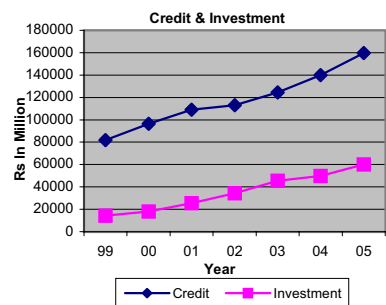
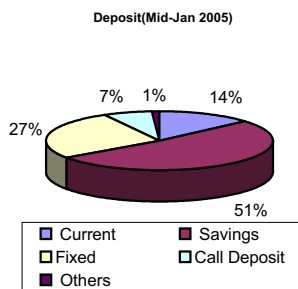


# BANKING AND FINANCIAL STATISTICS

MID – JULY 2005

NO. 45



**NEPAL RASTRA BANK**

**BANK & FINANCIAL INSTITUTIONS REGULATION DEPARTMENT**  
POLICY PLANNING, STATISTICS AND BANKING PROMOTION DIVISION

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## Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-July 2005, No-45**" contains statistical information on NRB licensed banks and non-bank financial institutions.
2. This bulletin consists of 48 tables and a brief explanation on performance of NRB licensed banks and financial institutions. These tables exhibit balance sheet information of these banks and financial institutions. On commercial banking side additional information is provided on profit and loss account, sectoral credit and deposit compositions.
3. The statistics published in this bulletin are based on the actual monthly and quarterly returns of the banks and non-bank financial institutions.
4. Efforts have been made to present current data for mid-July 2005. If the data for mid-July 2005 are not available, the latest available data have been presented in this bulletin.
5. Format for tables of Sources and Uses of Funds of Commercial Banks has slightly been changed from no 44 . Therefore, figures for new headings in these tables are not available for comparison.
6. The term 'Capital Funds' does not include pass loan loss provision in this bulletin.
7. The financial activities of ADB/N is divided into commercial banking and development banking. The transaction of commercial banking is consolidated with commercial banks and development banking part is combined with development banks.
8. Due to unavailability of data in specified format, many sub-headings may not contain information. The total figure is shown under main heading.
9. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
10. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding off the figures.
11. For convenience, the following abbreviations are used in different places of the bulletin:

A.B.C. = Advance on Bills Collection  
Co. = Company  
Ent. = Enterprises  
FDR = Fixed Deposit Receipt  
Fin. = Financial  
Ins. = Institutions  
Ltd. = Limited  
Pvt. = Private  
Trans. = Transaction  
NBL = Nepal Bank Limited  
RBB = Rastriya Banijya Bank  
NIBL = Nepal Investment Bank Limited

Bal = Balance  
Dev. = Development  
Ex. Eq. Fund = Exchange Equalization Fund  
FC = Foreign Currency  
Govt. = Government  
Inv. = Investment  
No. = Number  
P. & D. = Purchase and Discount  
RDB = Rural development bank  
NaBL = Nabil Bank Limited  
SCBNL = Standard Chartered Bank Nepal Limit  
HBL = Himalayan Bank Limited

NBBL = Nepal Bangladesh Bank Limited  
 EBL = Everest Bank Limited  
 NCCBL = Nepal Credit and Com. Bank Limited  
 NICBL = Nepal Industrial and Commercial Bank Limited  
 MBL = Machhapuchchhre Bank Limited  
 SBL = Sidhartha Bank Limited  
 SFDB = Small Farmers Development Bank  
 DBs = Development Banks  
 OMCDs = Other Micro Credit Development Banks

NSBIBL = Nepal SBI Bank Limited  
 BoKL = Bank of Kathmandu Limited  
 LuBL = Lumbini Bank Limited  
 KBL = Kumari Bank Limited  
 LaBL = Laxmi Bank Limited  
 ADB/N = Agricultural Dev. Bank/Nepal  
 CBs = Commercial Banks  
 MCDBs = Micro Credit Development Banks

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

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

13. It is hoped that this publication will be of immense use to the researchers and all concerned people in the field of banking, management, economics and statistics.

# Highlights on Performance of Banks and Non-Bank Financial Institutions

## A. Financial Sector at a Glance:

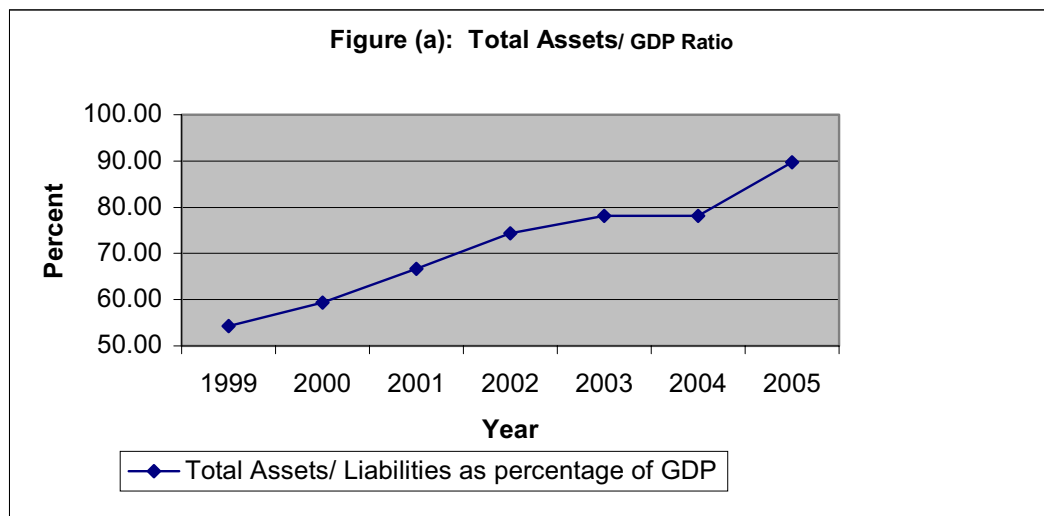
1. The Nepalese financial sector is composed of banking sector and non-banking sector. Banking sector comprises Nepal Rastra Bank (NRB) and commercial banks. The non-banking sector includes development banks, micro-credit development banks, finance companies, co-operative financial institutions, non-government organizations (NGOs) performing limited banking activities. Other financial institutions comprise of insurance companies, employee's provident fund, citizen investment trust, postal saving offices and Nepal stock exchange. However, this bulletin contains information only on those financial institutions which are licensed by NRB up to mid-July 2005.
2. There is a tremendous growth in the number of financial institution in Nepal in the last two decades. At the beginning of the 1980s when financial sector was not liberalized, there were only two commercial banks, and two development banks performing banking activities in Nepal. There were no micro-credit development banks, finance companies, cooperatives and NGOs with limited banking transactions. After the liberalization of the financial sector, financial sector has made a hall-mark progress both in terms of the number of financial institutions and beneficiaries of financial services. By mid-July 2005, NRB licensed bank and non-bank financial institutions totaled 170. Out of them, 17 are commercial banks, 26 development banks, 60 finance companies,

**Table (1) Growth of Financial Institutions:**

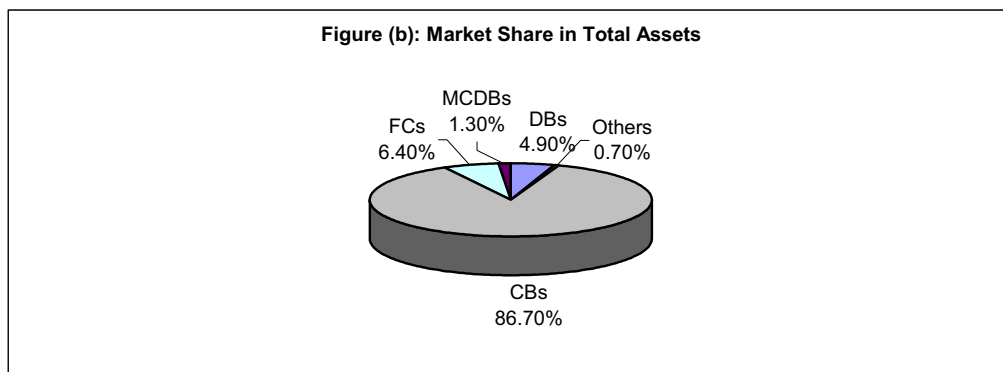
Type of Financial Institutions	Number of Institutions in mid-July					
	1980	1985	1990	1995	2000	2005
Commercial Banks	2	3	5	10	13	17
Development Banks	2	2	2	3	7	26
Finance Companies	-	-	-	21	45	60
Micro Credit Development Banks	-	-	-	4	7	11
Saving and Credit Cooperatives	-	-	-	6	19	20
NGOs ( Performing limited Banking activities)	-	-	-	-	7	47

11 micro-credit development banks, 20 saving and credit co-operatives, and 47 NGOs ( Table 1).

3. The total assets/liabilities of the financial system witnessed continuous growth over the last five years signifying strong uplift in the financial business. It increased persistently at an average rate of 16 percent per annum over the last five years and reached to Rs. 474325.9 million in mid-July 2005 from Rs. 225553.5 million that of mid-July 2000. The total assets/liabilities in mid-July 2005 is 22.43 percent higher than that of mid-July 2004. The ratio of the total assets/liabilities of the financial system to GDP at current prices increased significantly to 89.66 percent in mid-July 2005, which was 59.44 percent in mid-July 2000. The same ratio was 78.19 percent in mid-July 2004.



4. Although, the size of the total assets increased significantly, the market share of banks and non-bank financial institutions did not change drastically. Commercial banks alone still held the dominant position on financial system. Commercial banks accounted 86.78 percent share in total assets/liabilities of the financial system in mid-July 2005. Commercial banks and development banks altogether held 93.05

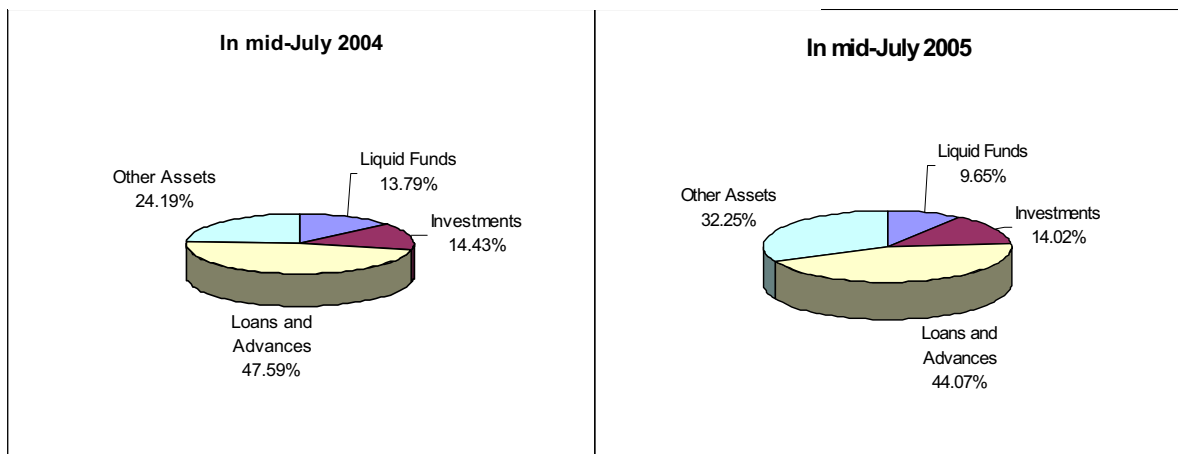


percent of total assets/liabilities of the financial system. Only 6.95 percent of the total assets/liabilities was owned by non-banking sector in mid-July 2005. Similarly, the market shares of commercial banks, development banks, finance companies and micro credit development banks were 87.7 percent, 4.7 percent, 7.0 percent and 1.3 percent respectively in mid-July 2004.

- No fundamental change in the total liabilities/assets structure of the whole financial system was observed over the last five years. Deposits continued to acquire 60 percent or so share in total liabilities over the last five years. Other components of total liabilities also did not change significantly. In mid-July 2004 the capital fund as percentage of total liabilities was -0.38 percent, Borrowings 3.38 percent, Deposits 66.78 percent and other liabilities 30.21 percent. In mid-July 2005 the capital funds as percentage of total liabilities stood at -1.92 percent, Borrowings at 3.42 percent, Deposits at 59.90 percent and other liabilities at 38.60 percent.

On assets side, the composition of total assets was slightly changed over the last five years. Liquid funds as percentage of total assets continuously declined where as investments and other assets as percent of total assets grew over the years and loans and advances as percentage of total assets remained at 45 percent or so over the last five years. In mid-July 2004, loan and advances accounted 47.59 percent share in total assets, other assets 24.18 percent, investments 14.43 percent and liquid funds 13.08 percent. Similarly, in mid-July 2005, loan and advances held 44.07 percent share in total assets, followed by other assets 32.25 percent, investments 14.02 percent and liquid funds 9.65 percent (Table no. 1).

**Figure (c): Assets Composition of Whole Financial System**



- Commercial banks are holding dominant share on the major financial services of financial system. Of the total deposits of the system i.e. Rs. 284115.2 million in mid-July 2005, the share of commercial banks was



88.8 percent followed by finance companies 7.9 percent, development banks 2.4 percent, MCDBs 0.3 percent and credit cooperatives and NGOs 0.6 percent. Similarly, out of total loans and advances Rs. 209053.7 million in mid-July 2005, the share of commercial banks stood at 78.3 percent, finance companies at 10.2 percent, development banks at 9.2 percent and other financial institutions at 2.4 percent. The share of commercial banks in borrowings, liquid funds and investments of whole financial system remained at 42.2 percent, 83.8 percent and 90.5 percent respectively in mid-July 2005 (Table no. 1).

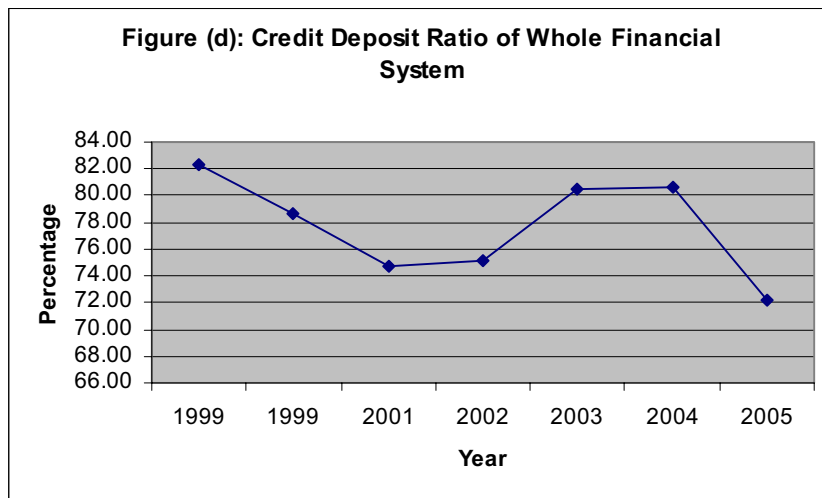
7. The major balance-sheet indicators showed a divergent trend during 2000-05. Capital fund, which recorded an average growth rate of 32.11 percent during 2000-03, turned to be negative in mid-July 2005. Deposits, investments, and loans and advances witnessed strong growth during 2000-05. Deposits grew at an average rate of 15.86 percent per annum, investments at 27.82 percent, and loans and advances at 14.33 percent during 2000-05. Growth rates of borrowings, investments and loans and advances remained higher in 2005 than that of 2004 (Table ii)

**Table (ii) Growth of Major Balance-Sheet Indicators ( in %):**

Particular	Year						Average 2000-05
	2000	2001	2002	2003	2004	2005	
<b>Capital Fund</b>	13.27	26.56	43.97	26.56	-92.63	-516.43	
<b>Borrowings</b>	-	-	-	-	12.46	23.77	
<b>Deposits</b>	24.24	21.95	23.59	11.51	13.12	9.81	15.86
<b>Liquid Funds</b>	24.68	16.20	-5.90	-20.59	22.08	-14.32	-1.91
<b>Investments</b>	22.01	40.59	43.36	31.00	8.64	18.95	27.82
<b>Loans and Advances</b>	18.72	15.94	19.54	11.35	11.67	13.38	14.33

Liquid funds showed a mixed trend during 2000-05. It increased in 2000, 2001 and 2004 but decreased in 2002, 2003 and 2005. On an average, it slowed down by an average rate of 1.91 percent per annum during the review period. In comparison to the last year other liabilities and assets also increased in mid-July 2005.

8. The growth rates in deposits were higher than that the growth rates of credits during 2000-2004, but credit growth rate superseded deposits growth rate in 2005. However, the outstanding deposit was much higher than the outstanding credit in mid-July 2005. Deposits stood at Rs. 284115.2 million and credits at Rs. 209053.7 million. Credit deposit ratio was observed decreasing with slight oscillation over the last five year period.



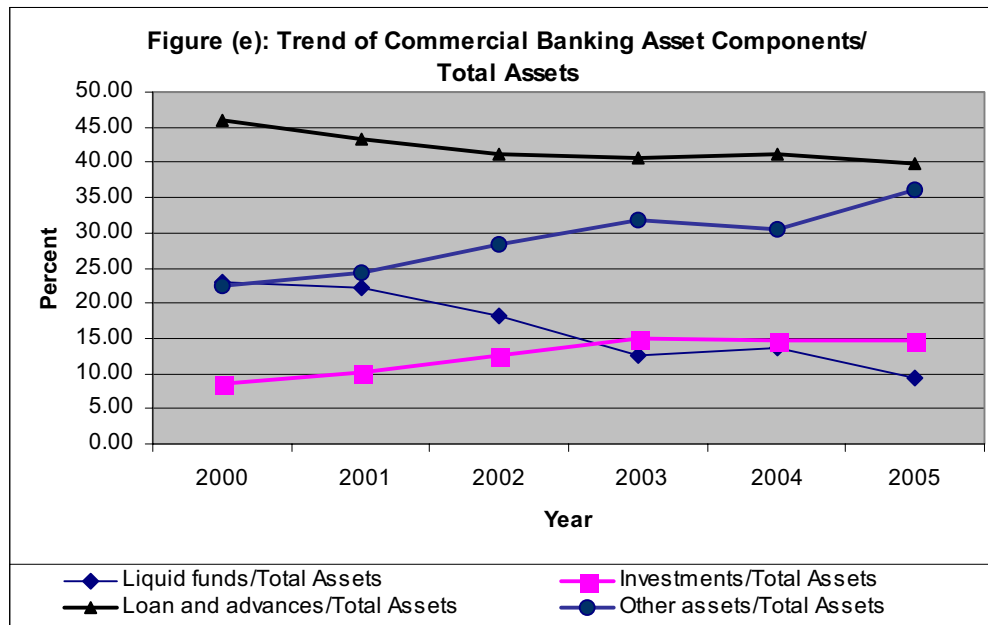
## B. Commercial Banking at a Glance:

9. The number of commercial bank branches operating in the country in mid-July 2005 totaled 422, of which 375 belonged to 17 commercial banks and the remaining 47 belonged to ADB/N, performing commercial banking activities. The regional distribution of these bank branches seemed to be very skewed. Of the total bank branches, 202 branches are being operated in the central development region, followed by eastern development region (88) and western development region (83). Only 27 and 22 branches are being operated in the mid-western and far-western development region respectively.
10. The size of total assets of commercial banks increased continuously over the last few years. The total asset, which was Rs. 209471.5 million in mid-July 2000, expanded to Rs. 339816.7 million in mid-July 2004 and to Rs. 411033.7 million in mid-July 2005. It expanded on an average 14.43 percent per annum during 2000-05 and increased by 20.96 percent in mid-July 2005 compared to that of mid-July 2004.

Loans and advances remained major component in total assets of the commercial banks during 2000-05. However, the share of loans and advances in total assets declined in the recent years. The total loans and advances as percent of total assets was 46.0 percent in mid-July 2000. It decreased to 41.2 percent in mid-July 2004 and 39.8 percent in

mid-July 2005. Similarly, the share of liquid funds in total assets declined in the period 2000-05. It dropped to 13.6 percent in mid-July 2004 and from 23.0 percent in mid-July 2000. It further declined to 9.3 percent in mid-July 2005. Unlike the loans and advances and liquid

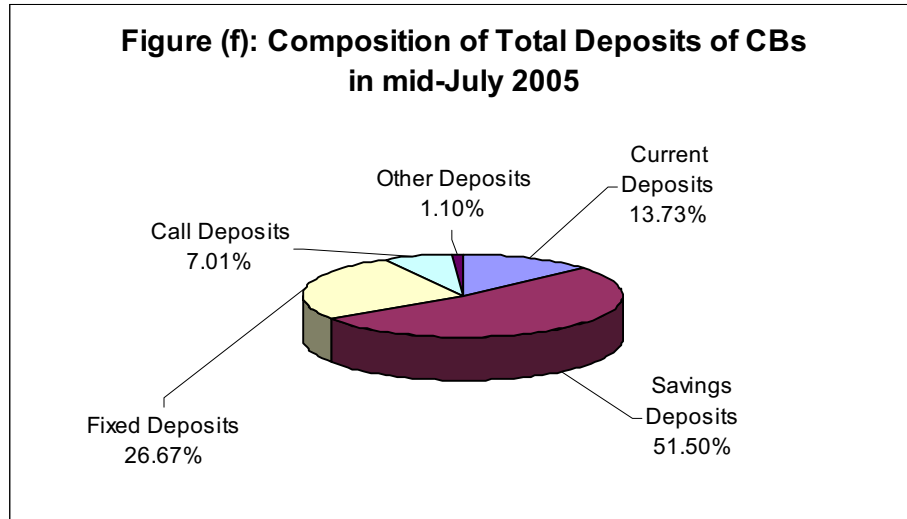
funds, the share of investments in total assets increased in the same period. It increased to 14.6 percent in mid-July 2004 from 8.6 percent in mid-July 2000 and remained more or less at constant level in mid-July 2005.



11. Deposit liabilities held almost two third of total liabilities over the period 2000-05. Deposits reached to Rs. 252409.8 million in mid-July 2005 from Rs. 233811.2 million in mid-July 2004, with an increased of 8 percent. However, deposits as a percent of total liabilities declined in recent years. It has comedown 61.4 percent in mid-July 2005 whereas these figures stood at 68.8 percent in mid-July 2004 and 74.0 percent in mid-July 2000. Exhibiting declining trend, total deposits of the banking system grew at a moderate rate of 10.25 percent per annum during 2000-05. It increased by 8.0 percent in mid-July 2005. The growth rate was 14.7 percent in the last year. Saving deposits, with increasing trend, held major share in total deposits. In mid July 2005, saving deposits gripped 51.50 percent on total deposits followed by current deposits 13.73 percent, fixed deposits 26.67 percent, call deposits 7.01 percent and other deposits 1.10 percent.

All components of deposits experienced healthy growth rate during 2000-05. Call deposits grew with the highest average rate of 36.6 percent followed by saving deposits 14.62 percent, current deposits 11.26 percent and fixed deposits 1.6 percent during last 5 years. As compared to the figures of mid-July 2004, current deposits, saving deposits and fixed deposits increased by 2.72 percent, 13.89 percent and 3.36 percent in mid-July 2005. In 2004, these growth rates were 16.86 percent, 17.38

percent, and 2.91 percent respectively. But call deposits



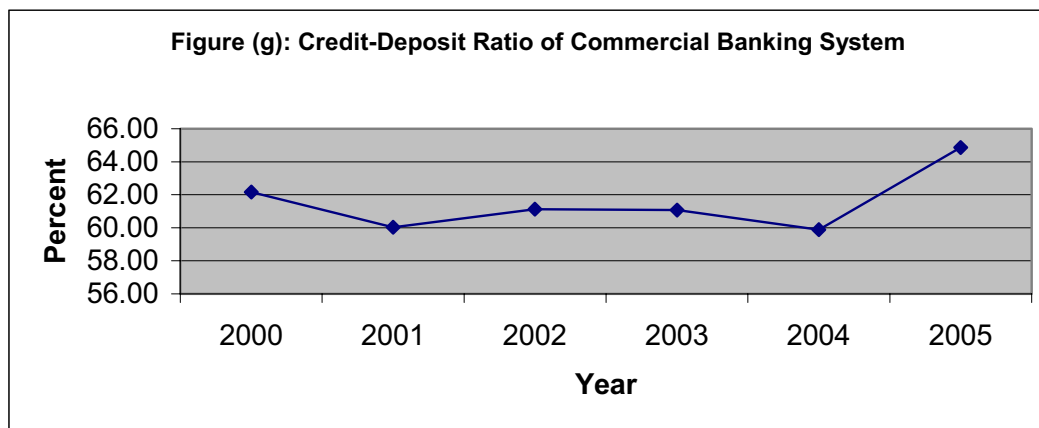
decreased in mid-July 2005 by 2.10 percent as compared to the figure of mid-July 2004, whereas it had increased by 50.16 percent in 2004. Other deposits increased by 55.02 percent in 2005 against the growth rate of 1.65 percent that of 2004.

12. Non-deposits resources, which include capital and reserves, and borrowings, accounted only 5.4 percent of total liabilities in mid-July 2005. With an increase of 23.1 percent, it reached to Rs. 22006.2 million in mid-July 2005 from Rs. 17878.0 million that of mid-July 2004. It expanded with a annual growth rate of 16.9 percent over the past five year's period. This growth rate is higher than the average growth rates of deposit and total liabilities of the same periods.
13. Liquid funds decreased by 17.0 percent and reached to Rs. 38369.4 million in mid-July 2005 from Rs. 46252.8 million in mid-July 2004. Liquid funds was Rs. 48240.0 million in mid-July 2000. On an average it declined at the rate of 4.48 percent per annum during 2000-05. On the other hand, investments increased by 27.35 percent per annum during 2000-05 and reached to Rs. 60181.0 million in mid-July 2005 from Rs. 17967.3 million that of mid-July 2000. Investments in mid-July 2005 was 27.35 percent higher than that of previous year, i.e. mid-July 2004.
14. Growth of total loans and advances remained moderate in the last five years. Total loans and advances registered an average growth rate of 11.19 percent per annum during 2000-05 and reached to Rs. 163718.8 million in mid-July 2005. The outstanding amount of loan and advances was Rs. 140031.4 million in mid-July 2004 and Rs. 96324.9 million in mid-July 2000. Loans to private sector always dominated on the overall outstanding figure of loans and advances. Of the total outstanding loans

and advances of Rs. 163718.9 million , 96.02 percent was allocated to private sector, 1.5 percent to Government enterprises, 2.39 percent to bills purchased and discount, and 0.10 percent against bills in mid-July 2005.

Major portion of the loan portfolio of the banking system was distributed to productive sector, and wholesale and retail business sector. Credit to productive sector alone stood at Rs. 53743.5 million (33.73 percent of total loans and advances) and credit to wholesale and retail business was Rs. 34412.3 million (21.60 percent) in mid-July 2005. Agriculture sector was able to tap only 2.77 percent of total credit in this period. Other major credit distributed sectors included service industries (9.41 percent), construction (5.47 percent), and transportation, communication and public services (5.65 percent).

15. With 49.79 percent increase, priority sector credit reached to Rs. 13499.24 million in mid-July 2005 from Rs. 9012.3 million in mid-July 2004. Priority sector credit as percent of total credit stood at 8.25 percent in mid-July 2005 and 6.44 percent in mid-July 2004. Similarly, deprived sector credit increased by 55.62 percent and reached to Rs. 4367.91 million in mid-July 2005 as compared to Rs. 2806.8 million in mid-July 2004. It had grown by 21.74 percent in mid-July 2004 as compared to mid-July 2003. Deprived sector credit amounted to 2 percent of total credit in mid-July 2005.
16. Credit-deposit ratio of the commercial banking system did not undergo a noteworthy change during 2000-05. It remained around 60.0 percent during 2004 and increased to 65 percent in mid-July 2005.



17. The successful restructuring of two big banks resulted in better performance of whole commercial banking system. The banking system was experiencing a continuous losses trend during 2000-03 but it turned to post a net profit of Rs. 3707.48 million in mid-July 2004. The net

profit of the banking system further improved and reached to Rs. 5263.5 million in mid-July 2005.

18. Despite some improvement, the aggregate capital funds to total risk weighted assets ratio of the banking system remained negative even in mid-July 2005. The huge negative capital funds of two big banks namely RBB and NBL converted the total capital base of the banking system to

**Table (iii) Soundness Indicators of Commercial Banking System:**

Indicators	Mid-July				
	2001	2002	2003	2004	2005**
Profitability (Rs. In million)*	-7843	-9428	-3317.25	3707.48	5205.31
NPL as Percentage of Total Loan*	29.3	30.4	28.7	22.8	18.85
Total Capital Fund as Percentage of RWA*	-5.49	-9.88	-11.74	-8.92	-4.46

\* Excluding ADB/N

\*\* Provisional Figures

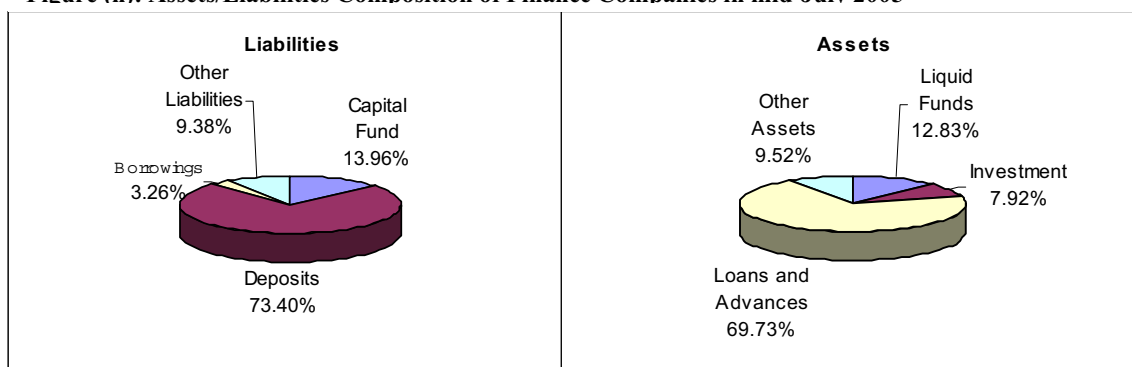
be negative. The capital adequacy ratio stood at -4.46 percent in mid-July 2005 and -8.92 percent in mid-July 2004.

19. With marginal improvement, the level of non-performing loans and advances still stood at a significantly high level. The aggregate non-performing loan to total loan ratio was 29.3 percent in mid-July 2001 and it reduced to 18.85 (Rs. 28103.7 million) in mid-July 2005.

### C. Finance Companies:

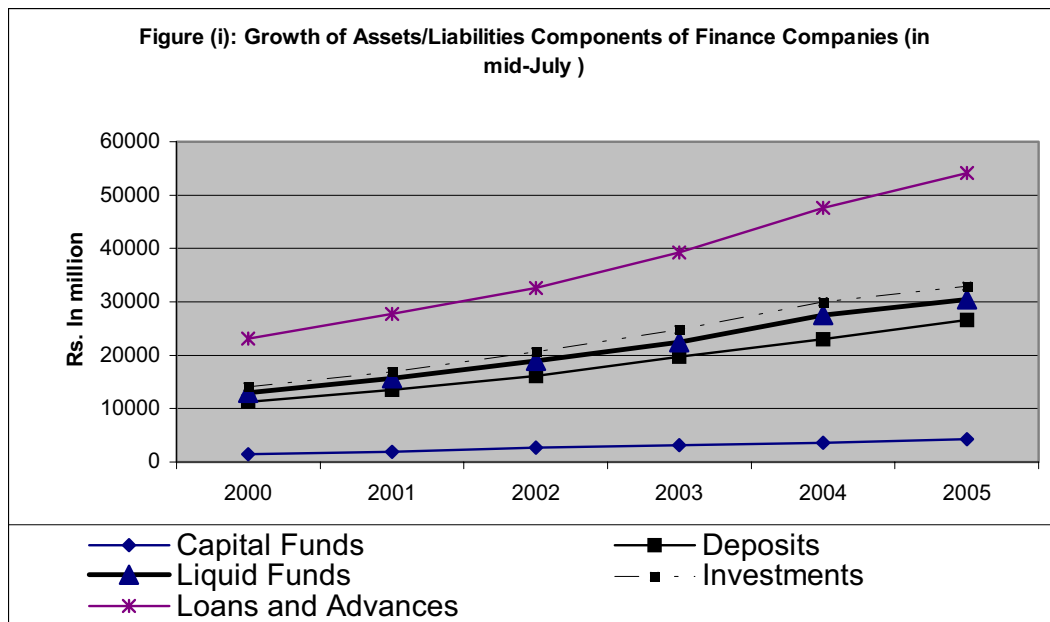
20. Starting from the early 1990s, finance companies have been growing rapidly. The total number of finance company, which stood at 47 in mid-July 2000, reached to 59 in mid-July 2005. However, majority of the finance companies are rendering their services in Kathmandu valley. Of the total finance companies, 38 are being operated in Kathmandu Valley and the rest are being operated outside the Kathmandu Valley.

**Figure (h): Assets/Liabilities Composition of Finance Companies in mid-July 2005**



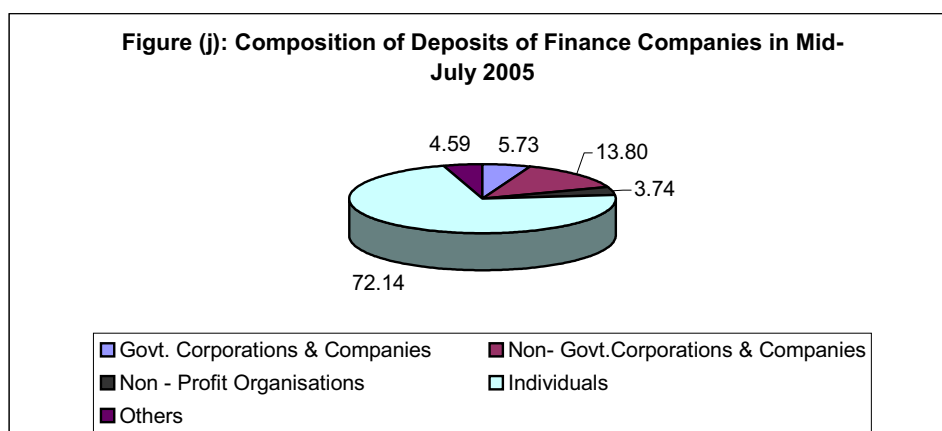
Rs.27189.7 million in mid-July 2004. Of the total liabilities in mid-July 2005, deposits held the largest share of 73.4 percent followed by capital funds 13.96 percent, borrowings 3.26 percent and other liabilities 9.38 percent Similarly, loans and advances held 69.73 percent of total assets followed by liquid funds 12.83 percent, Investments 7.92 percent and other assets 9.52 percent in mid-July 2005.

22. Components of total assets/liabilities showed mixed trend during 2004-05. Capital funds, deposits and loans and advances grew whereas borrowings, liquid funds and investments decreased in this period. Among expanding components, loans and advances recorded the highest growth rate of 21.00 percent and reached to Rs. 21223.3 million, capital funds increased by 16.32 percent and stood at 4250.0 million and Deposits increased by 15.21 percent reached to Rs. 22341.6 million in mid-July 2005. Loans and advances, capital funds and Deposits in mid-July 2004 were Rs. 17540.8 million, 3653.8 million and Rs. 19391.7 million respectively. On the other hand, borrowings decreased by 21.16 percent and reduced to Rs. 990.8 million in mid-July 2005 from Rs. 1306.5 million in mid-July 2004.



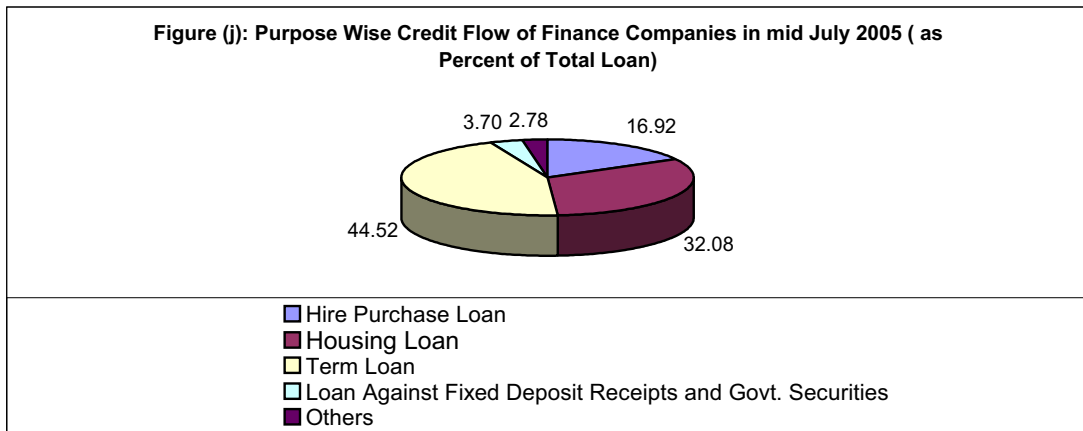
Similarly, liquid funds and investments decreased by 12.64 and 3.96 percent and amounted to Rs 3904.9 and Rs. 2411.2 million respectively in mid-July 2005 from Rs. 4469.8 million and Rs. 2510.5 million that of mid-July 2004.

23. Share of individuals' deposits always dominated the aggregate deposit liabilities of finance companies. Deposits of individuals as percent of total deposits were 71.08 percent in mid-July 2004 and 72.14 percent in mid-July 2005. Similarly, deposits of non-government corporations and companies was 14.11 percent in mid-July 2004 and 13.8 percent in mid-July 2005. Deposits of Government corporations and companies on overall deposit portfolio stood at 5.85 percent in mid-July 2004 and 5.73 percent in mid-July 2005.

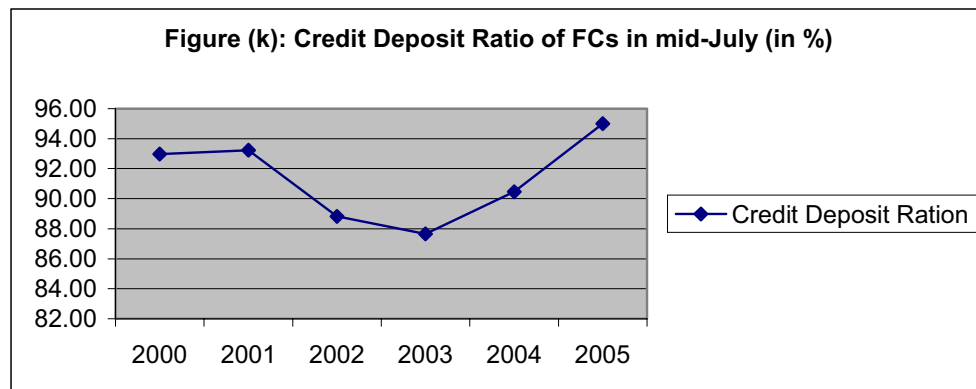


24. Purpose-wise credit flows of finance companies showed major concentration in term loans. In mid-July 2005, total term loan of whole finance companies stood at Rs. 9448.9 million (44.52 percent of total credit). Similarly, housing loan stood at Rs. 6807.5 million (44.52 percent of total credit) and hire purchase loan at Rs. 3591.0 million (44.52 percent of total credit). Term loan, housing loan and hire purchase loan increased by 18.78 percent, 28.77 percent and 17.75 percent in mid-July 2005 as compared to the their outstanding figures of mid-July 2004. The share of lease finance and merchant banking credit on total credit portfolio was less than 2 percent.





25. Credit deposit ratio of finance companies reached to 95 percent in 2005 from 92.97 percent of 2000. However, it did not have continuous growth during 2000-05. It had dropped to 88.82 percent in mid-July 2002 and had increased to 87.66 percent in mid-July 2003.



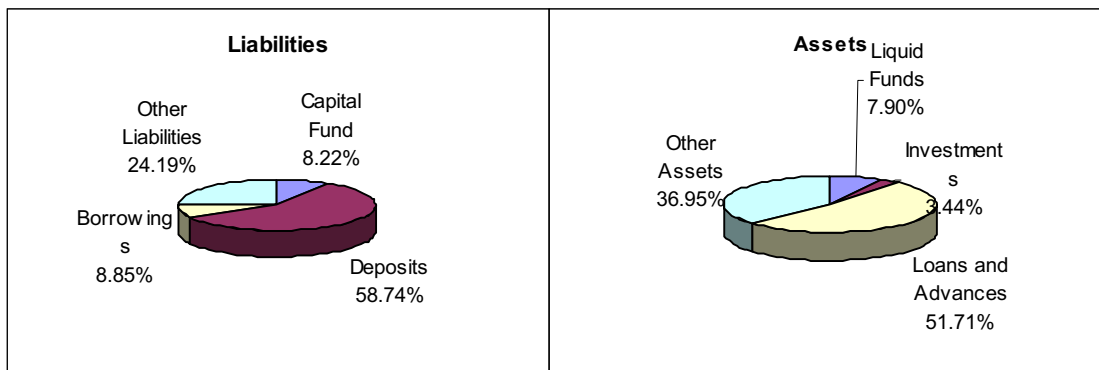
#### D. Development Banks (Other than MCDBs) :

26. The total number of development banks including NIDC and ADB/N reached to 26 in mid-July 2005. Seven of these banks have their central offices in Kathmandu valley and the rest have their central offices outside the Kathmandu valley.

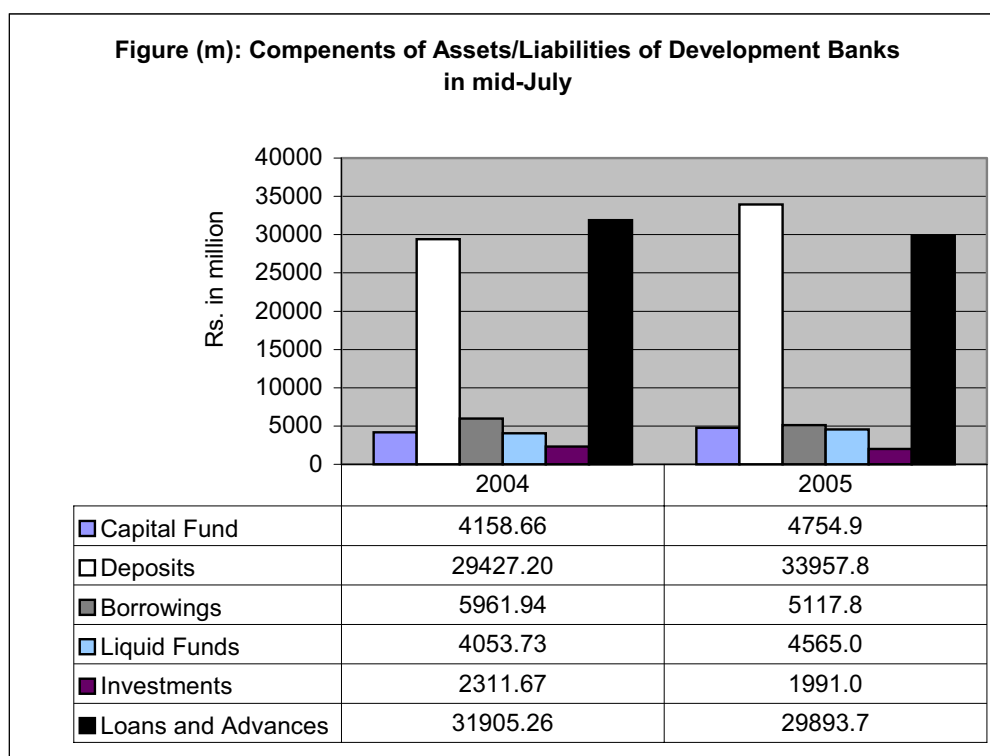
27. The total assets/liabilities of development banks was Rs. 47901.54 million in mid-July 2004. It grew by 20.70 percent and reached to Rs. 57814.97 million in mid-July 2005. In mid-July 2005, the share of deposits was 58.74 percent, borrowing 8.85 percent and capital funds 8.22 percent on the amount of total liabilities.

Similarly, loans and advances accounted 51.71 percent, liquid funds 7.9 percent and investments 3.44 percent of total assets in the same period, i.e. in July 2005.

**Figure (l): Assets/Liabilities Composition of Development Banks in mid-July 2005**



28. Capital funds of development banks expanded by 14.34 percent and reached to Rs.4754.86 million in mid-July 2005 from Rs. 4158.66 million that of mid-July 2004. Similarly, deposits of development banking system as a whole increased by 15.4 and reached to Rs. 33957.84 million in mid-July 2005 from Rs. 29427.2 million that of mid-July 2004. Liquid funds increased by 12.61 percent and reached to Rs. 4565.0 million in mid-July 2005 from Rs. 4053.73 that of last year. On the contrary to this trend, loans and advances decreased by 6.3 percent and reached to Rs. 29893.7 million in mid-July 2005



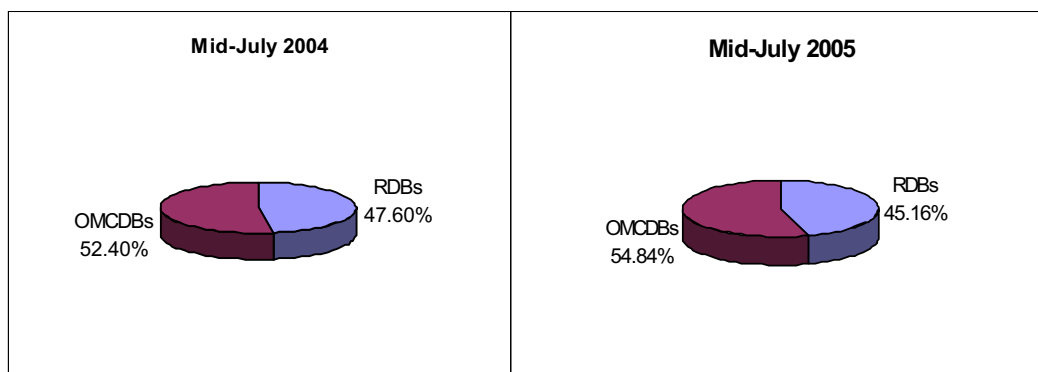
from Rs. 31905.26 million that of mid-July 2004. Investments and borrowings also decreased by 14.16 and 13.87 percent and reached to Rs. 1991.02 million and Rs. 5117.76 million respectively in mid-July 2005.

### E. Micro Credit Development Banks:

29. The numerical size of micro credit development banks has remained the same for about three and half years. There were 11 micro credit development banks in 2002. The same number is true even in mid-July 2005. Five of them are called Rural Development Banks (RDBs). RDBs were established with the initiation of NRB and HMG/N. These are established as one in each development regions. The first rural development bank was established in 1993 and the last one in 1996. For effective operation of RDBs, structural reforms of these banks have been already set in motion. Western Rural Development Bank is already privatized and the process for privatization of eastern Rural Development Bank is under way. Two of the eleven MCDBs namely RMDC and SFDB were established at the national level. The remaining four micro credit development banks are private initiatives. The first of this kind of bank, Nirdhan Utthan Bank, was established in 1996. We call other than RDBs, Other Micro Credit Development Banks (OMCDBs).

30. With 26.92 percent increase, the total assets/liabilities of micro credit development banks reached to Rs. 6300.1 million in mid-July 2005 from Rs. 4963.64 million that of mid-July 2004. The growth rates of total assets/liabilities of RDBs and OMCDBs in mid-July 2005 as compared to the last year were not consistent to each other. RDBs' total assets/liabilities grew by 20.42 percent and OMCDBs' assets/ liabilities by 32.84 percent. Of the total assets/liabilities, 45.16 percent was held by RDBs and the rest by OMCDBs. RDBs' share in total assets/liabilities of micro-credit development banks in mid-July 2005 was 2.44 percent lower than that of figures of the last year.

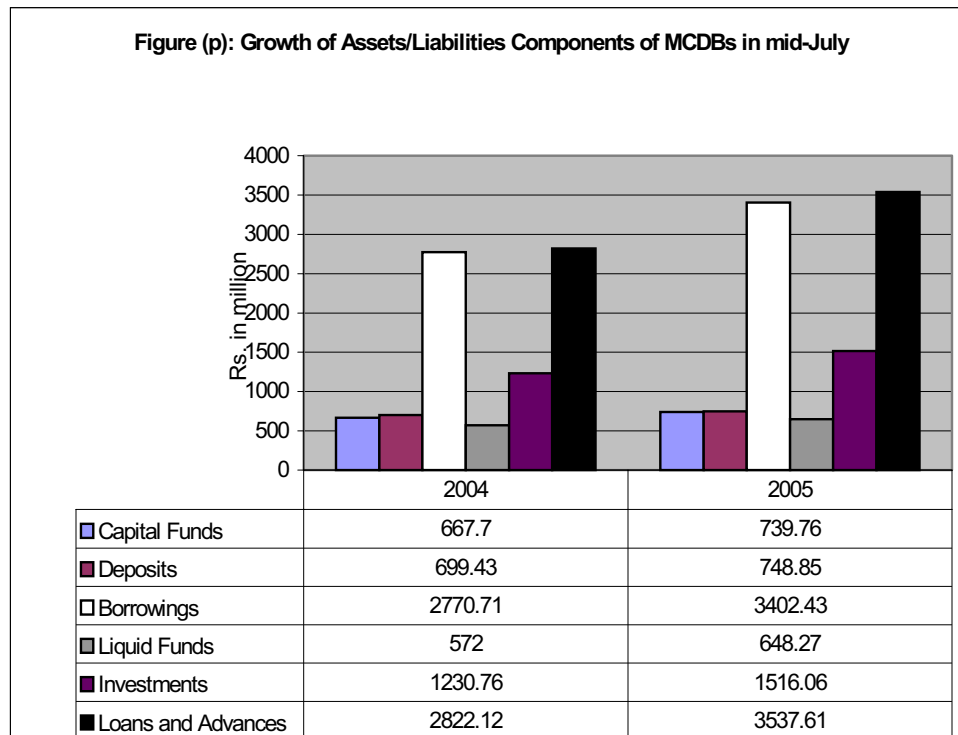
Figure (n): Composition of Micro Credit Development Banks' Assets/Liabilities



Among liability components of micro credit development banks, borrowings possessed the largest amount. Borrowing as a percent of total liabilities was 55.82 percent in mid-July 2004 and it decreased to 54.0 percent in mid-July 2005. Capital fund as percent of total liabilities was 13.45 in mid-July 2004 and decreased to 11.74 percent in mid-July 2005. Deposit as percent of total liabilities was 14.09 percent in mid-July 2004 and decreased to 11.89 in mid-July 2005.

Among the components of assets of micro credit development banks, loans and advances comprise 56.86 percent of total assets in mid-July 2004 and 56.15 percent in mid-July 2005. Investments as percent of total assets was 24.8 percent in mid-July 2004 and it remained more or less at the same level in mid-July 2005. Liquid funds as percent of total assets was 11.52 percent in mid-July 2004 which decreased to 10.29 percent in mid-July 2005.

31. As compared to the last year, all the components of total liabilities expanded in mid-July 2005. Capital funds increased by 10.79 percent and reached to Rs. 739.76 million in mid-July 2005 from Rs. 667.7 million that of mid July 2004. Similarly, deposits expanded by 7.07 percent and reached to Rs. 748.84 million in mid-July 2005 from Rs. 699.43 that of mid-July 2004.



Borrowings increased by 22.8 percent and reached to Rs. 3402.4 million in mid-July 2005 from Rs. 2770.71 million that of mid-July 2004.

Likewise the components of total liabilities, all the components of total assets also grew in mid-July 2005 in comparison to corresponding year 2004. Loans and advances increased by 25.35 percent and reached to Rs. 3537.61 million in mid-July 2005 from Rs. 2822.13 million that of mid-July 2004. Similarly, liquid funds and investments also rose by 13.34 percent and 23.18 percent respectively and stood at Rs. 648.27 million and Rs. 1516.06 million in mid-July 2005. Liquid funds and investments in mid-July 2004 were Rs. 5719.93 million and Rs. 1230.76 million respectively.

32. Except on deposits, the share of RDBs on the components of total assets/liabilities of whole micro credit development banks remained smaller than that of OMCDBs in mid-July 2005. Of the total outstanding capital funds, deposits, borrowings, liquid funds, investments, and loans and advances of mid-July 2005, RDBs' holding in each of these components were 41.08 percent, 58.73 percent, 49.25 percent, 45.41 percent, 43.57 percent and 41.44 percent respectively.

#### **F. Cooperatives and NGOs:**

33. The number of financial cooperatives licensed by NRB to conduct limited banking activities had reached to 35 by mid-July 2000. After taking over 11 Small Farmers Cooperatives to SFDB by NRB in April 2003 and license revocation for non-compliance of NRB directives, the total number of cooperatives has been reduced to 20 in mid-July 2005.
34. The aggregate assets/liabilities of cooperatives increased by 4.6 percent and reached to Rs. 2461.61 million in mid-July 2005 from Rs. 2352.52 million that of mid-July 2004. Of the total liabilities in mid-July 2005, deposits accounted 71.86 percent share, capital funds 10.81 percent and borrowings 1.88 percent. Similarly, loans and advances held 58.53 percent of total assets. Other components of total assets namely liquid funds and investments held 18.22 percent and 5.77 percent of total assets in the review period.
35. Except investments, capital funds, deposits, borrowings, liquid funds and loans and advances of whole cooperatives increased in mid-July 2005 in comparison to that of mid-July 2004. In mid-July 2005, capital funds, deposits and borrowings increased by 7.73 percent, 5.31 percent and 12.36 percent and stood at Rs. 266.3 million, Rs. 1769.0 million and Rs. 46.49 million respectively. Capital funds, deposits and borrowings were Rs. 247.18 million, Rs. 1679.79 million and Rs. 41.11 million respectively in mid-July 2004.

Likewise, liquid funds and loans and advances expanded by 8.6 percent and 9.92 percent totaling Rs. 448.65 million and Rs. 1440.72 million respectively in mid-July 2005. Liquid funds and loans and advances were Rs. 413.13 million and Rs. 1310.66 million in mid-July 2004. But, investments, in mid-July 2005, decreased by 21.73 percent and decreased to Rs. 142.05 million from Rs. 181.49 million that of mid-July 2004.

36. As compared to the last year the number of NGOs licensed by NRB to perform the task of financial intermediation increased in mid-July 2005. Three new NGOs namely Chhimek Samaj Sewa Sanstha, Sawabalamban Bikash Kendra and Bikash Aayojana Sewa Kendra were licensed by NRB during mid-July 2004 to mid-July 2005 and hence the number of NRB licensed NGOs reached to 47 in mid-July 2005.

Table No.1  
Financial System at a Glance

(Rs in Million)

	Mid - July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 Capital Fund</b>	<b>7668.8</b>	<b>8686.4</b>	<b>10993.5</b>	<b>15827.2</b>	<b>20031</b>	<b>-1474.3*</b>	<b>-9088.1*#</b>
Commercial Banks	79.2%	77.5%	74.9%	64.5%	59.0%	692.0%(-)**	210.5%(-)**
Development Banks ^	4.0%	3.6%	5.7%	17.2%	20.6%	282%(+)	52.15%(+)
Finance Companies	15.3%	17.1%	17.5%	16.8%	16.0%	247.8%(+)	46.76%(+)
Micro Credit Development Banks ##					3.1%	45.29%(+)	8.14%(+)
Others^^	1.4%	1.8%	1.9%	1.6%	1.4%	16.8%(+)	3.44%(+)
<b>2 Borrowing</b>					<b>11650.9</b>	<b>13102.9</b>	<b>16217.6</b>
Commercial Banks					27.2%	23.1%	42.2%
Development Banks ^					50.5%	45.5%	27.7%
Finance Companies					1.2%	10.0%	6.1%
Micro Cr. Development Banks ##					20.5%	21.1%	21.0%
Others^^					0.6%	0.3%	3.0%
<b>3 Deposits</b>	<b>136107.9</b>	<b>165981.9</b>	<b>197325.6</b>	<b>205135.3</b>	<b>228736.4</b>	<b>258742.3</b>	<b>284115.2</b>
Commercial Banks	93.5%	93.3%	92.1%	90.3%	89.1%	90.4%	88.8%
Development Banks ^	0.1%	0.1%	1.3%	2.4%	2.8%	1.5%	2.4%
Finance Companies	5.9%	5.9%	5.9%	6.6%	7.2%	7.5%	7.9%
Micro Cr. Development Banks ##					0.3%	0.3%	0.3%
Others^^	0.5%	0.6%	0.7%	0.8%	0.8%	0.6%	0.6%
<b>4 Other Liabilities</b>					<b>96632.6</b>	<b>117061.3</b>	<b>183080.3</b>
Commercial Banks					89.7%	89.4%	93.4%
Development Banks ^					6.8%	7.1%	4.0%
Finance Companies					2.3%	2.4%	1.6%
Micro Cr. Development Banks ##					0.7%	0.7%	0.8%
Others^^					0.4%	0.3%	0.3%
<b>5 Liquid Fund</b>	<b>40439.1</b>	<b>50421.4</b>	<b>58587.3</b>	<b>55133.5</b>	<b>43782</b>	<b>53448.8</b>	<b>45792.5</b>
Commercial Banks	96.7%	95.7%	94.9%	90.6%	87.2%	86.5%	83.8%
Development Banks ^	0.2%	0.4%	1.0%	3.4%	5.8%	4.3%	4.9%
Finance Companies	2.8%	3.4%	3.5%	5.2%	6.1%	8.4%	8.5%
Micro Cr. Development Banks ##					1.0%	1.1%	1.4%
Others^^	0.4%	0.5%	0.6%	0.8%	0.9%	0.8%	1.3%
<b>6 Investment</b>	<b>15972.4</b>	<b>19488.5</b>	<b>27398.5</b>	<b>39279.7</b>	<b>51457.9</b>	<b>55903.1</b>	<b>66499.1</b>
Commercial Banks	89.2%	92.2%	92.9%	87.1%	88.2%	88.8%	90.5%
Development Banks ^	2.4%	1.3%	1.8%	8.3%	6.7%	6.3%	3.0%
Finance Companies	7.9%	5.8%	4.6%	4.1%	4.6%	4.5%	3.6%
Micro Cr. Development Banks ##					2.0%	2.2%	2.3%
Others^^	0.5%	0.7%	0.7%	0.5%	0.5%	0.3%	0.6%
<b>7 Loans and Advances</b>	<b>90124.4</b>	<b>106996</b>	<b>124048.9</b>	<b>148290.7</b>	<b>165119.1</b>	<b>184389.1</b>	<b>209053.7</b>
Commercial Banks	90.7%	90.0%	88.0%	76.3%	75.4%	75.9%	78.3%
Development Banks ^	0.6%	0.7%	2.3%	14.7%	14.9%	13.8%	9.2%
Finance Companies	8.0%	8.5%	8.8%	8.1%	8.8%	9.5%	10.2%
Micro Cr. Development Banks ##					1.5%	1.5%	1.7%
Others^^	0.7%	0.8%	1.0%	0.9%	0.9%	0.7%	0.7%
<b>8 Other Assets</b>					<b>96691.9</b>	<b>93691.2</b>	<b>152979.7</b>
Commercial Banks					100.8%	101.7%	97.2%
Development Banks ^					-4.4%	-5.5%	0.0%
Finance Companies					2.7%	2.9%	1.9%
Micro Cr. Development Banks ##					0.3%	0.3%	0.4%
Others^^					0.6%	0.5%	0.4%
<b>9 Total Assets / Liabilities</b>	<b>185555.9</b>	<b>225553.5</b>	<b>273946.2</b>	<b>314567.1</b>	<b>357050.9</b>	<b>387432.2</b>	<b>474325.9</b>
Commercial Banks	92.9%	92.9%	91.8%	87.4%	85.6%	87.7%	86.7%
Development Banks ^	0.8%	0.7%	1.7%	6.0%	7.5%	4.7%	4.9%
Finance Companies	5.7%	5.8%	5.8%	5.9%	6.2%	7.0%	6.4%
Micro Cr. Development Banks ##					1.2%	1.3%	1.3%
Others^^	0.5%	0.7%	0.7%	0.7%	0.7%	0.6%	0.7%

# Including micro-credit development bank up to mid-July 2002. Figures in 1999 and 2000 do not include ADB/N and NIDC due to unavailability of data.

\* The negative figure is due to Rastriya Banijya Bank's total negative retained earning, which was not included in the previous year.

\*\* (-) sign indicates negative figure and (+) sign indicates positive figure.

# It includes negative retained earnings of both NBL and RBB.

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

	Unit	Mid-July						
		1999	2000	2001	2002	2003	2004	2005
1. Gross Domestic Product 1/	Rs.in million	342036.0	379488.0	411275.0	422807.0	456675.0	495589.0 (R)	529003.0 (R)
2. Number of Bank Branches	In Unit	511.0	484.0	430.0	413.0	447.0	423.0	422.0
3. Population per Bank Branches 2/	In Thousand	36.1	38.1	53.8	56.1	51.8	54.7	54.9
4. Total Deposits	Rs.in million	127201.7	154943.0	181767.0	185144.7	203879.3	233811.2	252409.8
A. Current		17709.8	20319.5	25100.7	24327.0	28862.5	33729.9	34646.4
B. Savings		50154.0	65703.6	80988.4	83855.6	97238.9	114137.2	129995.0
C. Fixed		54846.6	62204.2	65322.3	64171.4	63287.6	65130.9	67318.2
D. Others		4491.3	6715.7	10355.6	12790.7	14490.3	20813.2	20450.2
5. Total Credit	Rs.in million	81758.7	96324.8	109121.2	113174.6	124522.4	140031.4	163718.8
6. Total Investment	Rs.in million	14252.4	17967.3	25446.5	34209.8	45386.3	49668.6	60181.1
7. Credit to Government Enterprises	Rs.in million	1749.3	2114.4	2909.7	2651.1	2867.7	2519.4	2442.5
8. Average Deposit per Bank Branch	Rs.in million	248.9	320.1	422.7	448.3	456.1	552.7	598.1
9. Per Capita Deposits	Rs. in Unit	6889.9	8392.5	7851.7	7997.6	8806.9	10099.8	10903.2
10. Average Credit per Bank Branch	Rs.in million	160.0	199.0	253.8	274.0	278.6	331.0	388.0
11. Per Capita Credit	Rs. in Unit	4428.5	5217.4	4713.7	4888.8	5378.9	6048.9	7072.1
12. Deposit Growth	In Percentage	24.0	21.8	17.3	1.9	10.1	14.7	8.0
13. Credit Growth	In Percentage	19.2	17.8	13.3	3.7	10.0	12.5	16.9
14. Investment Growth	In Percentage	31.3	26.1	41.6	34.4	32.7	9.4	21.2
15. Time Deposit Growth	In Percentage	27.3	21.8	14.4	1.2	8.4	11.7	10.1
16. Paid up Capital & Reserve Fund	Rs. in million	6077.3	6729.2	8230.2	10202.5	11814.6	14854.4	15153.3

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

2/ Population 23150 thousands based on 2001 census report.

(R) Revised.



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

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>6077.1</b>	<b>6729.2</b>	<b>8230.2</b>	<b>10202.5</b>	<b>11814.6</b>	<b>-10201.7</b>	<b>-19129.5</b>
a. Paid-up Capital	3767.0	4067.4	5504.1	6431.0	7726.0	8350.0	9723.9
b. Statutory Reserves	1593.6	1976.7	1787.1	2540.0	2820.0	3385.0	3825.9
c. Share Premium							10.0
d. Retained Earning				260.9	75.7	-25056.1	-34292.8
e. Others Reserves	716.5	685.2	939.0	970.6	1192.9	3119.4	1603.5
1. Ex.Eq.Fund							541.1
2. Other							1062.5
<b>2 BORROWINGS</b>	<b>1179.1</b>	<b>3346.6</b>	<b>2308.7</b>	<b>2349.5</b>	<b>3170.4</b>	<b>3023.6</b>	<b>6842.9</b>
a. NRB	429.6	428.1	411.8	1167.7	1437.0	731.6	4488.6
b. Commercial Banks	749.5	2918.5	1896.9	953.4	1599.2	1770.5	1347.2
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	228.5	134.2	521.4	27.6
d. Other Financial Ins.							979.6
<b>3 DEPOSITS</b>	<b>127201.8</b>	<b>154943.0</b>	<b>181767.0</b>	<b>185144.7</b>	<b>203879.3</b>	<b>233811.2</b>	<b>252409.8</b>
a. Current	17709.8	20319.5	25100.7	24327.0	28862.5	33729.9	34646.4
Domestic							29196.3
Foreign							5450.0
b. Savings	50154.1	65703.6	80988.4	83855.6	97238.9	114137.2	129995.0
Domestic							123899.0
Foreign							6095.9
c. Fixed	54846.7	62204.2	65322.3	64171.4	63287.6	65130.9	67318.2
Domestic							59053.9
Foreign							8264.3
d. Call Deposits	2165.9	3715.8	7691.8	10531.9	12027.9	18061.1	17681.7
e. Others	2325.3	2999.9	2663.8	2258.8	2462.4	2752.1	2768.5
<b>4 Bills Payable</b>							<b>480.2</b>
<b>5 Contra Accounts</b>							<b>2105.0</b>
<b>6 Other Liabilities</b>	<b>38000.0</b>	<b>44452.6</b>	<b>59221.3</b>	<b>77221.2</b>	<b>86697.4</b>	<b>113183.6</b>	<b>92900.7</b>
1. Sundry Creditors							2986.1
2. Loan Loss Provision							31419.2
3. Interest Suspense a/c							39070.5
4. Others	38000.0	44452.6	59221.3	77221.2	86697.4	113183.6	19424.9
<b>7 Reconciliation A/c</b>							<b>65319.8</b>
<b>8 Profit &amp; Loss A/c</b>							<b>10104.8</b>
<b>SOURCES OF FUNDS</b>	<b>172458.0</b>	<b>209471.51</b>	<b>251527.2</b>	<b>274917.85</b>	<b>305561.7</b>	<b>339816.699</b>	<b>411033.7</b>
<b>1 LIQUID FUNDS</b>	<b>39093.1</b>	<b>48240.0</b>	<b>55583.3</b>	<b>49937.2</b>	<b>38163.6</b>	<b>46252.8</b>	<b>38369.4</b>
a. Cash Balance	3944.9	4139.1	4775.1	5494.8	5440.4	4719.3	5137.3
Nepalese Notes & Coins	3310.4	3507.0	4116.9	4881.1	4735.9	4283.8	4763.8
Foreign Currency	634.5	632.1	658.2	613.8	704.5	435.5	373.5
b. Bank Balance	23766.5	32236.0	37230.9	31115.2	21334.4	26579.7	21173.5
1. In Nepal Rastra Bank	13912.7	16945.1	21440.9	23170.3	16867.6	22728.2	17859.5
Domestic Currency							16501.0
Foreign Currency							1358.6
2. Commercial Banks	402.1	676.9	796.1	928.2	683.7	1825.1	848.9
Domestic Currency							835.2
Foreign Currency							13.7
3. Other Financial Ins.							0.0
4. In Foreign banks	9451.7	14613.9	14993.9	7016.7	3783.1	2026.4	2465.1
c. Money at Call	11381.7	11864.9	13577.3	13327.3	11388.8	14953.8	12058.7
Domestic Currency							1482.0
Foreign Currency							10576.7
<b>2 INVESTMENTS</b>	<b>13222.0</b>	<b>17608.8</b>	<b>25100.9</b>	<b>28573.8</b>	<b>39045.5</b>	<b>42384.3</b>	<b>50822.0</b>
a. Govt. Securities	13222.0	17608.8	25100.9	28573.8	39045.5	42384.3	47560.0
b. NRB Bond							118.2
c. Govt. Non-Fin. Ins.							100.4
d. Other Non-Fin Ins.							0.0
e. Non Residents							3043.4
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>1030.4</b>	<b>358.5</b>	<b>345.6</b>	<b>5636.0</b>	<b>6340.8</b>	<b>7284.3</b>	<b>9359.1</b>
1. Non Residents							6467.5
2. Others							2891.5
<b>4 LOANS &amp; ADVANCES</b>	<b>81758.8</b>	<b>96324.9</b>	<b>109121.1</b>	<b>113174.6</b>	<b>124522.4</b>	<b>140031.4</b>	<b>159641.4</b>
a. Govt. Entp.	1749.4	2114.3	2909.6	2651.1	2867.7	2519.4	2442.5
i. Financial	490.2	695.0	1209.1	991.2	965.1	1137.0	648.9
ii. Non-Finan.	1259.2	1419.3	1700.5	1659.9	1902.6	1382.4	1793.6
b. Pvt. Sector	77501.1	92241.8	104209.3	109043.3	120343.4	136403.5	157198.9
c. For. Bills P. & D.	2348.2	1820.4	1887.2	1322.2	1143.8	1050.4	
d. Foreign A. B. C.	160.1	148.4	115.0	158.0	167.5	58.2	
<b>5 BILL PURCHED</b>							<b>3909.2</b>
a. Domestic Bills Purchased							745.7
b. Foreign Bills Purchased							1053.4
c. Import Bills & Imports							2110.1
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>168.2</b>
a. Against Domestic Bills							21.7
b. Against Foreign Bills							146.5
<b>7 CONTRA</b>							<b>2105.0</b>
<b>8 FIXED ASSETS</b>							<b>3809.6</b>
<b>9 OTHER ASSETS</b>	<b>37353.9</b>	<b>46939.3</b>	<b>61376.3</b>	<b>77596.3</b>	<b>97489.4</b>	<b>103863.8</b>	<b>50728.5</b>
a. Accrued Interests	12932.7	16125.8	19888.5	23742.8	27722.2	34458.5	38786.5
Govt. Entp.	299.4	372.0	334.3	308.2	297.8	180.3	161.9
Private Sector	12633.3	15753.8	19554.2	23434.6	27424.4	34278.2	38624.6
c. Sundry Debtors							2427.5
d. Cash In Transit							795.8
e. Others	24421.2	30813.5	41487.8	53853.5	69767.2	69405.3	8718.7
<b>10 Expenses not Written off</b>							<b>262.4</b>
<b>11 Non Banking Assets</b>							<b>1269.9</b>
<b>12 Reconciliation Account</b>							<b>75288.9</b>
<b>13 Profit &amp; Loss A/c</b>							<b>15300.1</b>
<b>USES OF FUNDS</b>	<b>172458.2</b>	<b>209471.5</b>	<b>251527.2</b>	<b>274917.9</b>	<b>305561.7</b>	<b>339816.7</b>	<b>411033.7</b>

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

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>A. GDP, DEPOSITS, CREDIT &amp; INVESTMENT</b>							
1. Deposit / GDP	37.2	40.8	44.2	43.8	44.6	47.2	47.7
2. Credit / GDP	23.9	25.4	26.6	26.8	27.3	28.3	30.9
3. Investment / GDP	4.2	4.7	6.2	8.1	9.9	10.0	11.4
4. Credit & Investment / GDP	28.1	30.1	32.8	34.9	37.2	38.3	42.3
5. Time Deposit / GDP	30.7	33.7	35.6	35.1	35.2	36.2	37.3
6. Current / GDP	6.5	7.1	8.6	8.8	6.3	6.8	6.5
7. Credit / Total Deposit	64.3	62.2	60.0	61.1	61.1	59.9	64.9
8. Investment / Total Deposit	11.2	11.6	14.0	18.5	22.3	21.2	23.8
9. Credit & Investment / Total Deposit	75.5	73.8	74.0	79.6	83.3	81.1	88.7
10. Time Deposit / Total Deposit	82.5	82.6	80.5	80.0	78.7	76.7	78.2
11. Current Deposit / Total Deposit	17.5	17.4	19.5	20.0	14.2	14.4	13.7
12. Credit to Govt. Entp. / Total Credit	2.1	2.2	2.7	2.3	2.3	1.8	1.5
13. Credit to Pvt.Sector / Total Credit	97.9	97.8	97.3	97.7	97.7	98.2	98.5
<b>B. LIQUIDITY</b>							
1. NRB Balance / Total Deposit	11.3	11.4	12.5	13.4	8.9	9.7	7.1
2. Vault / Total Deposit	3.2	2.8	2.8	3.2	2.9	1.8	1.9
3. Total Liquid Fund / Total Deposit	31.9	32.5	32.4	29.0	20.2	19.8	15.2
<b>C. CAPITAL ADEQUACY</b>							
1. Capital / Total Deposit	4.8	4.3	4.5	5.5	5.8	-4.4	-7.7
2. Capital / Total Credit	7.4	7.0	7.5	9.0	9.5	-7.3	-12.8
3. Capital / Total Assets	3.5	3.2	3.3	3.7	3.9	-3.0	-4.9

Table No. 5  
Capital Fund to Risk Weighted Assets of Commercial Banks

Banks	Mid-July 2003			Mid-July 2004			Mid-July 2005		
	Capital Fund (In Million)	Total Risk Weighted Assets ( In Million)	Capital Fund to Risk Weighted Assets ( In %)	Capital Fund (In Million)	Total Risk Weighted Assets ( In Million)	Capital Fund to Risk Weighted Assets ( In %)	Capital Fund (In Million)	Total Risk Weighted Assets ( In Million)	Capital Fund to Risk Weighted Assets ( In %)
1. Nepal Bank Limited	-9449.14	33450.67	-28.25	-8806.67	35273.34	-24.97	-7514.785	38454.048	-19.54
2. Rastriya Banijya Bank	-21998.92	49684.33	-44.28	-21009.57	49884.90	-42.12	-20288.801	50048.26	-40.54
4. Nepal Investment Bank Limited	698.24	7893.72	8.85	1099.38	9836.70	11.18	1579.2125	13632.91	11.58
5. Standard Chartered Bank Nepal Limited.	1464.85	10307.53	14.21	1560.16	9754.83	15.99	1664.361	10174.561	16.36
6. Himalayan Bank Limited	1604.21	14538.62	11.03	1790.57	16860.63	10.62	2034.008	18321.719	11.10
7. Nepal SBI Bank Limited	686.28	4981.49	13.78	671.41	6551.97	10.25	744.875	7869.615	9.47
8. Nepal Bangladesh Bank Limited	843.26	10395.86	8.11	743.80	13258.03	5.61	386.644	12816.972	3.02
9. Everest Bank Limited	703.74	5707.03	12.33	766.88	6924.81	11.07	1247.562	9195.5911	13.57
10. Bank of Kathmandu Limited	658.31	5462.02	12.05	704.86	6306.13	11.18	777.45	6926.856	11.22
11. Nepal Credit and Commerce Bank Limited	269.65	4144.27	6.51	223.23	6527.51	3.42	404.793	7343.943	5.51
13. Nepal Industrial & Commercial Bank Limited	594.51	3149.74	18.87	656.36	4772.64	13.75	730.985	5501.943	13.29
12. Lumbini Bank Limited	361.77	3180.96	11.37	337.08	3870.29	8.71	274.13	4314.522	6.35
14. Machhapuchhre Bank Limited	517.87	2092.01	24.75	579.38	3250.66	17.82	688.843	6063.131	11.36
3. NABIL Bank Limited	1455.09	11153.13	13.05	1609.42	11872.01	13.56	1766.072	14193.072	12.44
15. Kumari Bank Limited	390.91	2528.77	15.46	570.15	4449.41	12.81	701.503	6291.844	11.15
16. Laxmi Bank Limited	334.58	867.60	38.56	574.56	1972.40	29.13	639.438	3085.4986	20.72
17. Siddhartha Bank Limited	355.01	848.18	41.85	383.29	1979.82	19.36	413.425	2968.444	13.93
<b>Total</b>	<b>-20509.78</b>	<b>170385.92</b>	<b>-12.04</b>	<b>-17545.71</b>	<b>193346.09</b>	<b>-9.07</b>	<b>-13750.2845</b>	<b>217202.93</b>	<b>-6.33</b>

Table No. 6  
Non Performing Loan Status of Commercial Banks

Banks	Mid-July 2003			Mid-July 2004			Mid-July 2005		
	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)	Total Gross Loan (In Million)	NPL (In Million)	NPL to Total Gross Loan (In%)
1. Nepal Bank Limited	18132.33	10964.91	60.47	17937.66	9640.08	53.74	16866.55	8372.11	49.64
2. Rastriya Banijya Bank	26608.83	16005.32	60.15	25105.68	14470.52	57.64	25835.20	13689.34	52.99
4. Nepal Investment Bank Limited	5921.79	117.09	1.98	7338.57	181.44	2.47	10453.16	280.87	2.69
5. Standard Chartered Bank Nepal Limited.	6000.16	247.95	4.13	6693.86	252.20	3.77	8420.87	226.31	2.69
6. Himalayan Bank Limited	10844.60	1092.84	10.08	12919.63	1147.46	8.88	13451.17	1001.35	7.44
7. Nepal SBI Bank Limited	4795.84	561.67	11.71	5531.83	345.82	6.25	6739.35	441.02	6.54
8. Nepal Bangladesh Bank Limited	7961.51	1013.28	12.73	9644.70	1042.18	10.81	9626.91	1832.94	19.04
9. Everest Bank Limited	5049.58	111.19	2.20	6095.84	104.76	1.72	7900.09	128.81	1.63
10. Bank of Kathmandu Limited	4856.03	420.87	8.67	6008.31	399.94	6.66	6182.05	308.51	4.99
11. Nepal Credit and Commerce Bank Limited	3396.41	700.83	20.63	4717.30	600.05	12.72	6011.90	519.26	8.64
13. Nepal Industrial & Commercial Bank Limited	2562.86	170.69	6.66	3743.09	146.59	3.92	4909.36	185.43	3.78
12. Lumbini Bank Limited	2618.55	302.96	11.57	3222.75	237.30	7.36	3685.13	561.13	15.23
14. Machhapuchhre Bank Limited	1495.86	31.10	2.08	2540.79	24.98	0.98	5130.22	19.86	0.39
3. NABIL Bank Limited	8113.68	449.63	5.54	8548.66	286.68	3.35	10946.74	144.51	1.32
16. Laxmi Bank Limited	775.94	0.00	0.00	1750.93	0.00	0.00	2726.14	44.49	1.63
15. Kumari Bank Limited	2137.59	36.32	1.70	3697.99	28.19	0.76	5681.01	53.99	0.95
17. Siddhartha Bank Limited	629.03	0.00	0.00	1567.83	25.22	1.61	2634.93	67.93	2.58
<b>Total</b>	<b>111900.59</b>	<b>32226.66</b>	<b>28.80</b>	<b>127065.40</b>	<b>28933.41</b>	<b>22.77</b>	<b>147200.78</b>	<b>27877.84</b>	<b>18.94</b>

Table No. 7  
SOURCES AND USES OF FUND OF NEPAL BANK LIMITED

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>1015.4</b>	<b>1044.2</b>	<b>1125.7</b>	<b>1349.5</b>	<b>1449.1</b>	<b>1064.3</b>	<b>-10347.5</b>
a. Paid-up Capital	380.3	380.4	380.4	380.4	380.4	380.4	380.4
b. General Reserve	467.2	544.6	544.6	544.6	557.2	557.2	699.3
c. Share Premium							0
d. Retained Earning							-11672.7
e. Others Reserves	167.9	119.2	200.7	424.6	511.5	126.7	245.5
1. Ex.Eq.Fund							118.1
2. Other							127.4
<b>2 BORROWINGS</b>	<b>284.3</b>	<b>235.5</b>	<b>266.2</b>	<b>215.0</b>	<b>52.4</b>	<b>0.0</b>	<b>1124.85</b>
a. NRB	282.9	234.2	264.8	213.7	52.4	0.0	1124.46
b. Commercial Banks	1.4	1.4	1.4	1.4	0.0	0.0	0.34
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.							0.05
<b>3 DEPOSITS</b>	<b>33092.7</b>	<b>35578.7</b>	<b>35528.6</b>	<b>34060.1</b>	<b>34737.4</b>	<b>36288.5</b>	<b>34744.2</b>
a. Current	4386.5	5033.2	5000.7	4311.7	4689.5	6300.0	5714.43
Domestic							5522.66
Foreign							191.77
b. Savings	14214.8	17888.4	20281.6	19851.5	21534.5	22063.0	22671.8
Domestic							22665.5
Foreign							6.26
c. Fixed	14154.7	12275.8	9921.8	9731.8	8396.9	7481.0	6269.26
Domestic							6263.32
Foreign							5.945
d. Call Deposits	0.0	0.0	0.0	7.8	12.4	270.0	2.75
e. Others	336.7	381.2	324.5	157.4	104.1	174.5	85.97
<b>4 Bills Payable</b>							<b>169.2</b>
<b>5 Contra Accounts</b>							<b>0</b>
<b>6 Other Liabilities</b>	<b>9955.4</b>	<b>9261.7</b>	<b>13947.3</b>	<b>28191.9</b>	<b>30090.6</b>	<b>26711.0</b>	<b>36401</b>
1. Sundry Creditors							814.477
2. Loan Loss Provision							9249.89
3. Interest Suspense a/c							13629.7
4. Others	9955.4	9261.7	13947.3	28191.9	30090.6	26711.0	12707
<b>7 Reconciliation A/c</b>							<b>1767.96</b>
<b>8 Profit &amp; Loss A/c</b>							<b>1399.5</b>
<b>SOURCES OF FUNDS</b>	<b>44347.8</b>	<b>46120.1</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>
<b>1 LIQUID FUNDS</b>	<b>8035.2</b>	<b>7648.6</b>	<b>8050.5</b>	<b>8063.8</b>	<b>4770.6</b>	<b>6444.0</b>	<b>5886.2</b>
a. Cash Balance	1659.8	1614.1	1784.8	1648.9	1420.9	969.4	1020.7
Nepalese Notes & Coins	1346.4	1314.0	1479.4	1409.9	1198.1	885.9	942.5
Foreign Currency	313.4	300.1	305.4	239.0	222.8	83.5	78.2
b. Bank Balance	4105.0	6034.5	6265.7	6410.9	3349.7	4452.6	4315.5
1. In Nepal Rastra Bank	2870.3	1736.0	3050.4	3307.4	2524.1	3783.5	3793.6
Domestic Currency							2626.6
Foreign Currency							1167
2. Commercial Banks	179.5	205.2	328.1	244.0	84.8	129.1	183.8
Domestic Currency							183.8
Foreign Currency							0
3. Other Financial Ins.							0
4. In Foreign banks	1055.2	4093.2	2887.2	2859.5	740.8	540.0	338.1
c. Money at Call	2270.4	0.0	0.0	4.1	0.0	1022.0	550
Domestic Currency							550
Foreign Currency							
<b>2 INVESTMENTS</b>	<b>5058.2</b>	<b>5406.1</b>	<b>6720.0</b>	<b>7115.2</b>	<b>11722.8</b>	<b>10593.8</b>	<b>13838.6</b>
a. Govt. Securities	5058.2	5406.1	6720.0	7115.2	11722.8	10593.8	11278
b. NRB Bond							0
c. Govt. Non-Fin. Ins.							0
d. Other Non-Fin Ins.							0
e. Non Residents							2560.6
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>61.2</b>	<b>56.3</b>	<b>56.3</b>	<b>37.6</b>	<b>59.8</b>	<b>429.9</b>	<b>51.2</b>
1. Non Residents							0
2. Others							51.2
<b>4 LOANS &amp; ADVANCES</b>	<b>22394.6</b>	<b>22863.7</b>	<b>22062.3</b>	<b>20997.5</b>	<b>19266.1</b>	<b>19141.7</b>	<b>17456</b>
a. Govt. Entp.	765.4	906.5	597.8	652.2	743.0	491.3	572
i. Financial	0.0	0.0	0.0	0.0	62.5	102.5	168.9
ii. Non-Finan.	765.4	906.5	597.8	652.2	680.5	388.8	403
b. Pvt. Sector	21213.7	21656.1	21131.0	20103.4	18335.1	18616.7	16884
c. For. Bills P.& D.	290.8	177.1	234.2	139.2	88.4	33.7	
d. Foreign A. B. C.	124.7	124.0	99.3	102.7	99.6	0.0	
<b>5 BILL PURCHED</b>							<b>1073.3</b>
a. Domestic Bills Purchased							22.6
b. Foreign Bills Purchased							21.2
c. Import Bills & Imports							1029.5
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>1.3</b>
a. Against Domestic Bills							1.3
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>0.0</b>
<b>8 FIXED ASSETS</b>							<b>208.9</b>
<b>9 OTHER ASSETS</b>	<b>8798.6</b>	<b>10145.5</b>	<b>13978.6</b>	<b>27602.5</b>	<b>30510.2</b>	<b>27454.4</b>	<b>15731.5</b>
a. Accrued Interests	4287.5	5327.4	6958.2	8793.0	9772.9	11498.8	12950.6
Govt. Entp.	90.4	298.8	101.9	132.1	195.1	141.0	161.9
Private Sector	4197.1	5028.6	6856.3	8660.9	9577.8	11357.8	12788.7
c. Sundry Debtors							322.4
d. Cash In Transit							147.1
e. Others	4511.1	4818.0	7020.4	18809.5	20737.3	15955.6	2311.4
<b>10 Expenses not Written off</b>							<b>122.3</b>
<b>11 Non Banking Assets</b>							<b>169.3</b>
<b>12 Reconciliation Account</b>							<b>388.4</b>
<b>13 Profit &amp; Loss A/c</b>							<b>10332.2</b>
<b>USES OF FUNDS</b>	<b>44347.8</b>	<b>46120.1</b>	<b>50867.7</b>	<b>63816.6</b>	<b>66329.5</b>	<b>64063.8</b>	<b>65259.2</b>

Table No. 8  
SOURCES AND USES OF FUND OF RASTRIYA BANJIYA BANK

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>1440.7</b>	<b>1482.9</b>	<b>1506.7</b>	<b>1538.2</b>	<b>1557.5</b>	<b>-23839.8</b>	<b>-21437.9</b>
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. General Reserve	42.5	68.2	68.2	68.2	68.2	369.2	276.2
c. Share Premium							0
d. Retained Earning						-25607.0	-23032.3
e. Others Reserves	225.9	242.4	266.2	297.7	317.0	225.7	145.9
1. Ex.Eq.Fund							140.4
2. Other							5.5
<b>2 BORROWINGS</b>	<b>272.4</b>	<b>151.5</b>	<b>146.9</b>	<b>156.1</b>	<b>161.9</b>	<b>338.0</b>	<b>3215.7</b>
a. NRB	146.7	151.5	146.9	156.1	161.9	338.0	3215.7
b. Commercial Banks	125.7	0.0	0.0	0.0	0.0	0.0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>33329.2</b>	<b>38410.9</b>	<b>40500.4</b>	<b>38964.6</b>	<b>39308.6</b>	<b>40313.6</b>	<b>43489.2</b>
a. Current	3802.8	4234.0	4864.0	4639.7	4687.9	5227.5	6419.8
Domestic							6341.1
Foreign							78.7
b. Savings	12297.4	15904.8	18822.1	18997.2	20861.2	23288.9	26848.2
Domestic							25690
Foreign							1158.2
c. Fixed	16793.1	17836.4	16477.2	15166.6	13579.5	11572.8	9001.5
Domestic							8712.2
Foreign							289.3
d. Call Deposits	27.6	29.5	0.8	6.7	2.2	134.6	1034.9
e. Others	408.3	406.3	336.3	154.4	177.8	89.8	184.8
<b>4 Bills Payable</b>							<b>38.3</b>
<b>5 Contra Accounts</b>							<b>1429.6</b>
<b>6 Other Liabilities</b>	<b>18745.8</b>	<b>25003.9</b>	<b>31490.7</b>	<b>35459.2</b>	<b>41070.3</b>	<b>64012.7</b>	<b>40601.2</b>
1. Sundry Creditors							575.2
2. Loan Loss Provision							15214.4
3. Interest Suspense a/c							21558.6
4. Others	18745.8	25003.9	31490.7	35459.2	41070.3	64012.7	3253
<b>7 Reconciliation A/c</b>							<b>11299.2</b>
<b>8 Profit &amp; Loss A/c</b>							<b>4136.5</b>
<b>SOURCES OF FUNDS</b>	<b>53788.1</b>	<b>65049.2</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>82771.8</b>
<b>1 LIQUID FUNDS</b>	<b>10277.6</b>	<b>13633.4</b>	<b>14559.8</b>	<b>15089.9</b>	<b>8158.8</b>	<b>10704.1</b>	<b>6714.9</b>
a. Cash Balance	1019.4	1042.5	899.6	853.8	1016.4	840.4	1027.1
Nepalese Notes & Coins	792.9	856.5	736.1	725.0	884.6	738.4	919.8
Foreign Currency	226.5	186.0	163.5	128.8	131.8	102.0	107.3
b. Bank Balance	9258.2	12440.9	13660.2	14236.1	7142.4	9763.7	5687.8
1. In Nepal Rastra Bank	6771.9	10195.7	11881.8	13077.4	5917.5	8845.8	4788.2
Domestic Currency							4788.2
Foreign Currency							0
2. Commercial Banks	-23.2	-31.3	-36.0	-43.7	6.8	709.9	105.2
Domestic Currency							107.7
Foreign Currency							-2.5
3. Other Financial Ins.							0
4. In Foreign banks	2509.5	2276.5	1814.4	1202.4	1218.1	208.0	794.4
c. Money at Call	0.0	150.0	0.0	0.0	0.0	100.0	0
Domestic Currency							0
Foreign Currency							0
<b>2 INVESTMENTS</b>	<b>2704.2</b>	<b>4256.1</b>	<b>5576.3</b>	<b>4088.5</b>	<b>4137.1</b>	<b>2918.9</b>	<b>6494.8</b>
a. Govt. Securities	2704.2	4256.1	5576.3	4088.5	4137.1	2918.9	6494.8
b. NRB Bond							0
c. Govt. Non-Fin. Ins.							0
d. Other Non-Fin Ins.							0
e. Non Residents							0
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>80.6</b>	<b>80.6</b>	<b>80.6</b>	<b>82.1</b>	<b>95.8</b>	<b>223.1</b>	<b>2058.1</b>
1. Non Residents							0
2. Others							2058.1
<b>4 LOANS &amp; ADVANCES</b>	<b>26340.4</b>	<b>29140.6</b>	<b>28424.7</b>	<b>28516.0</b>	<b>28258.9</b>	<b>26781.7</b>	<b>28614</b>
a. Govt. Entp.	162.4	95.7	634.7	561.0	566.1	302.9	323
i. Financial	0.1	0.1	0.1	0.0	0.1	0.0	0
ii. Non-Finan.	162.3	95.6	634.6	561.0	566.0	302.9	323
b. Pvt. Sector	25676.5	28565.3	27446.5	27622.5	27403.5	26211.5	28291
c. For. Bills P. & D.	466.1	456.8	327.7	316.6	276.8	267.3	
d. Foreign A. B. C.	35.4	22.9	15.8	15.9	12.5	0.0	
<b>5 BILL PURCHED</b>							<b>305.8</b>
a. Domestic Bills Purchased							19.2
b. Foreign Bills Purchased							286.6
c. Import Bills & Imports							0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>1429.6</b>
<b>8 FIXED ASSETS</b>							<b>549.4</b>
<b>9 OTHER ASSETS</b>	<b>14385.3</b>	<b>17938.5</b>	<b>25003.3</b>	<b>28341.6</b>	<b>41447.7</b>	<b>40196.7</b>	<b>25419.8</b>
a. Accrued Interests	7638.2	9268.3	11277.3	13302.1	15401.4	19136.8	21504.1
Govt. Entp.	203.4	73.2	232.4	162.8	92.8	29.5	0.0
Private Sector	7434.8	9195.1	11044.9	13139.3	15308.6	19107.3	21504.1
c. Sundry Debtors							1128.4
d. Cash In Transit							645.5
e. Others	6747.1	8670.2	13726.0	15039.5	26046.3	21059.9	2141.8
<b>10 Expenses not Written off</b>							<b>0</b>
<b>11 Non Banking Assets</b>							<b>273.2</b>
<b>12 Reconciliation Account</b>							<b>7164.1</b>
<b>13 Profit &amp; Loss A/c</b>							<b>3748.1</b>
<b>USES OF FUNDS</b>	<b>53788.1</b>	<b>65049.3</b>	<b>73644.7</b>	<b>76118.1</b>	<b>82098.3</b>	<b>80824.5</b>	<b>82771.8</b>

Table No. 9  
SOURCES AND USES OF FUND OF NABIL BANK LTD.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>863.0</b>	<b>934.1</b>	<b>1046.9</b>	<b>1062.8</b>	<b>1146.4</b>	<b>1804.2</b>	<b>1482.35</b>
a. Paid-up Capital	392.9	392.9	849.1	491.7	491.7	491.7	491.7
b. General Reserve	337.1	390.4	0.0	514.5	568.8	652.0	743.2
c. Share Premium							0.7
d. Retained Earning				26.2	2.1	26.1	29.8
e. Others Reserves	133.0	150.8	197.8	30.4	83.8	634.4	217
1. Ex.Eq.Fund							33.9
2. Other							183.1
<b>2 BORROWINGS</b>	<b>190.2</b>	<b>285.2</b>	<b>0.0</b>	<b>280.0</b>	<b>961.5</b>	<b>229.7</b>	<b>17.1</b>
a. NRB		0.0	0.0	0.0	611.5	0.0	0
b. Commercial Banks	190.2	285.2	0.0	280.0	350.0	229.7	17.1
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>9464.4</b>	<b>12780.1</b>	<b>15838.9</b>	<b>15370.6</b>	<b>13437.7</b>	<b>14098.0</b>	<b>14586.8</b>
a. Current	2333.3	2935.3	2957.1	2723.0	3025.0	2687.0	2843.5
Domestic							2046.1
Foreign							797.4
b. Savings	3352.6	4150.2	4917.1	4889.0	5237.4	5994.1	7026.4
Domestic							6114.6
Foreign							911.8
c. Fixed	2098.1	3194.3	3719.2	2446.8	2252.6	2310.6	2078.6
Domestic							1012.9
Foreign							1065.7
d. Call Deposits	1329.8	2083.9	3948.3	4944.7	2540.7	2801.6	2341.3
e. Others	350.6	416.3	297.2	367.1	382.0	304.7	297
<b>4 Bills Payable</b>							<b>71.3</b>
<b>5 Contra Accounts</b>							<b>137.6</b>
<b>6 Other Liabilities</b>	<b>1810.0</b>	<b>1902.3</b>	<b>2568.6</b>	<b>2932.4</b>	<b>2730.3</b>	<b>2102.4</b>	<b>1639.4</b>
1. Sundry Creditors							176.9
2. Loan Loss Provision							392
3. Interest Suspense a/c							166.6
4. Others	1810.0	1902.3	2568.6	2932.4	2730.3	2102.4	903.9
<b>7 Reconciliation A/c</b>							<b>0</b>
<b>8 Profit &amp; Loss A/c</b>							<b>817.9</b>
<b>SOURCES OF FUNDS</b>	<b>12327.6</b>	<b>15901.7</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.3</b>	<b>18752.5</b>
<b>1 LIQUID FUNDS</b>	<b>3782.7</b>	<b>5541.9</b>	<b>6284.9</b>	<b>4999.3</b>	<b>4162.1</b>	<b>3916.9</b>	<b>1345.2</b>
a. Cash Balance	138.2	194.8	208.2	318.1	190.6	286.9	146.3
Nepalese Notes & Coins	123.6	178.9	182.3	285.4	157.6	263.2	132.4
Foreign Currency	14.6	15.9	25.9	32.7	33.0	23.7	13.9
b. Bank Balance	430.4	715.2	602.6	593.8	957.1	682.5	413.2
1. In Nepal Rastra Bank	290.4	533.3	510.2	366.3	892.8	606.4	107.3
Domestic Currency							85.7
Foreign Currency							21.6
2. Commercial Banks	12.9	163.1	4.8	24.0	16.2	37.8	26.2
Domestic Currency							0
Foreign Currency							0
3. Other Financial Ins.						0.0	0
4. In Foreign banks	127.1	18.9	87.6	203.5	48.1	38.3	279.7
c. Money at Call	3214.1	4631.8	5474.1	4087.4	3014.4	2947.5	785.7
Domestic Currency							102.5
Foreign Currency							683.2
<b>2 INVESTMENTS</b>	<b>1402.8</b>	<b>1233.8</b>	<b>2732.9</b>	<b>4120.3</b>	<b>3663.5</b>	<b>3672.6</b>	<b>2826.8</b>
a. Govt. Securities	1402.8	1233.8	2732.9	4120.3	3663.5	3672.6	2413.9
b. NRB Bond							0
c. Govt. Non-Fin. Ins.							0
d. Other Non-Fin. Ins.							0
e. Non Residents							412.9
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>17.5</b>	<b>17.1</b>	<b>19.8</b>	<b>1081.8</b>	<b>24.3</b>	<b>24.5</b>	<b>1526.5</b>
1. Non Residents							1497.9
2. Others							28.6
<b>4 LOANS &amp; ADVANCES</b>	<b>5811.7</b>	<b>7323.6</b>	<b>8437.6</b>	<b>7328.2</b>	<b>8267.8</b>	<b>8769.7</b>	<b>11078</b>
a. Govt. Entp.	62.6	110.2	101.3	64.7	20.8	20.3	60
i. Financial	50.0	50.0	50.0	19.9	0.0	0.0	0
ii. Non-Finan.	12.6	60.2	51.3	44.8	20.8	20.3	60
b. Pvt. Sector	5432.6	6857.9	8071.8	7007.3	7976.1	8614.8	11018
c. For. Bills P. & D.	316.5	365.5	264.5	256.2	256.9	117.5	
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	14.0	17.1	
<b>5 BILL PURCHED</b>							<b>144.7</b>
a. Domestic Bills Purchased							77.2
b. Foreign Bills Purchased							67.5
c. Import Bills & Imports							0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>137.6</b>
a. Against Domestic Bills							20.4
b. Against Foreign Bills							117.2
<b>7 CONTRA</b>							<b>137.6</b>
<b>8 FIXED ASSETS</b>							<b>361.2</b>
<b>9 OTHER ASSETS</b>	<b>1312.9</b>	<b>1785.3</b>	<b>1979.2</b>	<b>2116.2</b>	<b>2158.2</b>	<b>1850.7</b>	<b>1194.9</b>
a. Accrued Interests	231.6	372.8	369.5	377.3	241.2	212.7	185.0
Govt. Entp.	0.0	0.0	0.0	3.6	3.6	0.0	0.0
Private Sector	231.6	372.8	369.5	373.7	237.6	212.7	185.0
c. Sundry Debtors							126.6
d. Cash In Transit							0.0
e. Others	1081.3	1412.5	1609.7	1738.9	1917.0	1638.0	883.3
<b>10 Expenses not Written off</b>							<b>0</b>
<b>11 Non Banking Assets</b>							<b>0</b>
<b>12 Reconciliation Account</b>							<b>0</b>
<b>13 Profit &amp; Loss A/c</b>							<b>0</b>
<b>USES OF FUNDS</b>	<b>12327.6</b>	<b>15901.7</b>	<b>19454.4</b>	<b>19645.7</b>	<b>18275.9</b>	<b>18234.4</b>	<b>18752.5</b>

Table No. 10  
SOURCES AND USES OF FUND OF NEPAL INVESTMENT BANK LTD.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>346.6</b>	<b>356.9</b>	<b>407.1</b>	<b>419.9</b>	<b>557.1</b>	<b>740.7</b>	<b>1234.5</b>
a. Paid-up Capital	135.3	135.4	135.3	170.0	295.3	295.3	587.7
b. General Reserve	198.8	207.9	222.5	233.8	245.2	268.7	299.3
c. Share Premium							0
d. Retained Earning						49.9	0.0
e. Others Reserves	12.5	13.6	49.3	16.1	16.6	126.8	347.5
1. Ex.Eq.Fund							17.9
2. Other							329.6
<b>2 BORROWINGS</b>	<b>50.0</b>	<b>140.0</b>	<b>120.0</b>	<b>98.5</b>	<b>6.8</b>	<b>61.5</b>	<b>50</b>
a. NRB		0.0	0.0	98.5	6.8	61.5	50
b. Commercial Banks	50.0	140.0	120.0	0.0	0.0	0.0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.				0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>2438.9</b>	<b>2982.4</b>	<b>4256.2</b>	<b>4174.8</b>	<b>7922.8</b>	<b>11706.3</b>	<b>14254.8</b>
a. Current	531.5	581.1	769.0	787.5	979.0	1625.1	1583.2
Domestic							1233.7
Foreign							349.5
b. Savings	751.1	997.5	1259.6	1276.7	2433.9	4922.0	6703.5
Domestic							6352.2
Foreign							351.3
c. Fixed	983.6	1093.7	1658.7	945.9	1672.8	2294.7	3212.4
Domestic							2242.2
Foreign							970.2
d. Call Deposits	83.2	221.7	502.5	1052.0	2610.6	2576.6	2469.7
e. Others	89.5	88.6	66.4	112.7	226.5	287.9	286
<b>4 Bills Payable</b>							<b>14.3</b>
<b>5 Contra Accounts</b>							<b>176.3</b>
<b>6 Other Liabilities</b>	<b>835.4</b>	<b>700.5</b>	<b>750.2</b>	<b>694.6</b>	<b>615.7</b>	<b>1056.8</b>	<b>804</b>
1. Sundry Creditors							114.5
2. Loan Loss Provision							256.2
3. Interest Suspense a/c							54.1
4. Others	835.4	700.5	750.2	694.6	615.7	1056.8	379.2
<b>7 Reconciliation A/c</b>							<b>0</b>
<b>8 Profit &amp; Loss A/c</b>							<b>280.3</b>
<b>SOURCES OF FUNDS</b>	<b>3670.9</b>	<b>4179.74</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16814.2</b>
<b>1 LIQUID FUNDS</b>	<b>1463.0</b>	<b>1533.6</b>	<b>446.7</b>	<b>1899.1</b>	<b>926.4</b>	<b>1215.2</b>	<b>1340.4</b>
a. Cash Balance	47.3	32.8	71.5	61.5	200.9	315.4	374.2
Nepalese Notes & Coins	40.0	28.0	62.9	50.8	178.6	288.0	350.4
Foreign Currency	7.3	4.8	8.6	10.7	22.3	27.4	23.8
b. Bank Balance	216.3	330.1	375.2	1837.6	725.5	899.8	966.2
1. In Nepal Rastra Bank	98.6	175.3	212.3	166.3	450.4	533.9	780.2
Domestic Currency							739.1
Foreign Currency							41.1
2. Commercial Banks	7.5	7.3	3.8	2.8	3.5	85.8	15.6
Domestic Currency							15.3
Foreign Currency							0.3
3. Other Financial Ins.							0
4. In Foreign banks	110.2	147.6	159.1	1668.5	271.6	280.1	170.4
c. Money at Call	1199.4	1170.7	0.0	0.0	0.0	0.0	0
Domestic Currency							
Foreign Currency							
<b>2 INVESTMENTS</b>	<b>90.0</b>	<b>0.0</b>	<b>300.0</b>	<b>224.4</b>	<b>400.0</b>	<b>2001.1</b>	<b>1948.5</b>
a. Govt. Securities	90.0	0.0	300.0	224.4	400.0	2001.1	1948.5
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>12.7</b>	<b>12.7</b>	<b>12.7</b>	<b>37.6</b>	<b>1345.3</b>	<b>2171.4</b>	<b>2125.7</b>
1. Non Residents							1922.2
2. Others							203.5
<b>4 LOANS &amp; ADVANCES</b>	<b>1421.6</b>	<b>2071.3</b>	<b>2431.3</b>	<b>2715.7</b>	<b>5949.2</b>	<b>7290.2</b>	<b>10295</b>
a. Govt. Entp.	25.0	25.0	25.0	25.0	115.0	170.0	115
i. Financial	25.0	25.0	25.0	25.0	115.0	170.0	115
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0
b. Pvt. Sector	1329.2	1998.9	2360.5	2668.0	5757.6	7004.4	10180
c. For. Bills P. & D.	67.4	47.4	45.8	22.7	76.6	115.8	
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>							<b>195.0</b>
a. Domestic Bills Purchased							30.4
b. Foreign Bills Purchased							70.1
c. Import Bills & Imports							94.5
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>176.3</b>
<b>8 FIXED ASSETS</b>							<b>335.9</b>
<b>9 OTHER ASSETS</b>	<b>683.6</b>	<b>562.1</b>	<b>2342.8</b>	<b>511.0</b>	<b>481.5</b>	<b>887.4</b>	<b>392.3</b>
a. Accrued Interests	72.8	82.7	120.6	79.3	110.6	112.0	131.2
Govt. Entp.	0.0	0.0	0.0	0.6	0.6	1.0	
Private Sector	72.8	82.7	120.6	78.7	110.0	111.0	131.2
c. Sundry Debtors							61.1
d. Cash In Transit							0.0
e. Others	610.8	479.4	2222.2	431.7	370.9	775.4	200
<b>10 Expenses not Written off</b>							<b>0</b>
<b>11 Non Banking Assets</b>							<b>4.6</b>
<b>12 Reconciliation Account</b>							<b>0.1</b>
<b>13 Profit &amp; Loss A/c</b>							<b>280.3</b>
<b>USES OF FUNDS</b>	<b>3670.9</b>	<b>4179.7</b>	<b>5533.5</b>	<b>5387.8</b>	<b>9102.4</b>	<b>13565.3</b>	<b>16814.2</b>



Table No. 11  
SOURCES AND USES OF FUND OF STANDARD CHARTERED BANK NEPAL LTD.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>756.0</b>	<b>834.7</b>	<b>920.3</b>	<b>1012.3</b>	<b>1119.0</b>	<b>1527.9</b>	<b>1278.2</b>
a. Paid-up Capital	339.5	339.5	339.5	339.5	339.5	374.6	374.6
b. General Reserve	358.5	430.4	508.9	595.0	679.1	679.1	749.3
c. Share Premium							
d. Retained Earning				0.0	0.0	99.6	
e. Others Reserves	58.0	64.8	71.9	77.8	100.4	374.6	154.3
1. Ex.Eq.Fund							116.8
2. Other							37.5
<b>2 BORROWINGS</b>	<b>99.5</b>	<b>2380.8</b>	<b>1590.0</b>	<b>671.5</b>	<b>79.1</b>	<b>78.3</b>	<b>43.8</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0
b. Commercial Banks	99.5	2380.8	1590.0	671.5	28.1	64.7	16.2
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	51.0	13.6	27.6
d. Other Financial Ins.				0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>11160.8</b>	<b>12566.4</b>	<b>15430.1</b>	<b>15835.7</b>	<b>18755.5</b>	<b>21161.4</b>	<b>19344</b>
a. Current	2334.3	2417.1	3279.4	3808.4	5768.6	5816.9	4356.3
Domestic							2360.6
Foreign							1995.7
b. Savings	5467.6	6632.7	8404.6	9441.8	10633.1	12771.8	13027.7
Domestic							10733.3
Foreign							2294.4
c. Fixed	3104.7	2926.2	3471.7	2264.9	1948.5	1428.5	1416.4
Domestic							631.9
Foreign							784.5
d. Call Deposits	0.0	0.0	0.0	101.1	185.2	941.0	294.9
e. Others	254.2	590.4	274.4	219.5	220.1	203.2	248.7
<b>4 Bills Payable</b>							<b>55</b>
<b>5 Contra Accounts</b>							<b>0</b>
<b>6 Other Liabilities</b>	<b>2364.8</b>	<b>2574.1</b>	<b>3477.7</b>	<b>2156.1</b>	<b>2355.5</b>	<b>1691.5</b>	<b>1279.9</b>
1. Sundry Creditors							116.8
2. Loan Loss Provision							277.7
3. Interest Suspense a/c							133.5
4. Others	2364.8	2574.1	3477.7	2156.1	2355.5	1691.5	751.9
<b>7 Reconciliation A/c</b>							<b>0</b>
<b>8 Profit &amp; Loss A/c</b>							<b>757.9</b>
<b>SOURCES OF FUNDS</b>	<b>14381.1</b>	<b>18356</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>
<b>1 LIQUID FUNDS</b>	<b>5239.5</b>	<b>8063.4</b>	<b>8086.5</b>	<b>2890.6</b>	<b>3170.0</b>	<b>4241.8</b>	<b>3370.8</b>
a. Cash Balance	135.5	126.2	187.6	257.8	198.7	187.7	195.4
Nepalese Notes & Coins	125.5	109.4	169.9	224.0	153.2	154.2	162.1
Foreign Currency	10.0	16.8	17.7	33.8	45.5	33.5	33.3
b. Bank Balance	5104.0	7937.2	7898.9	570.8	1313.4	1835.5	915.7
1. In Nepal Rastra Bank	486.4	649.9	659.5	369.8	1141.1	1534.2	692.2
Domestic Currency							681
Foreign Currency							11.2
2. Commercial Banks	-7.3	-4.0	1.4	16.7	112.3	165.1	15.5
Domestic Currency							15.5
Foreign Currency							0
3. Other Financial Ins.							0
4. In Foreign banks	4624.9	7291.3	7238.0	184.3	60.0	136.2	208
c. Money at Call	0.0	0.0	0.0	2062.0	1657.9	2218.6	2259.7
Domestic Currency							
Foreign Currency							2259.7
<b>2 INVESTMENTS</b>	<b>2678.7</b>	<b>3338.7</b>	<b>4811.0</b>	<b>5784.8</b>	<b>6722.8</b>	<b>7948.2</b>	<b>7204.6</b>
a. Govt. Securities	2678.7	3338.7	4811.0	5784.8	6722.8	7948.2	7204.6
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>11.2</b>	<b>11.2</b>	<b>11.2</b>	<b>3491.2</b>	<b>3634.9</b>	<b>3412.1</b>	<b>2499.5</b>
1. Non Residents							2486.1
2. Others							13.4
<b>4 LOANS &amp; ADVANCES</b>	<b>4693.1</b>	<b>4957.5</b>	<b>5924.1</b>	<b>5787.9</b>	<b>6080.7</b>	<b>6729.6</b>	<b>8214</b>
a. Govt. Entp.	150.6	365.5	359.9	286.2	51.5	6.7	315
i. Financial	150.6	169.3	239.7	90.0	6.2	0.0	0
ii. Non-Finan.	0.0	196.2	120.2	196.2	45.3	6.7	315
b. Pvt. Sector	4422.8	4394.3	5478.8	5389.4	5977.0	6655.3	7898
c. For. Bills P. & D.	119.7	197.7	85.4	112.3	52.2	67.6	
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>							<b>313.6</b>
a. Domestic Bills Purchased							3
b. Foreign Bills Purchased							235.9
c. Import Bills & Imports							74.7
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>0.0</b>
<b>8 FIXED ASSETS</b>							<b>394.4</b>
<b>9 OTHER ASSETS</b>	<b>1758.6</b>	<b>1985.3</b>	<b>2585.3</b>	<b>1721.1</b>	<b>2700.7</b>	<b>2127.4</b>	<b>754.1</b>
a. Accrued Interests	87.4	137.4	186.6	216.0	167.6	290.7	266.6
Govt. Entp.	0.0	0.0	0.0	0.0	2.5	0.0	
Private Sector	87.4	137.4	186.6	216.0	165.1	290.7	266.6
c. Sundry Debtors							94.1
d. Cash In Transit							0.0
e. Others	1671.2	1847.9	2398.7	1505.1	2533.1	1836.7	393.4
<b>10 Expenses not Written off</b>							<b>8.3</b>
<b>11 Non Banking Assets</b>							
<b>12 Reconciliation Account</b>							
<b>13 Profit &amp; Loss A/c</b>							
<b>USES OF FUNDS</b>	<b>14381.1</b>	<b>18356.0</b>	<b>21418.1</b>	<b>19675.6</b>	<b>22309.1</b>	<b>24459.1</b>	<b>22758.8</b>

Table No. 12  
SOURCES AND USES OF FUND OF HIMALAYAN BANK LTD.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>314.9</b>	<b>397.1</b>	<b>501.6</b>	<b>651.6</b>	<b>740.6</b>	<b>1435.9</b>	<b>1328.2</b>
a. Paid-up Capital	192.0	240.0	300.0	390.0	429.0	536.3	643.5
b. General Reserve	109.7	142.8	183.6	239.7	288.8	329.2	381.8
c. Share Premium							0
d. Retained Earning				0.0		68.9	173.9
e. Others Reserves	13.2	14.4	18.0	21.9	22.8	501.5	129
1. Ex.Eq.Fund							26.1
2. Other							102.9
<b>2 BORROWINGS</b>	<b>232.7</b>	<b>128.6</b>	<b>5.4</b>	<b>48.2</b>	<b>538.8</b>	<b>66.4</b>	<b>485</b>
a. NRB	0.0	42.5	0.0	47.6	403.7	66.4	25
b. Commercial Banks	232.7	86.2	5.4	0.6	135.1	0.0	100
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.				0.0	0.0	0.0	360
<b>3 DEPOSITS</b>	<b>9780.4</b>	<b>14082.5</b>	<b>17613.6</b>	<b>18595.2</b>	<b>21002.8</b>	<b>22760.9</b>	<b>24831.1</b>
a. Current	1292.2	1772.3	2313.7	2652.8	3702.2	4353.1	5013
Domestic							3446.9
Foreign							1566.1
b. Savings	5084.4	6844.3	9164.1	9102.8	10840.8	11719.7	12852.4
Domestic							11925.3
Foreign							927.1
c. Fixed	3106.8	5109.4	5668.1	6044.9	5880.7	6043.7	6364.3
Domestic							2540
Foreign							3824.3
d. Call Deposits	0.0	0.0	0.0	343.8	201.3	219.6	15.4
e. Others	297.0	356.5	467.7	450.9	377.8	424.8	586
<b>4 Bills Payable</b>							
<b>5 Contra Accounts</b>							
<b>6 Other Liabilities</b>	<b>2272.1</b>	<b>2172.2</b>	<b>2808.4</b>	<b>2085.7</b>	<b>2439.0</b>	<b>2488.0</b>	<b>1705.9</b>
1. Sundry Creditors							17.2
2. Loan Loss Provision							937.1
3. Interest Suspense a/c							518.2
4. Others	2272.1	2172.2	2808.4	2085.7	2439.0	2488.0	233.4
<b>7 Reconciliation A/c</b>							<b>0</b>
<b>8 Profit &amp; Loss A/c</b>							<b>752.4</b>
<b>SOURCES OF FUNDS</b>	<b>12600.1</b>	<b>16780.5</b>	<b>20929</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>
<b>1 LIQUID FUNDS</b>	<b>4787.5</b>	<b>5446.5</b>	<b>7192.6</b>	<b>7658.8</b>	<b>8281.7</b>	<b>8613.5</b>	<b>8173.2</b>
a. Cash Balance	142.8	134.1	149.9	462.8	382.7	274.2	287.2
Nepalese Notes & Coins	121.7	116.3	131.7	450.1	350.0	274.2	287.2
Foreign Currency	21.1	17.7	18.2	12.7	32.7	0.0	0.0
b. Bank Balance	518.9	629.7	1136.9	768.6	1770.0	1494.5	1262.2
1. In Nepal Rastra Bank	515.6	655.3	1073.2	695.4	1130.0	1623.9	1412
Domestic Currency							1373.2
Foreign Currency							38.8
2. Commercial Banks	22.9	12.9	11.0	36.3	40.0	33.0	2.5
Domestic Currency							2.5
Foreign Currency							0
3. Other Financial Ins.							
4. In Foreign banks	-19.6	-38.6	52.7	36.9	600.0	-162.4	-152.3
c. Money at Call	4125.8	4682.8	5905.8	6427.4	6129.0	6844.8	6623.8
Domestic Currency							200
Foreign Currency							6423.8
<b>2 INVESTMENTS</b>	<b>459.4</b>	<b>2206.9</b>	<b>2224.3</b>	<b>2588.6</b>	<b>3980.0</b>	<b>2781.7</b>	<b>5469.7</b>
a. Govt. Securities	459.4	2206.9	2224.3	2588.6	3980.0	2781.7	5469.7
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>9.5</b>	<b>9.5</b>	<b>10.7</b>	<b>34.3</b>	<b>34.3</b>	<b>96.6</b>	<b>39.9</b>
1. Non Residents							0
2. Others							39.9
<b>4 LOANS &amp; ADVANCES</b>	<b>5372.0</b>	<b>7423.2</b>	<b>9176.9</b>	<b>9673.5</b>	<b>11074.2</b>	<b>13081.7</b>	<b>13245</b>
a. Govt. Entp.	267.7	200.0	536.4	352.5	742.7	766.2	745
i. Financial	60.0	200.0	480.0	350.0	290.0	290.0	290
ii. Non-Finan.	207.7	0.0	56.4	2.5	452.7	476.2	455
b. Pvt. Sector	5005.5	7096.6	8300.2	9321.0	10151.5	12315.5	12500
c. For. Bills P. & D.	98.8	126.6	340.3	0.0	180.0	0.0	0.0
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>5 BILL PURCHED</b>							<b>345.9</b>
a. Domestic Bills Purchased							345.9
b. Foreign Bills Purchased							
c. Import Bills & Imports							
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>0.0</b>
<b>8 FIXED ASSETS</b>							<b>481.0</b>
<b>9 OTHER ASSETS</b>	<b>1971.7</b>	<b>1694.4</b>	<b>2324.5</b>	<b>1425.7</b>	<b>1351.0</b>	<b>2177.7</b>	<b>1035.8</b>
a. Accrued Interests	117.4	144.2	115.5	313.4	313.5	661.9	701.4
Govt. Entp.	5.6	0.0	0.0	5.5	0.9	2.2	
Private Sector	111.8	144.2	115.5	307.9	312.6	659.7	701.4
c. Sundry Debtors							58.8
d. Cash In Transit							0.0
e. Others	1854.3	1550.2	2209.0	1112.3	1037.5	1515.8	275.6
<b>10 Expenses not Written off</b>							
<b>11 Non Banking Assets</b>							57.9
<b>12 Reconciliation Account</b>							254.2
<b>13 Profit &amp; Loss A/c</b>							0
<b>USES OF FUNDS</b>	<b>12600.1</b>	<b>16780.5</b>	<b>20929.0</b>	<b>21380.7</b>	<b>24721.2</b>	<b>26751.2</b>	<b>29102.6</b>

Table No. 13  
SOURCES AND USES OF FUND OF NEPAL SBI BANK LIMITED.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>222.6</b>	<b>208.8</b>	<b>243.5</b>	<b>541.5</b>	<b>582.9</b>	<b>823.2</b>	<b>689.3</b>
a. Paid-up Capital	119.9	119.9	143.9	424.9	425.2	426.9	431.9
b. General Reserve	29.9	63.2	73.2	75.7	83.9	136.2	191
c. Share Premium							0
d. Retained Earning				12.2	40.9	12.2	38.2
e. Others Reserves	72.8	25.7	26.4	28.7	32.9	247.9	28.2
1. Ex.Eq.Fund							5.8
2. Other							22.4
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>264.2</b>	<b>65.8</b>	<b>0.0</b>	<b>67.4</b>
a. NRB	0.0	0.0	0.0	264.2	65.8	0.0	67.4
b. Commercial Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.				0.0			0.0
<b>3 DEPOSITS</b>	<b>4362.2</b>	<b>4543.2</b>	<b>6618.4</b>	<b>5572.2</b>	<b>6522.8</b>	<b>7232.1</b>	<b>8645.8</b>
a. Current	1404.2	951.0	2359.9	1086.7	1300.0	1712.6	1774.1
Domestic							1724.2
Foreign							49.9
b. Savings	786.7	1094.9	1259.5	1274.7	1820.7	2024.2	2684.7
Domestic							2601
Foreign							83.7
c. Fixed	2100.2	2420.3	2929.4	3132.7	3337.6	3371.4	4086.4
Domestic							4086.4
Foreign							0
d. Call Deposits	0.0	0.0	0.0	26.3	0.0	0.0	0
e. Others	71.1	77.0	69.6	51.9	64.5	123.9	100.6
<b>4 Bills Payable</b>							<b>32.7</b>
<b>5 Contra Accounts</b>							<b>0</b>
<b>6 Other Liabilities</b>	<b>336.8</b>	<b>439.0</b>	<b>538.5</b>	<b>574.3</b>	<b>829.1</b>	<b>877.7</b>	<b>957.2</b>
1. Sundry Creditors							11.4
2. Loan Loss Provision							397.3
3. Interest Suspense a/c							475.5
4. Others	336.8	439.0	538.5	574.3	829.1	877.7	73
<b>7 Reconciliation A/c</b>							<b>7.1</b>
<b>8 Profit &amp; Loss A/c</b>							<b>217.1</b>
<b>SOURCES OF FUNDS</b>	<b>4921.6</b>	<b>5191.01</b>	<b>7400.4</b>	<b>6952.19</b>	<b>8000.6</b>	<b>8933</b>	<b>10616.6</b>
<b>1 LIQUID FUNDS</b>	<b>1357.8</b>	<b>1010.0</b>	<b>2348.2</b>	<b>1403.2</b>	<b>1331.6</b>	<b>775.0</b>	<b>459.6</b>
a. Cash Balance	114.4	138.6	148.5	166.6	269.6	161.2	143.7
Nepalese Notes & Coins	106.6	123.0	133.2	147.8	243.1	140.1	125.3
Foreign Currency	7.8	15.6	15.3	18.8	26.5	21.1	18.4
b. Bank Balance	1223.4	751.5	1809.7	1236.6	1062.0	613.8	315.9
1. In Nepal Rastra Bank	689.9	364.3	294.2	1177.5	892.3	578.3	390.1
Domestic Currency							387.6
Foreign Currency							2.5
2. Commercial Banks	0.6	1.0	4.7	12.9	12.2	7.3	8.1
Domestic Currency							8.1
Foreign Currency							
3. Other Financial Ins.							
4. In Foreign banks	532.9	386.2	1510.8	46.2	157.5	28.2	-82.3
c. Money at Call	20.0	120.0	390.0	0.0	0.0	0.0	0
Domestic Currency							
Foreign Currency							
<b>2 INVESTMENTS</b>	<b>194.0</b>	<b>192.9</b>	<b>364.7</b>	<b>503.2</b>	<b>1189.4</b>	<b>1871.5</b>	<b>2588.2</b>
a. Govt. Securities	194.0	192.9	364.7	503.2	1189.4	1871.5	2470
b. NRB Bond							118.2
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.6</b>	<b>8.9</b>	<b>8.9</b>	<b>17.9</b>	<b>17.9</b>	<b>17.9</b>	<b>19.5</b>
1. Non Residents							0
2. Others							19.5
<b>4 LOANS &amp; ADVANCES</b>	<b>2930.4</b>	<b>3560.1</b>	<b>4176.3</b>	<b>4593.9</b>	<b>4766.1</b>	<b>5552.5</b>	<b>6619</b>
a. Govt. Entp.	88.3	88.3	88.3	87.4	50.0	72.9	43
i. Financial	0.0	0.0	0.0	0.0	0.0	0.0	0
ii. Non-Finan.	88.3	88.3	88.3	87.4	50.0	72.9	43
b. Pvt. Sector	2801.9	3428.8	4002.7	4441.2	4711.1	5418.0	6576
c. For. Bills P. & D.	40.2	43.0	85.3	65.3	5.0	61.6	
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>							<b>146.1</b>
a. Domestic Bills Purchased							29.5
b. Foreign Bills Purchased							116.6
c. Import Bills & Imports							
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>0.0</b>
<b>8 FIXED ASSETS</b>							<b>132.6</b>
<b>9 OTHER ASSETS</b>	<b>430.8</b>	<b>419.1</b>	<b>502.3</b>	<b>433.9</b>	<b>695.6</b>	<b>716.1</b>	<b>632.1</b>
a. Accrued Interests	147.8	172.8	164.6	198.5	389.7	421.2	494.0
Govt. Entp.	0.0	0.0	0.0	2.3	0.5	0.4	
Private Sector	147.8	172.8	164.6	196.2	389.2	420.8	494.0
c. Sundry Debtors							1.0
d. Cash In Transit							0.0
e. Others	283.0	246.3	337.7	235.5	305.9	294.9	137.1
<b>10 Expenses not Written off</b>							<b>0</b>
<b>11 Non Banking Assets</b>							<b>19.4</b>
<b>12 Reconciliation Account</b>							<b>0</b>
<b>13 Profit &amp; Loss A/c</b>							<b>0</b>
<b>USES OF FUNDS</b>	<b>4921.6</b>	<b>5191.0</b>	<b>7400.4</b>	<b>6952.1</b>	<b>8000.6</b>	<b>8933.0</b>	<b>10616.6</b>

Table No. 14  
SOURCES AND USES OF FUND OF NEPAL BANGLADESH BANK LIMITED.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>177.4</b>	<b>251.3</b>	<b>299.7</b>	<b>595.6</b>	<b>622.6</b>	<b>1038.7</b>	<b>1038.1</b>
a. Paid-up Capital	116.4	117.8	119.1	238.1	359.9	359.9	719.9
b. General Reserve	45.5	110.0	137.9	178.2	190.9	205.2	201.7
c. Share Premium							3.5
d. Retained Earning				145.8	0.0	145.8	0.0
e. Others Reserves	15.5	23.5	42.7	33.5	71.8	327.8	113
1. Ex.Eq.Fund							41
2. Other							72
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>25.0</b>	<b>0.0</b>	<b>152.5</b>	<b>68.3</b>	<b>67.2</b>	<b>0</b>
a. NRB	0.0	0.0	0.0	152.5	8.3	30.0	0
b. Commercial Banks	0.0	25.0	0.0	0.0	60.0	0.0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	37.2	0
d. Other Financial Ins.				0.0		0.0	0
<b>3 DEPOSITS</b>	<b>4145.2</b>	<b>6455.6</b>	<b>8578.8</b>	<b>9514.0</b>	<b>10548.0</b>	<b>12747.3</b>	<b>12125.5</b>
a. Current	375.2	478.2	634.1	864.5	884.2	1137.0	1077.6
Domestic							950.9
Foreign							126.7
b. Savings	684.7	1101.9	1694.9	2086.9	2913.6	4225.9	5475.2
Domestic							5454.3
Foreign							20.9
c. Fixed	2608.1	4356.5	5236.8	5453.6	5031.6	4875.7	3536.6
Domestic							3444.8
Foreign							91.8
d. Call Deposits	210.3	295.2	682.1	766.0	1439.8	2208.8	1770.4
e. Others	266.9	223.9	330.9	343.0	278.8	299.9	265.7
<b>4 Bills Payable</b>							<b>-94.9</b>
<b>5 Contra Accounts</b>							<b>0</b>
<b>6 Other Liabilities</b>	<b>466.6</b>	<b>733.0</b>	<b>1452.2</b>	<b>1737.0</b>	<b>1690.3</b>	<b>2043.4</b>	<b>2499.2</b>
1. Sundry Creditors							114.4
2. Loan Loss Provision							1184.5
3. Interest Suspense a/c							702.6
4. Others	466.6	733.0	1452.2	1737.0	1690.3	2043.4	497.7
<b>7 Reconciliation A/c</b>							<b>-104.1</b>
<b>8 Profit &amp; Loss A/c</b>							<b>76.1</b>
<b>SOURCES OF FUNDS</b>	<b>4789.2</b>	<b>7464.93</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15539.9</b>
<b>1 LIQUID FUNDS</b>	<b>602.6</b>	<b>636.1</b>	<b>1810.1</b>	<b>1836.7</b>	<b>891.8</b>	<b>1488.8</b>	<b>1493.2</b>
a. Cash Balance	128.6	149.9	242.8	362.8	309.8	350.7	300.9
Nepalese Notes & Coins	118.0	128.6	221.5	334.2	267.4	319.7	279.4
Foreign Currency	10.6	21.3	21.3	28.6	42.4	31.0	21.5
b. Bank Balance	474.0	486.2	756.1	1395.6	582.0	1056.2	1054.4
1. In Nepal Rastra Bank	374.4	401.2	634.1	1170.7	511.0	800.3	747.7
Domestic Currency							735.5
Foreign Currency							12.2
2. Commercial Banks	9.4	23.5	22.2	20.9	15.1	33.2	21.4
Domestic Currency							20.2
Foreign Currency							1.2
3. Other Financial Ins.							
4. In Foreign banks	90.2	61.5	99.8	204.0	55.9	222.7	285.3
c. Money at Call	0.0	0.0	811.2	78.3	0.0	81.9	137.9
Domestic Currency							0
Foreign Currency							137.9
<b>2 INVESTMENTS</b>	<b>0.0</b>	<b>0.0</b>	<b>262.5</b>	<b>891.0</b>	<b>2040.4</b>	<b>2578.9</b>	<b>2212.5</b>
a. Govt. Securities	0.0	0.0	262.5	891.0	2040.4	2578.9	2212.5
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>708.7</b>	<b>60.0</b>	<b>15.0</b>	<b>138.4</b>	<b>236.3</b>	<b>38.4</b>	<b>62.8</b>
1. Non Residents							
2. Others							62.8
<b>4 LOANS &amp; ADVANCES</b>	<b>3258.7</b>	<b>4611.8</b>	<b>7347.4</b>	<b>8222.1</b>	<b>8491.9</b>	<b>10253.6</b>	<b>8740</b>
a. Govt. Entp.	136.8	180.9	318.9	260.7	283.0	333.5	58
i. Financial	127.6	141.2	199.9	228.5	230.1	295.9	0
ii. Non-Finan.	9.2	39.7	119.0	32.2	52.9	37.6	58
b. Pvt. Sector	2854.4	4237.5	6703.4	7708.4	8079.9	9662.1	8682
c. For. Bills P. & D.	267.5	192.0	325.1	245.4	129.0	258.0	0
d. Foreign A. B. C.	0.0	1.4	0.0	7.6	0.0	0.0	0
<b>5 BILL PURCHED</b>							<b>984.5</b>
a. Domestic Bills Purchased							18.9
b. Foreign Bills Purchased							128.2
c. Import Bills & Imports							837.4
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>0.0</b>
<b>8 FIXED ASSETS</b>							<b>199.4</b>
<b>9 OTHER ASSETS</b>	<b>219.2</b>	<b>2157.1</b>	<b>895.7</b>	<b>910.9</b>	<b>1268.8</b>	<b>1536.9</b>	<b>1509.1</b>
a. Accrued Interests	27.6	73.5	91.9	124.2	160.8	300.9	364.7
Govt. Entp.	0.0	0.0	0.0	0.0	0.8	3.1	0
Private Sector	27.6	73.5	91.9	124.2	160.0	297.8	364.7
c. Sundry Debtors							21.0
d. Cash In Transit							0.0
e. Others	191.6	2083.6	803.8	786.7	1108.0	1236.0	1123.4
<b>10 Expenses not Written off</b>							<b>10.6</b>
<b>11 Non Banking Assets</b>							<b>328.1</b>
<b>12 Reconciliation Account</b>							<b>0</b>
<b>13 Profit &amp; Loss A/c</b>							<b>0</b>
<b>USES OF FUNDS</b>	<b>4789.2</b>	<b>7464.9</b>	<b>10330.7</b>	<b>11999.1</b>	<b>12929.2</b>	<b>15896.6</b>	<b>15540.0</b>

Table No. 15  
SOURCES AND USES OF FUND OF EVEREST BANK LIMITED.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>128.3</b>	<b>127.6</b>	<b>249.4</b>	<b>497.8</b>	<b>587.1</b>	<b>665.8</b>	<b>980.3</b>
a. Paid-up Capital	118.4	119.2	197.0	399.3	455.0	455.0	755.0
b. General Reserve	0.1	5.1	13.4	27.3	44.9	64.5	93.2
c. Share Premium							6.4
d. Retained Earning				62.5	72.9	62.5	46.9
e. Others Reserves	9.8	3.2	39.0	8.7	14.3	83.8	78.8
1. Ex.Eq.Fund							15.8
2. Other							63
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>80.0</b>	<b>310.3</b>	<b>83.2</b>	<b>433.3</b>	<b>0</b>
a. NRB	0.0	0.0	0.0	81.8	0.0	0.0	0
b. Commercial Banks	0.0	0.0	80.0	0.0	0.0	0.0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	228.5	83.2	433.3	0
d. Other Financial Ins.				0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>1948.9</b>	<b>3057.4</b>	<b>4574.5</b>	<b>5461.1</b>	<b>6694.9</b>	<b>8064.0</b>	<b>10097.8</b>
a. Current	206.1	274.4	399.7	489.6	562.4	719.8	1025.2
Domestic							997.8
Foreign							27.4
b. Savings	449.1	891.7	1384.1	1733.3	2758.0	3730.7	4806.9
Domestic							4767.5
Foreign							39.4
c. Fixed	1180.3	1592.7	2470.2	2694.6	2803.4	2914.1	3444.5
Domestic							3418
Foreign							26.5
d. Call Deposits	47.9	185.4	225.6	439.4	428.0	565.6	704.4
e. Others	65.5	113.2	94.9	104.2	143.1	133.8	116.8
<b>4 Bills Payable</b>							<b>17.6</b>
<b>5 Contra Accounts</b>							<b>52.6</b>
<b>6 Other Liabilities</b>	<b>210.4</b>	<b>226.7</b>	<b>336.3</b>	<b>505.0</b>	<b>895.0</b>	<b>804.1</b>	<b>782.1</b>
1. Sundry Creditors							231.9
2. Loan Loss Provision							317.7
3. Interest Suspense a/c							57.8
4. Others	210.4	226.7	336.3	505.0	895.0	804.1	174.7
<b>7 Reconciliation A/c</b>							<b>2915.4</b>
<b>8 Profit &amp; Loss A/c</b>							<b>275.8</b>
<b>SOURCES OF FUNDS</b>	<b>2287.6</b>	<b>3411.7</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15121.6</b>
<b>1 LIQUID FUNDS</b>	<b>460.7</b>	<b>278.6</b>	<b>824.1</b>	<b>809.2</b>	<b>1156.1</b>	<b>869.7</b>	<b>1624.2</b>
a. Cash Balance	66.8	50.6	108.0	169.9	136.6	128.7	192.6
Nepalese Notes & Coins	62.2	41.9	92.9	146.3	109.8	117.8	180.6
Foreign Currency	4.6	8.8	15.1	23.6	26.8	10.9	12.0
b. Bank Balance	393.9	228.0	716.1	502.3	982.0	508.9	861.6
1. In Nepal Rastra Bank	168.1	130.5	385.6	357.7	724.8	441.9	774.5
Domestic Currency							757.1
Foreign Currency							17.4
2. Commercial Banks	0.0	4.3	2.3	3.1	5.9	4.2	13.4
Domestic Currency							12.5
Foreign Currency							0.9
3. Other Financial Ins.							0
4. In Foreign banks	225.8	93.1	328.2	141.5	251.3	62.8	73.7
c. Money at Call	0.0	0.0	0.0	137.0	37.5	232.1	570
Domestic Currency							570
Foreign Currency							0
<b>2 INVESTMENTS</b>	<b>184.9</b>	<b>257.6</b>	<b>823.0</b>	<b>1538.9</b>	<b>1599.4</b>	<b>2466.4</b>	<b>2100.3</b>
a. Govt. Securities	184.9	257.6	823.0	1538.9	1599.4	2466.4	2100.3
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>2.5</b>	<b>2.5</b>	<b>3.7</b>	<b>89.7</b>	<b>17.1</b>	<b>17.1</b>	<b>19.4</b>
1. Non Residents							
2. Others							19.4
<b>4 LOANS &amp; ADVANCES</b>	<b>1354.9</b>	<b>2270.2</b>	<b>3006.6</b>	<b>3982.7</b>	<b>5049.6</b>	<b>6131.1</b>	<b>7914</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	60.0	69.2	0
i. Financial	0.0	0.0	0.0	0.0	60.0	69.2	
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	
b. Pvt. Sector	1311.9	2230.8	2963.7	3969.6	4970.9	6047.4	7914
c. For. Bills P.& D.	43.0	39.4	42.9	13.1	18.7	14.5	
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>							<b>29.7</b>
a. Domestic Bills Purchased							16.4
b. Foreign Bills Purchased							13.3
c. Import Bills & Imports							0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>52.6</b>
<b>8 FIXED ASSETS</b>							<b>133.7</b>
<b>9 OTHER ASSETS</b>	<b>284.6</b>	<b>602.8</b>	<b>582.8</b>	<b>353.7</b>	<b>438.0</b>	<b>482.9</b>	<b>449.9</b>
a. Accrued Interests	46.2	76.2	94.3	99.8	147.6	176.6	180.6
Govt. Entp.	0.0	0.0	0.0	0.0	0.9	0.2	
Private Sector	46.2	76.2	94.3	99.8	146.7	176.4	180.6
c. Sundry Debtors							20.9
d. Cash In Transit							3.3
e. Others	238.4	526.6	488.5	253.9	290.4	306.3	245.1
<b>10 Expenses not Written off</b>							<b>0</b>
<b>11 Non Banking Assets</b>							<b>48.7</b>
<b>12 Reconciliation Account</b>							<b>2748.7</b>
<b>13 Profit &amp; Loss A/c</b>							<b>0</b>
<b>USES OF FUNDS</b>	<b>2287.6</b>	<b>3411.7</b>	<b>5240.2</b>	<b>6774.2</b>	<b>8260.2</b>	<b>9967.2</b>	<b>15121.6</b>

Table No. 16  
SOURCES AND USES OF FUND OF BANK OF KATHMANDU LIMITED.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>96.7</b>	<b>204.6</b>	<b>259.8</b>	<b>510.7</b>	<b>520.2</b>	<b>734.6</b>	<b>650.8</b>
a. Paid-up Capital	90.0	173.5	233.6	463.6	463.6	463.6	463.6
b. General Reserve	2.1	5.9	20.1	33.1	35.0	51.4	76.9
c. Share Premium							0
d. Retained Earning				5.5	12.9	51.9	6.5
e. Others Reserves	4.6	25.1	6.1	8.5	8.7	167.7	103.8
1. Ex.Eq.Fund							10.9
2. Other							92.9
<b>2 BORROWINGS</b>	<b>50.0</b>	<b>0.0</b>	<b>100.0</b>	<b>0.0</b>	<b>498.2</b>	<b>912.2</b>	<b>6</b>
a. NRB	0.0	0.0	0.0	0.0	107.0	8.0	6
b. Commercial Banks	50.0	0.0	100.0	0.0	391.2	904.2	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.				0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>2396.5</b>	<b>3983.0</b>	<b>5724.1</b>	<b>5735.9</b>	<b>6169.6</b>	<b>7741.6</b>	<b>8942.8</b>
a. Current	242.3	437.8	681.5	789.6	935.7	997.9	1302.6
Domestic							1135.7
Foreign							166.9
b. Savings	730.3	1161.1	1848.9	1862.6	2267.3	2873.8	3447.5
Domestic							3244.5
Foreign							203
c. Fixed	1020.6	1812.0	1948.5	1958.8	1991.1	2279.7	2878.9
Domestic							2194.2
Foreign							684.7
d. Call Deposits	295.7	447.2	1050.1	995.1	854.7	1450.7	1162.1
e. Others	107.6	124.9	195.1	129.8	120.8	139.5	151.7
<b>4 Bills Payable</b>							<b>19.2</b>
<b>5 Contra Accounts</b>							<b>0</b>
<b>6 Other Liabilities</b>	<b>454.8</b>	<b>293.4</b>	<b>444.9</b>	<b>567.7</b>	<b>777.6</b>	<b>574.6</b>	<b>398.4</b>
1. Sundry Creditors							-12.8
2. Loan Loss Provision							269.7
3. Interest Suspense a/c							27.8
4. Others	454.8	293.4	444.9	567.7	777.6	574.6	113.7
<b>7 Reconciliation A/c</b>							<b>0</b>
<b>8 Profit &amp; Loss A/c</b>							<b>228.8</b>
<b>SOURCES OF FUNDS</b>	<b>2998.0</b>	<b>4480.9</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963</b>	<b>10246</b>
<b>1 LIQUID FUNDS</b>	<b>681.5</b>	<b>1036.2</b>	<b>1529.9</b>	<b>810.7</b>	<b>692.7</b>	<b>1150.0</b>	<b>1428.3</b>
a. Cash Balance	50.4	95.2	171.2	193.1	157.4	139.2	161.5
Nepalese Notes & Coins	46.8	81.4	157.1	178.0	133.0	111.1	150.6
Foreign Currency	3.6	13.8	14.1	15.1	24.4	28.1	10.9
b. Bank Balance	250.5	426.3	972.3	490.2	527.8	655.7	579
1. In Nepal Rastra Bank	122.0	256.9	399.9	298.2	362.4	447.4	417.9
Domestic Currency							386.7
Foreign Currency							31.2
2. Commercial Banks	16.0	1.7	11.3	59.3	19.9	26.1	29.3
Domestic Currency							24.3
Foreign Currency							5
3. Other Financial Ins.							0
4. In Foreign banks	112.5	167.7	561.1	132.7	145.5	182.2	131.8
c. Money at Call	380.6	514.6	386.4	127.4	7.5	355.1	687.8
Domestic Currency							0
Foreign Currency							687.8
<b>2 INVESTMENTS</b>	<b>111.7</b>	<b>143.4</b>	<b>300.8</b>	<b>542.7</b>	<b>1510.8</b>	<b>2371.8</b>	<b>2216.5</b>
a. Govt. Securities	111.7	143.4	300.8	542.7	1510.8	2371.8	2146.6
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							69.9
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>8.2</b>	<b>8.2</b>	<b>24.6</b>	<b>88.0</b>	<b>108.0</b>	<b>22.8</b>	<b>19.2</b>
1. Non Residents							
2. Others							19.2
<b>4 LOANS &amp; ADVANCES</b>	<b>1811.5</b>	<b>2995.3</b>	<b>4327.1</b>	<b>4977.6</b>	<b>4956.2</b>	<b>6104.9</b>	<b>6167</b>
a. Govt. Entp.	0.0	0.0	0.0	88.4	0.0	0.0	0
i. Financial	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	
b. Pvt. Sector	1239.2	2827.9	4275.3	4751.7	4913.3	6049.7	6167
c. For. Bills P. & D.	572.3	167.4	51.8	137.5	27.7	25.0	
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	15.2	30.2	
<b>5 BILL PURCHED</b>							<b>82.3</b>
a. Domestic Bills Purchased							19.5
b. Foreign Bills Purchased							15
c. Import Bills & Imports							47.8
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>29.3</b>
a. Against Domestic Bills							
b. Against Foreign Bills							29.3
<b>7 CONTRA</b>							<b>0.0</b>
<b>8 FIXED ASSETS</b>							<b>225.8</b>
<b>9 OTHER ASSETS</b>	<b>385.1</b>	<b>297.8</b>	<b>346.4</b>	<b>395.3</b>	<b>697.9</b>	<b>313.5</b>	<b>53.7</b>
a. Accrued Interests	100.8	93.9	-5.5	12.4	41.1	31.4	23.6
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	100.8	93.9	-5.5	12.4	41.1	31.4	23.6
c. Sundry Debtors							17.4
d. Cash In Transit							0.0
e. Others	284.3	203.9	351.9	382.9	656.8	282.1	12.7
<b>10 Expenses not Written off</b>							<b>0</b>
<b>11 Non Banking Assets</b>							<b>24</b>
<b>12 Reconciliation Account</b>							<b>0</b>
<b>13 Profit &amp; Loss A/c</b>							<b>0</b>
<b>USES OF FUNDS</b>	<b>2998.0</b>	<b>4480.9</b>	<b>6528.8</b>	<b>6814.3</b>	<b>7965.6</b>	<b>9963.0</b>	<b>10246.0</b>

Table No. 17  
SOURCES AND USES OF FUND OF BANK OF NEPAL CREDIT & COMMERCE BANK LIMITED.

	(Rs. in million)						
	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>355.5</b>	<b>360.2</b>	<b>364.2</b>	<b>380.8</b>	<b>510.7</b>	<b>941.3</b>	<b>725.5</b>
a. Paid-up Capital	350.0	350.0	350.0	350.0	490.0	595.0	693.6
b. General Reserve	2.2	8.2	9.8	13.4	13.4	29.8	30.5
c. Share Premium							0
d. Retained Earning				0.0	0.0	113.6	0.0
e. Others Reserves	3.3	2.1	4.4	17.4	7.3	202.9	1.4
1. Ex.Eq.Fund							1.4
2. Other							0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>19.7</b>	<b>0.0</b>	<b>0</b>
a. NRB	0.0	0.0	0.0	0.0	19.7	0.0	0
b. Commercial Banks	0.0	0.0	0.0	0.0	0.0	0.0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.				0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>2105.2</b>	<b>2908.7</b>	<b>3772.7</b>	<b>3709.0</b>	<b>4294.1</b>	<b>5959.6</b>	<b>6630.1</b>
a. Current	142.7	221.9	261.2	362.4	252.3	452.5	380.3
Domestic							374.3
Foreign							6
b. Savings	258.9	393.6	600.6	798.3	1024.6	1919.8	2626.1
Domestic							2572.1
Foreign							54
c. Fixed	1639.7	2181.4	2710.2	2421.5	2613.0	2659.5	2676.5
Domestic							2675.2
Foreign							1.3
d. Call Deposits	21.1	47.7	106.7	61.0	350.0	839.5	819.6
e. Others	42.8	64.1	94.0	65.8	54.2	88.3	127.6
<b>4 Bills Payable</b>							<b>5.8</b>
<b>5 Contra Accounts</b>							<b>17.5</b>
<b>6 Other Liabilities</b>	<b>168.1</b>	<b>270.6</b>	<b>466.4</b>	<b>928.0</b>	<b>811.8</b>	<b>715.3</b>	<b>1220.5</b>
1. Sundry Creditors							25.8
2. Loan Loss Provision							584.9
3. Interest Suspense a/c							504.9
4. Others	168.1	270.6	466.4	928.0	811.8	715.3	104.9
<b>7 Reconciliation A/c</b>							<b>0.1</b>
<b>8 Profit &amp; Loss A/c</b>							<b>98.3</b>
<b>SOURCES OF FUNDS</b>	<b>2628.8</b>	<b>3539.55</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8697.8</b>
<b>1 LIQUID FUNDS</b>	<b>543.3</b>	<b>900.0</b>	<b>940.3</b>	<b>809.7</b>	<b>793.3</b>	<b>1024.9</b>	<b>710.6</b>
a. Cash Balance	40.2	51.8	113.0	167.5	246.4	209.7	151.4
Nepalese Notes & Coins	33.4	45.6	93.5	149.0	192.4	183.0	140.5
Foreign Currency	6.8	6.3	19.5	18.5	54.0	26.7	10.9
b. Bank Balance	331.7	253.2	357.5	378.5	433.9	760.8	511.3
1. In Nepal Rastra Bank	288.9	191.5	249.8	235.8	363.2	550.6	441
Domestic Currency							452.2
Foreign Currency							-11.2
2. Commercial Banks	22.6	24.7	32.9	52.6	26.1	112.1	23.5
Domestic Currency							22.1
Foreign Currency							1.4
3. Other Financial Ins.							0
4. In Foreign banks	20.2	37.1	74.8	90.1	44.6	98.1	46.8
c. Money at Call	171.4	595.0	469.8	263.7	113.0	54.4	47.9
Domestic Currency							10
Foreign Currency							37.9
<b>2 INVESTMENTS</b>	<b>238.7</b>	<b>202.0</b>	<b>197.7</b>	<b>199.7</b>	<b>315.2</b>	<b>511.9</b>	<b>324.7</b>
a. Govt. Securities	238.7	202.0	197.7	199.7	315.2	511.9	324.7
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>108.1</b>	<b>84.8</b>	<b>91.2</b>	<b>126.1</b>	<b>91.8</b>	<b>96.6</b>	<b>68.1</b>
1. Non Residents							
2. Others							68.1
<b>4 LOANS &amp; ADVANCES</b>	<b>1524.4</b>	<b>1936.7</b>	<b>2925.9</b>	<b>2937.1</b>	<b>3322.3</b>	<b>4436.9</b>	<b>5934</b>
a. Govt. Entp.	90.6	80.2	97.3	98.1	98.8	146.4	86
i. Financial	76.9	59.4	64.4	64.4	64.4	69.4	
ii. Non-Finan.	13.7	20.8	32.9	33.7	34.4	77.0	86
b. Pvt. Sector	1370.9	1844.4	2796.8	2838.8	3223.0	4271.2	5849
c. For. Bills P. & D.	62.9	12.1	31.8	0.2	0.5	19.3	
d. Foreign A. B. C.		0.0	0.0	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>							<b>104.0</b>
a. Domestic Bills Purchased							78.4
b. Foreign Bills Purchased							25.6
c. Import Bills & Imports							0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>17.5</b>
<b>8 FIXED ASSETS</b>							<b>197.0</b>
<b>9 OTHER ASSETS</b>	<b>214.3</b>	<b>416.0</b>	<b>448.2</b>	<b>945.2</b>	<b>1113.7</b>	<b>1545.9</b>	<b>829.3</b>
a. Accrued Interests	27.1	185.7	245.5	1.7	4.4	428.6	671.2
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	2.3	0.0
Private Sector	27.1	185.7	245.5	1.7	4.4	426.3	671.2
c. Sundry Debtors							20.2
d. Cash In Transit							0.0
e. Others	187.2	230.3	202.7	943.5	1109.3	1117.3	137.9
<b>10 Expenses not Written off</b>							<b>15.9</b>
<b>11 Non Banking Assets</b>							<b>57.5</b>
<b>12 Reconciliation Account</b>							<b>0</b>
<b>13 Profit &amp; Loss A/c</b>							<b>438.9</b>
<b>USES OF FUNDS</b>	<b>2628.8</b>	<b>3539.6</b>	<b>4603.3</b>	<b>5017.8</b>	<b>5636.3</b>	<b>7616.2</b>	<b>8697.8</b>

Table No. 18  
SOURCES AND USES OF FUND OF LUMBINI BANK LIMITED.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>35.0</b>	<b>35.4</b>	<b>351.1</b>	<b>351.4</b>	<b>380.5</b>	<b>358.4</b>	<b>526.3</b>
a. Paid-up Capital	35.0	35.0	350.0	350.0	350.0	350.0	500.0
b. General Reserve		0.0	0.1	0.1	28.7	17.9	21.6
c. Share Premium							0
d. Retained Earning				0.0	0.0	-64.4	0.0
e. Others Reserves		0.4	1.0	1.3	1.8	54.9	4.7
1. Ex.Eq.Fund							4.7
2. Other							0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>121.5</b>	<b>90.0</b>	<b>164.7</b>	<b>0</b>
a. NRB	0.0	0.0	0.0	121.5	0.0	164.7	0
b. Commercial Banks	0.0	0.0	0.0	0.0	90.0	0.0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.							0
<b>3 DEPOSITS</b>	<b>663.9</b>	<b>1262.0</b>	<b>2097.4</b>	<b>2646.1</b>	<b>2959.8</b>	<b>3777.6</b>	<b>4029.5</b>
a. Current	27.3	43.8	66.6	122.8	158.7	200.0	149.8
Domestic							143.7
Foreign							6.1
b. Savings	95.3	269.4	435.0	548.5	571.2	833.2	940.9
Domestic							940
Foreign							0.9
c. Fixed	472.6	732.7	1271.3	1674.9	1808.1	1829.5	2142.8
Domestic							2107.5
Foreign							35.3
d. Call Deposits	64.5	185.7	273.2	268.1	375.9	863.8	740.5
e. Others	4.2	30.4	51.3	31.9	45.9	51.1	55.5
<b>4 Bills Payable</b>							<b>47.4</b>
<b>5 Contra Accounts</b>							<b>2.7</b>
<b>6 Other Liabilities</b>	<b>19.0</b>	<b>27.3</b>	<b>95.6</b>	<b>292.0</b>	<b>221.3</b>	<b>484.4</b>	<b>775.5</b>
1. Sundry Creditors							6
2. Loan Loss Provision							645.9
3. Interest Suspense a/c							112.7
4. Others	19.0	27.3	95.6	292.0	221.3	484.4	10.9
<b>7 Reconciliation A/c</b>							<b>4.6</b>
<b>8 Profit &amp; Loss A/c</b>							<b>0</b>
<b>SOURCES OF FUNDS</b>	<b>717.9</b>	<b>1324.72</b>	<b>2544.1</b>	<b>3410.94</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5386</b>
<b>1 LIQUID FUNDS</b>	<b>126.6</b>	<b>241.2</b>	<b>301.6</b>	<b>531.7</b>	<b>466.1</b>	<b>681.0</b>	<b>469.4</b>
a. Cash Balance	21.5	42.5	63.7	98.6	83.8	114.7	92.7
Nepalese Notes & Coins	20.4	36.1	56.5	90.1	66.8	96.4	82.1
Foreign Currency	1.1	6.4	7.2	8.5	17.0	18.3	10.6
b. Bank Balance	105.1	198.7	237.9	433.1	249.7	416.4	256.2
1. In Nepal Rastra Bank	51.8	94.3	136.3	284.0	185.7	324.8	211.8
Domestic Currency							206.9
Foreign Currency							4.9
2. Commercial Banks	32.8	72.3	68.0	62.8	22.8	26.5	15.6
Domestic Currency							12.6
Foreign Currency							3
3. Other Financial Ins.							0
4. In Foreign banks	20.5	32.2	33.6	86.3	41.2	65.1	28.8
c. Money at Call	0.0	0.0	0.0	0.0	132.6	149.9	120.5
Domestic Currency							0
Foreign Currency							120.5
<b>2 INVESTMENTS</b>	<b>49.8</b>	<b>69.8</b>	<b>208.8</b>	<b>100.0</b>	<b>274.9</b>	<b>433.1</b>	<b>376.0</b>
a. Govt. Securities	49.8	69.8	208.8	100.0	274.9	433.1	376
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.8</b>	<b>5.8</b>	<b>3.3</b>	<b>170.7</b>	<b>20.8</b>	<b>5.3</b>	<b>16.0</b>
1. Non Residents							
2. Others							16
<b>4 LOANS &amp; ADVANCES</b>	<b>472.3</b>	<b>921.5</b>	<b>1793.2</b>	<b>2296.6</b>	<b>2632.0</b>	<b>3218.0</b>	<b>3817</b>
a. Govt. Entp.	0.0	12.0	0.0	15.0	46.8	45.0	0
i. Financial	0.0	0.0	0.0	15.0	46.8	45.0	0
ii. Non-Finan.	0.0	12.0	0.0	0.0	0.0	0.0	0
b. Pvt. Sector	472.3	909.1	1793.0	2280.4	2579.9	3162.0	3817
c. For. Bills P & D.	0.0	0.2	0.2	1.2	5.3	11.0	
d. Foreign A. B. C.	0.0	0.2	0.0	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>							<b>12.9</b>
a. Domestic Bills Purchased							2.9
b. Foreign Bills Purchased							10
c. Import Bills & Imports							0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>2.7</b>
<b>8 FIXED ASSETS</b>							<b>47.2</b>
<b>9 OTHER ASSETS</b>	<b>68.4</b>	<b>86.4</b>	<b>237.2</b>	<b>312.0</b>	<b>257.8</b>	<b>447.7</b>	<b>217.8</b>
a. Accrued Interests	3.2	25.6	57.0	65.3	65.7	117.6	112.7
Govt. Entp.		0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	3.2	25.6	57.0	65.3	65.7	117.6	112.7
c. Sundry Debtors							78.2
d. Cash In Transit							0.0
e. Others	65.2	60.8	180.2	246.7	192.1	330.1	26.9
<b>10 Expenses not Written off</b>							<b>10.6</b>
<b>11 Non Banking Assets</b>							<b>45</b>
<b>12 Reconciliation Account</b>							<b>0</b>
<b>13 Profit &amp; Loss A/c</b>							<b>371.5</b>
<b>USES OF FUNDS</b>	<b>717.9</b>	<b>1324.7</b>	<b>2544.1</b>	<b>3410.9</b>	<b>3651.6</b>	<b>4785.1</b>	<b>5386.0</b>



Table No. 19  
SOURCES AND USES OF FUND OF NEPAL INDUSTRIAL & COMMERCIAL BANK LIMITED.

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>325.0</b>	<b>491.5</b>	<b>519.8</b>	<b>531.2</b>	<b>526.1</b>	<b>559.2</b>	<b>620.38</b>
a. Paid-up Capital	325.0	491.5	499.7	499.9	499.9	500.0	500.0
b. General Reserve	0.0	0.0	4.8	16.9	15.9	21.1	34.7
c. Share Premium							0
d. Retained Earning				11.8	7.6	3.1	82.1
e. Others Reserves	0.0	0.0	15.3	2.7	2.7	35.0	3.62
1. Ex.Eq.Fund							3.62
2. Other							0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>274.8</b>	<b>60.0</b>	<b>450</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	60.0	0
b. Commercial Banks	0.0	0.0	0.0	0.0	274.8	0.0	450
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>376.3</b>	<b>2025.5</b>	<b>3575.8</b>	<b>3165.3</b>	<b>3143.9</b>	<b>5146.4</b>	<b>6243.3</b>
a. Current	16.0	148.3	248.0	257.2	235.8	278.5	233.1
Domestic							206.3
Foreign							26.8
b. Savings	108.3	356.3	526.0	576.2	733.7	1280.4	2026.3
Domestic							2018.7
Foreign							7.6
c. Fixed	178.6	1174.2	1958.0	1347.1	1143.0	2083.1	2930.6
Domestic							2559.3
Foreign							371.3
d. Call Deposits	42.5	219.5	797.1	942.9	966.1	1416.2	989.9
e. Others	30.9	127.3	46.7	41.9	65.3	88.2	63.4
<b>4 Bills Payable</b>							<b>28.3</b>
<b>5 Contra Accounts</b>							<b>0</b>
<b>6 Other Liabilities</b>	<b>47.1</b>	<b>152.7</b>	<b>286.7</b>	<b>166.1</b>	<b>302.9</b>	<b>388.6</b>	<b>212.9</b>
1. Sundry Creditors							16.4
2. Loan Loss Provision							174.7
3. Interest Suspense a/c							9.1
4. Others	47.1	152.7	286.7	166.1	302.9	388.6	12.7
<b>7 Reconciliation A/c</b>							<b>32742.2</b>
<b>8 Profit &amp; Loss A/c</b>							<b>193.6</b>
<b>SOURCES OF FUNDS</b>	<b>748.4</b>	<b>2669.7</b>	<b>4382.3</b>	<b>3862.68</b>	<b>4247.7</b>	<b>6154.2</b>	<b>40490.68</b>
<b>1 LIQUID FUNDS</b>	<b>119.0</b>	<b>221.5</b>	<b>539.4</b>	<b>606.5</b>	<b>348.0</b>	<b>448.8</b>	<b>1095</b>
a. Cash Balance	15.3	62.5	127.1	139.9	95.8	79.1	69.8
Nepalese Notes & Coins	14.1	52.2	117.2	120.4	88.5	65.6	59.5
Foreign Currency	1.2	10.4	9.9	19.5	7.3	13.5	10.3
b. Bank Balance	103.7	159.0	412.3	419.8	222.3	240.0	935.3
1. In Nepal Rastra Bank	54.7	109.7	331.7	350.6	175.2	205.1	832.4
Domestic Currency							830
Foreign Currency							2.4
2. Commercial Banks	6.7	2.0	9.4	9.7	6.2	12.4	19.3
Domestic Currency							18.7
Foreign Currency							0.6
3. Other Financial Ins.							0
4. In Foreign banks	42.3	47.3	71.2	59.5	40.9	22.5	83.6
c. Money at Call	0.0	0.0	0.0	46.8	29.9	129.7	89.9
Domestic Currency							0
Foreign Currency							89.9
<b>2 INVESTMENTS</b>	<b>49.6</b>	<b>301.5</b>	<b>511.4</b>	<b>680.0</b>	<b>1075.2</b>	<b>1235.3</b>	<b>1194.3</b>
a. Govt. Securities	49.6	301.5	511.4	680.0	1075.2	1235.3	1194.3
b. NRB Bond							
c. Govt. Non-Fin. Ins.							
d. Other Non-Fin Ins.							
e. Non Residents							
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.8</b>	<b>0.8</b>	<b>0.0</b>	<b>73.4</b>	<b>78.1</b>	<b>525.4</b>	<b>378.6</b>
1. Non Residents							287.1
2. Others							91.5
<b>4 LOANS &amp; ADVANCES</b>	<b>481.3</b>	<b>1659.1</b>	<b>2622.2</b>	<b>2369.9</b>	<b>2564.3</b>	<b>3746.6</b>	<b>4895</b>
a. Govt. Entp.	0.0	50.0	150.0	50.0	50.0	45.0	125
i. Financial	0.0	50.0	150.0	50.0	50.0	45.0	75
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	50
b. Pvt. Sector	478.3	1603.8	2422.5	2278.8	2477.6	3684.1	4770
c. For. Bills P. & D.	3.0	5.3	49.7	9.4	10.5	6.6	
d. Foreign A. B. C.	0.0	0.0	0.0	31.7	26.2	10.9	
<b>5 BILL PURCHED</b>							<b>17.9</b>
a. Domestic Bills Purchased							5.9
b. Foreign Bills Purchased							12
c. Import Bills & Imports							0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							
b. Against Foreign Bills							
<b>7 CONTRA</b>							<b>0.0</b>
<b>8 FIXED ASSETS</b>							<b>50.9</b>
<b>9 OTHER ASSETS</b>	<b>97.7</b>	<b>486.9</b>	<b>709.3</b>	<b>132.9</b>	<b>182.1</b>	<b>198.1</b>	<b>100.1</b>
a. Accrued Interests	4.3	19.2	57.0	45.6	34.7	43.3	11.4
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.6	0.0
Private Sector	4.3	19.2	57.0	45.6	34.7	42.7	11.4
c. Sundry Debtors							34.0
d. Cash In Transit							0.0
e. Others	93.4	467.7	652.3	87.3	147.4	154.8	54.7
<b>10 Expenses not Written off</b>							<b>13.7</b>
<b>11 Non Banking Assets</b>							<b>2.6</b>
<b>12 Reconciliation Account</b>							<b>32742.2</b>
<b>13 Profit &amp; Loss A/c</b>							<b>0</b>
<b>USES OF FUNDS</b>	<b>748.4</b>	<b>2669.7</b>	<b>4382.3</b>	<b>3862.7</b>	<b>4247.7</b>	<b>6154.2</b>	<b>40490.7</b>

Table No. 20  
SOURCES AND USES OF FUND OF MACHHAPUCHHRE BANK LIMITED.

(Rs. in million)

	Mid-July				
	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>84.1</b>	<b>137.3</b>	<b>486.4</b>	<b>542.9</b>	<b>552.9</b>
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0
b. General Reserve	0.0	0.0	0.0	3.1	12.4
c. Share Premium					0
d. Retained Earning		0.0	-57.8	-15.4	-9.5
e. Others Reserves	0.1	1.1	0.0	5.2	0
1. Ex.Eq.Fund					0
2. Other					0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>90.0</b>	<b>75.2</b>	<b>154.2</b>
a. NRB	0.0	0.0	0.0	3.0	0
b. Commercial Banks	0.0	0.0	90.0	72.2	154.2
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.		0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>700.0</b>	<b>994.8</b>	<b>1778.7</b>	<b>2754.6</b>	<b>5586.5</b>
a. Current	27.0	49.3	53.5	71.4	142.6
Domestic					130.6
Foreign					12
b. Savings	57.8	134.5	252.1	493.1	1250
Domestic					1246.2
Foreign					3.8
c. Fixed	612.0	736.2	921.6	1227.3	1914.8
Domestic					1897.1
Foreign					17.7
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3
e. Others	3.2	4.9	20.9	70.8	69.8
<b>4 Bills Payable</b>					<b>9.3</b>
<b>5 Contra Accounts</b>					<b>0</b>
<b>6 Other Liabilities</b>	<b>16.9</b>	<b>55.5</b>	<b>76.4</b>	<b>123.6</b>	<b>220.4</b>
1. Sundry Creditors					92.5
2. Loan Loss Provision					67.3
3. Interest Suspense a/c					26.8
4. Others	16.9	55.5	76.4	123.6	33.8
<b>7 Reconciliation A/c</b>					<b>13614.6</b>
<b>8 Profit &amp; Loss A/c</b>					<b>116.3</b>
<b>SOURCES OF FUNDS</b>	<b>801</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>
<b>1 LIQUID FUNDS</b>	<b>151.5</b>	<b>265.2</b>	<b>421.7</b>	<b>560.3</b>	<b>746.2</b>
a. Cash Balance	21.6	31.5	45.6	64.8	121.6
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0
Foreign Currency	3.7	4.8	7.9	5.9	12.6
b. Bank Balance	89.9	194.6	156.1	345.5	609.6
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3
Domestic Currency					456
Foreign Currency					7.3
2. Commercial Banks	6.8	47.0	27.7	54.7	102.4
Domestic Currency					101.4
Foreign Currency					1
3. Other Financial Ins.					0
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9
c. Money at Call	40.0	39.1	220.0	150.0	15
Domestic Currency					15
Foreign Currency					0
<b>2 INVESTMENTS</b>	<b>47.5</b>	<b>49.4</b>	<b>79.3</b>	<b>71.3</b>	<b>127.3</b>
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3
b. NRB Bond					
c. Govt. Non-Fin. Ins.					
d. Other Non-Fin Ins.					
e. Non Residents					
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>7.5</b>	<b>28.9</b>	<b>319.0</b>	<b>203.1</b>	<b>341.3</b>
1. Non Residents					274.3
2. Others					67
<b>4 LOANS &amp; ADVANCES</b>	<b>499.8</b>	<b>682.6</b>	<b>1496.0</b>	<b>2544.4</b>	<b>5051</b>
a. Govt. Entp.	0.0	0.0	0.0	0.0	0
i. Financial	0.0	0.0	0.0	0.0	0
ii. Non-Finan.	0.0	0.0	0.0	0.0	0
b. Pvt. Sector	499.2	680.8	1494.1	2541.7	5051
c. For. Bills P.& D.	0.6	1.8	1.9	2.7	
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>					<b>80.2</b>
a. Domestic Bills Purchased					71.2
b. Foreign Bills Purchased					9
c. Import Bills & Imports					0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>
a. Against Domestic Bills					
b. Against Foreign Bills					
<b>7 CONTRA</b>					<b>0.0</b>
<b>8 FIXED ASSETS</b>					<b>86.2</b>
<b>9 OTHER ASSETS</b>	<b>94.7</b>	<b>161.5</b>	<b>115.5</b>	<b>117.2</b>	<b>152.8</b>
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0
Govt. Entp.	0.0	0.0	0.0	0.0	0.0
Private Sector	3.4	15.2	12.7	17.0	27.0
c. Sundry Debtors					5.2
d. Cash In Transit					0.0
e. Others	91.3	146.3	102.8	100.2	120.6
<b>10 Expenses not Written off</b>					<b>48.4</b>
<b>11 Non Banking Assets</b>					<b>5.8</b>
<b>12 Reconciliation Account</b>					<b>13614.6</b>
<b>13 Profit &amp; Loss A/c</b>					<b>0</b>
<b>USES OF FUNDS</b>	<b>801.0</b>	<b>1187.6</b>	<b>2431.5</b>	<b>3496.3</b>	<b>20254.2</b>

Table No. 21  
SOURCES AND USES OF FUND OF KUMARI BANK LIMITED.

(Rs. in million)

	Mid-July				
	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>347.3</b>	<b>348.6</b>	<b>501.4</b>	<b>559.7</b>
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0
b. General Reserve	0.0	0.0	0.3	0.3	12.5
c. Share Premium					0
d. Retained Earning		-2.9	-2.9	-2.9	17.2
e. Others Reserves	0.0	0.2	1.2	4.0	30
1. Ex.Eq.Fund					3.7
2. Other					26.3
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>32.0</b>	<b>0.0</b>	<b>0.0</b>	<b>401.8</b>
a. NRB	0.0	32.0	0.0	0.0	0
b. Commercial Banks	0.0	0.0	0.0	0.0	401.8
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.					0
<b>3 DEPOSITS</b>	<b>316.0</b>	<b>1180.0</b>	<b>2513.1</b>	<b>4816.5</b>	<b>6270.1</b>
a. Current	37.3	84.1	135.1	250.8	280.3
Domestic					260.4
Foreign					19.9
b. Savings	75.4	260.9	461.9	910.9	1515.5
Domestic					1488.4
Foreign					27.1
c. Fixed	86.8	332.3	795.4	1292.4	2302.1
Domestic					2282.5
Foreign					19.6
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8
e. Others	11.5	20.0	27.4	62.5	69.4
<b>4 Bills Payable</b>					<b>7.3</b>
<b>5 Contra Accounts</b>					<b>0.5</b>
<b>6 Other Liabilities</b>	<b>8.6</b>	<b>52.4</b>	<b>205.6</b>	<b>412.1</b>	<b>363</b>
1. Sundry Creditors					146.2
2. Loan Loss Provision					144.2
3. Interest Suspense a/c					5.9
4. Others	8.6	52.4	205.6	412.1	66.7
<b>7 Reconciliation A/c</b>					<b>0</b>
<b>8 Profit &amp; Loss A/c</b>					<b>93.6</b>
<b>SOURCES OF FUNDS</b>	<b>674.6</b>	<b>1611.69</b>	<b>3067.3</b>	<b>5730</b>	<b>7696</b>
<b>1 LIQUID FUNDS</b>	<b>271.8</b>	<b>129.2</b>	<b>291.7</b>	<b>1067.4</b>	<b>513.2</b>
a. Cash Balance	18.8	30.3	40.8	68.5	111.2
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9
Foreign Currency	2.3	6.9	2.2	3.7	3.3
b. Bank Balance	153.0	98.9	250.9	617.0	332.1
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8
Domestic Currency					211.1
Foreign Currency					8.7
2. Commercial Banks	37.3	1.3	2.2	10.5	5.5
Domestic Currency					3.8
Foreign Currency					1.7
3. Other Financial Ins.					0
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8
c. Money at Call	100.0	0.0	0.0	381.9	69.9
Domestic Currency					0
Foreign Currency					69.9
<b>2 INVESTMENTS</b>	<b>19.8</b>	<b>116.7</b>	<b>236.0</b>	<b>601.9</b>	<b>1220.7</b>
a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3
b. NRB Bond					
c. Govt. Non-Fin. Ins.					100.4
d. Other Non-Fin Ins.					
e. Non Residents					
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>138.3</b>	<b>187.5</b>	<b>0.0</b>	<b>120.0</b>
1. Non Residents					0
2. Others					120
<b>4 LOANS &amp; ADVANCES</b>	<b>265.1</b>	<b>1121.6</b>	<b>2146.4</b>	<b>3709.0</b>	<b>5519</b>
a. Govt. Entp.	0.0	60.0	40.0	50.0	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	3659.0	5519
c. For. Bills P. & D.	1.6	1.4	2.0	0.0	
d. Foreign A. B. C.	0.0	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>					<b>37.7</b>
a. Domestic Bills Purchased					4.6
b. Foreign Bills Purchased					6.9
c. Import Bills & Imports					26.2
<b>6 LOANS AGAINST COLLECTED BILLS</b>					<b>0.0</b>
a. Against Domestic Bills					
b. Against Foreign Bills					
<b>7 CONTRA</b>					<b>0.5</b>
<b>8 FIXED ASSETS</b>					<b>81.5</b>
<b>9 OTHER ASSETS</b>	<b>117.9</b>	<b>105.9</b>	<b>205.7</b>	<b>351.7</b>	<b>202.9</b>
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9
Govt. Entp.	0.0	0.0		0.0	0.0
Private Sector	1.7	7.2	14.2	21.3	20.9
c. Sundry Debtors					94.9
d. Cash In Transit					0.0
e. Others	116.2	98.7	191.5	330.4	87.1
<b>10 Expenses not Written off</b>					<b>0</b>
<b>11 Non Banking Assets</b>					<b>0</b>
<b>12 Reconciliation Account</b>					<b>0.3</b>
<b>13 Profit &amp; Loss A/c</b>					<b>0</b>
<b>USES OF FUNDS</b>	<b>674.6</b>	<b>1611.7</b>	<b>3067.3</b>	<b>5730.0</b>	<b>7696.0</b>

Table No. 22  
SOURCES AND USES OF FUND OF LAXMI BANK LIMITED.

(Rs. in million)

	Mid-July			
	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>275.0</b>	<b>330.0</b>	<b>550.0</b>	<b>612.77</b>
a. Paid-up Capital	275.0	330.0	549.2	609.8
b. General Reserve	0.0	0.0	0.2	2.3
c. Share Premium				0
d. Retained Earning	0.0	0.0	0.0	0.0
e. Others Reserves	0.0	0.0	0.6	0.7
1. Ex.Eq.Fund				0.7
2. Other				0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>70.0</b>	<b>317.0</b>	<b>17.7</b>
a. NRB	0.0	0.0	0.0	0
b. Commercial Banks	0.0	70.0	279.8	17.7
c. Foreign Bank and Fin.Ins.	0.0	0.0	37.2	0
d. Other Financial Ins.	0.0	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>112.6</b>	<b>691.8</b>	<b>1684.3</b>	<b>3028.6</b>
a. Current	2.8	49.7	211.1	429.4
Domestic				404.4
Foreign				25
b. Savings	17.9	98.5	185.5	446.7
Domestic				442.1
Foreign				4.6
c. Fixed	64.5	288.6	1082.9	1779.2
Domestic				1729.7
Foreign				49.5
d. Call Deposits	24.4	247.2	187.8	346.8
e. Others	3.0	7.8	17.0	26.5
<b>4 Bills Payable</b>				<b>31.4</b>
<b>5 Contra Accounts</b>				<b>0</b>
<b>6 Other Liabilities</b>	<b>1.9</b>	<b>20.3</b>	<b>70.4</b>	<b>196.1</b>
1. Sundry Creditors				58.4
2. Loan Loss Provision				60.4
3. Interest Suspense a/c				2.1
4. Others	1.9	20.3	70.4	75.2
<b>7 Reconciliation A/c</b>				
<b>8 Profit &amp; Loss A/c</b>				<b>49.6</b>
<b>SOURCES OF FUNDS</b>	<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>
<b>1 LIQUID FUNDS</b>	<b>222.8</b>	<b>168.5</b>	<b>490.8</b>	<b>529.1</b>
a. Cash Balance	3.0	16.0	37.0	105.9
Nepalese Notes & Coins	2.8	15.2	35.4	101.7
Foreign Currency	0.2	0.8	1.6	4.2
b. Bank Balance	165.8	137.5	342.6	358.6
1. In Nepal Rastra Bank	40.7	80.1	222.6	254.9
Domestic Currency				252
Foreign Currency				2.9
2. Commercial Banks	107.2	26.6	68.8	32.6
Domestic Currency				31.5
Foreign Currency				1.1
3. Other Financial Ins.				0
4. In Foreign banks	17.9	30.8	51.2	71.1
c. Money at Call	54.0	15.0	111.2	64.6
Domestic Currency				1
Foreign Currency				63.6
<b>2 INVESTMENTS</b>	<b>30.0</b>	<b>95.0</b>	<b>283.9</b>	<b>401.0</b>
a. Govt. Securities	30.0	95.0	283.9	401
b. NRB Bond				
c. Govt. Non-Fin. Ins.				
d. Other Non-Fin Ins.				
e. Non Residents				
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>13.4</b>
1. Non Residents				0
2. Others				13.4
<b>4 LOANS &amp; ADVANCES</b>	<b>124.1</b>	<b>776.2</b>	<b>1750.8</b>	<b>2701</b>
a. Govt. Entp.	50.0	0.0	0.0	0
i. Financial	0.0	0.0	0.0	0
ii. Non-Finan.	50.0	0.0	0.0	0
b. Pvt. Sector	74.1	764.0	1701.0	2701
c. For. Bills P. & D.	0.0	12.2	49.8	
d. Foreign A. B. C.	0.0	0.0	0.0	
<b>5 BILL PURCHED</b>				<b>35.2</b>
a. Domestic Bills Purchased				0
b. Foreign Bills Purchased				35.2
c. Import Bills & Imports				0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>				<b>0.0</b>
a. Against Domestic Bills				
b. Against Foreign Bills				
<b>7 CONTRA</b>				<b>0.0</b>
<b>8 FIXED ASSETS</b>				<b>149.0</b>
<b>9 OTHER ASSETS</b>	<b>12.6</b>	<b>72.4</b>	<b>96.2</b>	<b>83.6</b>
a. Accrued Interests	0.7	5.2	14.9	23.0
Govt. Entp.	0.0	0.3	0.0	0.0
Private Sector	0.7	4.9	14.9	23.0
c. Sundry Debtors				9.7
d. Cash In Transit				0.0
e. Others	11.9	67.2	81.3	50.9
<b>10 Expenses not Written off</b>				<b>21.3</b>
<b>11 Non Banking Assets</b>				<b>2.8</b>
<b>12 Reconciliation Account</b>				<b>0</b>
<b>13 Profit &amp; Loss A/c</b>				<b>0</b>
<b>USES OF FUNDS</b>	<b>389.5</b>	<b>1112.1</b>	<b>2621.7</b>	<b>3936.2</b>

Table No. 23  
SOURCES AND USES OF FUND OF SIDDHARTHA BANK LIMITED.

(Rs. in million)

	Mid-July		
	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>350.0</b>	<b>350.0</b>	<b>377.2</b>
a. Paid-up Capital	350.0	350.0	350.0
b. General Reserve	0.0	0.0	0
c. Share Premium			0
d. Retained Earning	0.0	0.0	27.2
e. Others Reserves	0.0	0.0	0
1. Ex.Eq.Fund			0
2. Other			0
<b>2 BORROWINGS</b>	<b>110.0</b>	<b>220.0</b>	<b>190</b>
a. NRB	0.0	0.0	0
b. Commercial Banks	110.0	220.0	190
c. Foreign Bank and Fin.Ins.	0.0	0.0	0
d. Other Financial Ins.	0.0	0.0	0
<b>3 DEPOSITS</b>	<b>391.6</b>	<b>1291.3</b>	<b>2461.9</b>
a. Current	49.8	58.8	85.7
Domestic			81.6
Foreign			4.1
b. Savings	64.2	267.6	525.7
Domestic			523.7
Foreign			2
c. Fixed	66.9	537.2	1196.5
Domestic			1169.8
Foreign			26.7
d. Call Deposits	189.7	393.4	620.9
e. Others	21.0	34.3	33.1
<b>4 Bills Payable</b>			<b>7.3</b>
<b>5 Contra Accounts</b>			<b>0</b>
<b>6 Other Liabilities</b>	<b>23.8</b>	<b>93.4</b>	<b>110.1</b>
1. Sundry Creditors			20.3
2. Loan Loss Provision			62.4
3. Interest Suspense a/c			3.9
4. Others	23.8	93.4	23.5
<b>7 Reconciliation A/c</b>			<b>4</b>
<b>8 Profit &amp; Loss A/c</b>			<b>42.7</b>
<b>SOURCES OF FUNDS</b>	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>
<b>1 LIQUID FUNDS</b>	<b>97.1</b>	<b>246.7</b>	<b>170</b>
a. Cash Balance	9.3	18.3	33.4
Nepalese Notes & Coins	8.6	17.1	32.8
Foreign Currency	0.7	1.2	0.6
b. Bank Balance	55.7	53.6	104.1
1. In Nepal Rastra Bank	42.6	35.4	45.6
Domestic Currency			45.1
Foreign Currency			0.5
2. Commercial Banks	0.5	1.8	21.2
Domestic Currency			21.2
Foreign Currency			0
3. Other Financial Ins.			0
4. In Foreign banks	12.6	16.4	37.3
c. Money at Call	32.1	174.8	32.5
Domestic Currency			30
Foreign Currency			2.5
<b>2 INVESTMENTS</b>	<b>3.8</b>	<b>42.1</b>	<b>277.1</b>
a. Govt. Securities	3.8	42.1	277.1
b. NRB Bond			
c. Govt. Non-Fin. Ins.			
d. Other Non-Fin Ins.			
e. Non Residents			
<b>3 SHARE &amp; OTHER INVESTMENT</b>	<b>70.0</b>	<b>0.0</b>	<b>0.0</b>
1. Non Residents			0
2. Others			0
<b>4 LOANS &amp; ADVANCES</b>	<b>629.0</b>	<b>1567.9</b>	<b>2635</b>
a. Govt. Entp.	0.0	0.0	0
i. Financial	0.0	0.0	0
ii. Non-Finan.	0.0	0.0	0
b. Pvt. Sector	629.0	1567.9	2635
c. For. Bills P. & D.	0.0	0.0	
d. Foreign A. B. C.	0.0	0.0	
<b>5 BILL PURCHED</b>			<b>0.2</b>
a. Domestic Bills Purchased			0
b. Foreign Bills Purchased			0.2
c. Import Bills & Imports			0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>			<b>0.0</b>
a. Against Domestic Bills			
b. Against Foreign Bills			
<b>7 CONTRA</b>			<b>0.0</b>
<b>8 FIXED ASSETS</b>			<b>52.3</b>
<b>9 OTHER ASSETS</b>	<b>75.5</b>	<b>98.0</b>	<b>47.3</b>
a. Accrued Interests	4.2	14.5	22.1
Govt. Entp.	0.0	0.0	0.0
Private Sector	4.2	14.5	22.1
c. Sundry Debtors			0.9
d. Cash In Transit			0.0
e. Others	71.3	83.5	24.3
<b>10 Expenses not Written off</b>			<b>11.4</b>
<b>11 Non Banking Assets</b>			<b>0</b>
<b>12 Reconciliation Account</b>			<b>0</b>
<b>13 Profit &amp; Loss A/c</b>			<b>0</b>
<b>USES OF FUNDS</b>	<b>875.4</b>	<b>1954.7</b>	<b>3193.2</b>

Table No. 24  
**SOURCES AND USES OF FUND OF AGRICULTURAL DEVELOPMENT BANK / NEPAL**  
 COMMERCIAL BANKING BRANCHES ONLY

(Rs. in million)

	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0</b>
a. Paid-up Capital							0.0
b. General Reserve							0
c. Share Premium							0
d. Retained Earning							0.0
e. Others Reserves							0
1. Ex.Eq.Fund							0
2. Other							0
<b>2 BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>619.5</b>
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	0
b. Commercial Banks	0.0	0.0	0.0	0.0	0.0	0.0	0
c. Foreign Bank and Fin.Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0
d. Other Financial Ins.				0.0	0.0	0.0	619.5
<b>3 DEPOSITS</b>	<b>11937.2</b>	<b>14306.6</b>	<b>16640.9</b>	<b>20052.1</b>	<b>23005.9</b>	<b>26267.2</b>	<b>27100.1</b>
a. Current	615.4	791.2	1201.3	1294.9	1393.0	1630.0	1835.4
Domestic							1835.4
Foreign							0
b. Savings	5872.9	8016.9	10257.3	11002.9	12732.2	14632.6	15121.7
Domestic							15121.7
Foreign							0
c. Fixed	5405.6	5498.4	5182.3	7754.3	8756.2	9846.8	10087
Domestic							10087
Foreign							0
d. Call Deposits	43.3	0.0	0.0	0.0	0.0	0.0	56
e. Others	0.0	0.0	0.0	0.0	124.5	157.8	0
<b>4 Bills Payable</b>							<b>20.5</b>
<b>5 Contra Accounts</b>							<b>288.1</b>
<b>6 Other Liabilities</b>	<b>313.9</b>	<b>695.2</b>	<b>532.1</b>	<b>821.4</b>	<b>1541.6</b>	<b>8533.6</b>	<b>2731</b>
1. Sundry Creditors							460.7
2. Loan Loss Provision							1182.8
3. Interest Suspense a/c							1080.9
4. Others	313.9	695.2	532.1	821.4	1541.6	8533.6	6.6
<b>7 Reconciliation A/c</b>							<b>3068.6</b>
<b>8 Profit &amp; Loss A/c</b>							<b>568.5</b>
<b>SOURCES OF FUNDS</b>	<b>12251.1</b>	<b>15001.8</b>	<b>17173</b>	<b>20873.5</b>	<b>24547.5</b>	<b>34800.8</b>	<b>34396.3</b>
<b>1 LIQUID FUNDS</b>	<b>1616.1</b>	<b>2049.1</b>	<b>2244.8</b>	<b>1911.0</b>	<b>2035.0</b>	<b>2312.6</b>	<b>2300</b>
a. Cash Balance	364.7	403.5	458.5	528.8	618.7	473.5	601.7
Nepalese Notes & Coins	358.8	395.1	448.0	517.2	612.5	470.0	600.1
Foreign Currency	5.9	8.4	10.5	11.6	6.2	3.5	1.6
b. Bank Balance	1251.4	1645.6	1786.3	1382.2	1416.3	1839.1	1694.8
1. In Nepal Rastra Bank	1129.7	1451.3	1498.4	1110.9	1161.4	1532.4	1487
Domestic Currency							1487
Foreign Currency							0
2. Commercial Banks	121.7	194.3	287.9	271.3	254.9	306.7	207.8
Domestic Currency							207.8
Foreign Currency							0
3. Other Financial Ins.							0
4. In Foreign banks							0
c. Money at Call							3.5
Domestic Currency							3.5
Foreign Currency							0
<b>2 INVESTMENTS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.2</b>
a. Govt. Securities							0.2
b. NRB Bond							0
c. Govt. Non-Fin. Ins.							0
d. Other Non-Fin Ins.							0
e. Non Residents							0
<b>3 SHARE &amp; OTHER INVESTMENT</b>							<b>0.0</b>
1. Non Residents							0
2. Others							0
<b>4 LOANS &amp; ADVANCES</b>	<b>3891.9</b>	<b>4590.4</b>	<b>5700.5</b>	<b>6847.8</b>	<b>8794.7</b>	<b>9221.2</b>	<b>10746</b>
a. Govt. Entp.	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
ii. Non-Finan.	0.0	0.0	0.0	0.0	0.0	0.0	0
b. Pvt. Sector	3891.9	4590.4	5700.5	6847.8	8794.7	9221.2	10746
c. For. Bills P & D.	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
<b>5 BILL PURCHED</b>							<b>0.0</b>
a. Domestic Bills Purchased							0
b. Foreign Bills Purchased							0
c. Import Bills & Imports							0.0
<b>6 LOANS AGAINST COLLECTED BILLS</b>							<b>0.0</b>
a. Against Domestic Bills							0
b. Against Foreign Bills							0
<b>7 CONTRA</b>							<b>288.1</b>
<b>8 FIXED ASSETS</b>							<b>123.1</b>
<b>9 OTHER ASSETS</b>	<b>6743.1</b>	<b>8362.2</b>	<b>9227.7</b>	<b>12114.7</b>	<b>13717.8</b>	<b>23267.0</b>	<b>1921.6</b>
a. Accrued Interests	140.8	146.2	150.5	91.1	834.7	958.4	1096.4
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0
Private Sector	140.8	146.2	150.5	91.1	834.7	958.4	1096.4
c. Sundry Debtors							332.7
d. Cash In Transit							0.0
e. Others	6602.3	8216.0	9077.2	12023.6	12883.1	22308.6	492.5
<b>10 Expenses not Written off</b>							<b>0</b>
<b>11 Non Banking Assets</b>							<b>231</b>
<b>12 Reconciliation Account</b>							<b>18376.3</b>
<b>13 Profit &amp; Loss A/c</b>							<b>409.6</b>
<b>USES OF FUNDS</b>	<b>12251.1</b>	<b>15001.8</b>	<b>17173.0</b>	<b>20873.5</b>	<b>24547.5</b>	<b>34800.8</b>	<b>34396.3</b>

Table No. 25  
PROFIT AND LOSS ACCOUNT OF COMMERCIAL BANKS  
Mid-July,2005

(Rs.In million)

Expenses	NBL	RBB	NABIL	NINV	SCBL	HBL	NSBIB	NBBL	EBL	BOK	NCCB	LMBIB	NICB	MPBL	KMBL	LAXMI	SDBL	Total
<b>1 Interest Expenses</b>	<b>748.7</b>	<b>965.0</b>	<b>243.4</b>	<b>350.8</b>	<b>254.2</b>	<b>556.3</b>	<b>258.4</b>	<b>548.0</b>	<b>299.5</b>	<b>180.2</b>	<b>315.7</b>	<b>193.5</b>	<b>226.0</b>	<b>187.0</b>	<b>261.5</b>	<b>127.5</b>	<b>94.6</b>	<b>5810.3</b>
1.1 Deposit Liabilities	699.3	965.0	243.4	350.8	254.2	556.3	256.2	544.6	299.5	174.2	315.7	191.0	226.0	187.0	261.5	119.9	94.6	5739.2
1.1.1 Saving A/c	422.5	465.1	103.9	134.4	189.0	254.6	61.1	197.2	114.8	60.8	86.2	31.8	53.3	29.2	69.8	14.0	16.8	2304.5
1.1.2 Fixed A/c	276.5	484.2	62.7	115.3	22.5	296.0	190.6	250.6	158.3	63.1	186.2	119.9	101.2	104.5	93.8	92.6	47.2	2665.2
1.1.2.1 Upto 3 Months Fixed A/c	0.0	0.0	4.9	115.3	8.1	77.1	0.0	0.7	0.4	0.0	2.3	0.0	15.0	0.0	0.0	0.0	0.0	223.8
1.1.2.2 3 to 6 Months fixed A/c	0.0	0.0	8.2	0.0	3.5	0.0	0.0	1.2	1.4	0.0	0.6	0.0	15.4	22.6	0.0	0.0	0.0	52.9
1.1.2.3 6 Months to 1 Year Fixed A/c	276.5	11.1	45.2	0.0	9.2	0.0	190.6	34.5	51.6	63.1	86.8	119.9	31.0	0.0	0.0	0.0	11.4	930.9
1.1.2.4 Above 1 Year	0.0	473.1	4.4	0.0	1.7	218.9	0.0	214.2	104.9	0.0	96.5	0.0	39.8	81.9	93.8	92.6	35.8	1457.6
1.1.3 Call Deposit	0.3	15.7	61.2	101.1	42.7	5.7	4.5	96.4	18.6	50.3	43.3	39.3	71.5	53.3	97.9	13.3	30.6	745.7
1.1.4 Certificate of Deposits	0.0	0.0	15.6	0.0	0.0	0.0	0.0	0.4	7.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.8
1.2 Others	49.4	0.0	0.0	0.0	0.0	0.0	2.2	3.4	0.0	6.0	0.0	2.5	0.0	0.0	0.0	7.6	0.0	71.1
<b>2 Staff Expenses</b>	<b>959.0</b>	<b>703.0</b>	<b>203.3</b>	<b>106.9</b>	<b>147.6</b>	<b>158.6</b>	<b>35.6</b>	<b>114.6</b>	<b>66.7</b>	<b>39.7</b>	<b>39.2</b>	<b>37.1</b>	<b>39.0</b>	<b>27.4</b>	<b>42.5</b>	<b>29.9</b>	<b>18.4</b>	<b>2768.5</b>
<b>3 Office Operating Expenses</b>	<b>214.9</b>	<b>334.1</b>	<b>153.4</b>	<b>181.9</b>	<b>247.5</b>	<b>249.0</b>	<b>88.8</b>	<b>156.0</b>	<b>109.3</b>	<b>70.0</b>	<b>76.6</b>	<b>51.9</b>	<b>51.5</b>	<b>60.0</b>	<b>71.2</b>	<b>43.9</b>	<b>32.8</b>	<b>2192.8</b>
<b>4 Exchange Fluctuation Loss</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>7.0</b>	<b>0.0</b>	<b>6.7</b>	<b>0.0</b>	<b>0.0</b>	<b>2.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>16.4</b>
4.1 Due to Change in Exchange Rates	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	7.0	0.0	6.7	0.0	0.0	2.7	0.0	0.0	0.0	16.4
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	0.0	0.0	0.0	0.0
<b>5 Non-Operating Expenses</b>	<b>434.4</b>	<b>145.2</b>	<b>61.8</b>	<b>0.0</b>	<b>2.4</b>	<b>0.0</b>	<b>0.0</b>	<b>22.5</b>	<b>8.2</b>	<b>0.0</b>	<b>1.9</b>	<b>0.0</b>	<b>0.0</b>	<b>1.5</b>	<b>0.0</b>	<b>9.4</b>	<b>6.6</b>	<b>693.9</b>
<b>6 Loan Written Off</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>4.3</b>
<b>7 Loan Loss Provision</b>	<b>404.1</b>	<b>1599.5</b>	<b>25.6</b>	<b>38.6</b>	<b>30.1</b>	<b>0.0</b>	<b>138.3</b>	<b>188.5</b>	<b>84.5</b>	<b>111.9</b>	<b>148.5</b>	<b>259.6</b>	<b>14.8</b>	<b>21.4</b>	<b>95.2</b>	<b>5.5</b>	<b>38.4</b>	<b>3204.5</b>
7.1 General Loan Loss Provision	0.0	1598.9	-26.1	21.3	16.3	0.0	17.2	9.5	27.8	2.2	55.9	18.2	16.4	4.2	17.9	5.5	0.0	1785.2
7.2 Special Loan Loss Provision	404.1	0.6	51.7	17.3	13.8	0.0	121.1	179.0	56.7	109.7	92.6	241.4	-1.6	17.2	77.3	0.0	38.4	1419.3
7.2.1 Sub-Standard Loan Loss Provision	404.1	0.0	36.4	3.1	0.0	0.0	2.9	8.0	3.7	8.7	-20.0	10.2	10.5	0.5	7.4	0.0	0.0	475.5
7.2.2 Doubtful Loans Loss Provision	0.0	0.0	-30.7	4.0	0.0	0.0	-32.0	-8.5	-11.9	-24.9	-107.3	25.7	5.6	0.6	12.6	0.0	0.0	-166.8
7.2.3 Loss Loan Loss Provision	0.0	0.6	46.0	10.2	13.8	0.0	150.2	179.5	64.9	125.9	219.9	205.5	-17.7	16.1	57.3	0.0	38.4	1110.6
<b>8 Provision for Staff Bonus</b>	<b>0.0</b>	<b>0.9</b>	<b>0.0</b>	<b>43.1</b>	<b>88.5</b>	<b>0.0</b>	<b>10.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>17.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>160.9</b>
<b>9 Provision for Income Tax</b>	<b>0.0</b>	<b>0.4</b>	<b>0.0</b>	<b>122.1</b>	<b>258.5</b>	<b>0.0</b>	<b>63.5</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>27.5</b>	<b>50.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>522.0</b>
<b>10 Others</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>56.9</b>	<b>16.7</b>	<b>0.0</b>	<b>17.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>90.9</b>
<b>11 Net Profit</b>	<b>1399.5</b>	<b>388.4</b>	<b>816.5</b>	<b>265.5</b>	<b>537.9</b>	<b>752.3</b>	<b>4.6</b>	<b>96.9</b>	<b>275.8</b>	<b>158.0</b>	<b>98.3</b>	<b>0.0</b>	<b>108.8</b>	<b>116.3</b>	<b>93.6</b>	<b>37.5</b>	<b>42.7</b>	<b>5192.6</b>
<b>TOTAL EXPENCES</b>	<b>4160.6</b>	<b>4136.5</b>	<b>1504.0</b>	<b>1108.9</b>	<b>1566.7</b>	<b>1716.2</b>	<b>599.9</b>	<b>1183.4</b>	<b>867.7</b>	<b>559.8</b>	<b>704.2</b>	<b>569.6</b>	<b>512.1</b>	<b>416.3</b>	<b>564.0</b>	<b>253.7</b>	<b>233.5</b>	<b>20657.1</b>
<b>TOTAL INCOME</b>	<b>4160.6</b>	<b>4136.5</b>	<b>1504.0</b>	<b>1108.9</b>	<b>1566.7</b>	<b>1716.2</b>	<b>599.9</b>	<b>1183.4</b>	<b>867.7</b>	<b>559.8</b>	<b>704.2</b>	<b>569.6</b>	<b>512.1</b>	<b>416.3</b>	<b>564.0</b>	<b>253.7</b>	<b>233.5</b>	<b>20657.1</b>
<b>1. Interest Income</b>	<b>1980.5</b>	<b>2398.4</b>	<b>1033.3</b>	<b>851.4</b>	<b>1058.6</b>	<b>1407.7</b>	<b>516.0</b>	<b>978.9</b>	<b>720.7</b>	<b>451.5</b>	<b>630.3</b>	<b>365.3</b>	<b>451.0</b>	<b>365.3</b>	<b>508.9</b>	<b>223.6</b>	<b>210.9</b>	<b>14152.3</b>
1.1. On Loans and Advance	1512.9	2044.5	795.1	738.2	582.2	1083.7	456.4	883.6	634.5	374.0	618.0	348.2	371.8	350.6	453.9	207.9	198.4	11653.9
1.2. On Investment	442.0	74.6	174.0	56.5	331.6	110.9	50.0	87.3	78.0	67.4	8.1	12.3	59.8	3.0	1.2	11.4	0.0	1568.1
1.2.1 Government Bonds	362.5	26.6	151.1	56.5	331.6	110.9	48.6	72.1	78.0	67.4	7.8	12.3	59.8	3.0	1.2	10.3	0.0	1399.7
1.2.2 Foreign Bonds	79.5	0.0	22.9	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	102.4
1.2.3 NRB Bonds	0.0	7.3	0.0	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.3	0.0	0.0	0.0	1.1	0.0	0.0	10.1
1.2.4 Deventure & Bonds	0.0	40.7	0.0	0.0	0.0	0.0	0.0	15.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	55.9
1.3 Agency Balance	2.8	32.9	1.9	3.8	2.8	0.0	1.6	0.0	0.7	0.0	0.0	2.8	0.3	4.9	0.0	0.0	0.0	54.5
1.4 On Call Deposit	21.1	177.9	61.0	46.9	140.6	213.1	0.0	2.9	0.0	0.5	0.9	0.9	18.8	6.8	30.3	4.3	5.9	731.9
1.5 Others	1.7	68.5	1.3	6.0	1.4	0.0	8.0	5.1	7.5	9.6	3.3	1.1	0.3	0.0	23.5	0.0	6.6	143.9
<b>2. Comission &amp; Discount</b>	<b>188.4</b>	<b>644.6</b>	<b>209.1</b>	<b>120.1</b>	<b>199.2</b>	<b>186.7</b>	<b>51.6</b>	<b>91.7</b>	<b>89.9</b>	<b>38.2</b>	<b>37.9</b>	<b>13.9</b>	<b>36.5</b>	<b>36.9</b>	<b>27.0</b>	<b>15.6</b>	<b>15.4</b>	<b>2002.7</b>
2.1 Bills Purchase & Discount	0.4	0.2	6.1	18.9	14.7	14.3	5.8	13.8	1.3	2.1	3.3	0.5	1.8	2.5	1.3	3.4	0.0	90.4
2.2 Comission	188.0	605.4	200.3	101.2	124.4	172.4	35.7	64.9	49.8	36.1	34.6	12.9	32.6	21.2	25.7	10.9	8.9	1725.0
2.3 Others	0.0	39.0	2.7	0.0	60.1	0.0	10.1	13.0	38.8	0.0	0.0	0.5	2.1	13.2	0.0	1.3	6.5	187.3
<b>3 Income From Exchange Fluctuation</b>	<b>0.9</b>	<b>-49.3</b>	<b>189.3</b>	<b>112.6</b>	<b>265.8</b>	<b>121.8</b>	<b>32.3</b>	<b>38.7</b>	<b>39.1</b>	<b>70.1</b>	<b>36.0</b>	<b>12.3</b>	<b>24.6</b>	<b>14.1</b>	<b>15.1</b>	<b>5.8</b>	<b>7.2</b>	<b>936.4</b>
3.1 Due to Change in Exchange Rate	-16.6	-56.3	33.6	1.4	265.8	79.3	1.3	16.6	5.6	0.0	10.6	-1.4	1.7	0.0	-171.5	5.8	1.1	177.0
3.2 Due to Foreign Currency Trans.	17.5	7.0	155.7	111.2	0.0	42.5	31.0	22.1	33.5	70.1	25.4	13.7	22.9	14.1	186.6	0.0	6.1	759.4
<b>4 Other Profits</b>	<b>1990.8</b>	<b>1142.8</b>	<b>72.3</b>	<b>24.8</b>	<b>43.1</b>	<b>0.0</b>	<b>0.0</b>	<b>74.1</b>	<b>18.0</b>	<b>0.0</b>	<b>0.0</b>	<b>11.9</b>	<b>0.0</b>	<b>0.0</b>	<b>13.0</b>	<b>8.7</b>	<b>0.0</b>	<b>3399.5</b>
<b>5 Provision for Loan</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>166.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>6 Net Loss</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>166.2</b>

Table No.26  
SECTORWISE LOANS and ADVANCES of COMMERCIAL BANKS and ADB/N  
Mid-July,2005

(Rs.In.Million)

Sectors \ Banks	NBL	RBB	NaBL	NIBL	SCBNL	HBL	NSBIBL	NBBL	EBL	BOKL	NCCBL	LuBL	NICBL	MBL	KBL	LaBL	SBL	ADB	TOTAL
1 Agriculture	831.1	1672.6	51.9	59.1	345.2	516.7	217.5	38.7	30.1	76.9	133.6	136.7	110.2	51.6	121.1	1.3	21.2	0.0	4415.5
2 Mining	11.9	38.3	28.9	6.5	22.1	48.2	31.4	53.1	4.0	0.0	36.7	1.8	0.0	0.0	237.4	0.0	0.0	0.0	520.2
3 Productions	6137.9	6776.5	4375.8	4263.6	2259.1	5623.8	2938.7	4748.3	2249.7	2099.5	2062.3	1238.5	2474.8	1753.4	1379.0	1048.9	809.1	1504.6	53743.5
4 Construction	332.4	546.6	665.2	245.0	1061.2	208.0	509.5	400.4	1098.0	464.2	338.9	163.9	251.4	292.4	581.7	213.9	354.2	995.8	8722.7
5 Metal Productions,Machinary & Electrical Tools & Fittings	316.3	149.1	140.9	65.4	0.0	111.6	252.4	145.3	27.5	236.2	26.6	9.1	66.3	38.9	156.1	4.5	49.9	0.0	1795.9
6 Transportation Equipment Production & Fitting	73.1	459.4	1003.7	26.4	2.6	226.1	3.2	102.6	89.6	0.0	45.1	45.0	80.0	279.1	637.4	80.9	2.0	0.0	3156.2
7 Transportation, Communications & Public Services	301.7	895.4	289.3	458.7	15.0	1313.6	578.2	777.1	764.0	889.0	651.8	347.0	218.2	274.2	163.5	100.1	557.8	402.3	8997.0
8 Wholesaler & Retailers	3817.7	9074.4	1990.1	2299.3	1265.0	2013.9	903.5	1222.4	2120.9	1224.5	1123.3	724.3	1050.6	1018.8	432.6	619.4	527.6	2984.0	34412.3
9 Finance, Insurance & Fixed Assets	788.4	83.2	333.5	557.1	397.4	999.3	308.5	841.3	213.3	321.9	339.3	136.8	143.1	184.2	549.3	147.2	46.2	0.0	6390.0
10 Service Industries	1852.3	1908.3	1387.3	1164.8	641.8	1415.8	872.4	995.7	525.2	560.8	580.9	510.7	189.2	669.4	458.3	169.0	190.2	892.5	14984.6
11 Consumable Loan	1871.2	734.0	77.2	0.0	52.5	225.5	71.1	88.5	115.8	201.2	21.5	0.0	1.5	0.0	26.5	0.0	0.5	100.6	3587.6
12 Local Government	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	0.0	0.0	0.0	0.0	0.0
13 Others	809.9	4663.1	634.8	1307.2	2044.1	837.1	142.0	259.1	662.2	131.4	655.0	331.3	324.0	488.4	770.6	350.9	76.3	4110.1	18597.6
<b>Total</b>	<b>17143.9</b>	<b>27000.9</b>	<b>10978.6</b>	<b>10453.2</b>	<b>8106.1</b>	<b>13539.6</b>	<b>6828.4</b>	<b>9672.6</b>	<b>7900.1</b>	<b>6205.6</b>	<b>6015.0</b>	<b>3645.1</b>	<b>4909.4</b>	<b>5050.4</b>	<b>5513.3</b>	<b>2736.1</b>	<b>2634.9</b>	<b>10989.9</b>	<b>159323.1</b>



Table No. 27  
SECURITY- WISE LOANS AND ADVANCES OF COMMERCIAL BANKS\*  
Mid-July,2005

(Rs.In million)

Security	Banks	NBL	RBB	NaBL	NIBL	SCBNL	HBL	NSBIBL	NBBL	EBL	BOKL	NCCBL	LuBL	NICBL	MBL	KBL	LaBL	SBL	ADB/N	TOTAL	
<b>1 Gold/Silver</b>		<b>718.0</b>	<b>599.8</b>	<b>0.0</b>	<b>108.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1435.4</b>
<b>2 Government Securities</b>		<b>989.6</b>	<b>30.5</b>	<b>246.8</b>	<b>20.1</b>	<b>1133.2</b>	<b>269.3</b>	<b>7.1</b>	<b>3.1</b>	<b>121.4</b>	<b>239.5</b>	<b>1.8</b>	<b>8.4</b>	<b>1.0</b>	<b>4.4</b>	<b>1.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3077.4</b>
<b>3 Non Government Securities</b>		<b>0.0</b>	<b>1.5</b>	<b>0.0</b>	<b>183.2</b>	<b>158.9</b>	<b>6.2</b>	<b>90.0</b>	<b>7.1</b>	<b>9.1</b>	<b>0.0</b>	<b>134.0</b>	<b>20.0</b>	<b>70.5</b>	<b>4.7</b>	<b>320.8</b>	<b>0.0</b>	<b>1.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1007.0</b>
<b>4 Fixed A/c Receipt</b>		<b>163.6</b>	<b>101.2</b>	<b>204.3</b>	<b>93.4</b>	<b>318.8</b>	<b>404.0</b>	<b>83.4</b>	<b>110.9</b>	<b>215.4</b>	<b>611.3</b>	<b>22.7</b>	<b>58.2</b>	<b>43.2</b>	<b>17.9</b>	<b>51.5</b>	<b>0.1</b>	<b>7.9</b>	<b>166.8</b>	<b>2674.5</b>	
4.1 On Own Bank		163.6	101.2	135.9	63.0	180.4	387.9	82.7	110.9	154.9	69.8	20.8	43.9	11.2	12.0	0.5	0.1	7.9	166.8	1713.6	
4.2 On Other Banks		0.0	0.0	68.4	30.4	138.4	16.1	0.6	0.0	60.5	541.5	1.9	14.3	32.0	5.9	51.0	0.0	0.0	0.0	960.9	
<b>5 Asset Guarantee</b>		<b>9333.4</b>	<b>23336.2</b>	<b>7514.1</b>	<b>9436.5</b>	<b>4872.0</b>	<b>11072.7</b>	<b>6050.2</b>	<b>7152.0</b>	<b>7128.4</b>	<b>4859.2</b>	<b>4764.0</b>	<b>2841.3</b>	<b>4661.1</b>	<b>4139.2</b>	<b>4128.3</b>	<b>2606.5</b>	<b>2580.1</b>	<b>9354.6</b>	<b>125829.9</b>	
5.1 Fixed Assets		4492.0	22239.0	4691.9	5481.3	4251.4	8722.0	4325.1	6353.1	5051.1	3502.6	3922.9	2717.4	2236.7	3719.2	3862.3	1394.3	1872.7	9354.6	98189.5	
5.1.1 Lands & Buildings		3052.1	22070.2	2726.1	4530.5	2789.4	5277.9	1615.0	5561.8	4094.5	2595.7	3005.2	2464.3	1674.5	2447.0	2878.6	1154.9	1033.7	9354.6	78325.8	
5.1.2 Machinery & Tools		532.7	21.3	485.1	152.4	0.1	393.1	616.9	202.3	200.8	82.7	35.8	71.3	37.1	974.4	132.9	0.0	228.1	0.0	4167.0	
5.1.3 Furniture & Fixture		247.9	10.9	2.3	0.0	0.0	0.0	0.0	4.3	15.0	0.0	9.9	2.5	0.0	1.4	3.8	0.0	0.0	0.0	297.9	
5.1.4 Vehicles		197.5	132.4	1378.8	641.2	1442.8	1197.1	634.8	584.8	505.2	824.2	803.7	179.4	523.1	288.9	461.8	239.4	610.9	0.0	10645.9	
5.1.5 Other Fixed Assets		461.9	4.2	99.6	157.2	19.1	1853.9	1458.4	0.0	235.6	0.0	68.3	0.0	2.0	7.5	385.3	0.0	0.0	0.0	4753.0	
5.2 Current Assets		4841.4	1097.2	2822.2	3955.2	620.5	2350.7	1725.1	798.9	2077.4	1356.6	841.1	123.9	2424.4	420.0	266.0	1212.2	707.5	0.0	27640.4	
5.2.1 Agricultural Products		1056.3	74.8	341.2	34.2	56.7	192.4	126.3	99.7	153.4	0.0	35.9	6.0	123.1	0.0	197.3	0.0	27.2	0.0	2524.5	
5.2.1.1 Rice		841.1	29.7	136.2	33.4	0.0	48.3	12.3	14.9	19.7	0.0	2.3	0.0	9.0	0.0	4.0	0.0	0.0	0.0	1150.9	
5.2.1.2 Raw Jute		15.5	21.4	15.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	75.8	
5.2.1.3 Other Agricultural Products		199.6	23.7	189.9	0.8	56.7	144.1	114.1	84.8	133.7	0.0	9.9	6.0	114.1	0.0	193.3	0.0	27.2	0.0	1297.9	
5.2.2 Other Non Agricultural Products		3785.1	1022.4	2481.0	3921.0	563.9	2158.3	1598.7	699.2	1923.9	1356.6	805.2	117.9	2301.4	420.0	68.7	1212.2	680.3	0.0	25115.9	
5.2.2.1 Raw Materials		104.0	0.0	212.3	52.6	132.0	166.0	653.8	74.4	520.1	612.2	459.3	38.1	826.2	0.0	13.2	0.0	60.0	0.0	3924.4	
5.2.2.2 Semi Ready Made Goods		1096.5	13.9	28.8	0.0	0.0	11.2	14.5	81.5	4.4	0.0	0.0	3.2	10.8	88.0	2.9	1135.4	33.6	0.0	2524.5	
5.2.2.3 Readymade Goods		2584.7	1008.5	2240.0	3868.4	431.8	1981.2	930.4	543.3	1399.5	744.4	345.9	76.6	1464.4	332.0	52.6	76.8	586.7	0.0	18667.0	
5.2.2.3.1 Salt, Sugar, Ghee, Oil		617.1	64.9	108.5	115.3	0.0	2.1	142.2	108.1	38.5	0.0	129.2	32.0	281.1	0.0	0.0	0.0	27.8	0.0	1666.7	
5.2.2.3.2 Clothing		761.5	23.8	66.6	22.8	0.0	0.0	38.0	52.9	207.3	0.0	0.0	2.5	36.2	2.7	0.0	0.0	16.7	0.0	1231.1	
5.2.2.3.3 Other Goods		1206.1	919.8	2064.8	3730.2	431.8	1979.1	750.3	382.3	1153.7	744.4	216.7	42.1	1147.1	329.3	52.6	76.8	542.3	0.0	15769.3	
<b>6 On Bills Guarantee</b>		<b>1187.2</b>	<b>2759.5</b>	<b>1513.7</b>	<b>179.5</b>	<b>14.2</b>	<b>540.6</b>	<b>246.2</b>	<b>1127.5</b>	<b>102.0</b>	<b>125.3</b>	<b>113.3</b>	<b>212.4</b>	<b>6.0</b>	<b>511.3</b>	<b>764.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>9403.1</b>	
6.1 Domestic Bills		22.6	17.6	1.6	6.5	14.2	1.7	9.3	18.9	15.0	0.0	33.0	5.1	5.9	0.0	0.2	0.0	0.0	0.0	151.6	
6.2 Foreign Bills		1164.6	2741.9	1512.1	173.0	0.0	538.9	236.9	1108.6	87.0	125.3	80.3	207.3	0.1	511.3	764.2	0.0	0.0	0.0	9251.4	
6.2.1 Import Bill & Letter of Credit		1029.5	2298.0	1387.9	30.5	0.0	327.6	100.0	921.0	76.3	18.6	0.0	190.9	0.0	289.2	681.7	0.0	0.0	0.0	7351.3	
6.2.2 Export Bill		4.8	350.4	98.1	78.2	0.0	139.4	131.7	92.0	0.0	15.0	78.0	16.4	0.0	25.3	82.5	0.0	0.0	0.0	1111.6	
6.2.3 Against Export Bill		109.1	3.5	25.5	15.8	0.0	0.0	2.6	81.6	0.0	91.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	329.6	
6.2.4 Other Foreign Bills		21.2	90.0	0.7	48.5	0.0	71.8	2.6	14.1	10.8	0.0	2.3	0.0	0.1	196.8	0.0	0.0	0.0	0.0	458.9	
<b>7 Guarantee</b>		<b>1131.9</b>	<b>87.4</b>	<b>296.4</b>	<b>318.7</b>	<b>429.3</b>	<b>1129.3</b>	<b>346.0</b>	<b>1238.9</b>	<b>244.7</b>	<b>370.3</b>	<b>326.5</b>	<b>255.7</b>	<b>116.6</b>	<b>149.7</b>	<b>241.9</b>	<b>94.0</b>	<b>42.4</b>	<b>0.0</b>	<b>6819.6</b>	
7.1 Government Guarantee		485.6	2.1	0.0	0.0	0.0	0.0	20.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	42.1	0.0	0.0	0.0	549.9	
7.2 Institutional Guarantee		245.8	0.8	157.3	304.5	404.2	267.3	314.2	385.6	233.9	131.0	299.6	127.9	116.6	46.1	130.6	92.6	42.4	0.0	3300.4	
7.3 Personal Guarantee		240.3	0.3	0.1	2.8	0.0	45.9	11.7	176.9	10.8	0.0	26.9	89.3	0.0	0.0	69.0	1.4	0.0	0.0	675.5	
7.4 Group Guarantee		64.5	83.8	10.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	159.0	
7.5 On Other Guarantee		95.7	0.4	129.0	11.3	25.1	816.0	0.0	675.8	0.0	239.3	0.0	38.5	0.0	103.6	0.0	0.0	0.0	0.0	2134.8	
<b>8 Credit Card</b>		<b>0.0</b>	<b>0.0</b>	<b>44.2</b>	<b>0.0</b>	<b>50.7</b>	<b>32.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>127.6</b>	
<b>9 Earthquake Victim Loan</b>		<b>40.4</b>	<b>46.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>87.1</b>	
<b>10 Others</b>		<b>3579.7</b>	<b>38.1</b>	<b>1159.1</b>	<b>113.4</b>	<b>1129.1</b>	<b>84.7</b>	<b>5.5</b>	<b>33.2</b>	<b>79.0</b>	<b>0.0</b>	<b>643.5</b>	<b>249.0</b>	<b>11.0</b>	<b>223.2</b>	<b>5.3</b>	<b>35.5</b>	<b>3.5</b>	<b>1468.5</b>	<b>8861.3</b>	
<b>TOTAL</b>		<b>17143.9</b>	<b>27000.9</b>	<b>10978.6</b>	<b>10453.2</b>	<b>8106.1</b>	<b>13539.6</b>	<b>6828.4</b>	<b>9672.6</b>	<b>7900.1</b>	<b>6205.6</b>	<b>6015.0</b>	<b>3645.1</b>	<b>4909.4</b>	<b>5050.4</b>	<b>5513.3</b>	<b>2736.1</b>	<b>2634.9</b>	<b>10989.9</b>	<b>159323.1</b>	

\* 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 28  
PRIORITY AND DEPRIVED SECTOR LOAN STATEMENT of COMMERCIAL BANKS  
Mid-July,2005

(Rs in million)

Sectors \ Banks	NBL	RBB	NaBL	NIBL	SCBNL	HBL	NSBIBL	NBBL	EBL	BOKL	NCCBL	LuBL	NICBL	MBL	KBL	LaBL	SBL
<b>1 Priority Sector</b>	<b>1918.7</b>	<b>3498.7</b>	<b>803.2</b>	<b>706.3</b>	<b>559.6</b>	<b>769</b>	<b>831.3</b>	<b>816.3</b>	<b>718.601</b>	<b>423.6</b>	<b>501.6</b>	<b>291.021</b>	<b>389.608</b>	<b>481.6</b>	<b>302.512</b>	<b>106.9</b>	<b>380.7</b>
(A) Direct Investment	1723.5	3477.2	507.7	393.5	391.3	479	553.8	816.3	524.981	423.6	501.6	189.266	277.254	337.1	207.947	106.9	380.7
- Agriculture	326.6	1142.2	47.3	10.7	94.4	15.8	69	39.6	18.047	58.1	47.3	4.249	27	13.9	0	0	0
- Domestic Industries	1188.9	827.7	79.8	115.1	49.7	73.3	100.2	192.4	182.2	23.8	105.9	44.512	48.176	19.6	32.97	14.8	9.3
- Services	203.3	1507.3	297.8	187	247.2	389.9	367.6	461.9	324.734	267.4	255.6	73.505	202.078	78.2	89.93	21.1	326.2
- Power Sector	4.7		82.9	80.7	0	0	17	110.5	0	74.3	92.8	67	0	225.4	85.047	71	45.2
- Machine & Import of Raw Mater	0		0.0	0	0	0	0	11.9	0	0	0	0	0	0	0	0	0
(B) Indirect Investment	195.2	21.5	295.5	312.8	168.3	290	277.5	0	193.62	0	0	101.755	112.354	144.5	94.565	0	0
<b>2 Deprived Sector</b>	<b>530.2</b>	<b>1008.4</b>	<b>311.1</b>	<b>282.96</b>	<b>232</b>	<b>416.9</b>	<b>212.5</b>	<b>328.7</b>	<b>225.124</b>	<b>297.7</b>	<b>179.4</b>	<b>101.755</b>	<b>122.354</b>	<b>72.7</b>	<b>0</b>	<b>29.7</b>	<b>16.4</b>
(A) Direct Investment	335	986.9	15.6	0.16	63.7	0	0	3.8	31.504	5.7	0.8	0	10	1.3	0	0	0
- Agriculture	207	615.9	5.7	0	2.6	0	0	3.1	11.561	5.7	0.8	0	10	1.3	0	0	0
- Domestic Industries	17.7	82.1	0.0	0	2.6	0	0	0	0.038	0	0	0	0	0	0	0	0
- Services	110.3	288.9	9.9	0.16	58.5	0	0	0.7	19.905	0	0	0	0	0	0	0	0
(B) Indirect Investment	195.2	21.5	295.5	282.8	168.3	416.9	212.5	324.9	193.62	292	178.6	101.755	112.354	71.4	0	29.7	16.4

Table No. 29  
COMMERCIAL BANKS LOANS TO PUBLIC ENTERPRISES  
(Aggregate)

(Rs.in million)

Name of Enterprises	Mid-July						
	1999	2000	2001	2002	2003	2004	2005
1 Agriculture Tools Factory	150.1	0.7	0.7	0.8	0.8	0.7	264.8
2 Bricks & Tiles Factory	2.5	31.9	2.5	10.0	15.8	0.0	5.8
3 Hetauda Leather Factory	2.5	2.1	2.1	1.5	1.6	2.0	1.6
4 Himal Cement Factory	26.6	26.8	28.6	30.5	37.5	40.4	42.1
5 Raghupati Jute Mills	0.0	0.0	0.0	0.0	0.0	0.0	0
6 Royal Drugs Limited	13.7	20.8	32.9	33.7	39.2	79.5	88
7 Balaju Yantra Shala	0.6	0.5	0.5	0.0	0.5	0.0	0
8 Nepal Food Corporation	426.5	480.8	379.4	389.3	448.8	169.4	137.7
9 National Trading Limited	0.1	169.3	114.7	196.3	45.3	0.0	467.3
10 Rice Export Companies	3.3	0.0	3.3	0.0	0.0	0.0	0
11 Cottage Industries and Handicrafts Sales Depa	3.7	4.9	7.9	9.3	10.3	0.0	0
12 Royal Nepal Airlines Corporation	86.1	116.8	615.3	559.2	762.3	580.8	557.5
13 Nepal Transport Corporation	19.1	19.1	19.1	0.0	19.0	19.0	0
14 Janak Educational Material Centre	58.3	92.8	54.7	39.3	63.6	26.9	22.8
15 Agricultural Input Corporation	241.6	0.0	56.4	1.0	120.1	359.4	120.1
16 Nepal Rojin and Turpentine	35.6	27.2	14.9	40.0	34.6	0.0	0
17 Birgunj Sugar Factory	0.0	230.8	172.9	195.5	168.0	0.0	0
18 Agricultural Development Bank	140.7	280.7	781.7	500.0	406.3	420.0	395
19 Nepal Coal Limited	0.0	1.0	1.0	0.0	0.0	0.0	0
20 Janakpur Cigarette Factory	121.0	122.6	76.3	39.5	95.8	85.1	49.7
21 Tobacco Development Company	0.0	0.0	0.0	0.0	0.0	0.0	0
22 Sajha Bhandar Limited	3.3	9.0	11.4	0.0	0.0	0.0	0
23 Udayapur Cement Industry	0.0	0.3	0.0	0.0	0.0	0.0	0
24 Others	414.0	476.3	533.4	605.2	39.4	736.2	290.1
<b>Total</b>	<b>1749.3</b>	<b>2114.4</b>	<b>2909.7</b>	<b>2651.1</b>	<b>2308.9</b>	<b>2519.4</b>	<b>2442.5</b>

Table No. 30  
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
<b>Current</b>										
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-July. 2004	4973.4	1045.8	3699.8	4778.9	7600.2	716.5	3217.3	5114.0	2584.0	33729.9
Mid-July. 2005	5446.4	1381.4	3741.4	4980.1	7149.4	543.0	2431.3	6463.7	2509.7	34646.4
<b>Saving</b>										
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-July. 2004	6609.0	180.8	1145.7	984.7	2030.0	32.7	2939.6	97931.8	2282.9	114137.2
Mid-July. 2005	6095.8	362.0	1658.4	2041.6	2475.5	44.0	3773.9	110446.6	3097.2	129995.0
<b>Fixed</b>										
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-July. 2004	7651.3	35.9	25557.4	3823.6	2413.1	55.4	3878.8	20603.8	1111.6	65130.9
Mid-July. 2005	8264.3	94.3	28673.3	4735.8	2634.0	27.0	3570.6	17931.7	1387.2	67318.2
<b>Total</b>										
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-July. 2004	19233.7	1262.5	30402.9	9587.2	12043.3	804.6	10035.7	123649.6	5978.5	212998.0
Mid-July. 2005	19806.5	1837.7	34073.1	11757.5	12258.9	614.0	9775.8	134842.0	6994.1	231959.6

\$ Including Call Deposit of NABIL, Nepal Investment, NBBL and NCC Bank Limited.

# Including Call Deposit.

**Table No. 31**  
**INTEREST RATE STRUCTURE OF COMMERCIAL BANKS AND ADB/N**  
*(Mid-July, 2005)*

**Deposits :**

(in %)

Banks	Savings		Fixed															
			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.	B.C.	Exis.
NBL	2.00	2.50	-	-	-	-	2.25	2.75	-	-	2.50	3.00	2.75	3.25	3.25	3.75	-	-
RBB	2.00	2.00	-	-	-	-	-	-	-	-	2.25	2.25	2.50	2.50	3.25	3.25	-	-
NABIL	2-2.5	2-3	-	-	1.75	2.50	2.25	3.00	-	-	2.50	3.25	2.75	3.50	3.25	4.00	3.25-4	3.25-4
NIB	2.75-3	2.5-2.75	-	-	1.25	1.25	1.75	1.75	-	-	2.5-2.75	2.5-2.75	2.75-3	2.75-3	3.5-3.75	3.5-3.75	3.75-4	3.75-4
SCBL	1.75	1.75	-	-	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.50	1.75	1.75	2.25	2.25	2.50	2.50
HBL	3.75	4-2.75	-	-	2.50	1.75	3.30	2.00	-	-	3.75	2.50	4.00	3.00	5.25	3.75	5.75	3.75
NSBI	0.5-3.25	0.5-3.25	-	-	-	-	2.75	2.75	-	-	3.25	3.25	3.75	3.75	4.00	4.00	4.25	4.50
NBB	4.50	3.5-4.75	-	-	-	-	3.50	3.50	-	-	4.00	4.00	4.50	4.50	4.75	4.75	5.00	5.00
EBL	4-5	.75-3.25	-	-	3.00	2.25	3.50	2.25	-	-	4.00	2.50	5.00	3.00	5.50	3.50	6.00	4.00
BOK	2.25-2.5	2.25-2.5	1.50	1.50	2.00	2.00	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4-4.5	4-4.5	5.00	5-5.25
NCCB	4.50	4.50	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.50	4.8-5	4.55-5	5.3-6.3	5-6.05
LBL	4.00	5.00	-	-	-	-	-	-	-	-	-	4.00	4.00	4.50	4.25	5.00	4.75	5.25-5.5
NICB	3.00	1.25-5	-	-	1.75	1.75	2.25	2.25	-	-	2.75	2.75	3.00	3.50	3.75	4.25	4-4.25	4.25-5.25
MBL	4.00	4.00	2.25	2.25	-	-	3.25	3.25	-	-	3.75	3.75	-	-	4.25	4.25	4.50	4.50
KBL	4.00	4.00	-	-	2.00	2.00	2.25-2.5	2.25	-	-	2.5-3	2.50	3.25-3.5	3.50	3.75-4	4.00	4.5-5	4.75
LAXMI	3.5-4.5	3.5-4.5	-	-	2.00	-	2.50	2.50	-	-	3.00	3.00	3.50	3.50	4.50	4.50	-	4.5-5.25
SIDHARTHA	4.50	4.50	1.50	1.50	2.50	2.50	2.75	2.75	-	-	3.00	3.25	3.50	3.50	4.25	4.50	4.50	5.00
ADB/N	4.00	3.00	-	-	-	-	2.50	2.00	-	-	3.00	2.50	3.50	3.00	4.75	3.50	5-5.75	4-4.5

**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	10.00	10.00	8.50	8.00	-	-	+1.5%	+1.5%	7.00	6.50	8.75	7.00	-	-	-	-
RBB	12.25	11.00	9.50	8.00	10.00	8-9	+1.5%	+1.5%	7.00	7.00	9.25	8.50	-	-	11-12	-
NABIL	-	-	4-11	4-11	8.5-11	8.5-11	7.00	7.00	6.5-7.5	7-7.5	9.00	9.00	10.00	10.00	-	-
NIB	10-12	9.75-12	8.5-10.5	8.25-10.5	-	-	8.50	7-8	7.50	7.00	7.5-8.5	8.00	-	-	-	-
SCBL	6.50	6.50	6.50-12	6.50-12	8.5-11	8.5-11	+2%,+3%	+2%,+3%	7.5-9.5	7.5-9.5	9-10.50	9-10.50	11.5-13	11.5-13	8.50-13.50	8.50-13.50
HBL	10.5-13.25	9-12	9-9.5	8.25-8.75	9.75-12.75	7.4-11.75	+2%	+2%,+2.5%	8.00	5-6	9.5-10.5	8.25-9.25	10.50	-	9-13	8.25-12.75
NSBI	10-12.5	10-12.5	8-10.5	8-10.5	-	-	+1%+2%	+1%+2%	6.5-7	6.5-7	8.5-9.5	8.5-9.5	-	-	-	-
NBB	12-13	-	10-10.5	9-9.5	10-10.5	-	1.5%+2%	-	8.50	7.50	12.00	8.00	-	-	-	10-12
EBL	10.25-12.5	9-11.5	9-10	7.5-8.5	9-11.75	7.5-10	+1.5%	+1.5%	7.5-8	5.5-6.5	9.5-10.50	7.5-8.5	-	-	9-13	8.5-12
BOK	10-13.50	10-13.50	4-10.5	4-10.5	8-12.50	8-12.5	8-10.5	8-10.5	6.5-8	6.5-8	-	-	6.5-8.5	6.5-8.5	10.5-13	10.5-13
NCCB	13.5-14.5	13-14.5	10-11	9-11	-	-	+1.5%+2%	1.5+2%	9.00	9.00	10.50	10.50	-	-	10-13.5	12.5-13.5
LBL	11-13	11-13	-	-	9-10.5	9-10.5	+2%	+2%	7.50-8.5	7.50-8.5	8.50	8.50	-	-	9-12.5	9-12.5
NICB	9.5-11	7-11	6-10.5	6-10.5	8.5-10.5	7-10.5	+2%-3%	+2%-3%	6.50-8	6-8	7-8.5	6.5-8.5	-	-	-	-
MBL	10-12	10-12	9-9.5	9-9.5	8-10.50	8-10.50	+1.5%	+1.5%	6.50	6.00	7.50	7.50	9.00	9.00	-	-
KBL	10-12	10-12	9.5-10.5	9.5-10.5	8-11	8-11	+2%	-	7.75-9	-	9.5-10	-	-	-	10-12	10-12
LAXMI	9.5-12.5	9.5-11	9-11	9-10	7.5-9.5	7-9.5	7.5-9.5	7.5-9	7.5-9	7.5-9	7.5-9	7.5-9	-	-	8.5-9.5	-
SIDHARTHA	9.5-12	9-11.5	4-10.5	9-10.5	7.5-11	7.5-10.5	+2%	+2%	7.5-8	7.5-8	9-9.5	9-9.5	9.5-10	9.5-10	9.5-12	9-12
ADB/N	14.5-16	11.5-15.5	-	-	-	-	-	-	-	-	-	-	-	-	13.00	10-13

Contd.....

Banks	Commercial Loan		Priority Sector		Poorer Sector		Term Loan		Working Capital		Hire Purchase		Consortium		Others	
	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	-	-	10.50	10.00	8.00	7.50	-	-	10.00	10.00	11.00	10.50			5-11.5@	5-11@
RBB	-	-	13.00	13.00	8.50	8.50	-	11.00	11.00	-	12.00	11.00	APCD	APCD	4-12	5-11
NABIL	-	-	12-13	11-12	7-9	6-9	11-13	11-13	10-12	10-12	10.50-12.5	7-12.5			7-13	7-13
NIB	-	-	4-12.75	4-12	4-9	4-9	11.00	11-12	10-12	10-12	9.5-12	9-11			7-13.75	6.5-13
SCBL	9-14	9-14	-	-	10.00	10.00	11.5-14	11.5-14	11.50-13	11.50-13	9.00	9.00			6.50-14.50	6.50-14.50
HBL	9-13.25	8.25-12.5	12-13	11-12.25	8.50	4.5-8.25	12-13	9.5-11.75	10.5-13	-	11.5-13	9-11.5			8.5-15.75	6-13.5
NSBI	-	-	11.5-12	11.5-12	7-9	7-9	11-12.5	11-12.5	-	-	9.5-10.5	9.5-10.5			7-12.50	7-12.50
NBB	-	8-9.5	11.00	10.00	10.00	9.50	11-12	-	-	-	9.5-12.5	9.50		APCD	7-13	6-10.5
EBL	9-12.5	8.5-11.5	12-13	11-12	10-11	10-11	11-13.50	10-12	9-12.5	7.5-10.5	11.5-13	10.5-12			7.5-13.5	4-12
BOK	11-13.50	11-13.50	-	-	6.5-11	6.5-11	10.5-13	10.5-13	10-13.50	10-13.50	8-11	8-11			4-13.50	4-13.50
NCCB	11.5-14.5	13-14	12-13	12-13	7-11	7-11	12.5-14	12.5-14	-	-	11.5-12.5	11.5-12.5		APCD	9-14	9-14.5
LBL	9.5-13	9.5-13	11.5-12	11.5-12	7-10	7-10	11.5-13	11.5-13	11-13	11-13	10.5-11.5	10.5-11.5			4.5-15	4.5-15
NICB	-	-	-	-	8-9.5	7.5-9.5	10-12.5	9-12.5	10.50-12	8-11	-	8-11			6-14	6-14
MBL	-	-	10.50-12	10.50-12	5-11	5-11	10.50-12	10.50-12	10-12	10-12	10.00	10.00		APCD	7.75-12.5	7.75-12.5
KBL	10.5-12	10.5-12	12-13	12-13	6-7	6-7	11-12	11-12	10-12	10-12	10-12	10-12			8.75-13	10-12.5
LAXMI	8.5-9.5	-	11-13	9.5-11	6-11.5	5-9	10-11.5	9-11	8-11.5	7.5-11	5-9.5	5-10			5-14	5-11
SIDHARTHA	10-12	9.5-12	12-13	11-12	7.5-11	7.5-11	10.5-12	10-12	10-12.5	10-12	11-12	11-12			4-13.5	7.5-12.5
ADB/N	14.00	11-14	-	-	-	-	-	-	-	-	13.00	10-13			13.50	12.5-15.5

B.C. = Before Change  
 Exis. = Existing  
 APCD = As Per Consortium Decision

**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. \ 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 BANUJYA 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.....
MACHHAPUCHHRE BANK LTD.....
LAXMI BANK LTD
SIDHARTHA BANK LTD
AGRI DEV. BANK/NEPAL .....

**Effective Date**

Before Change	Existing
2062/01/23(06 May, 2005)	2062/03/01(15 June, 2005)
2061/10/01 (14 Jan. '2005. )	2062/01/11 (24 Apr. '2005. )
2061/07/12 (28 Oct. 2004)	2062/02/07 (21 May, 2005)
2061/04/01 (16 Jul. '2004 )	2062/01/01 (14 Apr. '2005 )
2061/08/01 (16 Nov.'2004 )	2061/10/01 (14 Jan.'2005 )
2059/05/01 (17 Aug.'2002 )	2061/07/01 (17 Oct.'2004 )
2062/02/05 (19 May. '2005 )	2062/02/17 (31 May. '2005 )
2061/02/01 (14 May '2004 )	2062/02/08 (22 May '2005 )
2059/09/21 (05 Jan. '2003 )	2061/05/07 (23 Aug '2004 )
2062/02/01 (15 May. '2005 )	2062/03/05 (19 June '2005 )
2061/08/01 (16 Nov. '2004 )	2062/01/18 (01 May. '2005 )
2061/10/01 (14 Jan. 2005)	2062/02/08 (22 May, 2005)
2061/12/18 (31 Mar. '2005)	2062/02/01 (15 May. '2005)
2061/08/01 (16 Nov.'2004)	2062/01/01 (14 Apr.'2005)
2061/08/01 (16 Nov. 2004 )	2062/01/18 (01 May, 2005 )
2062/01/20 (03 May. 2005 )	2062/02/18 (01 June 2005 )
2061/05/16 (01 Sep.2004)	2062/01/18 (01 May,2005)
2060/09/08 ( 23 Dec '03 )	2061/04/01 ( 16 Jul '2004 )

Table No. 32  
List of Licensed Commercial Banks  
Mid-July,2005

COMMERCIAL BANKS	Operation Date (A.D.)	Head Office	Telephone No.:	Fax no.
1. Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4221185	4222383
2. Rastriya Baniya Bank	1966/01/23	Singhdarbarplaza, Kathmandu	4246022/4268302	4252931
3. NABIL Bank Limited	1984/07/16	Kantipath, Kathmandu	4429546	4429548
4. Nepal Investment Bank Limited	1986/02/27	Durbar Marg, Kathmandu	4228229/4225257	4228927/4226349
5. Standard Chartered Bank Nepal Limited.	1987/01/30	Naya Baneshwar, Kathmandu	4781469	4780762
6. Himalayan Bank Limited	1993/01/18	Thamel, Kathmandu	4227749	4222800
7. Nepal SBI Bank Limited	1993/07/07	Hattisar, Kathmandu	4435516	4435612
8. Nepal Bangladesh Bank Limited	1993/06/05	Naya Baneshwar, Kathmandu	4783972/75	4780106/4490824
9. Everest Bank Limited	1994/10/18	Lazimpat, Kathmandu	4443377	4443160
10. Bank of Kathmandu Limited	1995/03/12	Kamaladi, Kathmandu	4414541	4418990
11. Nepal Credit and Commerce Bank Limited	1996/10/14	Siddharthanagar, Rupandehi	071-521921/4246991	071-521953/4244610
12. Lumbini Bank Limited	1998/07/17	Narayangadh, Chitawan	056524150/4243158	056-524250/4227590
13. Nepal Industrial & Commercial Bank Limited	1998/07/21	Biaratnagar, Morang	021-521921/4262277	021-522748/4241865
14. Machhapuchhre Bank Limited	2000/10/03	Prithvichowk, Pokhara	061-530900/4443681	061-530500/4418537
15. Kumari Bank Limited	2001/04/03	Putali Sadak, Kathmandu	4232112	4231960
16. Laxmi Bank Limited	2002/04/03	Adarshanagar, Birgunj	011-663425/26	011-663427
17. Siddhartha Bank Limited	2002/12/24	Kamaladi, Kathmandu	4442919/920	4442921

Table No. 33  
Commercial Bank Branches  
Mid-July 2005

Development Region	Zone	District	RBB*	NBL	NBBL	NaBL	EBL	HBL	NSBIBL	SCBNL	NCCBL	BOKL	NIBL	NICBL	LuBL	MBL	KBL	SBL	LaBL	Total				
																				Dist.	Zone	Dev.Region		
Eastern	Mechi	Jhapa	3	6	-	-	-	-	-	1	-	1	-	-	1	-	-	-	-	-	12	18	81	
		Ilam	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Panchthar	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Taplejung	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Koshi	Sunsari	3	4	1	2	1	1	1	1	1	-	-	-	1	-	-	-	-	-	-	15		
		Morang	6	5	1	1	1	1	1	1	1	1	1	1	1	-	-	1	1	-	-	23		
		Dhankuta	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Terhathum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Sankhuwasava	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
	Bhojpur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
	Sagarmatha	Saptari	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3		
		Udayapur	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Siraha	3	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6		
		Khotang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Okhaldhunga	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Solukhumbu	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			



Central	Janakpur	Sarlahi	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	15	172	
		Dhanusha	2	2		-	1	-	-	-	-	-	-	1	-	-	-	-	-			6
		Mohattari	1		1	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Dolakha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Ramechhap	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
		Sindhuli	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
	Narayani	Bara	2	1	-	-	1	-	-	-	1	-	1	-	-	-	-	-	-	6		49
		Rautahat	2	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4		
		Parsa	2	6	1	2	2	1	2	-	1	-	1	1	-	1	1	1	1	23		
		Chitawan	2	2	-	-	-	2	-	-	1	-	-	-	1	-	-	-	-	8		
		Makawanpur	1	2	1	-	-	1	-	1	-	1	-	-	1	-	-	-	-	8		
	Bagmati	Kathmandu	16	15	4	5	5	3	3	2	4	3	3	2	1	1	1	1	-	69		108
		Bhaktapur	3	2	-	-	-	1	-	-	-	-	1	-	-	-	-	-	-	7		
		Lalitpur	2	5	2	1	1	2	-	1	1	-	1	-	-	-	-	-	-	16		
		Rsauwa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
Dhading		2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
Sindhupalchok			1	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	3			
Kabhre		1	2	-	-	-	1	-	-	1	-	1	-	-	-	-	-	1	7			
Nuwakot	1	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3				
Western	Gandaki	Lamjung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	35		
		Tanahun	1	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	3			
		Gorkha	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Manang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Syangja	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
		Kaski	3	3	1	2	1	1	2	1	1	1	1	1	-	4	1	1	24			
	Lumbini	Gulmi	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	-	2	34		
		Nawalparasi	3	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4			
		Palpa	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Arghakanchi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Rupandehi	2	2	1	3	2	1	2	1	3	1	2	-	1	1	-	-	22			
		Kapilbastu	1	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3			
	Dhawalagiri	Baglung	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2	8		
		Parwat	1	1	-	-	-	-	-	-	-	-	-	-	1	-	-	-	3			
		Mustang	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
Myagdi		1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2				

Mid-Western	Rapti	Rolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	8	25	
		Dang	2	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			3
		Rukum	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Salyan	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			1
		Pyuthan	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			2
	Karnali	Jumla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		5
		Mugu	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Humla	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Kalikot	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
		Dolpa	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
	Bheri	Dailekh	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		12
		Surkhet	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Jajarkot	-	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Bardiya	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2		
		Banke	1	2	1	1	-	-	-	-	-	1	-	-	-	-	-	-	-	-	6		
Far Western	Seti	Bajhang	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	13	20	
		Doti	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Bajura	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
		Kailali	3	2	1	-	1	-	-	-	-	1	-	-	-	-	-	-	-	8			
		Achham	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1			
	Mahakali	Darchula	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		7
		Baitadi	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1		
		Dadeldhura	1	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2			
		Kanchanpur	1	1	-	-	-	-	-	-	1	-	-	-	-	-	-	-	-	3			
		Total	114	106	17	17	16	15	13	8	17	9	12	8	4	9	4	3	3	375	375		

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

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

Table No. 34  
**LIST OF AGRICULTURE DEVELOPMENT BANK BRANCHES**  
**(PERFORMING COMMERCIAL BANKING ACTIVITIES)**

Mid-July,2005

	<b>BRANCH</b>	<b>District</b>
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	Parasi	Nawalarasi
46	Lahan	Siraha
47	Ramshahpath	Kathmandu

Table No. 35  
**SOURCES AND USES OF FUNDS OF FINANCE COMPANIES**  
 (AGGREGATE)

(Rs. In Million)

SOURCES AND USES	Mid- July						
	1999 (45)*	2000 (46)	2001 (48)	2002 (54)	2003 (57)	2004 (58)	2005 (59)
<b>1. CAPITAL FUND</b>	<b>1174.0</b>	<b>1489.5</b>	<b>1928.9</b>	<b>2662.1</b>	<b>3205.2</b>	<b>3653.8</b>	<b>4250.0</b>
a. Paid-up Capital	837.7	945.1	1220.6	1522.6	1947.4	2155.8	2411.5
b. General Reserves	96.8	186.0	242.6	303.2	339.1	405.5	481.1
c. Others Reserves	26.3	72.5	70.6	182.7	43.3	99.9	129.6
d. Loan Loss Provision	213.2	285.9	395.1	653.6	875.4	992.6	1227.8
<b>2. DEPOSITS</b>	<b>8036.6</b>	<b>9748.6</b>	<b>11654.0</b>	<b>13453.9</b>	<b>16510.3</b>	<b>19391.7</b>	<b>22341.6</b>
<b>3. BORROWINGS</b>	<b>82.8</b>	<b>175.9</b>	<b>215.0</b>	<b>244.8</b>	<b>134.3</b>	<b>1306.5</b>	<b>990.8</b>
a. NRB	-	-	-	-	13.9	0.0	0.0
b. Commercial Banks	82.8	175.9	215.0	244.8	120.4	1306.5	990.8
c. Others	-	-	-	-	-	-	-
<b>4. OTHERS</b>	<b>1339.6</b>	<b>1392.5</b>	<b>1665.1</b>	<b>1825.5</b>	<b>1788.5</b>	<b>2231.2</b>	<b>1945.6</b>
<b>5. P/L ACCOUNTS</b>	<b>-</b>	<b>243.2</b>	<b>334.2</b>	<b>266.4</b>	<b>478.2</b>	<b>615.5</b>	<b>908.7</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>10633.0</b>	<b>13049.7</b>	<b>15797.2</b>	<b>18452.7</b>	<b>22116.5</b>	<b>27198.7</b>	<b>30436.7</b>
<b>TOTAL USES OF FUNDS</b>	<b>10633.0</b>	<b>13049.7</b>	<b>15797.2</b>	<b>18452.7</b>	<b>22116.4</b>	<b>27198.7</b>	<b>30436.7</b>
<b>1. LIQUID FUNDS</b>	<b>1133.6</b>	<b>1728.6</b>	<b>2048.5</b>	<b>2862.4</b>	<b>2674.0</b>	<b>4469.8</b>	<b>3904.9</b>
a. Cash in Hand	110.3	95.6	139.9	170.4	109.0	132.1	125.9
b. Bal. with NRB	12.6	20.1	17.2	31.2	178.9	430.1	440.9
c. Bal. with Dom . Banks	1010.7	1612.9	1891.4	2660.8	2386.1	3907.6	3338.1
<b>2. INVESTMENTS</b>	<b>1262.1</b>	<b>1129.2</b>	<b>1268.0</b>	<b>1623.4</b>	<b>2392.4</b>	<b>2510.5</b>	<b>2411.2</b>
a. Govt. Securities	932.1	842.8	837.2	1120.0	702.4	1270.0	567.5
b. Other	330.0	286.4	430.8	503.4	1690.0	1240.5	1843.7
<b>3. LOANS &amp; ADVANCES</b>	<b>7218.8</b>	<b>9062.8</b>	<b>10865.3</b>	<b>11949.6</b>	<b>14473.7</b>	<b>17540.8</b>	<b>21223.3</b>
a. Hire Purchase Loan	1304.2	1640.0	2151.6	2435.9	2477.4	3049.9	3591.0
b. Housing Loan	2004.2	2340.4	2965.4	3144.4	4211.1	5286.5	6807.5
c. Term Loan	3104.6	4239.4	4704.3	5292.6	6806.5	7954.8	9448.9
d. Lease Finance	260.1	235.3	277.8	363.6	148.8	138.2	247.2
e. Fixed Deposit Receipts	-	474.7	464.2	479.1	586.3	713.2	784.9
f. Others	545.7	133.0	302.0	234.0	243.6	398.2	343.8
<b>4. OTHERS</b>	<b>1018.5</b>	<b>1129.1</b>	<b>1615.4</b>	<b>2017.3</b>	<b>2576.3</b>	<b>2677.6</b>	<b>2897.3</b>

\*Figures in paranthesis show the number of Finance Companies.

Table No.36  
SOURCES AND USES OF FUND OF FINANCE COMPANIES  
Mid- July,2005( Ashadh,2062)

(Rs. in Million)

SOURCES AND USES	NHDFCO	NFSCO	NFCO	AFCO	NIDCCM	NSMCO	PFCO	KaFAL	UFCO	MtFCO	NaFCO	PaFCO	GORKHA	SmFCO	NHMFCO	UF-CMCO	SIFC	SIDDH	GFC	ACE
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
<b>1. CAPITAL FUND</b>	<b>82.1</b>	<b>62.0</b>	<b>160.4</b>	<b>109.2</b>	<b>135.3</b>	<b>182.4</b>	<b>70.8</b>	<b>60.5</b>	<b>98.9</b>	<b>26.0</b>	<b>63.7</b>	<b>101.2</b>	<b>38.3</b>	<b>34.1</b>	<b>88.1</b>	<b>68.9</b>	<b>71.3</b>	<b>74.9</b>	<b>62.9</b>	<b>147.3</b>
<b>I. Core Capital</b>	<b>66.5</b>	<b>29.8</b>	<b>81.5</b>	<b>78.6</b>	<b>71.3</b>	<b>125.1</b>	<b>47.6</b>	<b>41.4</b>	<b>83.7</b>	<b>23.0</b>	<b>49.9</b>	<b>62.5</b>	<b>28.6</b>	<b>24.0</b>	<b>62.9</b>	<b>42.9</b>	<b>55.6</b>	<b>46.6</b>	<b>37.0</b>	<b>120.8</b>
a. Paid-up Capital	48.4	20.0	43.2	50.0	60.0	120.0	40.0	30.0	72.6	18.0	35.5	44.0	25.0	22.2	49.5	31.5	40.0	40.0	31.1	90.0
b. General Reserve	18.1	9.8	37.2	28.6	11.3	5.1	7.6	10.6	10.4	5.0	10.2	18.5	3.6	1.8	13.4	11.4	15.6	6.6	5.9	24.7
c. Retained Earning	0.0	0.0	1.1	0.0	0.0	0.0	0.0	0.8	0.7	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.1
<b>II Supplementary Capital</b>	<b>15.6</b>	<b>32.2</b>	<b>78.9</b>	<b>30.6</b>	<b>64.0</b>	<b>57.3</b>	<b>23.2</b>	<b>19.1</b>	<b>15.2</b>	<b>3.0</b>	<b>13.8</b>	<b>38.7</b>	<b>9.7</b>	<b>10.1</b>	<b>25.2</b>	<b>26.0</b>	<b>15.7</b>	<b>28.3</b>	<b>25.9</b>	<b>26.5</b>
a. Loan Loss Provision	15.0	32.2	46.3	30.6	64.0	57.3	22.2	18.9	15.2	1.3	13.8	38.7	9.5	10.1	23.4	25.9	15.7	28.3	25.7	25.8
b. Others than Reserves	0.6	0.0	32.6	0.0	0.0	0.0	1.0	0.2	0.0	1.7	0.0	0.0	0.2	0.0	1.8	0.1	0.0	0.0	0.2	0.7
<b>2. DEPOSITS</b>	<b>391.7</b>	<b>290.3</b>	<b>571.9</b>	<b>814.4</b>	<b>450.9</b>	<b>1167.0</b>	<b>337.6</b>	<b>248.3</b>	<b>538.7</b>	<b>15.7</b>	<b>411.7</b>	<b>556.0</b>	<b>160.6</b>	<b>209.4</b>	<b>594.2</b>	<b>456.9</b>	<b>572.7</b>	<b>340.9</b>	<b>315.6</b>	<b>779.4</b>
<b>3. BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>80.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>16.7</b>	<b>0.0</b>	<b>1.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	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	0.0	0.0	0.0	0.0	0.0	0.0
b. Commercial Banks	0.0	0.0	0.0	0.0	80.0	0.0	0.0	0.0	0.0	0.0	0.3	0.0	0.0	0.0	16.7	0.0	1.6	0.0	0.0	0.0
c. Others	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	0.0	0.0	0.0	0.0	0.0	0.0
<b>4. OTHERS</b>	<b>34.7</b>	<b>73.3</b>	<b>50.7</b>	<b>31.2</b>	<b>117.8</b>	<b>64.2</b>	<b>17.8</b>	<b>34.6</b>	<b>28.3</b>	<b>2.9</b>	<b>19.6</b>	<b>88.5</b>	<b>6.5</b>	<b>23.3</b>	<b>24.6</b>	<b>25.1</b>	<b>29.4</b>	<b>36.8</b>	<b>68.1</b>	<b>77.7</b>
<b>5. P/L ACCOUNT</b>	<b>25.7</b>	<b>38.0</b>	<b>44.0</b>	<b>64.3</b>	<b>31.1</b>	<b>43.7</b>	<b>12.3</b>	<b>13.0</b>	<b>10.6</b>	<b>4.8</b>	<b>18.9</b>	<b>22.8</b>	<b>6.3</b>	<b>0.0</b>	<b>26.1</b>	<b>29.0</b>	<b>29.8</b>	<b>20.5</b>	<b>12.8</b>	<b>31.3</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>534.2</b>	<b>463.6</b>	<b>827.0</b>	<b>1019.1</b>	<b>815.1</b>	<b>1457.3</b>	<b>438.5</b>	<b>356.4</b>	<b>676.5</b>	<b>49.4</b>	<b>514.2</b>	<b>768.5</b>	<b>211.7</b>	<b>266.8</b>	<b>749.7</b>	<b>579.9</b>	<b>704.8</b>	<b>473.1</b>	<b>459.4</b>	<b>1035.7</b>
<b>TOTAL USES OF FUNDS</b>	<b>534.2</b>	<b>463.6</b>	<b>827.0</b>	<b>1019.1</b>	<b>815.1</b>	<b>1457.3</b>	<b>438.5</b>	<b>356.4</b>	<b>676.5</b>	<b>49.4</b>	<b>514.2</b>	<b>768.5</b>	<b>211.7</b>	<b>266.8</b>	<b>749.7</b>	<b>579.9</b>	<b>704.8</b>	<b>473.1</b>	<b>459.4</b>	<b>1035.7</b>
<b>1. LIQUID FUNDS</b>	<b>53.6</b>	<b>30.7</b>	<b>201.6</b>	<b>64.0</b>	<b>58.7</b>	<b>236.0</b>	<b>42.8</b>	<b>34.1</b>	<b>89.4</b>	<b>19.3</b>	<b>28.6</b>	<b>92.5</b>	<b>20.9</b>	<b>38.6</b>	<b>38.1</b>	<b>105.6</b>	<b>84.4</b>	<b>52.7</b>	<b>40.1</b>	<b>50.5</b>
a. Cash in Hand	0.3	0.9	2.3	1.6	0.2	10.1	2.4	1.5	0.3	0.9	1.0	5.7	0.6	4.4	1.9	8.2	3.2	1.3	6.8	2.2
b. Bal.with NRB	5.7	3.0	7.2	8.8	6.8	14.1	2.5	2.6	5.7	0.2	0.0	32.2	1.7	3.2	6.3	10.0	21.2	3.6	5.0	9.2
c. Bal.with Dom.Banks	47.6	26.8	192.1	53.6	51.7	211.8	37.9	30.0	83.4	18.2	27.6	54.6	18.6	31.0	29.9	87.4	60.0	47.8	28.3	39.1
<b>2. INVESTMENTS</b>	<b>47.5</b>	<b>90.9</b>	<b>26.7</b>	<b>24.0</b>	<b>81.2</b>	<b>15.5</b>	<b>3.0</b>	<b>31.2</b>	<b>50.5</b>	<b>0.6</b>	<b>61.0</b>	<b>45.0</b>	<b>0.3</b>	<b>1.3</b>	<b>70.2</b>	<b>4.8</b>	<b>30.6</b>	<b>0.0</b>	<b>42.8</b>	<b>221.6</b>
a. Govt.Securities	15.0	0.0	0.0	18.3	12.5	3.9	0.0	0.0	42.6	0.0	0.0	0.0	0.0	0.0	27.5	0.0	0.0	0.0	35.4	127.0
b. Others	32.5	90.9	26.7	5.7	68.7	11.6	3.0	31.2	7.9	0.6	61.0	45.0	0.3	1.3	42.7	4.8	30.6	0.0	7.4	94.6
<b>3. LOANS &amp; ADVANCES</b>	<b>395.7</b>	<b>248.4</b>	<b>492.3</b>	<b>899.9</b>	<b>474.0</b>	<b>1016.9</b>	<b>356.0</b>	<b>246.6</b>	<b>255.3</b>	<b>26.2</b>	<b>376.6</b>	<b>535.8</b>	<b>180.1</b>	<b>192.2</b>	<b>585.2</b>	<b>438.7</b>	<b>543.5</b>	<b>369.4</b>	<b>325.0</b>	<b>678.3</b>
a. Hire Purchase Loan	0.0	23.8	31.8	224.4	34.2	321.0	21.0	27.5	70.6	5.9	36.9	65.8	44.5	22.8	54.6	14.5	11.8	73.4	70.3	59.0
b. Housing Loan	393.6	93.5	173.2	299.3	134.8	332.4	131.2	93.5	50.5	2.0	120.6	206.5	69.0	48.6	221.9	172.7	212.8	136.0	112.3	262.7
c. Term Loan	0.0	126.9	277.9	360.2	178.4	336.5	193.0	121.6	37.8	10.8	210.2	245.6	60.0	101.6	239.9	245.3	305.9	145.8	106.4	291.8
d. Lease Finance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>e Merchant Banking</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>116.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.7</b>
i Underwriting	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	0.0	0.0	0.0	0.0	0.0	0.0
ii Bridge Finance	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	0.0	0.0	0.0	0.0	0.0	0.0
iii Venture Capital	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	0.0	0.0	0.0	0.0	0.0	0.0
iv Others	0.0	0.0	0.0	0.0	116.3	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	1.7	0.0
<b>f. Fixed Deposit Receipts</b>	<b>2.1</b>	<b>3.9</b>	<b>7.3</b>	<b>15.9</b>	<b>6.3</b>	<b>27.0</b>	<b>6.3</b>	<b>4.0</b>	<b>9.7</b>	<b>7.5</b>	<b>8.9</b>	<b>17.9</b>	<b>6.6</b>	<b>10.6</b>	<b>68.8</b>	<b>6.2</b>	<b>11.4</b>	<b>14.2</b>	<b>34.3</b>	<b>31.8</b>
<b>g. Other</b>	<b>0.0</b>	<b>0.3</b>	<b>2.1</b>	<b>0.1</b>	<b>4.0</b>	<b>0.0</b>	<b>4.5</b>	<b>0.0</b>	<b>16.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>8.6</b>	<b>0.0</b>	<b>0.0</b>	<b>1.6</b>	<b>0.0</b>	<b>0.0</b>	<b>33.0</b>
<b>4. OTHERS</b>	<b>37.4</b>	<b>93.6</b>	<b>106.4</b>	<b>31.2</b>	<b>201.2</b>	<b>188.9</b>	<b>36.7</b>	<b>44.5</b>	<b>281.3</b>	<b>3.3</b>	<b>48.0</b>	<b>95.2</b>	<b>10.4</b>	<b>31.8</b>	<b>56.2</b>	<b>30.8</b>	<b>46.3</b>	<b>51.0</b>	<b>51.5</b>	<b>85.3</b>
<b>5. P/L ACCOUNT</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

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1. NHDFCO = Nepal Housing Dev. & Finance Co.
2. NFSCO = Nepal Finance & Saving Co. Ltd.
3. NFCO = National Finance Co. Ltd.
4. AFCO = Annapurna Finance Co. Ltd.
5. NIDC CM = NIDC Capital Market Ltd.
6. NSMCO = Nepal Share Markets Co. Ltd
7. PFCO = People Finance Co. Ltd.

8. KAFL = Kathmandu Finance Company
9. UFCO = Union Finance Co.
10. MtFCO = Mercantile Finance Co.
11. NaFCO = Narayeni Finance Co.
12. PaFCO = Paschimanchal Finance Co.
13. GORKHA = Gorkha Finance LTD.,
14. SmFCO = Samjhana Finance Co.

15. NHMFCO = Nepal Housing and Merchant Finance Co.
16. UF-CMCO = Universal Finance and Capital Markets
17. SIFC = Shree Investment and Finance Co.
18. SIDDHA = Siddharth Finance Limited,
19. GFC = Goodwill Finance Company
20. ACE = ACE Finance Company

SOURCES AND USES	HFSC 21	YETI 22	INVESTA 23	LUMBINI 24	SIFL 25	MFL 26	BFS 27	LFCL 28	ILFCO* 29	UNITED 30	NSMB 31	GENERAL 32	MFC 33	ALPIC 34	NMBF 35	NFCL 36	PKFL 37	JaFCL 38	CFCL 39	PrFCO 40
<b>1. CAPITAL FUND</b>	<b>40.8</b>	<b>71.7</b>	<b>51.0</b>	<b>142.5</b>	<b>74.9</b>	<b>91.8</b>	<b>35.0</b>	<b>86.1</b>	<b>167.9</b>	<b>74.6</b>	<b>161.0</b>	<b>47.3</b>	<b>25.5</b>	<b>83.8</b>	<b>192.8</b>	<b>32.3</b>	<b>92.4</b>	<b>65.2</b>	<b>37.3</b>	<b>33.3</b>
<b>I. Core Capital</b>	<b>36.0</b>	<b>33.6</b>	<b>28.9</b>	<b>56.3</b>	<b>65.5</b>	<b>68.1</b>	<b>24.6</b>	<b>49.0</b>	<b>137.9</b>	<b>65.0</b>	<b>100.0</b>	<b>26.4</b>	<b>18.6</b>	<b>47.6</b>	<b>153.9</b>	<b>23.2</b>	<b>59.5</b>	<b>44.0</b>	<b>29.6</b>	<b>23.2</b>
a. Paid-up Capital	36.0	20.0	24.0	54.4	60.0	50.0	21.0	33.8	120.0	60.0	100.0	20.0	18.0	40.0	100.0	20.0	20.0	20.0	24.0	20.0
b. General Reserve	0.0	11.1	4.9	16.1	5.5	18.1	3.6	15.2	17.9	5.0	0.0	3.4	0.6	7.6	53.9	3.2	16.2	8.9	4.3	3.2
c. Retained Earning	0.0	2.5	0.0	-14.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	23.3	15.1	1.3	0.0
<b>II Supplementary Capital</b>	<b>4.8</b>	<b>38.1</b>	<b>22.1</b>	<b>86.2</b>	<b>9.4</b>	<b>23.7</b>	<b>10.4</b>	<b>37.1</b>	<b>30.0</b>	<b>9.6</b>	<b>61.0</b>	<b>20.9</b>	<b>6.9</b>	<b>36.2</b>	<b>38.9</b>	<b>9.1</b>	<b>32.9</b>	<b>21.2</b>	<b>7.7</b>	<b>10.1</b>
a. Loan Loss Provision	4.8	36.7	11.8	84.5	9.4	15.8	10.4	37.1	30.0	9.6	61.0	20.7	6.1	30.9	38.9	9.0	32.5	21.2	7.7	10.1
b. Others than Reserves	0.0	1.4	10.3	1.7	0.0	7.9	0.0	0.0	0.0	0.0	0.0	0.2	0.8	5.3	0.0	0.1	0.4	0.0	0.0	0.0
<b>2. DEPOSITS</b>	<b>166.7</b>	<b>285.1</b>	<b>22.1</b>	<b>661.2</b>	<b>379.4</b>	<b>586.9</b>	<b>173.8</b>	<b>607.0</b>	<b>709.5</b>	<b>332.6</b>	<b>697.1</b>	<b>203.7</b>	<b>146.2</b>	<b>561.6</b>	<b>747.3</b>	<b>215.8</b>	<b>629.1</b>	<b>315.3</b>	<b>321.5</b>	<b>244.3</b>
<b>3. BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>168.8</b>	<b>164.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.0</b>	<b>551.3</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
a. NRB	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	0.0	0.0	0.0	0.0	0.0	0.0
b. Commercial Banks	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	168.8	164.2	0.0	0.0	0.0	2.0	551.3	0.0	0.0	0.0	0.0	0.0
c. Others	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	0.0	0.0	0.0	0.0	0.0	0.0
<b>4. OTHERS</b>	<b>8.2</b>	<b>57.1</b>	<b>5.6</b>	<b>76.1</b>	<b>13.0</b>	<b>15.2</b>	<b>20.2</b>	<b>39.5</b>	<b>47.7</b>	<b>38.7</b>	<b>103.1</b>	<b>14.3</b>	<b>16.4</b>	<b>72.7</b>	<b>53.9</b>	<b>15.3</b>	<b>36.5</b>	<b>65.9</b>	<b>30.7</b>	<b>12.8</b>
<b>5. P/L ACCOUNT</b>	<b>0.0</b>	<b>6.7</b>	<b>7.0</b>	<b>58.9</b>	<b>22.1</b>	<b>22.8</b>	<b>6.3</b>	<b>36.6</b>	<b>25.0</b>	<b>22.5</b>	<b>14.1</b>	<b>1.0</b>	<b>0.0</b>	<b>22.8</b>	<b>58.7</b>	<b>12.7</b>	<b>31.0</b>	<b>0.0</b>	<b>12.5</b>	<b>13.9</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>215.7</b>	<b>420.6</b>	<b>85.7</b>	<b>938.7</b>	<b>489.4</b>	<b>716.7</b>	<b>235.3</b>	<b>769.2</b>	<b>1118.9</b>	<b>632.6</b>	<b>975.3</b>	<b>266.3</b>	<b>188.1</b>	<b>742.9</b>	<b>1604.0</b>	<b>276.1</b>	<b>789.0</b>	<b>446.4</b>	<b>402.0</b>	<b>304.3</b>
<b>TOTAL USES OF FUNDS</b>	<b>215.7</b>	<b>420.6</b>	<b>85.7</b>	<b>938.7</b>	<b>489.4</b>	<b>716.7</b>	<b>235.3</b>	<b>769.2</b>	<b>1118.9</b>	<b>632.6</b>	<b>975.3</b>	<b>266.3</b>	<b>188.1</b>	<b>742.9</b>	<b>1604.0</b>	<b>276.1</b>	<b>789.0</b>	<b>446.4</b>	<b>402.0</b>	<b>304.3</b>
<b>1. LIQUID FUNDS</b>	<b>14.3</b>	<b>95.6</b>	<b>3.4</b>	<b>133.8</b>	<b>125.8</b>	<b>91.1</b>	<b>18.1</b>	<b>30.5</b>	<b>158.1</b>	<b>19.8</b>	<b>82.6</b>	<b>36.3</b>	<b>19.4</b>	<b>39.6</b>	<b>266.2</b>	<b>35.0</b>	<b>96.8</b>	<b>41.7</b>	<b>76.3</b>	<b>60.3</b>
a. Cash in Hand	7.9	0.4	0.3	2.3	1.1	3.4	0.4	1.1	3.1	0.4	0.9	1.9	5.1	1.6	3.7	2.7	0.4	5.0	1.8	0.7
b. Bal.with NRB	1.6	50.0	0.2	26.2	7.0	6.0	2.6	0.3	8.7	5.7	7.0	2.5	1.6	14.0	14.3	2.9	6.4	3.6	4.3	2.6
c. Bal.with Dom.Banks	4.8	45.2	2.9	105.3	117.7	81.7	15.1	29.1	146.3	13.7	74.7	31.9	12.7	24.0	248.2	29.4	90.0	33.1	70.2	57.0
<b>2. INVESTMENTS</b>	<b>14.6</b>	<b>18.8</b>	<b>0.0</b>	<b>30.8</b>	<b>50.1</b>	<b>63.7</b>	<b>20.3</b>	<b>138.4</b>	<b>172.5</b>	<b>36.0</b>	<b>119.4</b>	<b>0.1</b>	<b>2.5</b>	<b>27.5</b>	<b>494.0</b>	<b>54.7</b>	<b>2.9</b>	<b>0.0</b>	<b>13.2</b>	<b>3.1</b>
a. Govt.Securities	0.0	0.0	0.0	13.6	8.8	12.5	10.0	0.7	167.8	32.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	12.5	1.6
b. Others	14.6	18.8	0.0	17.2	41.3	51.2	10.3	137.7	4.7	3.1	119.4	0.1	2.5	27.5	494.0	54.7	2.9	0.0	0.7	1.5
<b>3. LOANS &amp; ADVANCES</b>	<b>116.1</b>	<b>215.8</b>	<b>79.9</b>	<b>659.3</b>	<b>285.9</b>	<b>531.1</b>	<b>161.0</b>	<b>566.3</b>	<b>751.4</b>	<b>543.0</b>	<b>617.6</b>	<b>210.3</b>	<b>110.6</b>	<b>600.3</b>	<b>753.5</b>	<b>162.9</b>	<b>660.4</b>	<b>376.5</b>	<b>297.1</b>	<b>215.3</b>
a. Hire Purchase Loan	21.9	40.0	55.9	120.3	51.5	195.0	26.9	36.2	241.5	409.3	0.0	18.1	31.2	47.3	91.3	23.0	59.6	29.9	95.4	82.2
b. Housing Loan	33.3	55.0	8.9	234.3	69.3	129.8	60.8	196.3	64.5	112.8	89.7	73.9	34.1	245.0	163.1	57.8	155.5	101.4	85.1	68.0
c. Term Loan	29.0	101.2	15.1	294.0	107.0	194.2	69.9	314.3	296.5	14.3	464.9	104.7	39.8	292.5	469.1	67.1	436.3	225.1	98.9	57.5
d. Lease Finance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	136.0	0.0	40.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
<b>e Merchant Banking</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.7</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
i Underwriting	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	0.0	0.0	0.0	0.0	0.0	0.0
ii Bridge Finance	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	0.0	0.0	0.0	0.0	0.0	0.0
iii Venture Capital	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	0.0	0.0	0.0	0.0	0.0	0.0
iv Others	0.0	0.0	0.0	0.0	0.0	0.7	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
f. Fixed Deposit Receipts	31.9	15.8	0.0	10.7	58.1	11.4	2.1	17.0	12.9	6.6	7.3	13.6	5.5	15.5	30.0	15.0	9.0	17.7	17.7	6.2
g. Other	0.0	3.8	0.0	0.0	0.0	0.0	1.3	2.5	0.0	0.0	15.0	0.0	0.0	0.0	0.0	0.0	0.0	2.4	0.0	1.4
<b>4. OTHERS</b>	<b>51.5</b>	<b>90.4</b>	<b>2.4</b>	<b>114.8</b>	<b>27.6</b>	<b>30.8</b>	<b>35.9</b>	<b>34.0</b>	<b>36.9</b>	<b>33.8</b>	<b>155.7</b>	<b>19.6</b>	<b>54.0</b>	<b>75.5</b>	<b>90.3</b>	<b>23.5</b>	<b>28.9</b>	<b>28.2</b>	<b>15.4</b>	<b>25.6</b>
<b>5. P/L ACCOUNT</b>	<b>19.2</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

\* Leasing Amount of ILFCO RS136.2 M.included at Loan &Advances

Contd....

21. HFSC = Himalaya Finance and Saving Company  
22. YETI = Yeti Finance Company  
23. INVESTA =Investa Finance Limited  
24. LUMBINI = Lumbini Finance and Leasing Company  
25. SFL = Standard Finance Limited  
26. MFL = Mahalaxmi Finance Limited  
27. BFS = Bhajuratna Finance & Saving Co. Limited

28. LFCL = Lalitpur Finance Co. Limited  
29. ILFCO = International Leasing & Finance Co. Limiter  
30. UNITED = United Finance Co.  
31. NSMB = Nepal Srilanka Merchant Bank  
32. GENERAL = General Finance Co.  
33. MFC = Merchant Finance Co.  
34. ALPIC = Alpic Everest Finance Ltd.

35. NMBF = Nepal Marchant Banking & Finance Ltd.  
36. NFCL = Navadurga Finance Company Ltd.  
37. NFCL = Navadurga Finance Company Ltd.  
38. JaFCL = Janaki Finance Company Ltd  
39. CFCL = Central Finance Company Ltd.  
40. PrFCO = Premier Finance Company Ltd.

(Rs. in Million)

SOURCES AND USES	AFSL	MS&IFCO	BUTWAL	NBF&LC	SFL	OM	COSMIC	WORLD	CAPITAL	CRYSTAL	ROYAL	GUHESH	PATAN	KIST	FEWA	EVEREST	BIRGUNJ	PRUDENT	ICFC	Total
	41	42	43	44	45	46	47	48	49	50	51	52	53	54	55	56	57	58	59	
<b>1. CAPITAL FUND</b>	<b>39.7</b>	<b>5.4</b>	<b>73.8</b>	<b>97.9</b>	<b>8.5</b>	<b>29.0</b>	<b>99.4</b>	<b>79.9</b>	<b>82.0</b>	<b>43.1</b>	<b>40.3</b>	<b>36.6</b>	<b>49.4</b>	<b>55.8</b>	<b>25.1</b>	<b>21.9</b>	<b>62.4</b>	<b>26.8</b>	<b>27.5</b>	<b>4250.0</b>
<b>I. Core Capital</b>	<b>9.5</b>	<b>3.2</b>	<b>55.2</b>	<b>53.0</b>	<b>7.0</b>	<b>22.9</b>	<b>66.0</b>	<b>72.1</b>	<b>71.1</b>	<b>31.0</b>	<b>30.4</b>	<b>27.6</b>	<b>30.3</b>	<b>51.0</b>	<b>22.0</b>	<b>20.3</b>	<b>60.1</b>	<b>25.5</b>	<b>26.3</b>	<b>2954.7</b>
a. Paid-up Capital	9.0	3.0	50.0	50.0	6.0	20.0	60.0	60.0	70.0	30.0	30.0	19.5	30.0	50.0	20.0	20.0	60.0	25.5	26.3	2411.5
b. General Reserve	0.5	0.2	5.2	3.0	0.2	2.9	6.0	2.5	1.1	1.0	0.4	0.3	0.3	1.0	2.0	0.3	0.1	0.0	0.0	481.1
c. Retained Earning	0.0	0.0	0.0	0.0	0.8	0.0	0.0	9.6	0.0	0.0	0.0	7.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	62.1
<b>II Supplementary Capital</b>	<b>30.2</b>	<b>2.2</b>	<b>18.6</b>	<b>44.9</b>	<b>1.5</b>	<b>6.1</b>	<b>33.4</b>	<b>7.8</b>	<b>10.9</b>	<b>12.1</b>	<b>9.9</b>	<b>9.0</b>	<b>19.1</b>	<b>4.8</b>	<b>3.1</b>	<b>1.6</b>	<b>2.3</b>	<b>1.3</b>	<b>1.2</b>	<b>1295.3</b>
a. Loan Loss Provision	30.1	2.1	18.6	44.9	1.5	6.1	33.4	7.8	10.8	12.1	9.9	9.0	19.1	4.8	3.1	1.6	2.3	1.3	1.2	1227.8
b. Others than Reserves	0.1	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	67.5
<b>2. DEPOSITS</b>	<b>65.1</b>	<b>24.2</b>	<b>590.0</b>	<b>235.8</b>	<b>20.7</b>	<b>376.7</b>	<b>554.9</b>	<b>425.7</b>	<b>408.7</b>	<b>461.3</b>	<b>287.6</b>	<b>179.5</b>	<b>296.3</b>	<b>450.1</b>	<b>236.3</b>	<b>95.0</b>	<b>174.9</b>	<b>81.1</b>	<b>147.6</b>	<b>22341.6</b>
<b>3. BORROWINGS</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>3.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>1.9</b>	<b>0.0</b>	<b>0.0</b>	<b>1.0</b>	<b>0.0</b>	<b>990.8</b>
a. NRB	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	0.0	0.0	0.0	0.0	0.0	0.0
b. Commercial Banks	0.0	0.0	0.0	0.0	0.0	0.0	3.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.9	0.0	0.0	1.0	0.0	990.8
c. Others	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	0.0	0.0	0.0	0.0	0.0	0.0
<b>4. OTHERS</b>	<b>24.0</b>	<b>5.9</b>	<b>52.7</b>	<b>46.2</b>	<b>1.4</b>	<b>17.7</b>	<b>30.7</b>	<b>22.1</b>	<b>21.2</b>	<b>48.2</b>	<b>15.6</b>	<b>10.8</b>	<b>11.7</b>	<b>16.7</b>	<b>10.7</b>	<b>2.7</b>	<b>2.3</b>	<b>1.9</b>	<b>5.1</b>	<b>1945.6</b>
<b>5. P/L ACCOUNT</b>	<b>0.0</b>	<b>0.8</b>	<b>18.2</b>	<b>0.0</b>	<b>0.0</b>	<b>22.7</b>	<b>18.6</b>	<b>13.8</b>	<b>7.4</b>	<b>10.0</b>	<b>11.1</b>	<b>0.0</b>	<b>2.1</b>	<b>9.4</b>	<b>7.5</b>	<b>3.2</b>	<b>5.0</b>	<b>1.0</b>	<b>0.0</b>	<b>990.4</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>128.8</b>	<b>36.3</b>	<b>734.7</b>	<b>379.9</b>	<b>30.6</b>	<b>446.1</b>	<b>706.6</b>	<b>541.5</b>	<b>519.3</b>	<b>562.6</b>	<b>354.6</b>	<b>226.9</b>	<b>359.5</b>	<b>532.0</b>	<b>281.5</b>	<b>122.8</b>	<b>244.6</b>	<b>111.8</b>	<b>180.2</b>	<b>30518.4</b>
<b>TOTAL USES OF FUNDS</b>	<b>128.8</b>	<b>36.3</b>	<b>734.7</b>	<b>379.9</b>	<b>30.6</b>	<b>446.1</b>	<b>706.6</b>	<b>541.5</b>	<b>519.3</b>	<b>562.6</b>	<b>354.6</b>	<b>226.9</b>	<b>359.5</b>	<b>532.0</b>	<b>281.5</b>	<b>122.8</b>	<b>244.6</b>	<b>111.8</b>	<b>180.2</b>	<b>30518.4</b>
<b>1. LIQUID FUNDS</b>	<b>5.5</b>	<b>5.3</b>	<b>186.1</b>	<b>67.7</b>	<b>5.4</b>	<b>62.3</b>	<b>106.8</b>	<b>82.3</b>	<b>51.5</b>	<b>49.8</b>	<b>79.5</b>	<b>13.1</b>	<b>40.8</b>	<b>174.2</b>	<b>21.5</b>	<b>28.8</b>	<b>43.2</b>	<b>10.8</b>	<b>43.4</b>	<b>3904.9</b>
a. Cash in Hand	1.4	2.7	4.0	0.3	0.0	1.1	3.3	0.7	2.2	1.0	0.5	1.4	1.9	1.8	0.2	0.9	1.2	0.6	0.7	125.9
b. Bal.with NRB	0.6	0.0	65.4	2.4	0.0	4.0	6.5	0.1	13.0	5.0	3.8	1.9	3.1	10.7	2.5	0.9	2.0	1.0	1.5	440.9
c. Bal.with Dom.Banks	3.5	2.6	116.7	65.0	5.4	57.2	97.0	81.5	36.3	43.8	75.2	9.8	35.8	161.7	18.8	27.0	40.0	9.2	41.2	3338.1
<b>2. INVESTMENTS</b>	<b>0.0</b>	<b>0.0</b>	<b>2.7</b>	<b>25.5</b>	<b>0.0</b>	<b>5.6</b>	<b>40.4</b>	<b>38.8</b>	<b>15.2</b>	<b>63.5</b>	<b>12.8</b>	<b>8.3</b>	<b>48.1</b>	<b>7.5</b>	<b>12.7</b>	<b>0.0</b>	<b>2.5</b>	<b>16.3</b>	<b>0.0</b>	<b>2411.2</b>
a. Govt.Securities	0.0	0.0	2.7	2.5	0.0	0.0	0.0	0.0	0.0	0.0	12.2	0.0	0.0	7.5	0.0	0.0	0.0	0.0	0.0	567.5
b. Others	0.0	0.0	0.0	23.0	0.0	5.6	40.4	38.8	15.2	63.5	0.6	8.3	48.1	0.0	12.7	0.0	2.5	16.3	0.0	1843.7
<b>3. LOANS &amp; ADVANCES</b>	<b>55.9</b>	<b>26.8</b>	<b>506.5</b>	<b>207.9</b>	<b>21.4</b>	<b>363.8</b>	<b>516.7</b>	<b>399.3</b>	<b>429.5</b>	<b>392.8</b>	<b>246.7</b>	<b>196.6</b>	<b>243.6</b>	<b>337.5</b>	<b>240.9</b>	<b>90.9</b>	<b>191.3</b>	<b>81.1</b>	<b>123.7</b>	<b>21223.3</b>
a. Hire Purchase Loan	52.0	0.0	135.8	20.0	0.0	52.6	120.9	39.1	12.1	8.0	23.2	11.3	19.8	33.5	51.7	14.4	67.2	6.4	32.7	3591.0
b. Housing Loan	0.0	0.0	160.7	24.9	0.0	144.3	193.9	148.6	118.0	171.7	99.7	69.2	74.6	105.7	92.2	36.1	18.5	31.2	12.5	6807.5
c. Term Loan	0.0	26.8	203.0	161.1	16.0	160.2	196.2	198.2	287.1	123.4	90.0	105.9	136.6	139.4	95.1	33.0	104.3	30.4	55.2	9448.9
d. Lease Finance	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	247.2
<b>e Merchant Banking</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.6</b>	<b>119.3</b>
i Underwriting	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	0.0	0.0	0.0	0.0	0.0	0.0
ii Bridge Finance	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	0.0	0.0	0.0	0.0	0.6	0.6
iii Venture Capital	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	0.0	0.0	0.0	0.0	0.0	0.0
iv Others	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	0.0	0.0	0.0	0.0	0.0	118.7
f. Fixed Deposit Receipts	3.3	0.0	7.0	1.9	0.3	6.7	5.7	11.3	12.3	88.2	5.0	10.2	12.6	8.6	1.9	2.4	1.3	1.2	0.3	784.9
g. Other	0.6	0.0	0.0	0.0	5.1	0.0	0.0	2.0	0.0	1.5	28.8	0.0	0.0	50.3	0.0	5.0	0.0	11.9	22.4	224.5
<b>4. OTHERS</b>	<b>29.4</b>	<b>4.2</b>	<b>39.4</b>	<b>61.0</b>	<b>3.8</b>	<b>14.4</b>	<b>42.7</b>	<b>21.1</b>	<b>23.1</b>	<b>56.5</b>	<b>15.6</b>	<b>8.9</b>	<b>27.0</b>	<b>12.8</b>	<b>6.4</b>	<b>3.1</b>	<b>7.6</b>	<b>3.6</b>	<b>10.9</b>	<b>2897.3</b>
<b>5. P/L ACCOUNT</b>	<b>38.0</b>	<b>0.0</b>	<b>0.0</b>	<b>17.8</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>2.2</b>	<b>81.7</b>

41. AFSL = Arun Finance and Saving Ltd.

42. MS&amp;IFCO = Multipurpose Savings &amp; Finance Co. Ltd.

43. BUTWAL = Butwal Finance Ltd .

44. NBF&amp;LC = Nepal Bangladesh Finance &amp; Leasing Co.Ltd.

45. SFL = Shrijana Finance Ltd .

46. OM = Om Finance Ltd .

47. COSMIC = Cosmic Marchant Banking &amp; Finance Ltd.

48. World = World Marchant Banking &amp; Finance Ltd.

49. Capital = Capital Marchant Banking &amp; Finance Ltd.

50. CRYSTAL = Crystal Finance Ltd

51. ROYAL = Royal Marchant Banking &amp; Finance Ltd.

52. GUHESH = Guheshworil Marchant Banking &amp; Finance Ltd.

53. PATAN = Patan Finance Co. Ltd .

54. KIST =Kist Merchant Banking &amp; Finance Limited

55. FEWA = Fewa Finance Co. Ltd.

56. EVEREST = Everest Finance Co.Ltd.

57. BIRGUNJ = Birgunj Finance Ltd

58. PRUDENT=Prudential Merchant Banking &amp; Finance Ltd.

59. ICFC= Investment Credit &amp; Finance Ltd.

Table No. 37  
**SOURCES AND USES OF FUNDS OF FINANCE COMPANIES**  
**WITHIN AND OUTSIDE KATHMANDU VALLEY**  
 Mid-Jul, 2005

*(Rs in Million)*

SOURCES AND USES	Within Ktm. Valley(38)*	Out of Ktm. Valley (21)	Total (C)	Percentage Share	
				A	B
<b>1. CAPITAL FUND</b>	<b>2948.5</b>	<b>1301.5</b>	<b>4250.0</b>	<b>69.4</b>	<b>30.6</b>
<b>I. CORE CAPITAL</b>	<b>2067.5</b>	<b>887.2</b>	<b>2954.7</b>	<b>70.0</b>	<b>30.0</b>
a. Paid-up Capital	1668.5	743.0	2411.5	69.2	30.8
b. General Reserve	344.1	137.0	481.1	71.5	28.5
c. Retained Earning	54.9	7.2	62.1	88.4	11.6
<b>II. Supplementary Capital</b>	<b>881.0</b>	<b>414.3</b>	<b>1295.3</b>	<b>68.0</b>	<b>32.0</b>
a. Loan Loss Provision	827.9	399.9	1227.8	67.4	32.6
b. Others than Reserves	53.1	14.4	67.5	78.7	21.3
<b>2. DEPOSITS</b>	<b>15433.2</b>	<b>6908.4</b>	<b>22341.6</b>	<b>69.1</b>	<b>30.9</b>
<b>3. BORROWINGS</b>	<b>969.8</b>	<b>21.0</b>	<b>990.8</b>	<b>97.9</b>	<b>2.1</b>
a. NRB	0.0	0.0	0.0	0.0	0.0
b. Commercial Banks	969.8	21.0	990.8	97.9	2.1
c. Others	0.0	0.0			
<b>4. OTHERS</b>	<b>1325.9</b>	<b>619.7</b>	<b>1945.6</b>	<b>68.1</b>	<b>31.9</b>
<b>5. P/L ACCOUNTS</b>	<b>677.6</b>	<b>312.8</b>	<b>990.4</b>	<b>68.4</b>	<b>31.6</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>21355.0</b>	<b>9163.4</b>	<b>30518.4</b>	<b>69.97</b>	<b>30.03</b>
<b>TOTAL USES OF FUNDS</b>	<b>21355.0</b>	<b>9163.4</b>	<b>30518.4</b>	<b>69.97</b>	<b>30.03</b>
<b>1. LIQUID FUNDS</b>	<b>2779.5</b>	<b>1125.4</b>	<b>3904.9</b>	<b>71.2</b>	<b>28.8</b>
a. Cash in Hand	82.2	43.7	125.9	65.3	34.7
b. Bal.with NRB	254.8	186.1	440.9	57.8	42.2
c. Bal.with Dom.Banks	2442.5	895.6	3338.1	73.2	26.8
<b>2. INVESTMENTS</b>	<b>1995.4</b>	<b>415.8</b>	<b>2411.2</b>	<b>82.8</b>	<b>17.2</b>
a. Govt.Securities	445.0	122.5	567.5	78.4	21.6
b. Others	1550.4	293.3	1843.7	84.1	15.9
<b>3. LOANS &amp; ADVANCES</b>	<b>14311.0</b>	<b>6912.3</b>	<b>21223.3</b>	<b>67.4</b>	<b>32.6</b>
a. Hire Purchase Loan	2336.7	1254.3	3591.0	65.1	34.9
b. Housing Loan	4559.8	2247.7	6807.5	67.0	33.0
c. Term Loan	6305.5	3143.4	9448.9	66.7	33.3
d. Lease Finance	247.2	0.0	247.2	100.0	0.0
<b>e. Merchant Banking</b>	<b>117.6</b>	<b>1.7</b>	<b>119.3</b>	<b>98.6</b>	<b>1.4</b>
i Underwriting	0.0	0.0	0.0		
ii Bridge Finance	0.6	0.0	0.6	100.0	0.0
iii Venture Capital	0.0	0.0	0.0		
iv Others	117.0	1.7	118.7	98.6	1.4
<b>f. Fixed Deposit Receipts</b>	<b>545.5</b>	<b>239.4</b>	<b>784.9</b>	<b>69.5</b>	<b>30.5</b>
g. Other	198.7	25.8	224.5	88.5	11.5
<b>4. OTHERS</b>	<b>2205.2</b>	<b>692.1</b>	<b>2897.3</b>	<b>76.1</b>	<b>23.9</b>
<b>5. P/L ACCOUNTS</b>	<b>63.9</b>	<b>17.8</b>	<b>81.7</b>	<b>78.2</b>	<b>21.8</b>

\*Figures in paranthesis show the number of Finance Companies.



Table No. 38  
**SECTORAL CLASSIFICATION OF DEPOSITS OF FINANCE COMPANIES**  
**(AGGREGATE)**

*(Rs in Million)*

<b>Deposits</b>	<b>Mid- July</b>						
	<b>1999 (45)*</b>	<b>2000 (46)</b>	<b>2001 (48)</b>	<b>2002 (54)</b>	<b>2003 (57)</b>	<b>2004 (58)</b>	<b>2005 (59)</b>
1. Govt. Corporations & Companies	444.9	504.4	616.2	740.1	1198.8	1134.9	1280.1
2. Non- Govt. Corporations & Companies	1006.2	1243.2	1587.4	2292.1	2788.2	2736.8	3082.6
3. Non - Profit Organisations	319.7	455.5	630.3	669.5	580.2	750.5	836.4
4. Individuals	6055.4	7372.8	8579.6	9381.2	11479.2	13784.3	16117.5
5. Municipalities & Dev. Committees	3.2	2.8	2.9	26.3	54.1	35.1	26.9
6. Others	207.2	169.9	237.8	344.7	409.8	950.1	998.1
<b>Total</b>	<b>8036.6</b>	<b>9748.6</b>	<b>11654.2</b>	<b>13453.9</b>	<b>16510.3</b>	<b>19391.7</b>	<b>22341.6</b>

\*Figures in paranthesis show the number of Finance Companies.

Table No 39  
CREDIT FLOWS OF FINANCE COMPANIES (PURPOSEWISE)  
(AGGREGATE)

*(Rs in Million)*

PURPOSE	Mid- July						
	1999 (45)*	2000 (46)	2001 (48)	2002 (54)	2003 (57)	2004 (58)	2005 (59)
<b>1. Hire Purchase Loan</b>	<b>1304.2</b>	<b>1640.0</b>	<b>2151.6</b>	<b>2435.9</b>	<b>2477.4</b>	<b>3049.9</b>	<b>3591.0</b>
<b>2. Housing Loan</b>	<b>2004.2</b>	<b>2340.4</b>	<b>2965.4</b>	<b>3144.4</b>	<b>4211.1</b>	<b>5286.5</b>	<b>6807.5</b>
<b>3. Term Loan</b>	<b>3104.6</b>	<b>4239.4</b>	<b>4704.3</b>	<b>5292.6</b>	<b>6806.5</b>	<b>7954.8</b>	<b>9448.9</b>
<b>4. Lease Finance</b>	<b>260.1</b>	<b>235.3</b>	<b>277.8</b>	<b>363.6</b>	<b>148.8</b>	<b>138.2</b>	<b>247.2</b>
<b>5. Merchant Banking</b>	<b>19.0</b>	<b>58.2</b>	<b>160.3</b>	<b>150.3</b>	<b>73.6</b>	<b>99.1</b>	<b>119.3</b>
i Underwriting	-	-	-	-	-	-	-
ii Bridge Finance	19.0	48.3	64.7	144.0	63.9	24.1	0.6
iii Venture Capital	-	-	-	-	2.5	-	-
iv Others	-	9.9	95.6	6.3	7.2	75.0	118.7
<b>6. Loan Against Fixed Deposit Receipts and Govt. Securities.</b>	<b>497.8</b>	<b>474.7</b>	<b>464.2</b>	<b>479.1</b>	<b>586.3</b>	<b>713.2</b>	<b>784.9</b>
<b>7. Others</b>	<b>28.9</b>	<b>74.8</b>	<b>141.7</b>	<b>83.7</b>	<b>170.0</b>	<b>299.1</b>	<b>224.5</b>
<b>Total</b>	<b>7218.8</b>	<b>9062.8</b>	<b>10865.3</b>	<b>11949.6</b>	<b>14473.7</b>	<b>17540.8</b>	<b>21223.3</b>

Figures in Paranthesis Show the no. of Finance Co.

Table No. 40  
**SOURCES AND USES OF FUND OF OTHER DEVELOPMENT BANKS**  
 (AGGREGATE)

	Mid-July				
	2001*	2002	2003	2004	2005
<b>1 CAPITAL FUND</b>	<b>322320</b>	<b>2685559</b>	<b>4122631</b>	<b>4158661</b>	<b>4754861</b>
a. Paid-up Capital	316337	2358060	2400843	2505372	3152743
b. General Reserves	752	294071	214945	220893	230198
c. Others Reserves	5231	33428	1506843	1432396	1371920
Contingency Reserves	0	0	0	0	0
Banking Dev. Reserves	0	0	0	0	0
Reserves for Dividend	0	0	0	0	0
Risk Bearing Reserves	5200	33396	1277753	1200196	1200196
Staff welfare Reserves	31	32	19690	19658	19658
Other	0	0	209400	212542	152066
<b>2 DEPOSITS</b>	<b>2195996</b>	<b>24677454</b>	<b>28802451</b>	<b>29427195</b>	<b>33957841</b>
a. Term Deposit	2086251	4772502	27642972	28216968	32616935
Govt. Organization	0	0	2992195	0	825589
Non Govt. Organization	0	0	701342	0	475979
Non Profit Making Org.	0	0	102029	0	194775
Individuals	0	0	432562	0	628616
Municipality Or Dev. Com.	0	0	552	0	3828
Others	2086251	4772502	23414292	28216968	30488148
b. Other Deposit	109745	19904952	1159479	1210227	1340906
<b>3 BORROWINGS</b>	<b>148</b>	<b>5932120</b>	<b>5889405</b>	<b>5961938</b>	<b>5117762</b>
a. NRB	148	302576	1115208	1175930	1142795
b. Other Bank	0	4156301	687100	696900	683000
c. Financial Institutions	0	1473243	4087097	4087097	3291967
d. Others	0	0	0	2011	0
<b>4 OTHER LIABILITIES</b>	<b>38096</b>	<b>5089633</b>	<b>8577163</b>	<b>9410026</b>	<b>15002849</b>
Sundry Creditors	6454	910	520793	525448	17937
Other	31642	5088723	8056370	8884578	14984912
<b>5 ADJUSTMENT ACCOUNT</b>	<b>0</b>	<b>0</b>	<b>281858</b>	<b>256109</b>	<b>62774</b>
<b>6 P/L ACCOUNT</b>	<b>43252</b>	<b>-543339</b>	<b>-658840</b>	<b>-1312384</b>	<b>-1081115</b>
<b>Total Sources of Funds</b>	<b>2599812</b>	<b>37841427</b>	<b>47014668</b>	<b>47901545</b>	<b>57814972</b>
<b>1 LIQUID FUNDS</b>	<b>479400</b>	<b>3629452</b>	<b>4148712</b>	<b>4053726</b>	<b>4565000.7</b>
a. Cash in Hand	11855	3057257	725137	742126	657217.5
b. Bal. with NRB	5601	54942	1459405	1514033	1253428.6
c. Bal. with Dom. Bank	417888	482682	1863427	1632552	2465768.6
d. Bal. with Financial Insts.	44056	34571	89000	165015	186330
e. Clearing Cheque	0	0	11743	0	2256
<b>2 INVESTMENTS</b>	<b>115325</b>	<b>2791637</b>	<b>2379310</b>	<b>2311670</b>	<b>1991021</b>
a. Govt. Securities	50000	1624000	1161663	1114735	474855
b. Share & Deben.	325	223137	345513	299068	346420
c. Other Investment	65000	944500	872134	897867	1169746
<b>3 LOANS &amp; ADVANCES</b>	<b>1841034</b>	<b>27554821</b>	<b>31026880</b>	<b>31905259</b>	<b>29893705</b>
a. Agriculture Sector	0	138884	211001	246126	323069
b. Industrial Sector	0	18484413	2858976	3009174	3196780
c. Housing and Real Estate	0	179684	369904	636126	992733
d. Business Sector	0	7222051	479246	716204	965646
e. Service Sector	0	1445056	1339563	1493300	1109981
f. Loan Against Fixed Deposit	0	42662	2438	0	10456
g. Others	1841034	42071	25765752	25804329	23295040
<b>4 OTHER ASSETS</b>	<b>164053</b>	<b>3865517</b>	<b>9421528</b>	<b>9603906</b>	<b>21277302.3</b>
a. Interest Accrued	63289	23132	1175538	1314803	212630
b. Sundry Debtors	13041	8847	6052965	6053120	11050
c. Other	87723	3833538	2193025	2235983	21053622.3
<b>5 ADJUSTMENT ACCOUNT</b>	<b>0</b>	<b>0</b>	<b>34081</b>	<b>18245</b>	<b>57546</b>
<b>6 P/L ACCOUNT</b>	<b>0</b>	<b>0</b>	<b>4157</b>	<b>8739</b>	<b>30397</b>
<b>Total uses of Fund</b>	<b>2599812</b>	<b>37841427</b>	<b>47014668</b>	<b>47901545</b>	<b>57814972</b>

\* Excluding NIDC and ADB/N.



Table No. 42  
SOURCES AND USES OF FUNDS OF RURAL DEVELOPMENT BANKS  
(AGGREGATE)

(Rs. in Thousand)

SOURCES AND USES	1999 Mid- July	2000 Mid- July	2001 Mid- July	2002 Mid- July	2003 Mid- July	2004 Mid- July	2005 Mid- July
<b>1. CAPITAL FUND</b>	<b>308799</b>	<b>310618</b>	<b>307525</b>	<b>308091</b>	<b>303238</b>	<b>317268</b>	<b>303918</b>
a. Paid-up Capital	298500	298500	298500	298500	298500	298500	298500
b. Statutory Reseves	2135	2780	2625	2714	2451	1787	3043
c. Retained EarningOthers							0
c. Others Reserve	8164	9338	6400	6877	2287	16981	2375
<b>2. DEPOSITS</b>	<b>155735</b>	<b>218090</b>	<b>283360</b>	<b>341072</b>	<b>451556</b>	<b>473616</b>	<b>439796</b>
a. Personal Savings	38055	18075	20375	286286	30250		
b. Others Savings	117680	200015	262985	54786	421306		
<b>3. BORROWINGS</b>	<b>623799</b>	<b>782984</b>	<b>1070642</b>	<b>1180996</b>	<b>1324865</b>	<b>1471960</b>	<b>1675846</b>
a. Financial Institutations	609349	700544	1054888	1136992	1275273		
b. Nepal Rastra Bank	6004	61406	10000	32293	39439		
c. Others	8446	21034	5754	11711	10153		
<b>4. OTHERS</b>	<b>408779</b>	<b>237160</b>	<b>329752</b>	<b>197514</b>	<b>227457</b>	<b>285387</b>	<b>403227</b>
<b>5. P/L ACCOUNTS</b>	<b>-</b>	<b>411</b>	<b>5408</b>	<b>-120976</b>	<b>-101699</b>	<b>-185431</b>	<b>22412</b>
<b>TOTAL SOURCES AND USES</b>	<b>1497112</b>	<b>1549263</b>	<b>1996687</b>	<b>1906697</b>	<b>2205417</b>	<b>2362800</b>	<b>2845199</b>
<b>1. LIQUID FUND</b>	<b>61614</b>	<b>187569</b>	<b>121739</b>	<b>166759</b>	<b>211317</b>	<b>257076</b>	<b>294374</b>
a. Cash in Hand	7908	8285	14464	17789	19735	11196	10853
b. Bal. with NRB	9651	45215	1864	16726	1757	6632	83489
c. Bal. with Dom . Banks	44055	134069	105411	132244	189825	127162	184715
d. Other Bank & Fin. Ins.						112086	15317
<b>2. INVESTMENTS</b>	<b>378375</b>	<b>253913</b>	<b>388145</b>	<b>466145</b>	<b>537383</b>	<b>579883</b>	<b>660571</b>
a. Govt. Securities	66300	42368	7500	7500	7500		
b. Fixed Deposits	312075	209930	377415	364600	526653		
c. Other Investment	-	1615	3230	94045	3230		
<b>3. LOANS &amp; ADVANCES</b>	<b>555658</b>	<b>733169</b>	<b>1000281</b>	<b>1145885</b>	<b>1309078</b>	<b>1358407</b>	<b>1466023</b>
a. Group Lending	13136	15664	19007	939780	832165		
b. Personal Loan	505295	647398	915838	150667	0		
c. Staff Loan	7109	7766	5537	0	0		
d. Others	30118	62341	59899	55438	476913		
<b>4. OTHERS</b>	<b>501465</b>	<b>239747</b>	<b>323626</b>	<b>127908</b>	<b>147639</b>	<b>167434</b>	<b>220774</b>
<b>5. P/L ACCOUNTS</b>	<b>-</b>	<b>134865</b>	<b>162866</b>				<b>203457</b>

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

Table No. 43  
**SOURCES AND USES OF FUND OF RURAL DEVELOPMENT BANKS**  
 Mid-July 2005

(Rs.in Thousand)

Sources and Uses	PUGBB	MGBB	PAGBB	MPGBB	SPGBB	Total
<b>1 Capital Fund</b>	<b>60000</b>	<b>61626</b>	<b>62660</b>	<b>61057</b>	<b>58575</b>	<b>303918</b>
1.1 Paid up Capital	60000	60000	60000	60000	58500	298500
1.2 General Reserves			2616	352	75	3043
1.3 Retained Earning			0			0
1.4 Other Reserve	0	1626	44	705	0	2375
<b>2 Deposits</b>	<b>159535</b>	<b>97464</b>	<b>92459</b>	<b>48881</b>	<b>41457</b>	<b>439796</b>
<b>3 Borrowings</b>	<b>370148</b>	<b>316769</b>	<b>500333</b>	<b>223943</b>	<b>264653</b>	<b>1675846</b>
<b>4 Others</b>	<b>101721</b>	<b>40278</b>	<b>45921</b>	<b>79377</b>	<b>135930</b>	<b>403227</b>
<b>5 P/L Account</b>	<b>11477</b>	<b>0</b>	<b>9328</b>	<b>1607</b>	<b>0</b>	<b>22412</b>
<b>Total Sources of Fund</b>	<b>702881</b>	<b>516137</b>	<b>710701</b>	<b>414865</b>	<b>500615</b>	<b>2845199</b>
<b>Total Uses of Funds</b>	<b>702881</b>	<b>516137</b>	<b>710701</b>	<b>414865</b>	<b>500615</b>	<b>2845199</b>
<b>1 Liquid Funds</b>	<b>114722</b>	<b>83810</b>	<b>55508</b>	<b>25332</b>	<b>15002</b>	<b>294374</b>
1.1 Cash in hand	932	1876	2308	1510	4227	10853
1.2 Bal. with NRB	54489	4345	5375	8505	10775	83489
1.3 Bal. with Dom. Bank	59301	77589	47825	0	0	184715
1.4 Other Bank & Fin Ins.				15317	0	15317
<b>2 Investment</b>	<b>800</b>	<b>97613</b>	<b>239189</b>	<b>137169</b>	<b>185800</b>	<b>660571</b>
<b>3 Loans and Advances</b>	<b>523516</b>	<b>285453</b>	<b>385423</b>	<b>141302</b>	<b>130329</b>	<b>1466023</b>
<b>4 Others</b>	<b>63843</b>	<b>20910</b>	<b>30581</b>	<b>32973</b>	<b>72467</b>	<b>220774</b>
<b>5 P/L Account</b>	<b>0</b>	<b>28351</b>	<b>0</b>	<b>78089</b>	<b>97017</b>	<b>203457</b>

PUGBB = Purbanchal Grameen Bikash Bank.

MGBB = Madhyamanchal Grameen Bikash Bank.

PAGBB = Paschimanchal Grameen Bikash Bank.

MPGBB = Madhya Paschimanchal Grameen Bikash Bank.

SPGBB = Sudur Pashimanchal Grameen Bikash Bank.

Table No. 44  
**SOURCES AND USES OF FUND OF MICRO CREDIT DEVELOPMENT BANKS**  
 Mid-July 2005(2062 Ashadh)

(Rs. in Thousand)

SOURCES OF FUNDS	Total in Mid-July 2004	NIRDHAN	DIPROSC	CHHIMEK	RMDC	SANA KISAN	SWABALAM BAN	Total
<b>1 CAPITAL FUND</b>	<b>350432</b>	<b>79201</b>	<b>18099</b>	<b>11396</b>	<b>106732</b>	<b>192310</b>	<b>28104</b>	<b>435842</b>
a. Paid-up Capital	222287	19888	17608	10000	80000	109450	12800	249746
b. General Reserves	10972	1590	491	279	5890	82860	9003	100113
c. Retained Earning	12596		0	0				0
d. Other Reserves	104577	57723		1117	20842	0	6301	85983
<b>2 DEPOSITS</b>	<b>225814</b>	<b>117449</b>	<b>25620</b>	<b>39610</b>	<b>0</b>	<b>13458</b>	<b>112909</b>	<b>309046</b>
a. Term Deposit	0	14155						14155
b. Other Deposit	225814	103294	25620	39610		13458	112909	294891
<b>3 BORROWINGS</b>	<b>1298747</b>	<b>425669</b>	<b>136042</b>	<b>204330</b>	<b>0</b>	<b>750762</b>	<b>209783</b>	<b>1726586</b>
a. NRB	19854	10261	0	0			0	10261
b. Other Bank	606878	411808	136042	120			123427	671397
c. Other Financial Institutions	672015	3600		204210	0	750762	86356	1044928
<b>4 OTHER LIABILITIES</b>	<b>687591</b>	<b>32310</b>	<b>0</b>	<b>2351</b>	<b>775957</b>	<b>66264</b>	<b>38437</b>	<b>915319</b>
Sundry Creditors	8253	4344	0	0	201		3819	8364
Other	679338	27966	0	2351	775756	66264	34618	906955
						0		
<b>5 P/L ACCOUNT</b>	<b>38252</b>	<b>19041</b>	<b>6091</b>	<b>9012</b>	<b>17912</b>	<b>1941</b>	<b>14096</b>	<b>68093</b>
<b>Total Sources and Uses</b>	<b>2600836</b>	<b>673670</b>	<b>185852</b>	<b>266699</b>	<b>900601</b>	<b>1024735</b>	<b>403329</b>	<b>3454886</b>
<b>1 LIQUID FUNDS</b>	<b>314917</b>	<b>71996</b>	<b>62420</b>	<b>14759</b>	<b>99559</b>	<b>24821</b>	<b>85977</b>	<b>353898</b>
a. Cash in Hand	3471	596	573	210	7	193	1547	3126
b. Bal. with NRB	52596	2947	61847	0	40499	0	1650	106943
c. Bal. with Dom. Bank	258850	68453	0	14549	59053	24628	77146	243829
d. Bal. with Financial Insts.	0		0	0		0	0	0
e. Other Bank & Fin. Ins.	48904	0	0			0	5634	5634
<b>2 INVESTMENTS</b>	<b>650882</b>	<b>129813</b>	<b>0</b>	<b>129000</b>	<b>454542</b>	<b>72065</b>	<b>70070</b>	<b>855490</b>
a. Govt. Securities	162500	120000	0		42500			162500
b. Share & Deben.	30	6523	0		0		30	6553
c. Other Investment	488352	3290	0	129000	412042	72065	70040	686437
<b>3 LOANS &amp; ADVANCES</b>	<b>1463720</b>	<b>409796</b>	<b>120841</b>	<b>117486</b>	<b>325835</b>	<b>864133</b>	<b>233495</b>	<b>2071586</b>
a. Agriculture Sector	141295	182552	0					182552
b. Industrial Sector	6418	21042						21042
c. Housing and Real Estate	0							0
d. Business Sector	581	468						468
e. Service Sector	108431	188064						188064
f. Loan Against Fixed Deposits	0							0
g. Others	1206995	17670	120841	117486	325835	864133	233495	1679460
<b>4 OTHER ASSETS</b>	<b>122413</b>	<b>62065</b>	<b>2591</b>	<b>5454</b>	<b>20665</b>	<b>63716</b>	<b>13787</b>	<b>168278</b>
a. Interest Accrued	4048	4710	0	0	2078	0		6788
b. Sundry Debtors	8098	5228	0	1444	2509		5369	14550
c. Other	110267	52127	2591	4010	16078	63716	8418	146940
<b>5 P/L ACCOUNT</b>								
<b>Total uses of Fund</b>	<b>2600836</b>	<b>673670</b>	<b>185852</b>	<b>266699</b>	<b>900601</b>	<b>1024735</b>	<b>403329</b>	<b>3454886</b>

1. NIRDHAN=NIRDHAN UTTAN BANK LTD.  
 2. DIPROSC = DIPROSC DEVELOPMENT BANK  
 3. CHHIMEK=CHHIMEK DEVELOPMENT BANK LTD.

4. RMDC=RURAL MICROFINANCE DEVELOPEMENTCENTRE.  
 5 SANA KISAN = SANA KISAN DEVELOPMENT BANK LTD  
 6. SWABALAMBAN = SWABALAMBAN DEVELOPMENT BANK

Table No. 45  
**SOURCES AND USES OF FUNDS OF CO-OPERATIVES SOCIETIES**  
(Licensed by NRB)  
**(AGGREGATE)**

(Rs. in Thousand)

SOURCES AND USES	Mid- July						
	1999 (35)*	2000 (35)	2001 (34)	2002 (34)	2003 (34)	2004 (21)	2005 (20)
<b>1. CAPITAL FUND</b>	<b>108929</b>	<b>157124</b>	<b>204639</b>	<b>246929</b>	<b>272975</b>	<b>247185</b>	<b>266300</b>
a. Paid-up Capital	99819	137713	169254	191786	218572	191665	203884
b. General Reseves	4352	9308	13953	21746	33521	31061	33971
c. Others Reserve	4758	10103	21432	33397	20882	24459	28445
<b>2. DEPOSITS</b>	<b>713801</b>	<b>1073212</b>	<b>1425233</b>	<b>1570725</b>	<b>1924544</b>	<b>1679794</b>	<b>1769008</b>
a. Saving	375344	582856	653667	730286	971338	865316	976008
b. Fixed	338437	490336	654309	697208	802524	626773	576068
c. Other	20	20	117257	143231	150682	187705	216932
<b>3. BORROWINGS</b>	<b>4428</b>	<b>62493</b>	<b>66755</b>	<b>58694</b>	<b>66442</b>	<b>41108</b>	<b>46190</b>
a. NRB	75	808	493	418	417	0	0
b. Commercial Banks	3458	61610	58877	56377	61285	36425	36200
c. ADB/N	0	0	0	0	0	0	0
d. Others	895	75	7385	1899	4740	4683	9990
<b>4. OTHERS</b>	<b>119308</b>	<b>163892</b>	<b>303328</b>	<b>413538</b>	<b>394588</b>	<b>432188</b>	<b>384737</b>
<b>5. P/L ACCOUNTS</b>	<b>21137</b>	<b>26263</b>	<b>25405</b>	<b>31989</b>	<b>-8128.6</b>	<b>-47750</b>	<b>-4623</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>967603</b>	<b>1482984</b>	<b>2025360</b>	<b>2321875</b>	<b>2650420</b>	<b>2352525</b>	<b>2461612</b>
<b>TOTAL USES OF FUNDS</b>	<b>967603</b>	<b>1482984</b>	<b>2025360</b>	<b>2321875</b>	<b>2650420</b>	<b>2352525</b>	<b>2461612</b>
<b>1. LIQUID FUNDS</b>	<b>150831</b>	<b>265163</b>	<b>354409</b>	<b>448564</b>	<b>389055</b>	<b>413128</b>	<b>448652</b>
a. Cash in Hand	27580	32653	143183	33289	41995	34004	35777
b. Bal. with NRB	7013	6029	6953	12299	28296	20090	20247
c. Bal. with Dom . Banks	116238	226481	204273	402976	318764	359034	392628
<b>2. INVESTMENTS</b>	<b>79520</b>	<b>138114</b>	<b>180565</b>	<b>188796</b>	<b>251874</b>	<b>181491</b>	<b>142050</b>
a. Govt. Securities	28834	68766	62361	56487	48212	40874	32657
b. NRB Bond	7800	2306	18777	26200	54500	86800	87300
c. Others	42886	67042	99427	106109	149162	53817	22093
<b>3. LOANS &amp; ADVANCES</b>	<b>591069</b>	<b>875113</b>	<b>1221221</b>	<b>1313597</b>	<b>1463248</b>	<b>1310660</b>	<b>1440717</b>
a. Commercial Loan	326984	512071	627039	659736	609285	547579	634969
b. Production Loan	61854	69206	103388	142115	64539	40114	73020
c. Loan against onFDR & Secu	14838	43804	53529	52009	49617	70424	73330
d. Others	187393	250032	437265	459737	739807	652543	659398
<b>4. OTHERS</b>	<b>129336</b>	<b>181949</b>	<b>250663</b>	<b>343762</b>	<b>532100</b>	<b>447247</b>	<b>430193</b>
<b>5. P/L ACCOUNTS</b>	<b>16847</b>	<b>22645</b>	<b>18502</b>	<b>27156</b>	<b>14143</b>	<b>0</b>	<b>0</b>

\*Figures in Paranthesis Show the number of Cooperatives.



Table No. 46  
**SOURCES AND USES OF FUNDS OF SAVING & CREDIT CO-OPERATIVE SOCIETIES**  
(Licensed by NRB)

Mid-July, 2005 (Ashadh, 2062)

(Rs. In Thousand)

SOURCES AND USES OF FUNDS	Naba-jiban 1	Sagun 2	NCFS 3	Makalu 4	Sahara 5	Binda-Basini 6	Mahila 7	Bahoo-Uddesya 8	Raj-Shree 9	Sah-Bittiya 10	Mana-Kamana 11	BCFSL 12	Vycuu 13	Amara-wati 14	Kisan 15	United 16	Himalay 17	Star 18	Yeti 19	Upakar Saving 20	Total
<b>1 CAPITAL FUNDS</b>	<b>20,867</b>	<b>12,252</b>	<b>19,183</b>	<b>3,312</b>	<b>30,963</b>	<b>11,164</b>	<b>15,923</b>	<b>11,069</b>	<b>20,581</b>	<b>7,793</b>	<b>9,503</b>	<b>6,945</b>	<b>6,821</b>	<b>8,806</b>	<b>3,389</b>	<b>12,443</b>	<b>51,268</b>	<b>2,526</b>	<b>8,830</b>	<b>2,662</b>	<b>266,300</b>
a. Paid up Capital	13,986	10,780	14,605	3,312	22,874	8,396	11,060	10,645	16,013	6,520	8,050	5,173	3,136	7,480	3,070	11,575	35,659	2,526	6,405	2,619	203,884
b. General Reserves	3,333	988	2,312	-	3,703	1,096	4,863	295	2,645	812	366	541	1,429	671	143	262	9,207	-	1,262	43	33,971
c. Other Reserves	3,548	484	2,266	-	4,386	1,672	-	129	1,923	461	1,087	1,231	2,256	655	176	606	6,402	-	1,163	-	28,445
<b>2 DEPOSITS</b>	<b>178,886</b>	<b>103,626</b>	<b>139,826</b>	<b>21,969</b>	<b>246,214</b>	<b>65,960</b>	<b>85,851</b>	<b>87,781</b>	<b>191,928</b>	<b>71,324</b>	<b>49,807</b>	<b>30,353</b>	<b>38,606</b>	<b>110,991</b>	<b>7,307</b>	<b>39,895</b>	<b>224,571</b>	<b>19,972</b>	<b>49,697</b>	<b>4,444</b>	<b>1,769,008</b>
a. Saving	140,157	54,137	56,365	19,693	48,242	65,960	66,717	46,331	191,928	36,808	30,766	14,258	28,856	5,514	6,270	5,821	98,521	19,972	35,534	4,158	976,008
b. Fixed	38,729	47,484	83,461	2,276	22,652	-	19,134	41,450	-	9,016	19,041	5,243	9,750	105,477	1,037	34,074	122,795	-	14,163	286	576,068
c. Others	-	2,005	-	-	175,320	-	-	-	-	25,500	-	10,852	-	-	-	-	3,255	-	-	-	216,932
<b>3 BORROWINGS</b>	<b>-</b>	<b>-</b>	<b>36,200</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,518</b>	<b>-</b>	<b>1,972</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,500</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>46,190</b>
a. NRB	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
b. Commercial Banks	-	-	36,200	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	36,200
c. ADB/N	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
d. Other Financial Institutions	-	-	-	-	-	-	-	-	-	-	6,518	-	1,972	-	-	-	1,500	-	-	-	9,990
<b>4 OTHERS LIABILITIES</b>	<b>64,431</b>	<b>52,131</b>	<b>17,670</b>	<b>5,894</b>	<b>68,042</b>	<b>4,534</b>	<b>15,390</b>	<b>10,660</b>	<b>27,832</b>	<b>29,877</b>	<b>6,556</b>	<b>8,384</b>	<b>1,754</b>	<b>21,641</b>	<b>1,098</b>	<b>21,302</b>	<b>17,815</b>	<b>1,712</b>	<b>7,866</b>	<b>148</b>	<b>384,737</b>
<b>5 P/L Account</b>	<b>2,834</b>	<b>3,162</b>	<b>4,833</b>	<b>602</b>	<b>(6,859)</b>	<b>-</b>	<b>2,867</b>	<b>-</b>	<b>(1,056)</b>	<b>-</b>	<b>3,852</b>	<b>827</b>	<b>1,451</b>	<b>(13,765)</b>	<b>(254)</b>	<b>(17,800)</b>	<b>5,570</b>	<b>(53)</b>	<b>8,892</b>	<b>274</b>	<b>(4,623)</b>
<b>TOTAL SOURCES OF FUNDS</b>	<b>267,018</b>	<b>171,171</b>	<b>217,712</b>	<b>31,777</b>	<b>338,360</b>	<b>81,658</b>	<b>120,031</b>	<b>109,510</b>	<b>239,285</b>	<b>108,994</b>	<b>76,236</b>	<b>46,509</b>	<b>50,604</b>	<b>127,673</b>	<b>11,540</b>	<b>55,840</b>	<b>300,724</b>	<b>24,157</b>	<b>75,285</b>	<b>7,528</b>	<b>2,461,612</b>
<b>TOTAL USES OF FUNDS</b>	<b>267,018</b>	<b>171,171</b>	<b>217,712</b>	<b>31,777</b>	<b>338,360</b>	<b>81,658</b>	<b>120,031</b>	<b>109,510</b>	<b>239,285</b>	<b>108,994</b>	<b>76,236</b>	<b>46,509</b>	<b>50,604</b>	<b>127,673</b>	<b>11,540</b>	<b>55,840</b>	<b>300,724</b>	<b>24,157</b>	<b>75,285</b>	<b>7,528</b>	<b>2,461,612</b>
<b>6 LIQUID FUNDS</b>	<b>98,070</b>	<b>31,684</b>	<b>36,612</b>	<b>8,235</b>	<b>69,237</b>	<b>13,056</b>	<b>26,578</b>	<b>13,980</b>	<b>45,664</b>	<b>14,655</b>	<b>5,429</b>	<b>11,559</b>	<b>5,409</b>	<b>10,585</b>	<b>2,105</b>	<b>5,280</b>	<b>29,812</b>	<b>2,853</b>	<b>17,273</b>	<b>576</b>	<b>448,652</b>
a. Cash in Hand	1,797	926	3,865	3,588	5,650	731	755	2,196	7,617	1,093	95	616	646	331	450	2,930	585	401	1,001	504	35,777
b. Bal.with NRB	2,664	566	6,783	2,812	1,800	400	788	-	780	-	-	300	-	600	-	393	1,182	200	948	31	20,247
c. Bal.with Dom. Bank	93,609	30,192	25,964	1,835	61,787	11,925	25,035	11,784	37,267	13,562	5,334	10,643	4,763	9,654	1,655	1,957	28,045	2,252	15,324	41	392,628
<b>7 INVESTMENTS</b>	<b>623</b>	<b>20,120</b>	<b>57,576</b>	<b>-</b>	<b>10,101</b>	<b>89</b>	<b>-</b>	<b>1,153</b>	<b>501</b>	<b>8,001</b>	<b>36</b>	<b>2,100</b>	<b>388</b>	<b>10</b>	<b>10</b>	<b>10</b>	<b>37,596</b>	<b>22</b>	<b>3,686</b>	<b>28</b>	<b>142,050</b>
a. Govt. Securities	-	20,000	8,500	-	-	-	-	-	-	-	-	-	-	-	-	-	450	22	3,685	-	32,657
b. NRB Bond/Fixed Deposits	-	-	40,500	-	-	-	-	-	-	8,000	-	2,000	-	-	-	-	36,800	-	-	-	87,300
c. Others	623	120	8,576	-	10,101	89	-	1,153	501	1	36	100	388	10	10	10	346	-	1	28	22,093
<b>8 LOANS &amp; ADVANCES</b>	<b>101,177</b>	<b>71,745</b>	<b>103,841</b>	<b>15,906</b>	<b>216,807</b>	<b>65,908</b>	<b>68,731</b>	<b>86,500</b>	<b>121,663</b>	<b>60,969</b>	<b>69,743</b>	<b>28,137</b>	<b>42,003</b>	<b>76,204</b>	<b>7,777</b>	<b>41,000</b>	<b>193,855</b>	<b>18,840</b>	<b>43,245</b>	<b>6,666</b>	<b>1,440,717</b>
a. Commercial Loan	47,959	18,086	30,716	748	171,133	43,528	16,336	59,757	66,199	21,784	21,189	8,003	-	7,500	5,811	33,054	38,755	12,413	31,998	-	634,969
b. Production Loan	10,200	792	21,603	-	1,062	-	31,393	-	-	4,253	-	647	-	-	117	-	1,740	672	541	-	73,020
c. Loan on FDR & Secu.	2,756	3,457	4,759	332	19,584	826	213	4,671	28,212	242	1,232	210	-	2,095	158	-	3,956	564	63	-	73,330
d. Others	40,262	49,410	46,763	14,826	25,028	21,554	20,789	22,072	27,252	34,690	47,322	19,277	42,003	66,609	1,691	7,946	149,404	5,191	10,643	6,666	659,398
<b>9 OTHERS ASSETS</b>	<b>67,148</b>	<b>47,622</b>	<b>19,683</b>	<b>7,636</b>	<b>42,215</b>	<b>2,605</b>	<b>24,722</b>	<b>7,877</b>	<b>71,457</b>	<b>25,369</b>	<b>1,028</b>	<b>4,713</b>	<b>2,804</b>	<b>40,874</b>	<b>1,648</b>	<b>9,550</b>	<b>39,461</b>	<b>2,442</b>	<b>11,081</b>	<b>258</b>	<b>430,193</b>

# 11 Small Farmers Cooperatives were handed-over by NRB to Small Farmers Development Bank for regulatory, inspection and supervisory services in 2003.

- |  |  |                                     |  |
|--|--|-------------------------------------|--|
| 1 Nabajiban Co-operative Society Ltd.        | 6 Bindabashini Saving Fund Co-operative Socie  | 11 Manakamana Finance Co-op. Soc    | 16 United Saving and Credit Co-operative Ltd.                  |
| 2 Sagun Co-operative Society Ltd.            | 7 Mahila Co-opratives Society Ltd.             | 12 Bhery Co-operative Finance Socie | 17 Himalaya Co-operative Finance Ltd.                          |
| 3 Nepal Co-operative Finance Society Ltd.    | 8 Bahouddeshiya Saving & Loan Co-op. Society   | 13 Vycuu Saving and Credit Co-oper  | 18 Shree Star Bahouddeshya Saving and Credit Co-operative Ltd. |
| 4 Makalu Transport Co-operative Society Ltd. | 9 Raj Shree Saving & Investment Co-op. Society | 14 Amarwati Bahouddeshya Sahakari   | 19 Yeti Saving and Credit Co-operative Ltd.                    |
| 5 The Sahara Loan, Saving & Investment Socie | 10 Sahakari Bittiya Bikas Sanstha Ltd.         | 15 Kisan Bahouddeshya Sahakari San  | 20 Welfare Saving Fund and Credit Co-operative Society Ltd.    |



Table NO.48  
LIST OF NON BANK FINANCIAL INSTITUTIONS  
Mid-JULY,2005

	FINANCE COMPANIES	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Nepal Housing Development Finance Co.Ltd	1992/07/26	Naya Baneshwor, Kathmandu	4780259	4782753
2	Nepal Finance and Savings Co.Ltd.	1993/01/06	Kamaladi,Kathmandu	4220031	4241237
3	NIDC Capital Markets Ltd.	1993/01/26	Kamaladi, Kathmandu	4423219	4423401
4	National Finance Co.Ltd.	1993/05/07	Pako Newroad, Kathmandu	4228380	4222920
5	Annapurna Finance Co.Ltd.	1993/09/30	Chiplehunga, Pokhara	061-522671	061-525797
6	Nepal Share Markets Ltd.	1993/10/19	Ramshahapath, Kathmandu	4252332	4248845
7	Peoples Finance Ltd.	1993/04/15	Tripureshwor, Kathmadu	4260991	4262405
8	Himalaya Finance & Savings Co.Ltd.	1993/11/11	Sundhara, Kathmandu	4250172/4259376	4273884
9	United Finance and Leasing Co.	1994/12/12	Kamaladi, Kathmandu	4240779/813	4246551
10	Union Finance Co. Ltd.	1995/12/26	Durbarmarg, Kathmandu	4241648/49	4241645
11	Mercentile Finance Co. Ltd.	1994/11/10	Adarshnagar, Birgunj	051-522274	051-521673
12	Kathmandu Finance Ltd.	1994/11/10	Putalisadak, Kathmandu	430506/27	4421506
13	Inbesta Finance Ltd.	1995/07/17	Adarshnagar, Birgunj	051-526214	51-521178
14	Narayani Finance Ltd.	1995/03/08	Narayangadh, Chitwan	056-520313/45	056-522230
15	Gorkha Finance Ltd.	1995/03/12	Kantipath, Kathmandu	4220337	4258239
16	Nepal Housing & Merchant Finance Co.Ltd.	1995/04/11	Dillibazar, Kathmandu	4430838	4416849
17	Paschhimanchal Finance Co.Ltd.	1995/04/09	P.B.No.11, Butawal	071-541649	071-541924
18	Universal Finance & Capital Markets.	1995/04/27	Kantipath, Kathmandu	4240998	4245895
19	Samjhana Finance Co. Ltd.	1995/05/03	Banepa, Kavre	011-664561	011-661207
20	Goodwill Finance & Investment Co. Ltd.	1995/05/16	Dillibazar, Kathmandu	4422878	4416052
21	Shree Investment & Finance Co. Ltd.	1995/06/01	Dillibazar, Kathmandu	442616/4415344	4421779
22	Siddhartha Finance Co. Ltd.	1995/05/25	Siddharthanagar, Bhairahawa	071-521478	071-523272
23	Lumbini Finance & Leasing Co. Ltd.	1995/06/26	Thamel, Kathmandu	4423443	4425655
24	Yeti Finance Co. Ltd.	1995/07/23	Bank Road, Hetauda	057-520822/521842	057-521842
25	Standard Finance Ltd.	1995/07/23	Pautalisadak, Kathmandu	4244504	4226529
26	ACE Finance Co. Ltd.	1995/08/15	Kantipath, Kathmandu	4249396	4249477
27	International Leasing & Finance Co. Ltd.	1995/10/31	Naya Baneshwor, Kathmandu	4782010	4782267
31	Bhajuratra Finance & Saving Co. Ltd.	1996/01/09	Kantipath, Kathmandu	4249534	4261316
32	General Finance Ltd.	1996/02/02	Chabahil, Kathmandu	484753	4484753
33	Nepal Shreelanka Merchant Bank Ltd.	1996/02/04	Kamaladi, Kathmandu	4440300	4441034
34	Alpic Everest Finance Ltd.	1996/07/16	Baghbazar, Kathmandu	4266936	4241605
35	Nepal Merchant Banking & Finance Ltd.	1996/11/26	Durbarmarg, Kathmandu	4246160	4246156
36	Nava Durga Finance Co.Ltd.	1997/02/09	Itachhe, Bhaktapur	6612999	6611999
37	Pokhara Finance Ltd.	1997/03/16	Gairapana, Pokhara	61-531145	061-531610
38	Janaki Finance Ltd.	1997/03/07	Janakpurdham, Dhanusha	041-521586/523339	041-523340
39	Central Finance Co. Ltd.	1997/04/14	Kupondole, Lalitpur	5522289/5521402	5523526
40	Premier Finance Co. Ltd.	1997/05/08	Manbhavan, Lalitpur	5550412	5550412
41	Arun Finance & Saving Co. Ltd.	1997/08/17	Putalibazar, Dharan	025-23185	025-524450
42	Multipurpose Saving & Investment Finance	1998/04/15	Saptari, RajbiRaj	031-521170	031-521980
43	Butwal Finance Co. Ltd.	1998/06/21	Butawal, Rupendehi	071-44288/44888	7148711
44	Nepal Bangladesh Finance & Leasing Co. L	1999/04/18	Main Road, Biratnagar	021-530972/973	021-521851
45	Shrijana Finance Ltd.	1999/12/14	Siraha, Lahan	033-560769	033-560769
46	Om Finance Ltd.	2000/09/17	New Road, Pokhara-9	061-532600/700	061-532800
47	Cosmic Merchant Banking & Finance Ltd.	2000/11/20	Lal Durbar Marg, Kathmandu	4223154/78	4232678
48	World Merchant Banking & Finance Ltd.	2001/08/10	Main Road, Hetauda	057-521129	057-523229
49	Capital Merchant Banking & Finance Ltd.	2002/02/01	Battisputali, Kathmandu	4471458	4496321
50	Crystal Finance Ltd.	2002/02/13	Bag Durbar, Kathmandu	4218269/270/271	4219058
51	Royal Merchant Banking & Finance Ltd.	2002/02/14	Durbarmarg, Kathmandu	4242900	4231349
52	Guheshworil Merchant Banking & Finance	2002/06/13	Jawalakel, Lalitpur	5521506	5536169
53	Patan Finance Ltd.	2002/06/18	Man Bhawan, Lalitpur	5539475	5544206
54	Kist Merchant Banking & Finance Ltd.	2003/02/21	Kamalpokhari, Kathmandu	4444463/4435463	4444838
55	Fewa Finance Ltd.	2003/04/30	Pokhara, Chiplehunga	061-538300/400	061-538738
56	Everest Finance Co. Ltd.	2003/07/02	Siddharthanagar, Bhairahawa	071-526507	071-526508
57	Birgunj Finance Ltd.	2003/08/21	Adarshnagar, Birgunj	051-523468	51530764
58	Prudential Merchant Banking & Finance Ltd	2003/06/06	Dillibazar, Kathmandu	4445988	4446453
59	Investment Credit and Finance Co. Ltd.	2003/06/14	Bhatbhateni, Kathmandu	4425292	4425294
60	IME Financial Institution	2005/06/28	Kantipath, Kathmandu	4239170/71	4218083

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	DEVELOPMENT BANKS	Operation Date (A.D.)	Head Office	Telephone No.:	Fax No.
1	Agriculture Development Bank	1968/10/19	Ramshahapath, Kathmandu	4252359/60	4248946
2	Nepal Industrial Development Corporation	1959/06/15	Durbar Marg, Kathmandu	4227220/4222560	4227428
3	Nepal Development Bank	1999/01/31	Kamaladi, Kathmandu	4245740	4245753
4	Uddyam Development Bank	1999/02/22	Tandi, Chitawan	056-560380	056-523086
5	Malika Development Bank	1998/12/27	Dhangadhi, Kailali	091-524800	091-524800
6	Siddhartha Development Bank	1998/08/20	Butawal-11, Rupandehi	071-545543/546502	071-550457
7	Development Credit Bank Ltd.	2001/01/23	Kamaladi, Kathmandu	4231120/4221420	4231469
8	United Development Banks Ltd.	2001/05/06	Jeetpur, Bara	053-520593	053-520920
9	Nepal cottage and Small Ind. Dev. Banks	2001/01/19	Heritage Plaza, Kathmandu	4268719/20	4269308
10	Narayani Ind. Development Bank.	2001/10/17	Ratna Nagar-1, Chitawan	056-561258	056-528516
11	Pashimanchal Bikas Bank	1995/04/01	Butawal-8, Rupandehi	071-549899	071-549901
12	Sahayogi Bikas Bank	2003/10/21	Murali chowk-4, Janakpur dham	041-525971/72	41-525971
13	Pashupati Bikash Bank	2004/01/01	Banepa, Kavre	011-660385/84	011-660383
14	Kamali Bikash Bank	2004/02/18	Nepalgunj, Banke	081-526014/15	081-526044
15	Triveni Development Bank Limited	2004/07/26	Bharatpur, Chitawan	056-528831	056-522992
16	Annapurna Development Bank Limited	2004/08/23	Banepa, Kavre	011-660480	011-660481
17	Bhrikuti Bikas Bank Limited	2004/08/19	Shankar Nagar, Butawal	071-562436	071-562437
18	Shubhechcha Bikas Bank Limited	2004/09/14	Narayangadh, Chitawan	056-526014/15	056-526044
19	Bageshowri Bikas Bank Limited	2004/10/19	Dhambojhi chowk, Nepalgunj	081-526254	081-52634
20	Sanima Bikas Bittiya Sanstha	2004/11/26	Nagpokhari, Kathmandu	442897/80	4428969
21	Gaurishankar Bikas Bittiya Sanstha	2004/11/19	Kawasoti, Nawalparasi	78-540040	78-540469
22	Gorkha Bikas Bank Limited	2004/12/01	Putalisadak, Kathmandu	4255650	4-242829
23	Gandaki Development Financial Institute	2005/01/19	New Road, Pokhara	061-540466	061-541255
24	Infrastructure Development Financial Institute	2005/04/29	Banepa, Kavre	011-660542/43	011-660552
25	Business Development Financial Institute	2005/05/10	New Road, Pokhara	061-540725	061-540724
26	Biratlaxmi Financial Institute Limited	2005/05/11	Biratnagar, Morang	021-538051/52	021-538218

	Rural Micro Finance Development Banks	Operation Date (A.D.)	Head Office	Telephone No.	Fax No.
1	Purbanchal Grameen Bikas Bank	1993/03/28	Biratnagar, Morang	021-529817/522740	021-524259
2	Sudur Pashimanchal Grameen Bikas Bank	1993/03/28	Dhangadhi, Kailali	091-522624	091-522963
3	Pashimanchal Grameen Bikas Bank	1995/04/01	Butawal-8, Rupandehi	071-549899/541596	071-541289
4	Madhya Pashimanchal Grameen Bikas Bank	1995/04/01	Nepalgunj, Banke	081-522011	081-522024
5	Madhymanchall Grameen Bikas Bank	1996/07/08	Janakpur, Dhanusha	041-520785/521642	041-521642
6	Nirdhan Uthhan Bank	1999/04/13	Rupandehi, Bhairahawa	071-523764/68	071-521647
7	Rural Microfinance Development Centre	1996/12/06	Putalisadak, Kathmandu	4268020	4247702
8	Deprosc Development Bank	2001/07/03	Narayanghat, Chitwan	056-561183/4261354	056-561183
9	Chhimek Development Banks	2001/12/10	Makawanpur, Hetauda-4	057-521574	057-522460
10	Shawalamban Development Banks Ltd	2002/02/22	Janakpur, Dhanusha	41-524342	041-525748
11	Sana Kisan Vikas Banks	2002/03/11	Bijulbazar, Kathmandu	4781032	4783930

	SAVING AND CREDIT CO-OPERATIVE SOCIETIES (Licensed by NRB)	Operation Date (A.D.)	Head Office
1	Nabajivan Co-operative Society Ltd.	1993/12/15	Dhangadi, Kailali
2	Sagun Co-operative Society Ltd.	1994/10/9	Kathmandu
3	Nepal Co-operative Society Ltd.	1994/12/30	Kathmandu
4	Makalu Transport Co-operative Society Ltd.	1995/03/08	Biratnagar, Morang
5	The Sahara Loan, Savings & Investment Co-op	1995/04/15	Sarlahi
6	Bindabasini Saving Fund Co-operative Society	1995/06/21	Khopasi, Kavre
7	Mahila Co-operative Society Ltd.	1995/09/27	Kathmandu
8	Bahooddeshya Saving & Loan Co-op. Society L	1995/12/25	Jhapa
9	Rajshree Saving & Invest Co-op Society Ltd	1996/02/19	Sarlahi
10	Sahakari Bittiya Bikas Sanstha	1996/06/16	Nepalgunj, Banke
11	Manakamanal Sahakari Sanstha Ltd.	1997/02/18	Banepa, Kavre
12	Very Co-operative Sanstha Ltd.	1997/03/05	Nepalgunj, Banke
13	Viccu Saving & Loan Co-operative Sanstha	1997/08/11	Gaindakot, Nawalparasi
14	Amarawati Bahu-Uddeshiya Cooperative Sans	1997/12/03	New Baneshwor, Kathmandu
15	Kisan Bahu-Uddeshiya Cooperative Sanstha L	1998/12/29	Lamkee Kailali
16	United Saving & Credit Co-op. Sanstha Ltd.	1998/02/13	Kathmandu
17	Himalaya Co-operative Ltd.	1998/04/29	Kathmandu
18	Star Bahoo-Uddeshiya Saving & Credit Co-op	1998/04/14	Biratnagar
19	Yeti Saving & Credit Co-operative Sanstha Ltd	1998/11/22	Kathmandu
20	Upakar Savings Fund & Credit Co-operative S	2000/03/21	Walling, Sayanja

Contd.....

<b>NON- GOVERMENT ORGANISATIONS (NGOs) , Licensed by NRB</b>		<b>Operation Date(A.D.)</b>	<b>Head Office</b>
1	Nepal Grameen Bikas Samaj Kendra	2000/06/05	Biratnagar
2	Nepal Grameen Bikas Sanstha	2000/06/05	Kathmandu
3	Nepal Sikara Grameen Bikas Karyakram	2000/06/05	Chitawan
4	Chartare yuba Club	2000/06/05	Baglung
5	Mahuli Samudyik Bijkas Kendra	2000/06/12	Saptari
6	Samudayik Yuba Club	2000/06/29	Bardiya
7	Samudayik Mahila Bikas Kendra	2000/07/14	Saptari
8	Grameen Samudayako Lagi yojana Pratavuti, Nepal	2000/08/23/05	Dhankuta
9	Grameen Jagaran Manch (Programm Co-ordination Office)	2000/09/11	Baglung
10	Sarbodaya Grameen Bikas Sangh	2000/09/26	Saptari
11	Jan Jagaran Manch	2000/10/26	Rasuwa
12	Rastriya Shaichik Tatha Samajik Bikas Sanstha	2000/10/01	Parbat
13	Dhaulagiri Community Researh Dev. Centre	2000/10/21	Baglung
14	Nepal Enviroment & Pollution Eradication UNESCO Nepal	2001/07/05	Gangabu
15	Society of Local Volunteers Efforts Nepal (Solve)	2001/07/10	Dhankuta
16	Women Enterprises Association of Nepal	2001/09/24	Kathmandu
17	Center for Women's Right and Development	2002/04/30	Kathmandu
18	MANUSHI	2002/05/03	Kathmandu
19	Life Development Society	2002/06/18	Morang
20	Women Development and Child Care Foundation	2002/07/02	Saptari
21	Mahila Adarsha Sewa Kendra	2002/07/02	Kthmandu
22	Patan Buisiness and Professional Women	2002/07/02	Lalitpur
23	Women Development Centre	2002/07/02	Chitwan
24	Womens Self -Relient Society	2002/07/14	Chitwan
25	Women Development Centre of Nepal	2002/07/12	Lalitpur
26	Bhagawan Youth Club, Alapot, Ktm.	2002/07/23	Kathmandu
27	Creative Women Environment Development Association, Kathmandu	2002/07/24	Kathmandu
28	Srijana Community Development Center, Siraha	2002/07/25	Siraha
29	Shreejana Development Center, Kaski	2002/08/22	Kaski
30	Singana Youth Club, Baglung	2002/09/02	Baglung
31	Cottage & Small Industries Organization, Kathmandu	2002/09/02	Kathmandu
32	Rural Area Dev. & Research Programme, Parbat	2002/09/03	Parbat
33	Adarsha Yuba Club, Bhaktapur	2002/09/06	Bhaktapur
34	Society Welfare Action Nepal (SWAN), Dang	2002/10/25	Dang
35	Social Upgrade in Progress of Education Region (SUPER), Dang	2002/10/29	Dang
36	Nepal Women Community Service Center, Dang	2002/10/30	Dang
37	Forum for Rural Women Ardency Development, Sunsary	2002/12/30	Sunsari
38	Gramin Mahila Bikash Sanstha	2003/04/23	Dang
39	Ama Samaj Shangh, Chitawan	2003/04/29	Chitwan
40	Gramin Mahila Utthan Kendra, Dang	2003/06/18	Dang
41	Khurkot Youba Club , Parbat	2003/09/14	Parbat
42	Tharu Tatha Raji Mahila Samaj, Kailali.	2003/09/18	Kailali
43	Nari Avudya Kendra	2003/10/24	Chitwan
44	Mahila Upakar Manch	2003/10/29	Banke
45	Chhimek Samaj Sewa Sanstha	2004/09/29	Kathmandu
46	Sawabalamban Bikash Kendra	2004/11/01	Kathmandu
47	Bikash Aayojana Sewa Kendra	2004/11/01	Kathmandu

## **NEPAL RASTRA BANK**

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