3	46.1
d. Retained Earning					62.5	72.9	40.9
2 DEPOSITS	1124.9	1948.9	3057.4	4574.5	5461.1	6694.9	7430.8
a. Current	127.6	206.1	274.4	399.7	489.6	562.4	564.8
b. Savings	217.4	449.1	891.7	1384.1	1733.3	2758.0	3184.7
c. Fixed	721.8	1180.3	1592.7	2470.2	2694.6	2803.4	2994.7
d. Call Deposits	17.3	47.9	185.4	225.6	439.4	428.0	535.0
e. Others	40.8	65.5	113.2	94.9	104.2	143.1	151.6
3 BORROWINGS	0.0	0.0	0.0	80.0	310.3	83.2	504.2
a. NRB	0.0	0.0	0.0	0.0	81.8	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	80.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0	228.5	83.2	504.2
d. Financial Ins.					0.0	0.0	0.0
4 OTHERS	104.6	210.4	226.7	336.3	505.0	895.0	894.1
SOURCES OF FUNDS	1348.1	2287.6	3411.7	5240.2	6774.2	8260.2	9442.0
1 LIQUID FUNDS	187.3	460.7	278.6	824.1	809.2	1156.1	720.1
a. Cash in hand	21.2	62.2	41.9	92.9	146.3	109.8	132.4
b. FC in hand	8.2	4.6	8.8	15.1	23.6	26.8	11.8
c. Bal. with NRB	121.5	168.1	130.5	385.6	357.7	724.8	433.3
d. Bal. with Dom. Bank	6.7	0.0	4.3	2.3	3.1	5.9	3.4
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	29.7	225.8	93.1	328.2	141.5	251.3	139.2
g. Call Money	0.0	0.0	0.0	0.0	137.0	37.5	0.0
2 INVESTMENTS	111.1	187.4	260.1	826.7	1628.6	1616.5	2427.8
a. Govt. Securities	111.1	184.9	257.6	823.0	1538.9	1599.4	2410.7
b. Share & Deben.	0.0	2.5	2.5	3.7	89.7	17.1	17.1
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	867.6	1354.9	2270.2	3006.6	3982.7	5049.6	5800.0
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	60.0	70.0
i. Financial	0.0	0.0	0.0	0.0	0.0	60.0	70.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	801.6	1311.9	2230.8	2963.7	3969.6	4970.9	5700.3
c. For. Bills P.& D.	66.0	43.0	39.4	42.9	13.1	18.7	29.7
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	31.8	46.2	76.2	94.3	99.8	147.6	159.3
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.9	8.3
b. Private Sector	31.8	46.2	76.2	94.3	99.8	146.7	151.0
5 OTHERS	150.3	238.4	526.6	488.5	253.9	290.4	334.8
USES OF FUNDS	1348.1	2287.6	3411.7	5240.2	6774.2	8260.2	9442.0

Table No. 14
SOURCES AND USES OF FUNDS OF BANK OF KATHMANDU LIMITED

(Rs in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	93.4	96.7	204.6	259.8	510.7	520.2	579.2
a. Paid-up Capital	90.0	90.0	173.5	233.6	463.6	463.6	463.6
b. Statutory Reserves	2.1	2.1	5.9	20.1	33.1	35.0	51.4
c. Others Reserves	1.3	4.6	25.1	6.1	8.5	8.7	55.3
d. Retained Earning					5.5	12.9	8.9
2 DEPOSITS	1740.9	2396.5	3983.0	5724.1	5735.9	6169.6	7334.2
a. Current	211.2	242.3	437.8	681.5	789.6	935.7	931.9
b. Savings	327.6	730.3	1161.1	1848.9	1862.6	2267.3	2609.9
c. Fixed	1029.1	1020.6	1812.0	1948.5	1958.8	1991.1	2179.2
d. Call Deposits	107.2	295.7	447.2	1050.1	995.1	854.7	1410.3
e. Others	65.8	107.6	124.9	195.1	129.8	120.8	202.9
3 BORROWINGS	0.0	50.0	0.0	100.0	0.0	498.2	460.7
a. NRB	0.0	0.0	0.0	0.0	0.0	107.0	323.9
b. Inter Bank	0.0	50.0	0.0	100.0	0.0	391.2	136.8
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
4 OTHERS	200.2	454.8	293.4	444.9	567.7	777.6	705.7
SOURCES OF FUNDS	2034.5	2998.0	4480.9	6528.8	6814.3	7965.6	9079.8
1 LIQUID FUNDS	487.7	681.5	1036.2	1529.9	810.7	692.7	977.6
a. Cash in hand	47.0	46.8	81.4	157.1	178.0	133.0	80.3
b. FC in hand	4.2	3.6	13.8	14.1	15.1	24.4	24.9
c. Bal. with NRB	208.4	122.0	256.9	399.9	298.2	362.4	365.1
d. Bal. with Dom. Bank	4.5	16.0	1.7	11.3	59.3	19.9	10.2
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	176.3	112.5	167.7	561.1	132.7	145.5	171.0
g. Call Money	47.3	380.6	514.6	386.4	127.4	7.5	326.1
2 INVESTMENTS	112.8	119.9	151.6	325.4	630.7	1618.8	1902.8
a. Govt. Securities	94.8	111.7	143.4	300.8	542.7	1510.8	1864.8
b. Share & Deben.	18.0	8.2	8.2	24.6	88.0	108.0	38.0
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1281.8	1811.5	2995.3	4327.1	4977.6	4956.2	5749.9
a. Govt. Entp.	0.0	0.0	0.0	0.0	88.4	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0	88.4	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	1084.6	1239.2	2827.9	4275.3	4751.7	4913.3	5646.0
c. For. Bills P. & D.	197.2	572.3	167.4	51.8	137.5	27.7	53.6
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	15.2	50.3
4 INTEREST ACCRUED	82.0	100.8	93.9	-5.5	12.4	41.1	54.5
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	82.0	100.8	93.9	-5.5	12.4	41.1	54.5
5 OTHERS	70.2	284.3	203.9	351.9	382.9	656.8	395.0
USES OF FUNDS	2034.5	2998.0	4480.9	6528.8	6814.3	7965.6	9079.8

Table No. 15
SOURCES AND USES OF FUNDS OF NEPAL CREDIT & COMMERCE BANK

(Rs in million)

	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	351.3	355.5	360.2	364.2	380.8	510.7	503.4
a. Paid-up Capital	350.0	350.0	350.0	350.0	350.0	490.0	490.0
b. Statutory Reserves	0.0	2.2	8.2	9.8	13.4	13.4	13.4
c. Others Reserves	1.3	3.3	2.1	4.4	17.4	7.3	0.0
d. Retained Earning					0.0	0.0	0.0
2 DEPOSITS	1413.3	2105.2	2908.7	3772.7	3709.0	4294.1	5191.9
a. Current	135.3	142.7	221.9	261.2	362.4	252.3	272.4
b. Savings	155.9	258.9	393.6	600.6	798.3	1024.6	1401.0
c. Fixed	1075.5	1639.7	2181.4	2710.2	2421.5	2613.0	3291.2
d. Call Deposits	0.0	21.1	47.7	106.7	61.0	350.0	160.9
e. Others	46.6	42.8	64.1	94.0	65.8	54.2	66.4
3 BORROWINGS	0.0	0.0	0.0	0.0	0.0	19.7	3.1
a. NRB	0.0	0.0	0.0	0.0	0.0	19.7	3.1
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	0.0
4 OTHERS	75.5	168.1	270.6	466.4	928.0	811.8	780.5
SOURCES OF FUNDS	1840.1	2628.8	3539.6	4603.3	5017.8	5636.3	6478.9
1 LIQUID FUNDS	278.2	543.3	900.0	940.3	809.7	793.3	578.0
a. Cash in hand	19.5	33.4	45.6	93.5	149.0	192.4	177.0
b. FC in hand	7.9	6.8	6.3	19.5	18.5	54.0	57.3
c. Bal. with NRB	103.4	288.9	191.5	249.8	235.8	363.2	196.7
d. Bal. with Dom. Bank	9.3	22.6	24.7	32.9	52.6	26.1	4.0
e. Bal. with Other financial Ins.					0.0	0.0	0.0
f. Bal.held abroad	22.8	20.2	37.1	74.8	90.1	44.6	48.8
g. Call Money	115.3	171.4	595.0	469.8	263.7	113.0	94.2
2 INVESTMENTS	106.0	346.8	286.8	288.9	325.8	407.0	780.0
a. Govt. Securities	9.4	238.7	202.0	197.7	199.7	315.2	683.4
b. Share & Deben.	96.6	108.1	84.8	91.2	126.1	91.8	96.6
c. NRB Bond	0.0		0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	1272.0	1524.4	1936.7	2925.9	2937.1	3322.3	3866.7
a. Govt. Entp.	63.0	90.6	80.2	97.3	98.1	98.8	199.4
i. Financial	56.9	76.9	59.4	64.4	64.4	64.4	69.4
ii. Non-Finan.	6.1	13.7	20.8	32.9	33.7	34.4	130.0
b. Pvt. Sector	1116.3	1370.9	1844.4	2796.8	2838.8	3223.0	3645.9
c. For. Bills P.& D.	92.7	62.9	12.1	31.8	0.2	0.5	21.4
d. Foreign A. B. C.	0.0		0.0	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	4.0	27.1	185.7	245.5	1.7	4.4	450.5
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	3.2
b. Private Sector	4.0	27.1	185.7	245.5	1.7	4.4	447.3
5 OTHERS	179.9	187.2	230.3	202.7	943.5	1109.3	803.7
USES OF FUNDS	1840.1	2628.8	3539.6	4603.3	5017.8	5636.3	6478.9

Table No. 16
SOURCES AND USES OF FUNDS OF LUMBINI BANK LTD.

(Rs in million)

	Mid-July					Mid-Jan
	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	35.0	35.4	351.1	351.4	380.5	370.7
a. Paid-up Capital	35.0	35.0	350.0	350.0	350.0	350.0
b. Statutory Reserves		0.0	0.1	0.1	28.7	18.9
c. Others Reserves		0.4	1.0	1.3	1.8	1.8
d. Retained Earning				0.0	0.0	0.0
2 DEPOSITS	663.9	1262.0	2097.4	2646.1	2959.8	3355.9
a. Current	27.3	43.8	66.6	122.8	158.7	177.3
b. Savings	95.3	269.4	435.0	548.5	571.2	593.5
c. Fixed	472.6	732.7	1271.3	1674.9	1808.1	1868.4
d. Call Deposits	64.5	185.7	273.2	268.1	375.9	675.0
e. Others	4.2	30.4	51.3	31.9	45.9	41.7
3 BORROWINGS	0.0	0.0	0.0	121.5	90.0	100.0
a. NRB	0.0	0.0	0.0	121.5	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	90.0	100.0
c. Foreign Bank	0.0	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	508.8
SOURCES OF FUNDS	717.9	1324.7	2544.1	3410.9	3651.6	4335.4
1 LIQUID FUNDS	126.6	241.2	301.6	531.7	466.1	406.4
a. Cash in hand	20.4	36.1	56.5	90.1	66.8	80.3
b. FC in hand	1.1	6.4	7.2	8.5	17.0	19.8
c. Bal. with NRB	51.8	94.3	136.3	284.0	185.7	236.5
d. Bal. with Dom. Bank	32.8	72.3	68.0	62.8	22.8	23.0
e. Bal. with Other financial Ins.				0.0	0.0	0.0
f. Bal.held abroad	20.5	32.2	33.6	86.3	41.2	-4.9
g. Call Money	0.0	0.0	0.0	0.0	132.6	51.7
2 INVESTMENTS	50.6	75.6	212.1	270.7	295.7	375.5
a. Govt. Securities	49.8	69.8	208.8	100.0	274.9	370.3
b. Share & Deben.	0.8	5.8	3.3	170.7	20.8	5.2
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	472.3	921.5	1793.2	2296.6	2632.0	3056.6
a. Govt. Entp.	0.0	12.0	0.0	15.0	46.8	44.6
i. Financial	0.0	0.0	0.0	15.0	46.8	44.6
ii. Non-Finan.	0.0	12.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	472.3	909.1	1793.0	2280.4	2579.9	2999.7
c. For. Bills P.& D.	0.0	0.2	0.2	1.2	5.3	12.3
d. Foreign A. B. C.	0.0	0.2	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	3.2	25.6	57.0	65.3	65.7	107.2
a. Govt. Entp.		0.0	0.0	0.0	0.0	0.0
b. Private Sector	3.2	25.6	57.0	65.3	65.7	107.2
5 OTHERS	65.2	60.8	180.2	246.7	192.1	389.7
USES OF FUNDS	717.9	1324.7	2544.1	3410.9	3651.6	4335.4

Table No. 17

(Rs in million)

	Mid-July					Mid-Jan
	1999	2000	2001	2002	2003	2004
1 CAPITAL FUND	325.0	491.5	519.8	531.2	526.1	552.1
a. Paid-up Capital	325.0	491.5	499.7	499.9	499.9	499.9
b. Statutory Reserves	0.0	0.0	4.8	16.9	15.9	21.1
c. Others Reserves	0.0	0.0	15.3	2.7	2.7	2.7
d. Retained Earning				11.8	7.6	28.4
2 DEPOSITS	376.3	2025.5	3575.8	3165.3	3143.9	4327.3
a. Current	16.0	148.3	248.0	257.2	235.8	226.1
b. Savings	108.3	356.3	526.0	576.2	733.7	943.9
c. Fixed	178.6	1174.2	1958.0	1347.1	1143.0	1935.8
d. Call Deposits	42.5	219.5	797.1	942.9	966.1	1142.9
e. Others	30.9	127.3	46.7	41.9	65.3	78.6
3 BORROWINGS	0.0	0.0	0.0	0.0	274.8	0.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0	274.8	0.0
c. Foreign Bank	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	47.1	152.7	286.7	166.1	302.9	362.4
SOURCES OF FUNDS	748.4	2669.7	4382.3	3862.7	4247.7	5241.8
1 LIQUID FUNDS	119.0	221.5	539.4	606.5	348.0	271.2
a. Cash in hand	14.1	52.2	117.2	120.4	88.5	42.4
b. FC in hand	1.2	10.4	9.9	19.5	7.3	12.7
c. Bal. with NRB	54.7	109.7	331.7	350.6	175.2	166.4
d. Bal. with Dom. Bank	6.7	2.0	9.4	9.7	6.2	2.4
e. Bal. with Other financial Ins.				0.0	0.0	0.0
f. Bal.held abroad	42.3	47.3	71.2	59.5	40.9	47.3
g. Call Money	0.0	0.0	0.0	46.8	29.9	0.0
2 INVESTMENTS	50.4	302.3	511.4	753.4	1153.3	1940.2
a. Govt. Securities	49.6	301.5	511.4	680.0	1075.2	1418.3
b. Share & Deben.	0.8	0.8	0.0	73.4	78.1	521.9
c. NRB Bond	0.0	0.0	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	481.3	1659.1	2622.2	2369.9	2564.3	2837.8
a. Govt. Entp.	0.0	50.0	150.0	50.0	50.0	35.0
i. Financial	0.0	50.0	150.0	50.0	50.0	35.0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0
b. Pvt. Sector	478.3	1603.8	2422.5	2278.8	2477.6	2776.8
c. For. Bills P.& D.	3.0	5.3	49.7	9.4	10.5	26.0
d. Foreign A. B. C.	0.0	0.0	0.0	31.7	26.2	0.0
4 INTEREST ACCRUED	4.3	19.2	57.0	45.6	34.7	46.8
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.5
b. Private Sector	4.3	19.2	57.0	45.6	34.7	46.3
5 OTHERS	93.4	467.7	652.3	87.3	147.4	145.8
USES OF FUNDS	748.4	2669.7	4382.3	3862.7	4247.7	5241.8

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

(Rs in million)

	Mid-July			Mid-Jan
	2001	2002	2003	2004
1 CAPITAL FUND	84.1	137.3	486.4	507.6
a. Paid-up Capital	84.0	136.2	544.2	550.0
b. Statutory Reserves	0.0	0.0	0.0	3.1
c. Others Reserves	0.1	1.1	0.0	0.0
d. Retained Earning		0.0	-57.8	-45.5
2 DEPOSITS	700.0	994.8	1778.7	2026.3
a. Current	27.0	49.3	53.5	44.6
b. Savings	57.8	134.5	252.1	353.4
c. Fixed	612.0	736.2	921.6	938.4
d. Call Deposits	0.0	69.9	530.6	641.6
e. Others	3.2	4.9	20.9	48.3
3 BORROWINGS	0.0	0.0	90.0	57.3
a. NRB	0.0	0.0	0.0	57.0
b. Inter Bank	0.0	0.0	90.0	0.3
c. Foreign Bank	0.0	0.0	0.0	0.0
d. Financial Ins.		0.0	0.0	0.0
4 OTHERS	16.9	55.5	76.4	93.5
SOURCES OF FUNDS	801.0	1187.6	2431.5	2684.7
1 LIQUID FUNDS	151.5	265.2	421.7	592.5
a. Cash in hand	17.9	26.7	37.7	48.5
b. FC in hand	3.7	4.8	7.9	13.7
c. Bal. with NRB	37.4	110.8	88.9	180.3
d. Bal. with Dom. Bank	6.8	47.0	27.7	42.2
e. Bal. with Other financial Ins.		0.0	0.0	0.0
f. Bal.held abroad	45.7	36.8	39.5	47.8
g. Call Money	40.0	39.1	220.0	260.0
2 INVESTMENTS	55.0	78.3	398.3	288.6
a. Govt. Securities	47.5	49.4	79.3	160.4
b. Share & Deben.	7.5	28.9	319.0	128.2
c. NRB Bond	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	499.8	682.6	1496.0	1683.4
a. Govt. Entp.	0.0	0.0	0.0	0.0
i. Financial	0.0	0.0	0.0	0.0
ii. Non-Finan.	0.0	0.0	0.0	0.0
b. Pvt. Sector	499.2	680.8	1494.1	1672.9
c. For. Bills P.& D.	0.6	1.8	1.9	10.5
d. Foreign A. B. C.	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	3.4	15.2	12.7	19.5
a. Govt. Entp.	0.0	0.0	0.0	0.0
b. Private Sector	3.4	15.2	12.7	19.5
5 OTHERS	91.3	146.3	102.8	100.7
USES OF FUNDS	801.0	1187.6	2431.5	2684.7

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

(Rs in million)

	Mid-July			Mid-Jan
	2001	2002	2003	2004
1 CAPITAL FUND	350.0	347.3	348.6	348.6
a. Paid-up Capital	350.0	350.0	350.0	350.0
b. Statutory Reserves	0.0	0.0	0.3	0.3
c. Others Reserves	0.0	0.2	1.2	1.2
d. Retained Earning		-2.9	-2.9	-2.9
2 DEPOSITS	316.0	1180.0	2513.1	3367.0
a. Current	37.3	84.1	135.1	159.6
b. Savings	75.4	260.9	461.9	636.6
c. Fixed	86.8	332.3	795.4	1025.8
d. Call Deposits	105.0	482.7	1093.3	1496.3
e. Others	11.5	20.0	27.4	48.7
3 BORROWINGS	0.0	32.0	0.0	0.0
a. NRB	0.0	32.0	0.0	0.0
b. Inter Bank	0.0	0.0	0.0	0.0
c. Foreign Bank	0.0	0.0	0.0	0.0
d. Financial Ins.		0.0	0.0	0.0
4 OTHERS	8.6	52.4	205.6	220.6
SOURCES OF FUNDS	674.6	1611.7	3067.3	3936.2
1 LIQUID FUNDS	271.8	129.2	291.7	234.0
a. Cash in hand	16.5	23.4	38.6	81.0
b. FC in hand	2.3	6.9	2.2	4.2
c. Bal. with NRB	86.0	50.9	224.0	102.5
d. Bal. with Dom. Bank	37.3	1.3	2.2	2.4
e. Bal. with Other financial Ins.		0.0	0.0	0.0
f. Bal.held abroad	29.7	46.7	24.7	33.6
g. Call Money	100.0	0.0	0.0	10.3
2 INVESTMENTS	19.8	255.0	423.5	634.3
a. Govt. Securities	19.8	116.7	236.0	384.8
b. Share & Deben.	0.0	138.3	187.5	249.5
c. NRB Bond	0.0	0.0	0.0	0.0
3 LOANS & ADVANCES	265.1	1121.6	2146.4	2844.5
a. Govt. Entp.	0.0	60.0	40.0	50.0
i. Financial	0.0	60.0	40.0	50.0
ii. Non-Finan.	0.0	0.0	0.0	0.0
b. Pvt. Sector	263.5	1060.2	2104.4	2785.6
c. For. Bills P.& D.	1.6	1.4	2.0	8.9
d. Foreign A. B. C.	0.0	0.0	0.0	0.0
4 INTEREST ACCRUED	1.7	7.2	14.2	24.5
a. Govt. Entp.	0.0	0.0		0.0
b. Private Sector	1.7	7.2	14.2	24.5
5 OTHERS	116.2	98.7	191.5	198.9
USES OF FUNDS	674.6	1611.7	3067.3	3936.2

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

(Rs in million)

	Mid-July		Mid-Jan
	2002	2003	2004
1 CAPITAL FUND	275.0	330.0	546.4
a. Paid-up Capital	275.0	330.0	545.6
b. Statutory Reserves	0.0	0.0	0.2
c. Others Reserves	0.0	0.0	0.6
d. Retained Earning	0.0	0.0	0.0
2 DEPOSITS	112.6	691.8	1099.5
a. Current	2.8	49.7	41.1
b. Savings	17.9	98.5	96.8
c. Fixed	64.5	288.6	716.3
d. Call Deposits	24.4	247.2	224.7
e. Others	3.0	7.8	20.6
3 BORROWINGS	0.0	70.0	0.0
a. NRB	0.0	0.0	0.0
b. Inter Bank	0.0	70.0	0.0
c. Foreign Bank	0.0	0.0	0.0
d. Financial Ins.	0.0	0.0	0.0
4 OTHERS	1.9	20.3	84.1
SOURCES OF FUNDS	389.5	1112.1	1730.0
1 LIQUID FUNDS	222.8	168.5	117.0
a. Cash in hand	2.8	15.2	6.8
b. FC in hand	0.2	0.8	0.4
c. Bal. with NRB	40.7	80.1	45.9
d. Bal. with Dom. Bank	107.2	26.6	12.1
e. Bal. with Other financial Ins.	0.0	0.0	0.0
f. Bal.held abroad	17.9	30.8	44.4
g. Call Money	54.0	15.0	7.4
2 INVESTMENTS	30.0	95.0	209.7
a. Govt.Securities	30.0	95.0	209.7
b. Share & Deben.	0.0	0.0	0.0
c. NRB Bond	0.0	0.0	0.0
3 LOANS & ADVANCES	124.1	776.2	1276.8
a. Govt. Entp.	50.0	0.0	0.0
i. Financial	0.0	0.0	0.0
ii. Non-Finan.	50.0	0.0	0.0
b. Pvt. Sector	74.1	764.0	1205.0
c. For. Bills P.& D.	0.0	12.2	71.8
d. Foreign A. B. C.	0.0	0.0	0.0
4 INTEREST ACCRUED	0.7	5.2	8.5
a. Govt. Entp.	0.0	0.3	0.0
b. Private Sector	0.7	4.9	8.5
5 OTHERS	11.9	67.2	118.0
USES OF FUNDS	389.5	1112.1	1730.0

Table No. 21
SOURCES AND USES OF FUNDS OF SIDDHARTHA BANK LTD.

(Rs in million)

	Mid-Jul. 2003	Mid-Jan 2004
1 CAPITAL FUND	350.0	350.0
a. Paid-up Capital	350.0	350.0
b. Statutory Reserves	0.0	0.0
c. Others Reserves	0.0	0.0
d. Retained Earning	0.0	0.0
2 DEPOSITS	391.6	915.9
a. Current	49.8	34.9
b. Savings	64.2	119.3
c. Fixed	66.9	341.4
d. Call Deposits	189.7	400.6
e. Others	21.0	19.7
3 BORROWINGS	110.0	90.0
a. NRB	0.0	0.0
b. Inter Bank	110.0	90.0
c. Foreign Bank	0.0	0.0
d. Financial Ins.	0.0	0.0
4 OTHERS	23.8	43.8
SOURCES OF FUNDS	875.4	1399.7
1 LIQUID FUNDS	97.1	190.2
a. Cash in hand	8.6	6.1
b. FC in hand	0.7	0.9
c. Bal. with NRB	42.6	66.8
d. Bal. with Dom. Bank	0.5	1.6
e. Bal. with Other financial Ins.	0.0	0.0
f. Bal.held abroad	12.6	13.0
g. Call Money	32.1	101.8
2 INVESTMENTS	73.8	32.4
a. Govt.Securities	3.8	32.4
b. Share & Deben.	70.0	0.0
c. NRB Bond	0.0	0.0
3 LOANS & ADVANCES	629.0	1119.2
a. Govt. Entp.	0.0	0.0
i. Financial	0.0	0.0
ii. Non-Finan.	0.0	0.0
b. Pvt. Sector	629.0	1119.2
c. For. Bills P.& D.	0.0	0.0
d. Foreign A. B. C.	0.0	0.0
4 INTEREST ACCRUED	4.2	8.3
a. Govt. Entp.	0.0	0.0
b. Private Sector	4.2	8.3
5 OTHERS	71.3	49.6
USES OF FUNDS	875.4	1399.7

Table No. 22
SOURCES AND USES OF FUNDS OF ADB/N
COMMERCIAL BANKING BRANCHES ONLY

(Rs.in million)

	Mid-July						Mid-Jan 2004
	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	0.0
2 DEPOSITS	9524.5	11937.2	14306.6	16640.9	20052.1	23005.9	24734.4
a. Current	520.0	615.4	791.2	1201.3	1294.9	1393.0	1238.0
b. Savings	4312.8	5872.9	8016.9	10257.3	11002.9	12732.2	13512.6
c. Fixed	4646.5	5405.6	5498.4	5182.3	7754.3	8756.2	9854.6
d. Call Deposits	45.2	43.3	0.0	0.0	0.0	0.0	0.0
e. Others	0.0	0.0	0.0	0.0	0.0	124.5	129.2
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	254.9	313.9	695.2	532.1	821.4	1541.6	2257.6
SOURCES OF FUND	9779.4	12251.1	15001.8	17173.0	20873.5	24547.5	26992.0
1 LIQUID FUNDS	1250.6	1616.1	2049.1	2244.8	1911.0	2035.0	1927.8
a. Cash in hand	307.7	358.8	395.1	448.0	517.2	612.5	460.2
b. FC in hand	9.3	5.9	8.4	10.5	11.6	6.2	7.6
c. Bal. with NRB	864.1	1129.7	1451.3	1498.4	1110.9	1161.4	1126.2
d. Bal. with Dom. Bank	69.5	121.7	194.3	287.9	271.3	254.9	333.8
e. Bal. with Other financial Ins.					0.0	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Govt. Securities	0.0	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	3528.3	3891.9	4590.4	5700.5	6847.8	8794.7	9462.7
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	3528.3	3891.9	4590.4	5700.5	6847.8	8794.7	9462.7
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	72.2	140.8	146.2	150.5	91.1	834.7	904.2
a. Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. Private Sector	72.2	140.8	146.2	150.5	91.1	834.7	904.2
5 OTHERS	4928.3	6602.3	8216.0	9077.2	12023.6	12883.1	14697.3
USES OF FUNDS	9779.4	12251.1	15001.8	17173.0	20873.5	24547.5	26992.0

Table No. 23
PROFIT AND LOSS ACCOUNT OF COMMERCIAL BANKS
 Mid-January 2004

(Rs. In million)

Expenses	NBL	RBB	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI	SDBL
1 Interest Expenses	571.6	632.9	148.6	152.4	129.1	236.4	131.2	330.8	159.4	147.8	143.2	92.6	15.3	52.2	72.7	24.0	17.2
1.1 Deposit Liabilities	571.6	632.9	148.6	152.4	129.1	236.4	131.2	330.8	159.4	144.1	143.2	92.0	15.3	52.2	72.7	24.0	17.2
1.1.1 Saving A/c	324.0	149.0	59.4	45.4	103.0	121.7	31.7	68.6	54.5	49.4	31.8	11.6	2.7	6.4	11.7	1.8	2.2
1.1.2 Fixed A/c	224.6	479.7	40.0	50.2	16.4	112.4	98.6	190.2	92.6	63.4	100.2	66.7	8.4	31.7	28.6	16.4	6.8
1.1.2.1 Upto 3 Months Fixed A/c	224.6	0.0	2.0	50.2	6.0	25.0	98.6	0.6	0.2	0.0	100.2	0.0	0.0	0.0		16.4	0.0
1.1.2.2 3 to 6 Months fixed A/c	0.0	3.2	2.6	0.0	2.4	0.0	0.0	5.0	4.1	63.4		0.0	0.3	0.0			0.0
1.1.2.3 6 Months to 1 Year Fixed A/c	0.0	6.5	22.5	0.0	6.9	0.0	0.0	33.0	13.8	0.0		66.7	2.4	1.3	0.2		1.0
1.1.2.4 Above 1 Year	0.0	470.0	13.0	0.0	1.1	87.4	0.0	151.6	74.5	0.0		0.0	5.7	30.4	28.4		5.8
1.1.3 Call Deposit	0.7	4.0	32.4	56.8	9.7	2.3	0.9	33.0	12.3	31.3	11.2	13.7	4.2	14.1	32.4	5.8	8.2
1.1.4 Certificate of Deposits	22.3	0.2	16.7	0.0	0.0	0.0	0.0	0.2	0.0	0.0		0.0	0.0	0.0			0.0
1.1 Others								38.8				0.6	0.0			0.3	0.0
2 Staff Expenses	1571.6	213.2	0.0	45.8	0.0	66.5	17.0	26.7	25.2	24.2	16.8	15.2	2.9	10.2	12.8	7.0	6.8
3 Office Operating Expenses	80.0	185.5	76.6	68.2	64.1	90.1	30.8	42.7	37.6	37.3	30.6	19.9	3.8	23.8	19.3	14.9	9.7
4 Exchange Fluctuation Loss	0.0	49.3	58.8	0.0	142.2	0.0	0.0	0.0	0.0	0.0	7.2	0.0	0.0	0.0	0.0	0.0	0.0
4.1 Due to Change in Exchange Rates	0.0	49.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.2	0.0	0.0	0.0	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	0.0			0.0
5 Non-Operating Expenses	0.0	25.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0				0.0
6 Loan Written Off	0.0	0.0	21.1	0.0	7.8	0.0			0.1	0.0	0.0	0.0	0.0	0.0			0.0
7 Loan Loss Provision	681.4	25942.7	1.7	27.1	0.0	0.0	0.0	233.4	19.1	52.4	4.7	166.0	21.8	7.3	13.2	5.0	7.3
7.1 General Loan Loss Provision	0.0	25941.2	114.9	11.0	0.0	0.0	0.0	3.2	4.3	16.0	4.7	3.3	9.5	1.7	2.3	5.0	7.3
7.2 Special Loan Loss Provision	681.4	1.5	2.0	16.1	0.0	0.0	0.0	230.2	14.8	36.4	0.0	162.7	12.4	5.6	10.9	0.0	0.0
7.2.1 Sub-Standard Loan Loss Provision	0.0	0.0	112.9	15.2	0.0	0.0	0.0	-5.1	-7.3	-18.0		-9.6	-28.2	4.9	2.3		0.0
7.2.2 Doubtful Loans Loss Provision	0.0	0.0	49.6	0.1	0.0	0.0	0.0	-183.7	10.8	50.1		-20.3	-18.7	-7.2	8.6		0.0
7.2.3 Loss Loan Loss Provision	681.4	1.5	-55.3	0.8	0.0	0.0	0.0	419.0	11.3	4.3		192.6	59.3	7.9			0.0
8 Provision for Staff Bonus	0.0	0.0	118.6	14.3	0.0	0.0			0.0	0.0		0.0	0.0				0.0
9 Provision for Income Tax	0.0	0.0	0.0	33.3	36.0	0.0			0.0	0.0		0.0	0.0				0.0
10 Others	11.7	0.0	0.0	0.0	120.0	0.0											0.0
11 Net Profit			186.1	68.1	236.8	401.4	69.8	-61.7	135.2	75.5	66.1		-19.5	9.3	32.3	9.4	13.7
TOTAL EXPENCES	2916.3	27049.4	611.7	409.1	736.0	794.4	248.8	571.9	376.5	337.2	268.6	293.7	24.3	102.8	150.3	60.3	54.6
TOTAL INCOME	2916.3	27049.4	611.7	409.1	736.0	794.4	248.8	571.9	376.5	337.2	268.6	293.7	24.3	102.8	150.3	60.3	54.6
1. Interest Income	578.7	1108.5	407.4	328.3	494.4	647.7	218.6	486.9	315.0	269.6	250.4	133.6	19.9	87.4	140.1	52.8	46.7
1.1. On Loans and Advance	516.2	1099.7	287.8	299.8	276.5	500.0	195.0	459.0	271.1	223.5	235.9	124.1	11.7	78.9	125.6	47.4	44.9
1.2. On Investment	60.5	8.2	100.3	15.1	176.1	71.6	20.0	22.8	42.5	42.9	11.7	8.9	6.9	1.3	9.4	4.8	0.7
1.2.1 Government Bonds	58.2	8.2	0.0	15.1	176.1	71.6	20.0	19.6	0.0	42.9	11.7	8.9	6.9	1.3	9.4	4.8	0.7
1.2.2 Foreign Bonds	2.3	0.0	3.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0				0.0
1.2.3 NRB Bonds	0.0	0.0	96.8	0.0	0.0	0.0	0.0		40.3	0.0		0.0	0.0				0.0
1.2.4 Deventure & Bonds	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.2	2.2	0.0		0.0	0.0				0.0
1.3 Agency Balance	0.6	0.6	1.1	0.2	0.5		0.2		0.9	0.0		0.2	0.0	0.7			0.0
1.4 On Call Deposit	0.0	0.0	0.0	7.9	41.1	76.1	2.3		0.0	2.3		0.2	1.4	6.3	5.1	0.6	1.0
1.5 Others	1.4	0.0	18.3	5.3	0.2		1.1	5.1	0.5	0.9	2.8	0.3	0.0	0.2			0.0
2. Comission & Discount	88.0	47.1	94.8	38.0	113.2	75.1	17.2	71.0	40.9	20.4	17.8	5.4	3.1	6.9	7.5	4.5	6.8
2.1 Bills Purchase & Discount	0.3	0.8	20.9	3.7	7.3	7.6	2.1	7.6	0.8	0.0	6.2	0.4	0.2	0.3		1.3	0.1
2.2 Comission	87.7	46.3	58.0	34.3	70.1	67.5	12.8	38.2	23.6	20.4	11.6	4.9	2.7	5.0	7.5	2.8	1.4
2.3 Others		0.0	15.9	0.0	35.8		2.3	25.2	16.5	0.0		0.1	0.2	1.6		0.4	5.3
3 Income From Exchange Fluctuation	39.1	6.0	81.7	42.8	126.8	71.6	13.0	10.0	15.0	45.2	0.4	8.4	1.2	8.1	3.9	3.0	1.1
3.1 Due to Change in Exchange Rate	25.3	0.0	76.4	0.0	126.8	48.2	2.3	6.2	13.7	0.0		4.8	0.6	1.7	-0.4		1.1
3.2 Due to Foreign Currency Trans.	13.8	6.0	5.3	42.8		23.4	10.7	3.8	1.3	45.2	0.4	3.5	0.6	6.4	4.3	3.0	0.0
4 Other Profits	35.5	483.7	27.7	0.0	1.6			4.0	5.6	2.0		3.9	0.0	0.4	-1.2		0.0
5 Provision for Loan	160.5	0.0															
6 Net Loss	2014.5	25404.1	0.0	0.0					0.0	0.0		142.4	0.0				0.0

Table No.24
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS and ADB/N
Mid-JANUARY 2004

(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	1051.5	1700.7	67.6	24.5	140.0	352.7	147.0	31.3	29.9	220.4	33.3	142.3	86.8	28.4	76.7	0.0	19.6	0.0	4152.7
2 Mining	36.6	26.7	31.3	0.0	43.8	10.0	68.4	28.3	2.4	0.0	5.0	3.8	0.0	0.0	110.0	0.0	0.0	0.0	366.3
3 Productions	5636.0	6729.7	4126.8	2933.6	2212.5	5769.9	2044.3	4879.8	1863.9	2138.2	1709.1	1210.7	1496.8	453.8	694.2	503.1	220.0	0.0	44622.3
4 Construction	321.0	308.6	232.1	75.5	526.9	184.4	110.8	335.9	597.0	146.6	122.7	79.2	32.4	137.2	275.0	79.7	122.9	0.0	3688.0
5 Metal Productions,Machinery & Electrical Tools & fittings	157.6	162.8	91.4	43.8	12.7	71.0	100.0	93.6	28.6	232.0	22.2	22.7	136.0	30.1	86.6		11.4	0.0	1302.5
6 Transportation Equipment Production & Fitting	45.8	232.0	210.6	20.5	5.4	412.3		31.5	113.1	25.7	33.9	131.9	37.1	13.5	215.0	0.0	1.2	0.0	1529.5
7 Transportation, Communications & Public Services	360.0	1129.7	351.6	273.2	31.4	1298.7	586.5	577.8	514.3	579.4	294.9	212.4	115.8	159.7	108.0	70.2	390.0	0.0	7053.5
8 Wholesaler & Retailers	4331.0	9014.3	1596.2	1648.4	654.1	1730.8	728.2	1624.7	1389.1	1145.6	602.8	680.1	773.4	439.5	153.0	348.3	214.4	0.0	27073.9
9 Finance, Insurance & Fixed Assets	454.5	76.8	266.1	383.7	370.4	774.1	311.6	664.0	169.0	317.8	132.0	83.6	57.4	30.1	279.0	6.0	7.0	0.0	4383.1
10 Service Industries	2628.0	1881.2	1018.0	956.3	473.5	908.7	788.3	791.6	509.8	441.1	642.6	441.0	51.8	300.8	393.0	127.9	119.0	0.0	12472.5
11 Consumable Loan	1501.0	882.3	55.3	0.0	54.9	529.6	42.8	55.7	195.3	186.4	5.6	3.4	5.1	1.7	35.4		0.0	0.0	3554.4
12 Local Government	0.0	0.0	1.0	0.0	0.0	0.0		1.8	0.0	0.0		0.0	0.0				0.0	0.0	2.8
13 Others	2269.9	5584.1	692.7	629.4	1595.5	574.0	36.6	670.0	387.6	316.7	262.6	45.7	45.3	88.6	418.6	141.6	13.7	9462.7	23235.3
Total	18792.9	27728.9	8740.8	6988.9	6121.0	12616.2	4964.5	9786.0	5800.0	5749.9	3866.7	3056.6	2837.8	1683.4	2844.5	1276.8	1119.2	9462.7	133436.8

Table No. 25
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS*
Mid-JANUARY 2004

(Rs.In million)

	NBL	RBB	NABIL	NINVB	SCBL	HBL	SBI	NBBL	EBL	BOK	NCCB	LMB	NICB	MPBL	KMRIB	LXM	SDBL	TOTAL
1 Gold/Silver	707.6	619.9	0.0	57.0	0.0				0.0	0.0		0.0	0.0				0.0	1384.5
2 Government Securities	549.8	22.8	392.9	13.8	640.3	236.9	10.8	4.7	204.1	624.9	1.8	0.0	3.2		90.9	0.6	0.0	2797.5
3 Non Government Securities	0.0	5.9	0.0	161.2	159.0	61.7	81.7	22.5	0.0	0.0	199.2	20.0	0.0		199.1		0.2	910.5
4 Fixed A/c Receipt	245.0	239.0	68.4	61.9	184.3	476.1	18.0	93.7	150.7	455.9	14.5	7.9	30.4	93.9	24.1	6.8	0.0	2170.6
4.1 On Own Bank	245.0	237.0	40.0	56.2	79.5	461.6	17.6	93.7	144.5	94.6	14.5	6.7	9.6	93.9		6.6	0.0	1601.0
4.2 On Other Banks	0.0	2.0	28.4	5.7	104.8	14.5	0.4		6.3	361.3	0.0	1.2	20.8		24.1	0.2	0.0	569.7
5 Asset Guarantee	9880.0	19938.3	5464.0	6084.8	3591.5	9957.3	4346.3	6800.6	4794.9	3347.9	2634.3	2352.0	2747.5	1473.8	1440.1	1112.0	1076.4	87041.7
5.1 Fixed Assets	4278.0	19016.0	2926.8	3776.5	3384.2	6956.8	2509.6	5843.6	3942.5	2761.0	2132.5	2162.8	1251.7	1344.5	1324.2	445.3	821.4	64877.3
5.1.1 Lands & Buildings	2803.0	18700.6	1684.0	3110.9	1969.5	3968.6	788.9	5322.7	3644.1	2197.2	1826.1	1996.6	956.2	1051.7	1170.7	270.3	366.7	51827.8
5.1.2 Machinery & Tools	669.0	112.5	456.3	97.8	225.7	362.8	445.7	148.5	20.6	36.2	105.2	62.1	102.9	229.8	25.2		37.3	3137.7
5.1.3 Furniture & Fixture	261.0	0.0	4.3	0.0	0.0				0.0	0.0	1.4	2.5	0.0				0.0	269.2
5.1.4 Vehicles	134.0	186.5	599.7	455.4	1189.0	621.5	604.3	372.4	227.4	527.6	199.8	101.5	191.6	63.0	125.8	175.0	417.3	6191.8
5.1.5 Other Fixed Assets	411.0	16.4	182.4	112.4	0.0	2003.9	670.7		50.4	0.0		0.0	1.0		2.5		0.0	3450.8
5.2 Current Assets	5602.0	922.3	2537.3	2308.3	207.3	3000.5	1836.7	957.0	852.4	586.9	501.8	189.3	1495.8	129.3	115.9	666.7	255.0	22164.4
5.2.1 Agricultural Products	1259.0	329.6	299.7	11.6	29.0	189.2	177.5	126.3	0.0	0.0	25.3	65.4	79.0	0.0	23.7	0.0	26.9	2642.3
5.2.1.1 Rice	974.0	188.5	115.2	11.6	2.5	25.5	78.5	31.8	0.0	0.0		64.6	6.8				0.0	1499.0
5.2.1.2 Raw Jute	28.0	65.0	18.3	0.0	0.0				0.0	0.0	23.7	0.0	0.0				0.0	135.0
5.2.1.3 Other Agricultural Products	257.0	76.1	166.2	0.0	26.5	163.7	99.0	94.5	0.0	0.0	1.6	0.8	72.2		23.7		26.9	1008.2
5.2.2 Other Non Agricultural Products	4343.0	592.7	2237.6	2296.7	178.3	2811.3	1659.2	830.7	852.4	586.9	476.5	123.9	1416.8	129.3	92.2	666.7	228.1	19522.1
5.2.2.1 Raw Materials	163.0	20.9	266.7	37.9	0.9	245.9	862.6	78.8	229.3	586.9	261.3	36.9	657.4				0.8	3449.4
5.2.2.2 Semi Ready Made Goods	854.0	8.8	45.6	0.0	0.0		25.6	118.0	0.0	0.0	0.3	12.2	9.9			666.7	31.8	1772.9
5.2.2.3 Readymade Goods	3326.0	563.0	1925.3	2258.8	177.4	2565.4	771.0	633.9	623.0	0.0	214.9	74.8	749.5	129.3	92.2	0.0	195.4	14299.9
5.2.2.3.1 Salt, Sugar, Ghee	647.0	83.2	77.3	214.6	0.0	10.2	131.2	151.5	0.9	0.0	106.1	32.0	113.6		49.2		0.0	1616.8
5.2.2.3.2 Clothing	621.0	125.4	40.5	8.2	0.0		33.8	51.6	0.4	0.0		3.2	70.8	0.1			2.9	957.9
5.2.2.3.3 Other Goods	2058.0	354.4	1807.4	2036.0	177.4	2555.2	606.0	430.8	621.8	0.0	108.8	39.6	565.1	129.2	43.0		192.5	11725.2
6 On Bills Guarantee	1266.4	2970.0	1856.6	208.0	4.6	885.5	69.1	1646.6	380.5	251.3	71.0	175.5	3.2	0.0	286.9	71.7	0.0	10147.0
6.1 Domestic Bills	207.0	37.2	19.0	14.3	4.6	1.9	6.1	50.0	30.3	0.0	27.8	3.2	0.0		55.9		0.0	457.3
6.2 Foreign Bills	1059.4	2932.8	1837.6	193.7	0.0	883.6	63.0	1596.6	350.2	251.3	43.2	172.3	3.2	0.0	231.0	71.7	0.0	9689.7
6.2.1 Import Bill & Letter of Credit	880.0	2526.1	1355.2	6.1	0.0	531.4	19.2	1211.3	320.9	56.5	0.7	167.0	0.0		200.0		0.0	7274.4
6.2.2 Export Bill	8.0	364.8	128.2	89.3	0.0	175.9		212.1	7.8	37.8	42.5	4.0	2.4		31.0	62.2	0.0	1166.0
6.2.3 Against Export Bill	65.4	30.9	192.6	6.5	0.0	1.4	4.0	141.4	0.0	157.0		1.3	0.0				0.0	600.5
6.2.4 Other Foreign Bills	106.0	11.0	161.6	91.8	0.0	174.9	39.8	31.8	21.6	0.0		0.0	0.7				9.5	648.8
7 Guarantee	1212.0	104.1	425.9	314.0	465.2	959.4	438.6	1169.5	157.0	325.9	201.7	312.0	45.0	99.5	92.6	66.3	42.6	6431.3
7.1 Government Guarantee	691.0	8.0	0.0	0.0	0.0				0.0	144.0		0.0	0.0				0.7	843.7
7.2 Institutional Guarantee	133.0	0.5	244.3	256.0	444.5	12.3	401.3	317.0	157.0	0.0	112.3	137.2	45.0	13.1	92.6	66.3	41.8	2474.1
7.3 Personal Guarantee	220.0	1.8	133.5	2.2	0.0	59.2	11.4	226.0	0.0	0.0	89.4	104.4	0.0	0.1			0.0	848.0
7.4 Group Guarantee	72.0	93.1	15.7	0.0	0.0			0.6	0.0	0.0		0.0	0.0				0.0	181.4
7.5 On Other Guarantee	96.0	0.7	32.4	55.8	20.7	887.9	25.9	625.9	0.0	181.9		70.5	0.0	86.3			0.0	2084.0
8 Credit Card	0.0	0.0	14.1	0.0	0.0	39.3			0.0	0.0		0.0	0.0				0.0	53.4
9 Earthquake Victim Loan	44.0	70.0	0.0	0.0	0.0				0.0	0.0		0.0	0.0				0.0	114.0
10 Others	4888.1	3758.9	518.9	88.2	1076.0			48.4	112.8	744.0	744.2	189.2	8.5	16.2	710.8	19.3	0.1	12923.6
TOTAL	18792.9	27728.9	8740.8	6988.9	6121.0	12616.2	4964.5	9786.0	5800.0	5749.9	3866.7	3056.6	2837.8	1683.4	2844.5	1276.7	1119.2	123974.0

* 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 26
PRIORITY and DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS
Mid-JANUARY 2004

(Rs in million)

Sectors	NBL	RBB*	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIBL	NICB	MPBL	KMBL	LAXMI*	SDBL
1 Priority Sector	717.6	0	834.9	561.1	834.39	685.3	834.2	766.1	581.01	487.8	374.4	182.14	311.3	142.2	198.3	0	246.7
(A) Direct Investment	717.6	0	600.7	275.7	823.19	395.3	577	766.1	439.3	487.8	374.4	182.14	253.2	140	126.7	0	246.7
- Agriculture	300.5		51.2	12.2	61.733	8.5	16.5	36.1	21.988	56.526	30.6	3.523	44.764	11.5			0
- Domestic Industries	166		152.5	125.9	88.782	159.1	139	218.8	193.88	227.21	79.2	44.228	69.69	20.3	1.3		5.9
- Services	189.7		388.5	127.9	672.68	225.6	395.7	345.3	222.41	159.83	175.7	73.862	138.74	31	42.7		240.8
- Power Sector	61.4		1.8	9.7	0	2.1	25.8	152.4	0	44.239	88.9	60.528	0	77.2	82.7		0
- Machine & Import of Raw Ma	0		6.6	0	0		0	13.5	1.02	0	0	0	0				0
(B) Indirect Investment	0		234.3	285.4	11.195	290	257.2		141.72	0		0	58.1	2.2	71.6		0
2 Deprived Sector	306.3	0	244.2	180.5	231.32	324.2	152.2	279.5	155.06	212.58	98	63.479	58.1	14.6	71.6	0	2
(A) Direct Investment	306.3	0	9.9	0.1	220.12	0	0	42.7	13.344	0	23.4	0	0	1.5	0	0	2
- Agriculture	222.3		7.9	0	2.553			1.3	4.491	0	4	0	0	1.5			0
- Domestic Industries	14.4		0.4	0	2.568			0	0.006	0	2.3	0	0				2
- Services	69.6		1.6	0.1	215			41.4	8.847	0	17.1	0	0				0
(B) Indirect Investment	0	0	234.3	180.4	11.195	324.2	152.2	236.8	141.72	212.58	74.6	63.479	58.1	13.1	71.6	0	0

* Data not available.

Table No. 27
COMMERCIAL BANKS LOANS TO PUBLIC INTERPRISES
 (Aggregate)

(Rs.in million)

Name of Enterprises	Mid-July						Mid-Jan
	1998	1999	2000	2001	2002	2003	2004
1 Agriculture Tools Factory	176.1	150.1	0.7	0.7	0.8	0.8	0.8
2 Bricks & Tiles Factory	2.5	2.5	31.9	2.5	10.0	15.8	15.8
3 Hetauda Leather Factory	2.9	2.5	2.1	2.1	1.5	1.6	1.6
4 Himlal Cement Factory	24.9	26.6	26.8	28.6	30.5	37.5	38.9
5 Raghupati Jute Mills	0.0	0.0	0.0	0.0	0.0	0.0	0.0
6 Royal Drugs Ltd.	6.1	13.7	20.8	32.9	33.7	39.2	132.5
7 Balaju Yantra Shala	0.6	0.6	0.5	0.5	0.0	0.5	0.0
8 Nepal Food Corporation	254.2	426.5	480.8	379.4	389.3	448.8	170.9
9 National Trading Limited	63.9	0.1	169.3	114.7	196.3	45.3	115.0
10 Rice Export Companies	3.3	3.3	0.0	3.3	0.0	0.0	0.0
11 Cottage Ind. & Handicrafts Sales Dept.	10.3	3.7	4.9	7.9	9.3	10.3	10.3
12 Royal Nepal Airlines Corp.	2.6	86.1	116.8	615.3	559.2	762.3	384.6
13 Nepal Transport Corporation	19.1	19.1	19.1	19.1	0.0	19.0	19.0
14 Janak Educational Material Centre	29.8	58.3	92.8	54.7	39.3	63.6	95.1
15 Agricultural Input Corp.	15.6	241.6	0.0	56.4	1.0	120.1	290.8
16 Nepal Rojin & Turpentine	0.0	35.6	27.2	14.9	40.0	34.6	31.7
17 Birgunj Sugar Factory	13.7	0.0	230.8	172.9	195.5	168.0	165.6
18 Agricultural Dev. Bank	140.7	140.7	280.7	781.7	500.0	406.3	520.0
19 Nepal coal Ltd.	0.0	0.0	1.0	1.0	0.0	0.0	0.0
20 Janakpur Cigarette Factory	144.9	121.0	122.6	76.3	39.5	95.8	148.7
21 Tobacco Development Company	0.0	0.0	0.0	0.0	0.0	0.0	0.0
22 Sajha Bhandar	6.2	3.3	9.0	11.4	0.0	0.0	0.0
23 Udayapur Cement	0.0	0.0	0.3	0.0	0.0	0.0	0.0
24 Others	296.6	414.0	476.3	533.4	605.2	39.4	646.4
Total	1214.0	1749.3	2114.4	2909.7	2651.1	2308.9	2787.7

Table No. 28
**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. 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	1789.6	28862.9
Mid-January 2004	5519.4	804.7	2367.0	3327.3	5628.6	1032.7	2142.3	4519.3	2045.0	27386.3
Saving										
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
Mid-January 2004	5146.0	191.8	4713.8	1092.8	1460.9	2.6	4038.3	84898.0	4236.7	105780.9
Fixed										
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
Mid-January 2004	5644.3	38.7	21086.5	4557.5	8066.2	185.3	4067.5	20245.3	766.3	64657.6
Total										
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	4860.3	189389.4
Mid-January 2004	16309.7	1035.2	28167.3	8977.6	15155.7	1220.6	10248.1	109662.6	7048.0	197824.8

* 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
INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N
(Mid-January,2004)

Deposits :		(in %)																
Banks	Savings		Fixed															
	B.C.	Exis.	7 days		14 days		1 month		2 months		3 months		6 months		1 year		2 yrs/Above	
			B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.
NBL	5.00	4.75	2.00	2.00	2.50	-	3.50	3.25	-	3.50	4.00	3.75	4.50	4.25	6.00	5.75	6.25	6.00
RBB	4.75	3.50	-	-	-	-	-	-	-	-	3.75	3.50	4.25	3.75	5.75	4.75	6.00	-
NABIL	2.75	2.75	-	-	2.00	2.00	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.25	4.25	4.50-4.75	4.50-4.75
NIB	5.00	5.00	-	-	3.00	3.00	4.00	4.00	-	-	5.00	5.00	5.50	5.50	6.75	6.50	7.00	6.75
SCBL	2.50	2.50	-	-	1.5-2.5	1.50-2.50	2-3	2-3	-	-	2.5-3.5	2-3	2.5-3.5	2.50-3.50	3.5-4.5	3-4	3.25-4.25	3.25-4.25
HBL	4.00	3.75	-	-	2.30	2.30	3.30	3.30	-	-	4.00	3.75	4.25	4.00	5.00	5.25	6.00	5.75
NSBI	5.25	5.25	-	-	2.50	2.50	3.00	3.00	-	-	4.00	4.00	5.00	5.00	6.50	6.00	6.50-6.75	6.25
NBB	5.50	5.50	-	-	-	-	3.50	3.50	-	-	4.50	4.50	5.50	5.50	7.00	6.50	7.5	7.00
EBL	5.25	4-5	-	-	3-3.5	3.00	4.4-2.5	3.50	-	-	4.5-4.75	4.00	5.25-5.25	5.00	5.75-6	5.50	6-6.25	6.00
BOK	4-4.25	3.75-4	2.50	2.00	3.00	2.50	3.50	3.00	-	-	4.00	3.50	4.50	4.00	5.00	4.50	5.25	4.75
NCCB	5.00	5.50	-	2.50	3.50	3.00	4.00	3.50	-	-	5.00	5.00	5.50	5.50	7.00	6.50	7-7.5	7-7.5
LBL	6.00	5.25	-	-	3.00	-	4.50	4.00	-	-	5.00	5.00	6.00	6.00	7.00	7.00	7.00	7.25
NICB	5.25	5.00	-	-	2.75	2.75	3.50	3.50	-	-	4.50	4.50	5.00	5.00	6.00	6.00	6.00	6.25
MBL	5.50-6	5.00	2.50	2.00	3.00	2.50	3.50	3.00	-	-	4.50	4.00	5.00	4.50	6.50	5.75	7.00	6.25
KBL	4.75	4.75	-	-	3.00	3.00	3.50	3.50	-	-	4.00	4.00	4.25	4.25	5.25	5.25	6-6.50	5.5-6
LAXMI	5.00	5.00	2.50	2.50	2.50	3.00	3.50	3.50	-	-	4.00	4.50	4.50	5.00	5.50	5.50	6.00	6.00
ADB/N	6.25	5.25	-	-	-	-	-	-	-	-	-	-	-	-	7.25-7.75	6.50	7.50-8	6.75

Credit :																	
Banks	Overdraft		Export Credit		Import L/C		Against FDR		Agnst HMG Bond		Against BG/CG		Agnst other Guran.		Industrial Loan		
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	
NBL	11.5-14	10.00	9-10	8.50	-	8.50	+1.5%	+1.5%	7.00	7.00	10.00	8.75	-	-	12.5-14	10.5-13	
RBB	11-12.5	11.25	6.75-11.25	10.00	9.50-11.50	10.00	+2%	+1.75%	9.5-10.5	9-10	9-10	9.25	-	-	6.75-14	11-11.75	
NABIL	-	-	4-11.25	4-11	9.5-11.5	8.5-11	+2%+8%	7.00	7.5-8	6.5-7.5	9.50	9.00	10.50	10.00	-	-	
NIB	12.5-13.5	12.5-13.5	11-12	11-12	10.5-13.5	10.5-13.5	+2%	+2%	9.00	9.00	11.00	11.00	-	-	12.5-13.5	12.5-13.5	
SCBL	-	-	10-11.50	6.50-12	9.50-11.50	9-11	+2%+3%	+2%+3%	8-9.5	8-9.5	9-13.5	9-10.50	9-10.5	11.5-13.5	9-14	11.50-13.50	
HBL	11.25-13.75	10.5-13.25	9-9.5	9-9.5	9.75-12.75	9.25-12.25	+2%	+2%+3%	8.00	8.00	9.5-10.5	9.5-10.5	10.50	10.50	9-13.5	9-13	
NSBI	11.25-14	11-13.50	8.5-11	8.5-11	9-13.5	9-13	+1%+3%	+1%+2%	7.50-9	7.5-9	9-9.5	9-9.5	+2%+3%	+2%+3%	8.5-14	8.50-13.50	
NBB	13.5-14.5	13.50-14	9.5-11.75	11.25-11.75	-	-	+2%	1.5%+2%	9.00	9.00	13.00	13.00	-	-	11.25-14	11.25-14	
EBL	11.25-13	10.25-12.5	9-10.50	9-10	9-11.75	9-11.75	+1.5%	+1.5%	7.5-8	7.5-8	9.5-10.50	9.5-10.5	-	-	9-13	9-13	
BOK	10-13.50	10-13.50	9.50-10.50	9.50-10.50	8.75-12.50	8.5-12.5	7-9	6.5-8.5	6.50-8	7-8	9-10.5	9-10.5	7-8.5	6.5-9.5	7-13	10.5-13	
NCCB	13-14.5	13.5-14.5	10.5-11	10.5-11	-	-	+1.5%+2%	1.5+2%	9.00	9.00	10-12	10.50	-	-	10.5-13.5	10.5-14	
LBL	12.50	11.50-13	11-12	10.25	11.00	9.50-11.50	+2%	+2%	9.00	8.50-9	12.00	10.25	10.00	10.00	-	9.50-12.50	
NICB	11.5-14.5	12-13	10-12	10-12	9.25-11.50	8.5-10.5	8.00	8.00	8-9	7.50-8.50	10.50	9.5-10.5	-	8.5	-	-	
MBL	10.50-12.50	10.50-12.50	9.5-11	9.5-11	9.50-11.50	9-11.50	+1.5%	+1.5%	9.00	8.00	10.50	9.00	10.50	10.50	12.5-13.5	9-11.5	
KBL	10.50	10-13	10-11.5	10-11.5	9.5-12	8.75-11	-	+2%	8.5-9	8-9	8.5-9	9.5	11-12	-	10-13.50	10-13	
LAXMI	11-13.5	11-13.5	11-12.5	11-12.5	9.5-12	9.5-12	9-10	9-10	8.5-9.5	8-9	8-9.5	8-9.5	-	-	10-13	10-13	
ADB/N	15.3-18	13.95-17	-	-	-	-	+3%	+2%	-	+2%	-	-	-	-	13.5-15	12.6-14	

Contd.....

Credit :																	
Banks	Commercial Loan		Priority Sector		Poorer Sector		Term Loan		Working Capital		Hire Purchase		Others				
	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.	B.C.	Exis.			
NBL	13.5-14.5	11-13.5	13.50	10.50	10.00	8.00	-	-	11.5-13	10.00	13-14	11.00	6-14@	8.50-11@			
RBB	6.75-14.50	-	12.50	12.00	9.00	8.50	-	-	9-13.75	8.75-12.50	12-13	12.00	6.75-14.75	7-12			
NABIL	-	-	4-13.50	4-13	7-10	7-9	11-13.25	11-13	10.5-12.5	10-12	10.50-13	10.50-12.5	7.50-13.50	7-13			
NIB	9-16	9-16	14.50	14.50	12.00	12.00	-	-	12.5-13.5	12.5-13.5	-	-	10-16	10-16			
SCBL	10-14.5	12-14	-	-	10.00	10.00	12-14	10-14	12-13.5	11.50-13	10.00	9.00	11.50-13	6.50-14.50			
HBL	9-13.75	9-13.25	12-13	12-13	8.50	8.50	12.5-13.5	12-13	10.75-13.25	10.5-13	12-13	11.5-13	8.5-16.25	8.5-15.75			
NSBI	8.5-14	8.50-13.50	12-12.5	12-12.5	7-9	7-9	11.5-14	11.5-14	-	-	12-13.5	11-12.50	8-14	8-13.50			
NBB	11.75-14.5	11.75-14	13.00	13.00	12.00	12.00	13-14	13-13.50	-	-	14-14.5	14.00	10-14.5	10-14			
EBL	9-12.5	9-12.5	12-13	12-13	10-11	10-11	11-13.50	11-13.50	10.50-12.50	9-12.5	12-13.50	11.5-13	4-13.5	7.5-13.5			
BOK	11-13.50	11-13.50	13-14	-	-	6.5-11	11-13	11-13	10-13.50	10-13.50	9.50-12	9.50-12	4-13.50	4-13.50			
NCCB	11.5-14.5	11.5-14.5	13.75	13.5	7-11	7-11	13-14.5	13-14	13-14.5	-	14-15	14.00	10.5-15	14.5			
LBL	-	7.50-15	12.50	12-13	9.00	7-11	-	12-13	12.25-12.5	11.50-13	13.00	12-13	7.5-15	7.5-15			
NICB	-	-	13.5-14	12-13	9.50	5.50-10.50	12-13	12-13	11.50-12.50	11.50-12.50	12-13.50	12-13.50	15.00	4-14			
MBL	13.5-14.5	10-13.5	10.50-12.50	10.50-12.50	6.50-12.50	6.50-11	11.50-13.50	11.50-13.50	10.50-12.50	10.50-12.50	11.50-13	11-12	12.50-14.50	12-14			
KBL	11-13.5	10.25-13	12.5-13.5	12-13	6.5-8.5	6.5-8.5	12-13.50	11.5-13	11-13	10-13	-	10-12.5	9.5-14	8.75-13			
LAXMI	10-13.5	10-13.5	12-13.5	12-13.5	7.5-11.5	7.5-11.5	11.5-13.5	11.5-13.5	11-13	11-13	11.5-13.5	10.5-12	13-14.5	9.5-14			
ADB/N	14.4-16	13.95-15.5	-	-	-	-	-	-	-	-	14.4-16	13.5-15	14.4-16	12.6-15			

B.C. = Before Change

Exis. = Existing

Note :

- a. @ Pledge, hypothecation, Construction, Mini Market Housing, Gold & Silver, Warehouse, Cold storage, Contract Loan.
- b. {} Trust receipt facility, cash credit, loan against approved shares.
- c. v Trust Receipt, Personal Loans, Demand Loans.
- d. # Overdraft loan simply denotes any type of loan facility granted to customer in the form of cash credit from his current account. It could be working capital loan, industrial credit, commercial credit, credit against FDR or any other loans.
- * or min 12.5
- e.## 5.5% In Bal & Mahila Suraksha Deposits.
- f.** Foreign Currency(US Dollars) 1.0% P.A.
- g. *2% on foreign currency
- h.!! Foreign Currency(US Dollars)1.5% P.A., Saving Premium 4.5%

Banks

NEPAL BANK LTD.....
RASTRIYA BANIJYA BANK
NABIL BANK LTD.
NEPAL INVESTMENT BANK
STANDARD CHARTERED BANK.....
HIMALAYAN BANK LTD.....
NEPAL SBI BANK
NEPAL BANGLADESH BANK
EVEREST BANK
BANK OF KATHMANDU
NEPAL CREDIT & COM. BANK LTD.....
LUMBINI BANK LIMITED.....
NEPAL INDUSTRIAL & COMM.BANK LTD.....
KUMARI BANK LTD.....
MACHHAPUCHHIRE BANK LTD.....
LAXMI BANK LTD
AGRI DEV. BANK/NEPAL

Effective Date

Before Change	Existing
2058/10/01(14 Jan.'2002)	2059/07/14(31 Oct. 2002)
2059/09/01 (16 Dec. '2002)	2060/05/01 (18 Aug. '2003.)
2059/10/03 (17 Jan. '2003)	2060/01/19 (02 May 2003)
2057/01/19 (01 May. '2000)	2057/04/17 (01 Aug. '2000)
2059/07/01 (18 Oct. '2002)	2059/11/01 (13 Feb. '2003)
2058/09/17 (01 Jan.'2002)	2059/05/01 (17 Aug.'2002)
2058/07/01 (17 Oct. '2001)	2059/02/01 (15 May. '2002)
2059/01/01 (14 Apr. '2002)	2059/05/01 (17 Aug. '2002)
2059/06/15 (01 Oct. '2002)	2059/09/21 (05 Jan. '2003)
2060/04/16 (01 Aug. '2003)	2060/07/15 (01 Nov. '2003)
2059/07/01 (18 Oct. '2002)	2059/11/01 (13 Feb. '2003)
2057/11/01 (12 Feb. '2001)	2059/07/08 (25 Oct. 2002)
2059/07/15 (01 Nov. '2002)	2059/10/21 (04 Feb. '2003)
2059/07/15 (01 Nov. '2002)	2060/02/01 (15 May.'2003)
2059/06/15 (01 Oct. '2002)	2060/04/08 (24 Jul. 2003)
2059/02/01 (15 May. 2002)	2059/04/01 (17 Jul. 2002)
2056/04/01 (17 Jul '99)	2058/05/01 (17 Aug.'2001)

Table No. 30
List of Licensed Commercial Banks
Mid-January 2004

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. NABIL Bank Ltd.	2041/03/29	2041/03/29	Kathmandu
4. Nepal Investment Bank Ltd.	2042/11/16	2042/11/16	Kathmandu
5. Standard Chartered Bank Nepal 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. Nepal Credit and Commerce Bank Ltd.	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	2057/06/17	2057/06/17	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. 32
LIST OF AGRICULTURE DEVELOPMENT BANK BRANCHES
(PERFORMING COMMERCIAL BANKING ACTIVITIES)

Mid-January, 2004

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. 33
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
(AGGREGATE)

SOURCES AND USES	1998 (43)	1999 (45)	2000 (46)	2001 (48)	2002 (54)	2003 (57)	2004 (58)
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- Jan
1. CAPITAL FUND	917.7	1174.0	1489.5	1928.9	2662.1	3205.2	3599.8
a. Paid-up Capital	732.8	837.7	945.1	1220.6	1522.6	1947.4	2104.7
b. General Reseves	50.5	96.8	186.0	242.6	303.2	339.1	410.6
c. Others Reserves	17.6	26.3	72.5	70.6	182.7	43.3	35.5
d. Loan Loss Provision	116.8	213.2	285.9	395.1	653.6	875.4	1049.0
2. DEPOSITS	6387.0	8036.6	9748.6	11654.0	13453.9	16510.3	17945.4
3. BORROWINGS	122.1	82.8	175.9	215.0	244.8	134.3	796.5
a. NRB	-	-	-	-	-	13.9	11.4
b. Commercial Banks	122.1	82.8	175.9	215.0	244.8	120.4	785.1
c. Others	-	-	-	-	-	-	-
4. OTHERS	799.1	1339.6	1392.5	1665.1	1825.5	1788.5	2053.3
5. P/L ACCOUNTS	-	-	243.2	334.2	266.4	478.2	286.1
TOTAL SOURCES OF FUN	8225.9	10633.0	13049.7	15797.2	18452.7	22116.5	24681.1
TOTAL USES OF FUNDS	8225.9	10633.0	13049.7	15797.2	18452.7	22116.4	24681.1
1. LIQUID FUNDS	452.5	1133.6	1728.6	2048.5	2862.4	2674.0	2778.9
a. Cash in Hand	44.6	110.3	95.6	139.9	170.4	109.0	100.5
b. Bal. with NRB	6.2	12.6	20.1	17.2	31.2	178.9	195.1
c. Bal. with Dom . Banks	401.7	1010.7	1612.9	1891.4	2660.8	2386.1	2483.3
2. INVESTMENTS	1758.5	1262.1	1129.2	1268.0	1623.4	2392.4	2575.5
a. Govt. Securities	1440.9	932.1	842.8	837.2	1120.0	702.4	1091.4
b. NRB Bond	-	-	-	326.1	393.9	210.6	1484.1
c. Other	317.6	330.0	286.4	104.7	109.5	1479.4	
3. LOANS & ADVANCES	5477.7	7218.8	9062.8	10865.3	11949.6	14473.7	16366.4
a. Hire Purchase Loan	964.3	1304.2	1640.0	2151.6	2435.9	2477.4	2855.2
b. Housing Loan	1586.0	2004.2	2340.4	2965.4	3144.4	4211.1	4758.6
c. Term Loan	2207.1	3104.6	4239.4	4704.3	5292.6	6806.5	7669.8
d. Lease Finance	310.3	260.1	235.3	277.8	363.6	148.8	143.6
e. Fixed Deposit Receipts	-	-	474.7	464.2	479.1	586.3	612.2
f. Others	410.0	545.7	133.0	302.0	234.0	243.6	327.0
4. OTHERS	537.2	1018.5	1129.1	1615.4	2017.3	2576.3	2960.3
5. P/L ACCOUNTS	-	-	-	-	-	-	-

Figures in paranthesis show the no. of Finance Co.

Table No. 35
SOURCES AND USES OF FUNDS OF FINANCE COMPANIES
WITHIN AND OUTSIDE KATHMANDU VALLEY
Mid-January, 2004

(Rs in Million)

	Within Ktm. Valley(37) (A)	Out of Ktm. Valley (21) (B)	Total (C)	Percentage Share	
				A	B
CAPITAL FUND	2733.2	866.6	3599.8	75.9	24.1
CORE CAPITAL	1927.1	623.7	2550.8	75.5	24.5
a. Paid-up Capital	1614.8	489.9	2104.7	76.7	23.3
b. General Reserve	294.7	115.9	410.6	71.8	28.2
c. Retained Earning	17.6	17.9	35.5	49.6	50.4
Supplementary Capital	806.1	242.9	1049.0	76.8	23.2
d. Loan Loss Provision	766.0	231.9	997.9	76.8	23.2
e. Others than Reserves	40.1	11.0	51.1	78.5	21.5
DEPOSITS	13167.3	4778.1	17945.4	73.4	26.6
BORROWINGS	764.2	32.3	796.5	95.9	4.1
a. NRB		11.4	11.4	0.0	11.4
b. Commercial Banks	764.2	20.9	785.1	97.3	2.7
c. Others	-	-			
OTHERS	1516.4	536.9	2053.3	73.9	26.1
P/L ACCOUNTS	211.1	75.0	286.1	73.8	26.2
TOTAL SOURCES AND USES	18443.1	6337.1	24780.2	74.43	25.57
LIQUID FUNDS	2127.6	651.3	2778.9	76.6	23.4
a. Cash in Hand	80.9	19.6	100.5	80.5	19.5
b. Bal.with NRB	161.9	33.2	195.1	83.0	17.0
c. Bal.with Dom.Banks	1884.8	598.5	2483.3	75.9	24.1
INVESTMENTS	2314.8	260.73	2575.5	89.9	10.1
a. Govt.Securities	1064.6	26.8	1091.4	97.5	2.5
b. Others	1250.2	233.9	1484.1	84.2	15.8
LOANS & ADVANCES	11533.5	4832.93	16366.4	70.5	29.5
a. Hire Purchase Loan	1882.4	972.8	2855.2	65.9	34.1
b. Housing Loan	3397.3	1361.3	4758.6	71.4	28.6
c. Term Loan	5346.0	2323.8	7669.8	69.7	30.3
d. Lease Finance	114.0	29.6	143.6	79.4	20.6
e Merchant Banking	63	1.03	64.0	98.4	1.6
i Underwriting	-	-			
ii Bridge Finance	55.9	-			
iii Venture Capital	2.6	-			
iv Others	4.5	1.0	5.5	81.4	18.6
f. Fixed Deposit Receipts	484.1	128.1	612.2	79.1	20.9
g. Other	246.7	16.3	263.0	93.8	6.2
OTHERS	2416.3	544.0	2960.3	81.6	18.4

Figures in Paranthesis Show the no. of Finance Co.

Table No. 36
SECTORAL CLASSIFICATION OF DEPOSITS OF FINANCE COMPANIES
(AGGREGATE)

(Rs in Million)

Deposits	1998 (43)	1999 (45)	2000 (46)	2001 (48)	2002 (54)	2003 (57)	2004 (58)
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- Jan
1. Govt. Corporations & Companies	335.8	444.9	504.4	616.2	740.1	1198.8	1003.4
2. Non- Govt. Corporations & Companies	1275.9	1006.2	1243.2	1587.4	2292.1	2788.2	2914.6
3. Non - Profit Organisations	287.0	319.7	455.5	630.3	669.5	580.2	664.4
4. Individuals	4312.0	6055.4	7372.8	8579.6	9381.2	11479.2	12755.1
5. Municipalities & Dev. Committees	4.5	3.2	2.8	2.9	26.3	54.1	62
6. Others	171.8	207.2	169.9	237.8	344.7	409.8	545.9
Total	6387.0	8036.6	9748.6	11654.2	13453.9	16510.3	17945.4

Figures in Paranthesis Show the no. of Finance Co.

Table No 37
CREDIT FLOWS OF FINANCE COMPANIES (PURPOSEWISE)
(AGGREGATE)

(Rs in Million)

PURPOSE	1998 (43) Mid-July	1999 (45) Mid-July	2000 (46) Mid-July	2001 (48) Mid-July	2002 (54) Mid-July	2003 (57) Mid-July	2004 (58) Mid-Jan
1. Hire Purchase Loan	964.4	1304.2	1640.0	2151.6	2435.9	2477.4	2855.2
2. Housing Loan	1586.0	2004.2	2340.4	2965.4	3144.4	4211.1	4758.6
3. Term Loan	2207.1	3104.6	4239.4	4704.3	5292.6	6806.5	7669.8
4. Lease Finance	310.3	260.1	235.3	277.8	363.6	148.8	143.6
5. Merchant Banking		19.0	58.2	160.3	150.3	73.6	64.0
i Underwriting	-	-	-	-	-	-	-
ii Bridge Finance	-	19.0	48.3	64.7	144.0	63.9	55.9
iii Venture Capital	-	-	-	-	-	2.5	2.6
iv Others	-	-	9.9	95.6	6.3	7.2	5.5
6. Loan Against Fixed Deposit Receipts and Govt. Securities.	-	497.8	474.7	464.2	479.1	586.3	612.2
7. Others	410.0	28.9	74.8	141.7	83.7	170.0	263.0
Total	5477.8	7218.8	9062.8	10865.3	11949.6	14473.7	16366.4

Figures in Paranthesis Show the no. of Finance Co.

Table No.38
SOURCES AND USES OF FUND OF OTHER DEVELOPMENT BANKS
Mid-January 2004 (Poush 2060)

	Mid-Oct 2003 (A)	Mid-January 2004 (Poush 2060)										TOTAL (B)
		NIDC* 1	ADB* 2	NDB* 3	EDB 4	MALIKA 5	SIDHARTHA 6	DEV.CREDIT 7	CSI 8	UDB 9	NARAYANI 10	
1 CAPITAL FUND	4123466	1570142	2032623	198276	4331	18123	11639	184625	122452	9833	13672	4165716
a. Paid-up Capital	2400874	415823	1546900	144000	3500	14000	10400	160000	112000	8428	10500	2425551
b. General Reserves	215029	67519	143269	2089	154	245	458	5227	1613	0	89	220663
c. Others Reserves	1507563	1086800	342454	52187	677	3878	781	19398	8839	1405	3083	1519502
Contingency Reserves	0	0	0	0	0	0	0	0	0	0	0	0
Banking Dev. Reserves	0	0	0	0	0	0	0	0	0	0	0	0
Reserves for Dividend	0	0	0	0	0	0	0	0	0	0	0	0
Risk Bearing Reserves	1278473	973626	226570	52155	677	3878	781	19398	8839	1405	3083	1290412
Staff welfare Reserves	19690	0	19658	32	0	0	0	0	0	0	0	19690
Other	209400	113174	96226	0	0	0	0	0	0	0	0	209400
2 DEPOSITS	29052187	522500	2394956	2045745	11355	172734	39938	1394939	795688	81154	106783	29120792
a. Term Deposit	27707737	522500	22885958	1876866	3990	172332	36005	1384174	749986	31271	106783	27769865
Govt.Organization	1354842	0	0	0	0	39599	0	625396	625666	22500	0	1313161
Non Govt.Organization	578400	0	0	0	0	41463	15240	458860	102350	46	33410	651369
Non Profit Making Org.	97486	0	0	0	0	40039	258	17058	210	0	34498	92063
Individuals	385879	0	0	0	0	51006	20165	282860	21760	8725	38875	423391
Municipality Or Dev. Com.	572	0	0	0	0	225	342	0	0	0	0	567
Others	25290558	522500	22885958	1876866	3990	0	0	0	0	0	0	25289314
b. Other Deposit	1344450	0	1063998	168879	7365	402	3933	10765	45702	49883	0	1350927
3 BORROWINGS	5836449	1349472	4453754	0	0	39967	8989	56000	0	0	0	5908182
a. NRB	1062252	778497	250632	0	0	27467	8989	0	0	0	0	1065585
b. Other Bank	687100	0	687000	0	0	12500	0	0	0	0	0	699500
c. Financial Institutions	4087097	570975	3516122	0	0	0	0	56000	0	0	0	4087097
d. Others	0	0	0	0	0	0	0	0	0	0	0	0
4 OTHER LIABILITIES	8830609	0	8688012	51800	923	10540	5079	55125	48517	2783	7750	8870529
Sundry Creditors	521569	0	517350	143	923	2230	2690	5	341	942	1480	526104
Other	8309040	0	8170662	51657	0	8310	2389	55120	48176	1841	6270	8344425
5 ADJUSTMENT ACCOUNT	266499	0	255140	0	0	12687	0	0	0	1553	7199	276579
6 P/L ACCOUNT	-681964	-976512	175022	49738	996	144	1524	23278	0	0	0	-725810
Total Sources of Funds	47162590	2465602	39299367	2345559	17605	254195	67169	1713967	966657	95323	135404	47360848
1 LIQUID FUNDS	3785349	220949	2765524	277254	1127	42060	6423	326169	196001	2330	15186	3853023
a. Cash in Hand	713252	6	691253	10923	272	5497	327	1816	3948	145	6677	720864
b. Bal. with NRB	1447974	770	1416300	7831	5	2112	0	11820	10721	862	1100	1451521
c. Bal. with Dom. Bank	1565730	220173	657971	217375	850	34451	6096	294052	178594	1323	4571	1615456
d. Bal. with Financial Insts.	56366	0	41125	0	0	0	0	13551	0	0	2838	57514
e. Clearing Cheque	2027	0	0	0	0	0	0	4930	2738	0	0	7668
2 INVESTMENTS	2385693	132079	1861409	208025	0	19267	0	145489	10000	20781	4000	2401050
a. Govt.Securities	1206252	0	967679	198000	0	18073	0	12500	10000	0	0	1206252
b. Share & Deben.	269613	111135	95270	10025	0	1194	0	51989	0	0	0	269613
c. Other Investment	909828	20944	798460	0	0	0	0	81000	0	20781	4000	925185
3 LOANS & ADVANCES	31515978	2065502	25603162	1671116	14950	163349	59096	1162678	707194	54748	100029	31601824
a. Agriculture Sector	241181	0	70389	3362	0	43417	6816	41361	61430	730	16189	243694
b. Industrial Sector	2916300	2065502	329580	1738	6878	5615	337076	158195	9625	1753	1753	2915962
c. Housing and Real Estate	415823	0	62616	0	13864	10233	233526	101181	16951	4566	442937	
d. Business Sector	586959	0	241288	4211	66430	17548	120464	182408	14771	34714	681834	
e. Service Sector	1588911	0	967243	4825	9293	3496	342335	203535	12408	10766	1553901	
f. Loan Against Fixed Deposit	2487	0	6	6	504	519	445	101	1287	0	0	2862
g.Others	25764317	25603162	0	808	229637	14869	87916	162	30754	0	0	25760634
4 OTHER ASSETS	9466752	47072	9069272	189164	1528	29519	1650	79631	44723	13766	7509	9483834
a. Interest Accrued	1090572	2968	1029564	702	702	5692	835	27935	30739	3844	2854	1105133
b. Sundry Debtors	6059469	0	6045902	7697	60	707	6	20	3620	3620	1835	6059847
c. Other	2316711	44104	1993806	181467	766	23120	809	51696	13964	6302	2820	2318854
5 ADJUSTMENT ACCOUNT	14725	5992	0	0	0	12253	0	0	0	0	7199	25444
6 P/L ACCOUNT	6975	0	0	0	0	0	0	8739	3698	1481	13918	13918
Total uses of Fund	47162590	2465602	39299367	2345559	17605	254195	67169	1713967	966657	95323	135404	47360848

* Figure of Mid-July 2003

1. NIDC = NEPAL INDUSTRIAL DEVELOPMENT 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. SIDHARTHA = SIDHARTHA 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. 39

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

Rs. in Thousand

SOURCES AND USES	1998	1999	2000	2001	2002	2003	2004
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- Jan
1. CAPITAL FUND	305208	308799	310618	307525	308091	303238	301248
a. Paid-up Capital	298500	298500	298500	298500	298500	298500	298500
b. Statutory Reserves	1955	2135	2780	2625	2714	2451	1372
c. Others	4753	8164	9338	6400	6877	2287	1376
2. DEPOSITS	100248	155735	218090	283360	341072	451556	479386
a. Personal Savings	6854	38055	18075	20375	286286	30250	
b. Others Savings	93394	117680	200015	262985	54786	421306	
3. BORROWINGS	518991	623799	782984	1070642	1180996	1324865	1343430
a. Financial Institutions	511713	609349	700544	1054888	1136992	1275273	
b. Nepal Rastra Bank	7278	6004	61406	10000	32293	39439	
c. Others	-	8446	21034	5754	11711	10153	
4. OTHERS	231029	408779	237160	329752	197514	227457	304445
5. P/L ACCOUNTS	-	-	411	5408	-120976	-101699	17008
TOTAL SOURCES AND USES	1155476	1497112	1549263	1996687	1906697	2205417	2445517
1. LIQUID FUND	42447	61614	187569	121739	166759	211317	163231
a. Cash in Hand	8916	7908	8285	14464	17789	19735	14177
b. Bal. with NRB	12213	9651	45215	1864	16726	1757	1093
c. Bal. with Dom. Banks	21318	44055	134069	105411	132244	189825	147961
2. INVESTMENTS	446400	378375	253913	388145	466145	537383	582383
a. Govt. Securities	142500	66300	42368	7500	7500	7500	
b. Fixed Deposits	303900	312075	209930	377415	364600	526653	
c. Other Investment	-	-	1615	3230	94045	3230	
3. LOANS & ADVANCES	373639	555658	733169	1000281	1145885	1309078	1352666
a. Group Lending	9680	13136	15664	19007	939780	832165	
b. Personal Loan	340623	505295	647398	915838	150667	0	
c. Staff Loan	4327	7109	7766	5537	0	0	
d. Others	19009	30118	62341	59899	55438	476913	
4. OTHERS	292990	501465	239747	323626	127908	147639	347237
5. P/L ACCOUNTS	-	-	134865	162866			

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

Retained earning P/L Accounts.

Table No. 41

SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS

Mid-Jan. 2004

Rs. in Thousand

SOURCES OF FUNDS	NIRDHAN 1	DIPROSC 2	CHHIMEK 3	RMDC* 4	SANA KISAN* 5	SWABALAMBAN 6	Total
1 CAPITAL FUND	53904.5	11877	7062	96495	137461	30474	337273.5
Core Capital	10457.5	8396	7062	95895	105273	10105	237188.5
a. Paid-up Capital	9847.5	8120	7000	80000	105138	7000	217105.5
b. General Reserves	610	276	58	3299	135	3105	7483
c. Retained Earning			4	12596			12600
c. Supplementary Capital	43447	3481	0	600	32188	20369	100085
a. Contingency Reserves	0					8785	8785
b. Banking Dev. Reserves	36215						36215
c. Reserves for Dividend	0						0
d. Risk Bearing Reserves	2462	3481			32188	6976	45107
e. Staff welfare Reserves	0						0
f. Other	4770			600		4608	9978
2 DEPOSITS	68983	13172	15169	0	2794	90209	190327
a. Term Deposit	6240	1796	15169				23205
b. Other Deposit	62743	11376			2794	90209	167122
3 BORROWINGS	320094	77892	78233	0	424441	107836	1008496
a. NRB	11501	6005					17506
b. Other Bank	296768	65115					361883
c. Financial Institutions	11825	6772	78233		424441	107836	629107
4 OTHER LIABILITIES	25140.5	3014	4032	400551	54087	15550	502374.5
Sundry Creditors	7399					242	7641
Other	17741.5	3014	4032	400551	54087	15308	494733.5
5 P/L ACCOUNT		718			883		1601
Total Sources and Uses	468122	106673	104496	497046	619666	244069	2040072
1 LIQUID FUNDS	116519	28273	5602	98630	32919	41524	323467
a. Cash in Hand	298	338	3235	9	5	1004	4889
b. Bal. with NRB	1827			56933		1210	59970
c. Bal. with Dom. Bank	114394	27935	2367	41688	32914	39306	258604
d. Bal. with Financial Insts.						4	4
2 INVESTMENTS	122388	0	39500	269202	62005	5654	498749
a. Govt. Securities	120000			42500			162500
b. Share & Deben.						30	30
c. Other Investment	2388		39500	226702	62005	5624	336219
3 LOANS & ADVANCES	203294	76337	56426	120906	476474	189082	1122519
a. Agriculture Sector	92467	76337					168804
b. Industrial Sector	2583						2583
c. Housing and Real Estate						18	18
d. Business Sector	260						260
e. Service Sector	99088						99088
f. Loan Against Fixed Deposit							0
g. Others	8896		56426	120906	476474	189064	851766
4 OTHER ASSETS	25921	2063	2968	8308	48268	7809	95337
a. Interest Accrued	2819		697				3516
b. Sundry Debtors	6392	754	364			2606	10116
c. Other	16710	1309	1907	8308	48268	5203	81705
5 P/L ACCOUNT							0
Total uses of Fund	468122	106673	104496	497046	619666	244069	2040072

1. NIRDHAN=NIRDHAN UTTHAN BANK LTD.

2. CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.

3. DIPROSC = DIPROSC DEVELOPMENT BANK

* Figure of July 2003.

4. RMDC=RURAL MICROFINANCE DEVELOPEMENTCENTRE.

5 SANA KISAN = SANA KISAN DEVELOPMENT BANK LTD

6. SWABALAMBAN = SWABALAMBAN DEVELOPMENT BANK

Table No. 42

SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES

(Licensed by NRB)

(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	1998 (29)	1999 (35)	2000 (35)	2001 (34)	2002 (34)	2003 (34)	2003 (34)
	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- July	Mid- Jan
1. CAPITAL FUND	157124	204639	217636	246929	246929	272975	287403
a. Paid-up Capital	137713	169254	180283	191786	191786	218572	227730
b. General Reserves	9308	13953	16889	21746	21746	33521	28068
c. Others Reserve	10103	21432	20464	33397	33397	20882	31605
2. DEPOSITS	1073212	1425233	1456604	1570725	1570725	1924544	2037784
a. Saving	582856	653667	660227	730286	730286	971338	1045466
b. Fixed	490336	654309	673544	697208	697208	802524	828359
c. Other	20	117257	122833	143231	143231	150682	163959
3. BORROWINGS	62493	66755	82381	58694	58694	66442	41924
a. NRB	808	493	2368	418	418	417	367
b. Commercial Banks	61610	58877	70654	56377	56377	61285	38285
c. ADB/N	-	-	-	0	0	0	0
d. Others	75	7385	9359	1899	1899	4740	3272
4. OTHERS	163892	303328	366350	413538	413538	394588	461739
5. P/L ACCOUNTS	26263	25405	16906	31989	31989	-8128.6	35613
TOTAL SOURCES OF FUNDS	1482984	2025360	2139877	2321875	2321875	2650420	2864463
TOTAL USES OF FUNDS	1482984	2025360	2139877	2321875	2321875	2650420	2864463
1. LIQUID FUNDS	265163	354409	396052	448564	448564	389055	369909
a. Cash in Hand	32653	143183	38730	33289	33289	41995	43343
b. Bal. with NRB	6029	6953	3385	12299	12299	28296	18677
c. Bal. with Dom. Banks	226481	204273	353937	402976	402976	318764	307889
2. INVESTMENTS	138114	180565	179559	188796	188796	251874	279263
a. Govt. Securities	68766	62361	57331	56487	56487	48212	58318
b. NRB Bond	2306	18777	25052	26200	26200	54500	43384
c. Others	67042	99427	97176	106109	106109	149162	177561
3. LOANS & ADVANCES	875113	1221221	1273305	1313597	1313597	1463248	1575426
a. Commercial Loan	512071	627039	645009	659736	659736	609285	616948
b. Production Loan	69206	103388	106051	142115	142115	64539	49402
c. Loan against onFDR & Secu	43804	53529	43458	52009	52009	49617	32323
d. Others	250032	437265	478787	459737	459737	739807	876753
4. OTHERS	181949	277663	258884	343762	343762	532100	547525
5. P/L ACCOUNTS	22645	18502	32077	27156	27156	14143	92341

Figures in Paranthesis Show the no. of Cooperatives.