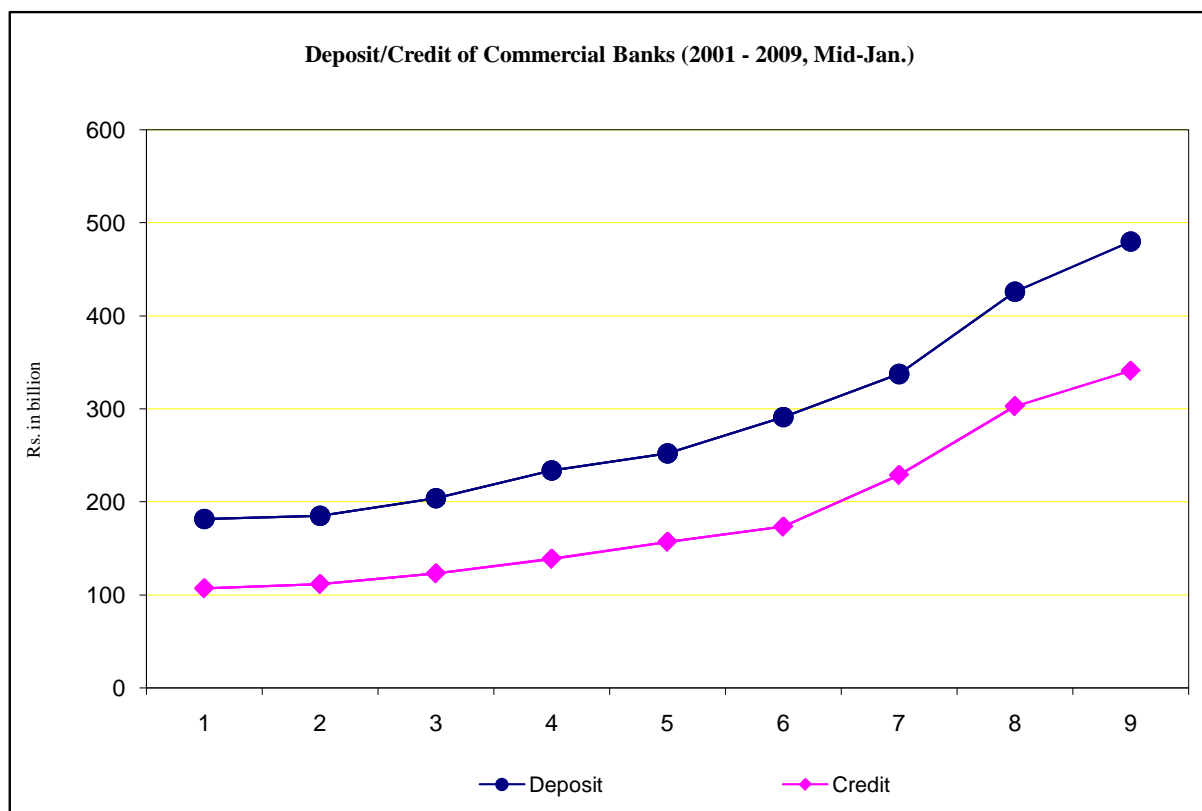


BANKING AND FINANCIAL STATISTICS

Mid January - 2009

No. 52



NEPAL RASTRA BANK

Bank and Financial Institution Regulation Department

Statistics Division

BANKING AND FINANCIAL STATISTICS

MID JANUARY, 2009

NO. 52

NEPAL RASTRA BANK

BANK & FINANCIAL INSTITUTION REGULATION DEPARTMENT

STATISTICS DIVISION

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Explanatory Notes

1. This issue of "**Banking and Financial Statistics, Mid-January 2009, Issue No. 52**" contains statistical information of NRB licensed Banks and Non-bank Financial Institutions.
2. This bulletin consists of 58 tables and a brief explanation on performance of NRB licensed banks and financial institutions.
3. The figures 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-January 2009.
5. Format for tables of Sources and Uses of Funds of Commercial Banks has slightly been changed from Bulletin No. 44. Therefore, figures for new headings in these tables are not available for comparison.
6. Blank space in the heading and sub heading indicates the not availability of data or nil in transaction.
7. Because of subsequent revisions, differences with previously published figures are at times unavoidable.
8. The totals in the tables may not exactly tally with the sum of the constituent items due to rounding of the figures.
9. For convenience, the following abbreviations are used in different places in the bulletin:

A.B.C. = Advance on Bills Collection	Bal = Balance
Co. = Company	Dev. = Development
Ent. = Enterprises	Ex. Eq. Fund = Exchange Equalization Fund
FDR = Fixed Deposit Receipt	FC = Foreign Currency
Fin. = Financial	Govt. = Government
Ins. = Institutions	Inv. = Investment
Ltd. = Limited	No. = Number

Pvt. = Private
Trans. = Transaction

P. & D. = Purchase and Discount

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

Gregorian Month	Nepalese Month
Mid-Apr/Mid-May	Baisakh
Mid-May/Mid-June	Jestha
Mid-June/Mid-July	Ashadh
Mid-July/Mid-Aug	Shrawan
Mid-Aug /Mid-Sept	Bhadra
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

11. 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

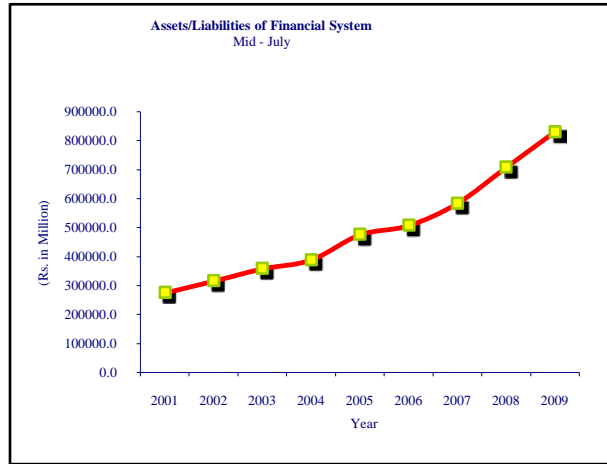
Financial Sector at a Glance

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, Finance Companies, Micro-credit Development Banks, Co-operative Financial Institutions; Non-governmental Organizations (NGOs) performing limited banking activities and other financial institutions such as Insurance Companies, Employee's Provident Fund, Citizen Investment Trust, Postal Saving Offices and Nepal Stock Exchange. However, this bulletin contains information of those financial institutions only, which are licensed by NRB up to mid-January, 2009.
2. During the last two and half decades the Nepalese Financial System has grown significantly. At the beginning of 1980s, there were only two commercial banks and two development banks in the country. After the adoption of economic liberalization policy, particularly the financial sector liberalization that paved the way for establishment of new banks and non-bank financial institutions into the country. Consequently, by the end of mid – January 2009, altogether 235 banks and non- bank financial institutions licensed by NRB are in operation. Out of them, 25 are “A” class commercial banks, 59 “B” class development banks, 78 “C” class finance companies, 12 “D” class micro-credit development banks, 16 saving and credit co-operatives and 45 NGOs as shown in table below;

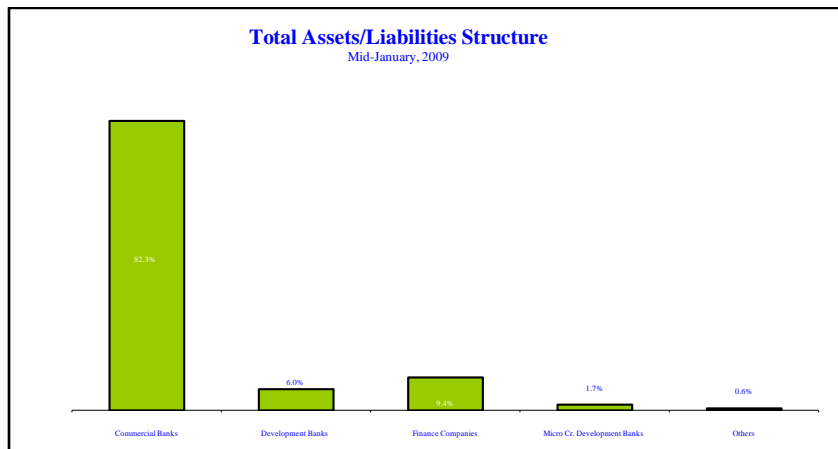
Growth of Financial Institutions

Types of Financial Institutions	Mid - July									Mid January
	1980	1985	1990	1995	2000	2005	2006	2007	2008	2009
Commercial Banks	2	3	5	10	13	17	18	20	25	25
Development Banks	2	2	2	3	7	26	28	38	58	59
Finance Companies				21	45	60	70	74	78	78
Micro-credit Development Banks				4	7	11	11	12	12	12
Saving & Credit Co-operatives Limited Banking Activities)				6	19	20	19	17	16	16
NGOs (Financial Intermediaries)					7	47	47	47	46	45
Total	4	5	7	44	98	181	193	208	235	235

3. As an increased in number of Financial Institutions as well as volume of transactions, the total assets/liabilities of the financial system witnessed continuous growth over the last seven and half years. During the period 2001 to mid – January 2009, the total assets of whole financial system increased by 14.97 percent per annum and reached to Rs.829293.3 million in mid – January 2009 from Rs.273946.2 million in mid – July 2001. In mid – January 2009 the total assets registered a growth of 17.41 percent compared to 21.26 percent in mid – July 2008.



4. The ratio of total assets/liabilities of the financial system to GDP at nominal prices increased to 86.38 percent at mid – January 2009 from 86.30 percent in mid – July 2008. This ratio was 62.04 percent in mid – July 2001.
5. The structure of financial assets/liabilities shows that Commercial Bank alone hold more than 80 percent of the total assets and liabilities of the financial system. As of mid – January 2009, Commercial Bank group occupied 82.3 percent of total assets/liabilities followed by Finance Companies 9.4 percent, Development Banks 6.0 percent, Micro-credit Development Bank 1.7 percent and others 0.6 percent. The respective shares were 80.2, 11.4, 5.6, 1.8 and 1.0 percent respectively in mid – July 2008.



6. The composition of the total liabilities shows as usual, deposit hold dominant share of 69.6 percent followed by capital fund 4.43 percent and borrowings 4.41 percent respectively in mid – January 2009. Likewise in the assets side, loan and advances accounted the largest share of 52.80 percent followed by investments 16.48 percent, liquid funds 12.20 percent and other assets 7.66 percent in the same period.
7. Commercial Banks held dominant share on the major balance sheet components of financial system. Of the total deposits Rs.576897.60 million in mid-Jan, 2009, the commercial banks occupied 83.2 percent. Similarly, finance companies held 9.5 percent, development banks 6.4 percent, micro credit development banks 0.3 percent and others 0.6 percent. Likewise, on the loans and advances the share of commercial banks stood at 77.9 percent, development banks 7.4 percent, finance companies 12.2 percent, micro credit development banks 1.8 percent and others 0.7 percent in mid Jan 2009. In the same year the share of commercial banks in borrowings, liquid funds and investments constituted 59.0 percent, 74.8 percent and 92.2 percent respectively.
8. The capital fund, one of the components of liabilities, witnessed a growth of 42.48 percent and reached to Rs. 36728.30 million in Jan 2009 from Rs.25778.0, million in mid July 2008. The borrowings an deposit increased by 16.42 percent and 13.36 percent respectively, while other liabilities decreased by 34.46 percent compared to mid July 2008. Similarly loans and advances, the major component of assets increased by 11.83 percent and reached to Rs. 437871.4 million in mid Jan 2009 from Rs. 391537.7 million in mid July 2008. The liquid fund and investment increased by 3.41 percent and 13.62 percent in mid Jan 2009 compared to the previous year respectively

Growth of Major Balance-Sheet Indicators (%)

Particulars	Mid - July								Mid - January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
Capital Fund	26.56	43.97	26.56	-107.36	-516.43	17.90	192.50	273.5	42.48
Borrowings	-	-	-	12.46	23.77	34.61	22.32	17.55	16.42
Deposits	21.95	3.96	11.51	13.12	9.81	15.42	19.28	30.10	13.36
Liquid Funds	16.20	-5.90	-20.59	22.08	-14.32	4.23	21.66	68.64	3.41
Investment	40.59	43.36	31.00	8.64	18.95	33.76	14.53	18.11	13.62
Loans & Advances	15.94	19.54	11.35	11.67	13.38	10.22	26.55	34.27	11.83

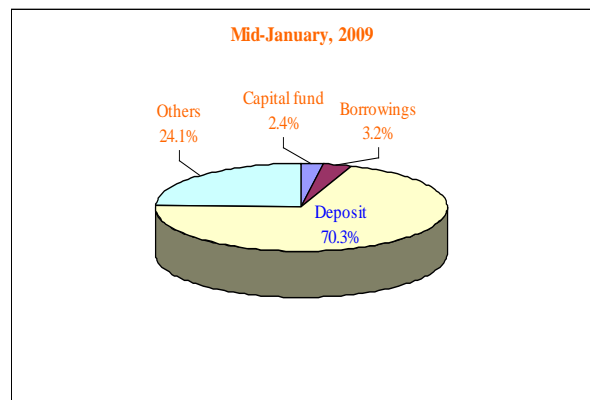
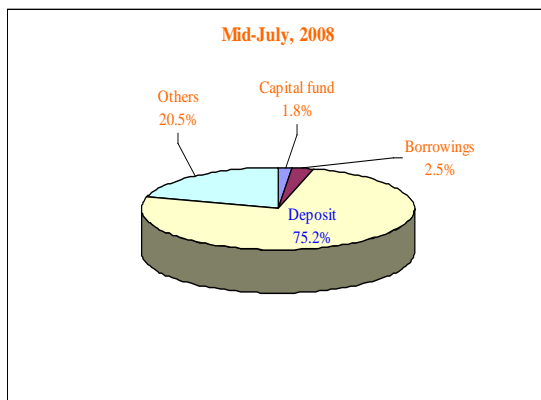
Commercial Banks

9. The number of commercial bank branches operating in the country increased to 617 in mid Jan 2009 from 555 in mid July 2008. Among the total bank branches, 48.95 percent bank branches are concentrated in the central region alone. By the end of mid Jan 2009, total 302 branches are being operating in this region. However, in the western, eastern, mid-western and far- western region are 19.45 percent (120), 19.29 percent (119), 7.78 percent (48) and 4.54 percent (28) respectively.

10. Entry of new banks in financial system along with increased in the business, the total assets i.e sources of fund of commercial banks went up by higher rate of 20.40 percent compared to 15.51 percent in the previous year. By the end of this fiscal year, the total assets of commercial banking sector reached to Rs. 682372.9 million from Rs 566736.0 million in the last year.

11. The share of loans and advances to total assets decreased to 49.99 percent in mid Jan 2009 from 53.45 percent in mid July 2008. Similarly, investment and liquid funds registered the 18.46 percent and 11.10 percent respectively. In the preceding year, the respective shares were 19.23 percent and 11.80 percent.

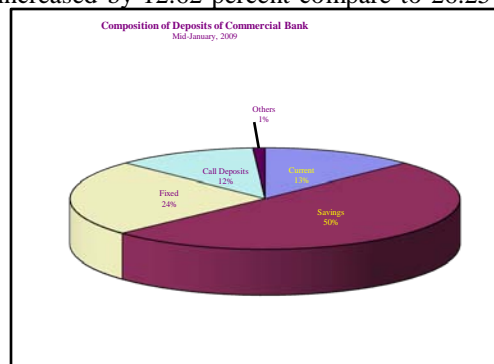
12. The composition of liabilities of commercial banks shows that, the deposit has occupied the dominant share of 70.32 percent followed by borrowing 3.16 percent and capital fund 2.42 percent in the mid Jan 2009. The respective shares of deposit, borrowing and capital fund in the previous year were 75.18 percent, 2.54 percent and 1.76 percent. Among the component of assets, loans and advances occupied the highest share of 49.99 percent followed by total investment 18.46 percent and liquid fund 11.10 percent in the same year.



13. In the mid Jan 2009, the loans and advances increased at lower rate of 12.62 percent compare to 32.30 percent in mid July 2008. By the end of mid Jan 2009, the total outstanding amount of loans and advances of commercial banks reached to Rs. 341127.9 million. It was Rs. 302913.4 million in mid July 2008.

14. The total investment of commercial banks in mid Jan 2009 increased by 15.65 percent and reached to Rs. 126002.1 million from Rs. 108954.8 million in mid July 2008. Similarly liquid fund increased by 13.25 percent and amounted to Rs. 75735.9 million.

15. In the mid Jan 2009, total deposit of commercial bank increased by 12.62 percent compare to 26.25 percent growth in the mid July 2008. As of mid Jan 2009, it reached to Rs. 479864.2 million from Rs 426080.3 in the mid July 2008. Among the component of deposit, current deposit increased with rate of 8.71 percent compare to 24.56 percent in last year. Similarly, saving deposit and fixed deposit increased by 14.15 percent and 11.33 percent respectively.



16. The saving deposit comprises the major share in total deposit followed by fixed deposit and current deposit. As of mid Jan 2009, the proportion of saving, fixed, and current deposits are 50.30 percent, 24.31 percent, and 12.71 percent respectively. In the last year the respective share of saving, fixed and current deposit were 49.63 percent, 24.59 percent and 13.16 percent.

17. In the mid Jan 2009, the borrowing increased by higher rate of 49.58 percent compared to 13.00 percent in the previous year, By the end of mid Jan 2009, it reached to Rs. 21551.9 million from Rs. 14408.2 million in the mid July 2008.

18. The entry of new banks as well as raise in the capital base by some of old banks attributed to change its Capital Fund. It is increased remarkable by 65.73 percent compared to previous year and reached to Rs. 16508.3 million in mid Jan 2009. It was Rs. 9960.7 million in mid July 2008.

19. Out of the Rs. 344077.8 million outstanding credits in mid Jan 2009, the largest proportion of the loans and advances is occupied by manufacturing sector. The share of this sector is 23.43 percent followed by wholesale & retailers' 17.32 percent, others 16.35 percent, construction 10.84 percent and finance, insurance & fixed assets by 8.88 percent. Similarly, service industries comprise 6.66 percent, transportation, communication & public services by 5.19 percent and agriculture by 4.15 percent in the same year.

20. The outstanding of deprived sector credit of commercial banks in the mid Jan 2009 increased by higher rate of 99.62 percent compared to 12.41 percent in the mid July 2008. By the end of mid Jan 2009, it reached to Rs. 15353.60.million from Rs. 7691.40 million in mid July 2008. The ratio of deprived

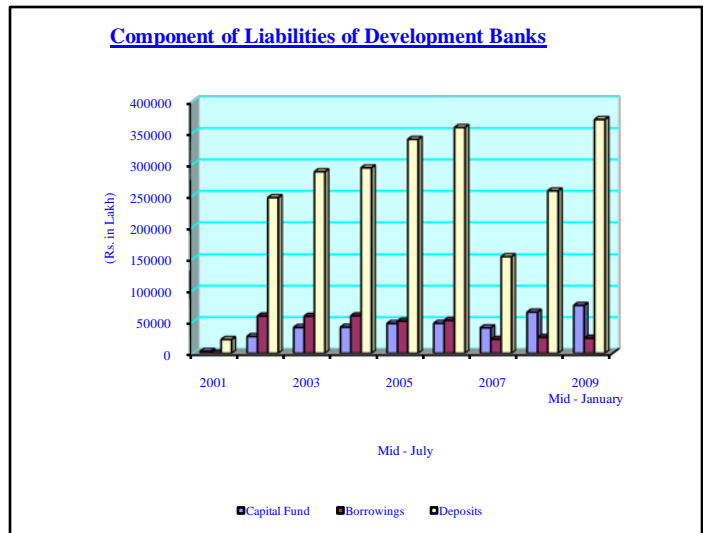
sector credit to total outstanding loans and advances stood at 4.50 percent in the current fiscal period. Last year it was 2.82 percent.

21. In mid Jan 2009, the credit to deposit ratio of the commercial banks remained same as of mid – July 2008. It was 71.09 percent as in mid July 2008. The ratio was 67.84 percent in mid July 2007.
22. The non-performing loan of commercial banks declined significantly to 5.38 percent in mid Jan 2009 from 6.08 percent in the July 2008. The total amount of NPA remained to Rs. 18548.20 million from Rs. 18648.5 million in the July 2008.

Development Banks

23. The total number of development banks increased to 59 in mid Jan 2009 from 58 in mid July 2008. Out of them, eleven are national level and rests are district level development banks.
24. The total assets/liabilities of development banks increased by 25.47 percent and reached to Rs. 50021.6 million in the mid Jan 2009 from Rs. 39868.8 million in mid July 2008. The entry of new development banks along with business expansion resulted to increase in the total assets and liabilities.

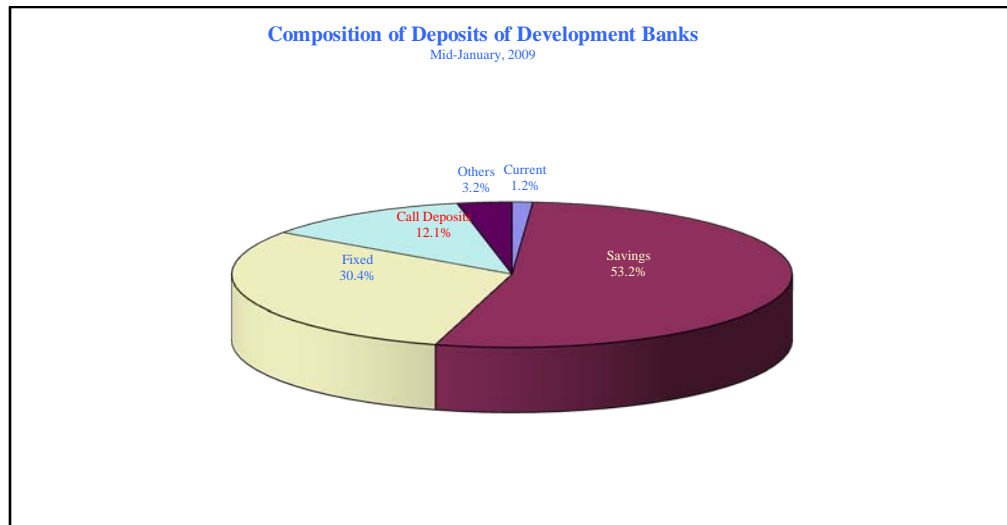
25. Among the component or liabilities, deposit constituted 74.16 percent followed by capital fund 15.23 percent and borrowing 4.82 percent in mid Jan 2009. In the previous year the respective share of deposit, capital fund and borrowing were 64.58 percent, 16.43 percent and 6.35 percent. On the assets side, loans and advances constituted to 64.74 percent, liquid funds 19.97 percent and aggregate investment 7.54 percent in mid Jan 2009.



26. During the first six months of current fiscal year, the deposit collection of Development Banks increased significantly by 44.07 percent and reached to Rs.37098.0 million from Rs.257499.0 million in mid – July 2008. Similarly capital fund increased by 16.28 percent and reached to Rs.7617.9 million

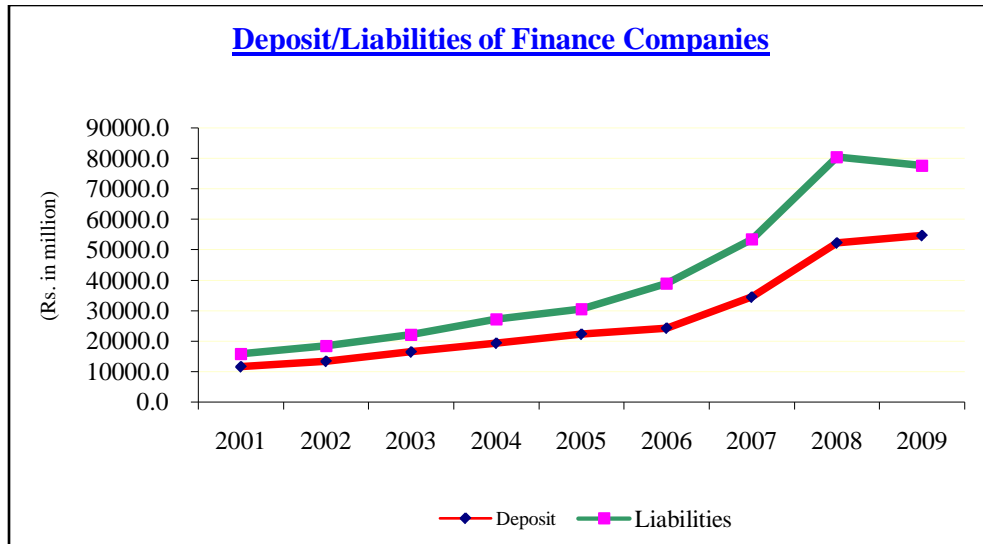
in the same period. Whereas, borrowing decreased by 4.85 percent and remained to Rs.2509.8 million compared to last fiscal year.

27. Based on un-audited financial figures, development banks incurred the remarkable profit of Rs. 343.3 million in mid Jan 2009 as against the 96.4 million in the mid July 2008.
28. The proportion of non-performing loan to total outstanding loan of development banks remained to 2.84 percent in mid Jan 2009 from 3.79 percent in mid July 2008. Total amount of NPL as end of the mid Jan 2009 reached to Rs. 847.0 million. It was Rs. 809.5 million in the mid July 2008.



Finance Companies

29. Following the liberalization of financial sector, the number of new finance companies came into operation in the country. By the end of mid Jan 2009 the total number of finance companies reached to 78. Out of those only 24 are being operating outside the Kathmandu valley.
30. The total assets/liabilities of the finance companies decreased by 3.40 percent in mid Jan 2009 and remained to 77649.6 million from 80384.0 million in mid July 2008. Among the total liabilities deposits held the largest share of 70.47 percent followed by capital funds 13.52 percent and borrowings 4.35 percent. The respective share of deposit, capital fund and borrowing were 65.04 percent, 9.26 percent and 5.43 percent in the previous year.

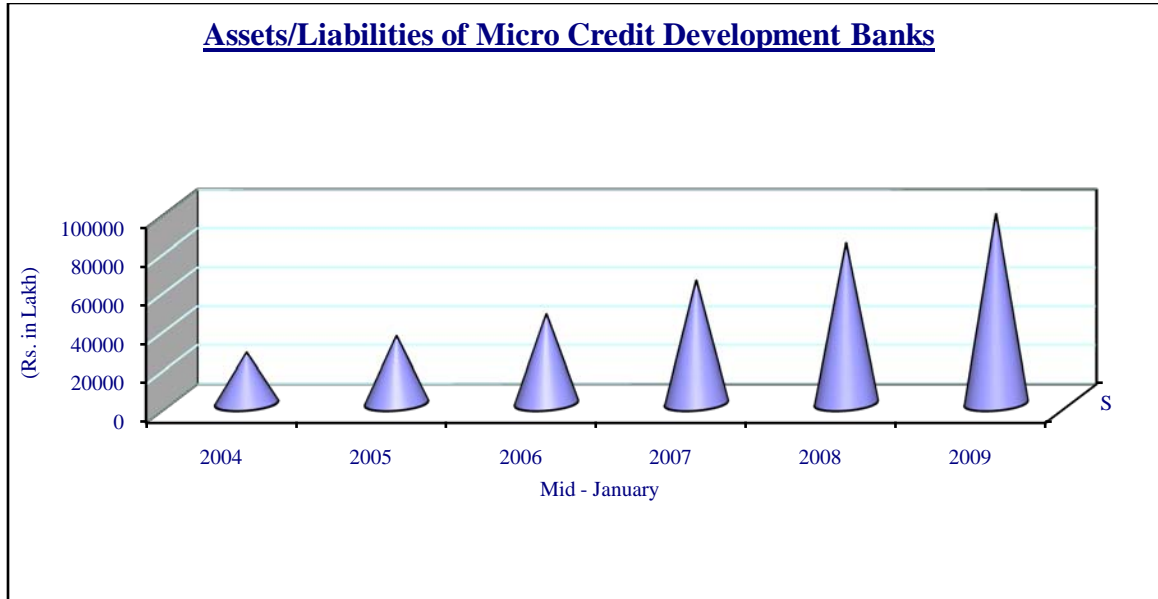


31. On the assets side, loans and advances held 68.99 percent of total assets followed by liquid funds 15.66 percent, investments 5.70 percent and other assets 4.37 percent in mid January 2009.
32. The total deposit mobilization by the finance companies in the current fiscal year increased by 4.66 percent in mid Jan 2009 and reached to Rs. 54718.1 million from Rs. 52282.17 million in mid July 2008. Similarly, capital fund increased by 41.02 percent over 38.39 percent in mid July 2008 and reached Rs. 10499.50 million from 7445.4 million. Likewise, borrowing increased by 22.56 percent and reached to Rs.3380.0 million in mid January 2009.
33. In the mid Jan 2009, liquid fund declined by 21.47 percent and remained to Rs.12158.1. Likewise, loans & advances observed growth of 4.03 percent over 136.13 percent and 44.58 percent respectively in mid July 2008. The total outstanding amount of loans and advances reached to Rs. 53567.5 in mid Jan 2009 from Rs. 51494.2 million in mid July 2008. Likewise, the investment grew by 15.53 percent and reached to Rs. 4428.5 million in mid Jan 2009.
34. Credit deposit ratio of finance companies decreased to 97.1 percent in mid Jan 2009 from 98.49 percent in the mid July 2008.

Micro Credit Development Bank

35. Currently there are 12 'D' class rural & micro credit development banks in the country. Out of them five are regional level rural development banks and remaining are micro credit development banks.

36. In mid Jan 2009, the total assets/liabilities of micro credit development banks increased by slower rate of 18.20 percent over 30.20 percent in the July 2008. By the end of mid Jan 2009, the total assets/liabilities of these banks reached to Rs. 9722.7 million from Rs. 8225.40 million in the July 2008.



37. As of mid Jan 2009 the total outstanding loan and advances of micro credit development banks increased by 9.8 percent and reached to Rs. 5608.0 million from Rs. 5109.5 million in mid July 2008.

Rural Development Banks

38. The total assets/liabilities of five rural development banks increased by 4.7 percent amounting Rs. 4561.2 million in mid Jan 2009 from Rs.4357.3 million in the July 2008. Among the total liabilities, borrowing constituted the largest share of 68.41 percent followed by deposit 13.35 percent and capital fund 7.37 percent. Similarly on the assets side, loans and advances constituted 45.13 percent followed by aggregate investment 34.54 percent and liquid fund 7.72 percent in the same period.

39. In the mid Jan 2009, deposit and borrowings are inched up by 2.96 percent and 1.58 percent respectively. By the end of mid Jan 2009, the total amount of deposit and borrowings reached to Rs. 609.10 million and Rs 3120.2 million respectively. The total capital fund of rural development banks increased by 9.29 percent and reached to Rs. 336.30 million. It was Rs. 307.70 million in July 2008. Similarly, in mid Jan 2009 the loan and advances and liquid funds increased by 4.56 percent and 70.64 percent respectively whereas investment decreased by 8.07 percent. As of mid Jan 2009, the total amount of loans and advances, investment and liquid funds stood at Rs. 2058.50 million, Rs. 1575.3 million, and Rs. 352.2 million respectively.

Cooperatives and NGOs

40. The number of financial cooperatives licensed by NRB to conduct limited banking activities are remained same as of mid – July 2008 i.e. 16 and the numbers of NGOs decreased to 45 in mid Jan 2009. Due to unavailability of current data, the statistical information of NGO's are not included in this bulletin.

41. The aggregate assets/liabilities of cooperatives increased by 13.87 percent and reached to Rs. 4965.27 million in mid Jan 2009 from Rs.4360.55 million in mid July 2008. Among the total liabilities, deposit accounted 70.75 percent, capital funds 9.01 percent, and borrowing 5.20 percent. Similarly, loans and advances constituted 62.99 percent of total assets. Other components of total assets namely liquid funds and investments held 15.63 percent and 5.56 percent respectively.

42. Among the component of liabilities, capital fund increased by the rate of 11.62 percent in mid Jan 2009 compare to 15.87 percent in July 2008. The total deposit, a major chunk of sources of fund, increased by 16.40 percent and reached to Rs. 3513.0 million during the current fiscal period. Similarly, the borrowing registered the 24.80 percent growth in mid Jan 2009 and reached to Rs.258.0 million.

43. In the first six months of current fiscal year, loans and advances, the major component of uses of fund of cooperatives, increased by 17.48 percent and reached to Rs. 3127.6 million from Rs. 2662.2 million. Similarly, in the same period investment and liquid fund increased by 23.81 percent and 2.04 percent respectively.

Table No.1
Financial System at a Glance

(Rs in Million)

	Mid - July								Mid - January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 Capital Fund	10993.5	15827.2	20031.0	(1474.3)	(9088.1)	(7461.5)	6901.7	25778.0	36728.3
Commercial Banks	74.9%	64.5%	59.0%	-692.0%	-210.5%	-237.8%	-60.1%	38.6%	44.9%
Development Banks	5.7%	17.2%	20.6%	282.0%	52.2%	63.9%	58.8%	25.4%	20.7%
Finance Companies	17.5%	16.8%	16.0%	247.8%	46.8%	57.8%	78.0%	28.9%	28.6%
Micro Credit Development Banks			3.1%	45.3%	8.1%	11.1%	16.2%	4.9%	4.5%
Others	1.9%	1.6%	1.4%	16.9%	3.4%	5.0%	7.1%	2.2%	1.2%
2 Borrowing			11650.9	13102.9	16217.6	21830.3	26703.7	31391.5	36544.5
Commercial Banks			27.2%	23.1%	42.2%	43.6%	47.7%	45.9%	59.0%
Development Banks			50.5%	45.5%	27.7%	23.9%	8.4%	8.1%	6.6%
Finance Companies			1.2%	10.0%	6.1%	5.3%	13.0%	13.9%	9.2%
Micro Cr. Development Banks			20.5%	21.1%	21.0%	24.4%	26.0%	26.8%	24.5%
Others			0.6%	0.3%	3.0%	2.8%	4.9%	5.4%	0.7%
3 Deposits	197325.6	205135.3	228736.4	258742.3	284115.2	327925.3	391152.6	508905.7	576897.6
Commercial Banks	92.1%	90.3%	89.1%	90.4%	88.8%	88.8%	86.3%	83.7%	83.2%
Development Banks	1.3%	2.4%	2.8%	1.5%	2.4%	1.8%	3.9%	5.1%	6.4%
Finance Companies	5.9%	6.6%	7.2%	7.5%	7.9%	8.3%	8.8%	10.3%	9.5%
Micro Cr. Development Banks			0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%
Others	0.7%	0.8%	0.5%	0.3%	0.6%	0.8%	0.7%	0.6%	0.6%
4 Other Liabilities			96632.6	117061.3	183080.3	163664.3	157719.2	140248.7	91923.2
Commercial Banks			89.7%	89.4%	93.4%	89.0%	91.6%	82.9%	87.4%
Development Banks			6.8%	7.1%	4.0%	6.5%	0.6%	3.6%	3.3%
Finance Companies			2.3%	2.4%	1.6%	3.7%	6.4%	11.6%	7.4%
Micro Cr. Development Banks			0.7%	0.7%	0.8%	0.7%	0.7%	1.0%	1.1%
Others			0.4%	0.3%	0.3%	0.1%	0.6%	0.9%	0.7%
5 Liquid Fund	58587.3	55133.5	43782.0	53448.8	45792.5	47728.1	58064.2	97917.7	101253.9
Commercial Banks	94.9%	90.6%	87.0%	86.3%	83.8%	81.4%	75.9%	68.3%	74.8%
Development Banks	1.0%	3.4%	5.6%	4.1%	4.9%	3.3%	6.4%	10.2%	9.9%
Finance Companies	3.5%	5.2%	5.9%	8.2%	8.5%	11.3%	12.9%	18.1%	12.0%
Micro Cr. Development Banks			0.8%	0.9%	1.4%	2.8%	3.1%	1.2%	2.6%
Others	0.6%	0.8%	0.7%	0.5%	1.3%	1.3%	1.6%	2.2%	0.8%
6 Investment	27398.5	39279.7	51457.9	55903.1	66499.1	88959.6	101888.2	120335.6	136721.5
Commercial Banks	92.9%	87.1%	88.2%	88.8%	90.5%	92.4%	91.8%	90.5%	92.2%
Development Banks	1.8%	8.3%	6.7%	6.3%	3.0%	2.4%	1.5%	2.8%	2.8%
Finance Companies	4.6%	4.1%	4.6%	4.5%	3.6%	3.1%	4.5%	3.6%	3.2%
Micro Cr. Development Banks			2.0%	2.2%	2.3%	1.9%	2.0%	2.9%	1.6%
Others	0.7%	0.5%	0.5%	0.3%	0.6%	0.2%	0.2%	0.2%	0.2%
7 Loans and Advances	124048.9	148290.7	165119.1	184389.1	209053.7	230424.7	291605.8	391537.7	437871.4
Commercial Banks	88.0%	76.3%	75.4%	75.9%	78.3%	76.7%	79.5%	78.3%	77.9%
Development Banks	2.3%	14.7%	14.9%	13.8%	9.2%	8.7%	5.3%	6.0%	7.4%
Finance Companies	8.8%	8.1%	8.8%	9.5%	10.2%	11.8%	12.2%	13.2%	12.2%
Micro Cr. Development Banks			1.5%	1.5%	1.7%	1.9%	2.0%	1.8%	1.8%
Others	1.0%	0.9%	0.9%	0.7%	0.7%	0.9%	1.0%	0.7%	0.7%
8 Other Assets			96691.9	93691.2	152979.7	138846.1	130919.0	96532.9	63541.1
Commercial Banks			100.8%	101.7%	97.2%	94.3%	92.6%	87.3%	89.9%
Development Banks			-4.4%	-5.5%	0.0%	1.9%	1.5%	3.0%	2.6%
Finance Companies			2.7%	2.9%	1.9%	2.6%	4.4%	7.1%	5.3%
Micro Cr. Development Banks			0.3%	0.3%	0.4%	0.6%	0.6%	0.9%	0.9%
Others			0.6%	0.5%	0.4%	0.6%	1.0%	1.7%	1.2%
9 Total Assets / Liabilities	273946.2	314567.1	357050.9	387432.2	474325.9	505958.5	582477.3	706324.0	829293.3
Commercial Banks	91.8%	87.4%	85.6%	87.7%	86.7%	84.7%	84.2%	80.2%	82.3%
Development Banks	1.7%	6.0%	7.5%	4.7%	4.9%	5.2%	3.9%	5.6%	6.0%
Finance Companies	5.8%	5.9%	6.2%	7.0%	6.4%	7.7%	9.2%	11.4%	9.4%
Micro Cr. Development Banks			1.2%	1.3%	1.3%	1.6%	1.8%	1.8%	1.7%
Others	0.7%	0.7%	0.7%	0.6%	0.7%	0.7%	0.9%	1.0%	0.6%

Table No. 2
Major Indicators of COMMERCIAL BANKS

	Unit	Mid - July								Mid - January
		2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Gross Domestic Product 1/	Rs.in million	441519.00	459443.00	492231.00	536749.00	589412.00	654055.00	727089.00	818401.00	960011.00 (P)
2. Number of Bank Branches	In Unit	430.00	413.00	447.00	423	422	437	470	555	617
3. Population per Bank Branches	In Thousand	53.84	57.31	54.14	58.49	59.95	59.18	56.26	48.70	43.81
4. Total Deposits	Rs.in million	181767.00	185144.70	203879.30	233811.20	252409.80	291245.50	337497.20	426080.30	479864.20
A. Current		25100.70	24327.00	28862.50	33729.90	34646.40	37386.50	45031.20	56089.30	60977.40
B. Savings		80988.40	83855.60	97238.90	114137.20	129995.00	151639.40	174732.50	211452.00	241378.90
C. Fixed		65322.30	64171.40	63287.60	65130.90	67318.20	76572.80	87212.60	104772.50	116640.30
D. Others		10355.60	12790.70	14490.30	20813.20	20450.20	25646.80	30520.90	53766.50	60867.60
5. Total Credit	Rs.in million	109121.20	113174.60	124522.40	140031.40	163718.80	176820.30	231829.50	302913.40	341127.90
6. Total Investment	Rs.in million	25446.50	34209.80	45386.30	49668.60	60181.10	82173.70	93530.80	108954.80	126002.10
7. Credit to Government Enterprises	Rs.in million	2909.70	2651.10	2867.70	2519.40	2442.50	4988.70	5461.40	2772.90	2897.40
8. Average Deposit per Bank Branch	Rs.in million	422.71	448.29	456.11	552.75	598.13	666.47	611.41	767.71	777.74
9. Per Capita Deposits	Rs. in Unit	7851.71	7997.61	8806.88	10099.84	10903.23	11515.46	13344.19	15763.24	17361.22
10. Average Credit per Bank Branch	Rs.in million	253.77	274.03	278.57	331.04	387.96	404.62	419.98	545.79	552.88
11. Per Capita Credit	Rs. in Unit	4713.66	4888.75	5378.94	6048.87	7072.09	6991.24	9166.23	11206.56	12341.82
12. Deposit Growth	In Percentage	17.31	1.86	10.12	14.68	7.95	9.60	15.88	26.25	12.62
13. Credit Growth	In Percentage	13.28	3.71	10.03	12.45	16.92	3.03	31.11	30.66	12.62
14. Investment Growth	In Percentage	41.63	34.44	32.67	9.44	21.17	24.51	13.82	16.49	15.65
15. Time Deposit Growth	In Percentage	14.39	1.17	8.44	11.68	10.07	10.04	13.90	20.13	11.33
16. Paid up Capital & Reserve Fund	Rs. in million	8230.20	10202.50	11814.60	14854.40	15153.30	16567.00	28640.70	41208.20	46012.50

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

(P) = Provisional

Table No. 3
Sources & Uses of Fund of COMMERCIAL BANKS (AGGREGATE)

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	8230.2	10202.5	11814.6	(10201.7)	(19129.5)	(17742.1)	(4149.5)	9960.7	16508.3
a. Paid-up Capital	5504.1	6431.0	7726.0	8350.0	9723.9	10571.7	20017.1	31829.9	34595.6
b. Statutory Reserves	1787.1	2540.0	2820.0	3385.0	3825.9	4841.7	6586.0	7467.1	9064.7
c. Share Premium					10.0	10.0	10.0	347.4	224.1
d. Retained Earning		260.9	75.7	(25056.1)	(34292.8)	(34912.0)	(32800.2)	(31727.9)	(30020.4)
e. Others Reserves	939.0	970.6	1192.9	3119.4	1062.5	1376.8	1607.8	1911.2	2352.2
f. Exchange Fluctuation Fund					541.1	369.7	429.8	133.0	292.1
2 BORROWINGS	2308.7	2349.5	3170.4	3023.6	6842.9	9519.6	12750.4	14408.2	21551.9
a. NRB	411.8	1167.7	1437.0	731.6	4488.6	3644.5	3767.7	2673.1	5073.0
b. "A"Class Licensed Institution	1896.9	953.4	1599.2	1770.5	1347.2	1991.9	3119.3	4410.5	8430.4
c. Foreign Banks and Fin. Ins.	0.0	228.5	134.2	521.4	27.6	2273.2	3692.1	4022.7	4092.4
d. Other Financial Ins.					979.6		111.4	426.2	396.1
e. Bonds and Securities						1610.0	2060.0	2875.7	3560.0
3 DEPOSITS	181767.0	185144.7	203879.3	233811.2	252409.8	291245.6	337497.2	426080.3	479864.2
a. Current	25100.7	24327.0	28862.5	33729.9	34646.4	37386.6	45031.2	56089.3	60977.4
Domestic					29196.3	32794.6	39967.0	48226.3	51020.1
Foreign					5450.0	4592.0	5064.2	7863.0	9957.3
b. Savings	80988.4	83855.6	97238.9	114137.2	129995.0	151639.4	174732.5	211452.0	241378.9
Domestic					123899.0	145701.7	168419.0	203810.7	232864.8
Foreign					6095.9	5937.7	6313.5	7641.3	8514.1
c. Fixed	65322.3	64171.4	63287.6	65130.9	67318.2	76572.8	87212.6	104772.5	116640.3
Domestic					59053.9	63555.6	72661.1	88824.5	93174.3
Foreign					8264.3	13017.2	14551.4	15948.0	23466.0
d. Call Deposits	7691.8	10531.9	12027.9	18061.1	17681.7	22722.1	26953.3	49417.4	56067.6
e. Others	2663.8	2258.8	2462.4	2752.1	2768.5	2924.7	3567.6	4349.2	4800.0
4 Bills Payable					480.2	599.6	698.7	975.6	1189.3
5 Other Liabilities	59221.3	77221.2	86697.4	113183.6	92900.7	86580.7	79854.6	81303.1	80375.1
1. Sundry Creditors					2986.1	4513.5	8064.9	15198.9	12711.2
2. Loan Loss Provision					31419.2	26097.4	28485.1	24730.6	26234.7
3. Interest Suspense a/c					39070.5	36083.1	33659.7	29554.2	29319.6
4. Others	59221.3	77221.2	86697.4	113183.6	19424.9	19886.7	9644.6	11819.3	12109.6
6 Reconciliation A/c					65319.8	47230.1	60737.6	19151.2	82854.5
7 Profit & Loss A/c					10104.8	11272.7	3249.1	14856.8	29.6
SOURCES OF FUNDS	251527.2	274917.9	305561.7	339816.7	408928.8	428706.2	490638.1	566736.0	682372.9
1 LIQUID FUNDS	55583.3	49937.2	38163.6	46252.8	38369.4	38842.1	44089.7	66875.4	75735.9
a. Cash Balance	4775.1	5494.8	5440.4	4719.3	5137.3	6306.6	7813.6	13010.3	11792.5
Nepalese Notes & Coins	4116.9	4881.1	4735.9	4283.8	4763.8	5908.6	7359.7	12651.6	11116.9
Foreign Currency	658.2	613.8	704.5	435.5	373.5	398.0	453.9	358.7	675.6
b. Bank Balance	37230.9	31115.2	21334.4	26579.7	21173.5	24309.2	28434.1	43459.7	51675.1
1. In Nepal Rastra Bank	21440.9	23170.3	16867.6	22728.2	17859.5	21058.2	23233.2	30820.1	40663.5
Domestic Currency					16501.0	20866.6	23085.4	30467.6	40324.9
Foreign Currency					1358.6	191.6	147.9	352.5	338.7
2. "A"Class Licensed Institution	796.1	928.2	683.7	1825.1	848.9	1288.9	1545.4	7094.1	3639.8
Domestic Currency					835.2	1287.7	1511.9	6942.8	2495.3
Foreign Currency					13.7	1.2	33.0	151.3	1144.4
3. Other Financial Ins.					0.0	0.0	258.6	320.2	196.6
4. In Foreign banks	14993.9	7016.7	3783.1	2026.4	2465.1	1962.1	3397.0	5225.2	7175.2
c. Money at Call	13577.3	13327.3	11388.8	14953.8	12058.7	8226.3	7841.8	10405.4	12268.3
Domestic Currency					1482.0	1805.5	2768.1	3591.0	3861.9
Foreign Currency					10576.7	6420.8	5073.7	6814.4	8406.4
2 INVESTMENTS	25100.9	28573.8	39045.5	42384.3	50821.9	57539.1	64443.0	71495.5	74318.9
a. Govt. Securities	25100.9	28573.8	39045.5	42384.3	47678.2	57464.7	63889.5	71065.8	73957.3
b. NRB Bond							0.0	0.0	0.0
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	17.0	17.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	170.0	70.0
e. Non Residents					3043.4	74.4	553.5	242.7	274.6
3 SHARE & OTHER INVESTMENT	345.6	5636.0	6340.8	7284.3	9359.1	24634.7	29087.8	37459.3	51683.2
1. Non Residents					6467.5	17515.0	21374.8	18240.7	27875.5
2. Others					2891.5	7119.7	7713.2	19218.6	23807.7
4 LOANS & ADVANCES	107118.9	111694.4	123211.1	138922.9	157198.9	173383.4	228951.9	302913.4	341127.9
a. Private Sector	104209.3	109043.3	120343.4	136403.5	157198.9	168394.7	218597.7	288246.8	331887.9
b. Financial Institutions							4892.7	11893.7	6342.5
c. Government Organizations	2909.6	2651.1	2867.7	2519.4	2442.5	4988.7	5461.4	2772.9	2897.4
5 BILL PURCHASED	1887.2	1322.2	1143.8	1050.4	3909.2	3353.8	2824.1	3694.9	3614.1
a. Domestic Bills Purchased					745.7	669.6	500.4	931.4	822.8
b. Foreign Bills Purchased	1887.2	1322.2	1143.8	1050.4	1053.4	1230.9	1060.3	1381.8	1468.5
c. Import Bills & Imports					2110.1	1453.3	1263.3	1381.7	1322.8
6 LOANS AGAINST COLLECTED BILLS	115.0	158.0	167.5	58.2	168.2	83.0	53.5	29.7	38.1
a. Against Domestic Bills					21.7	21.2	1.4	29.6	38.0
b. Against Foreign Bills	115.0	158.0	167.5	58.2	146.5	61.8	52.1	0.0	0.1
7 FIXED ASSETS					3809.6	4026.7	6077.7	8101.2	9157.0
8 OTHER ASSETS	61376.3	77596.3	97489.4	103863.8	50728.6	52632.7	59145.6	55347.5	57126.7
a. Accrued Interests	19888.5	23742.8	27722.2	34458.5	38786.5	36718.0	33444.3	30046.4	30375.9
Govt. Entp.	334.3	308.2	297.8	180.3	161.9	297.7	423.6	432.7	491.5
Private Sector	19554.2	23434.6	27424.4	34278.2	38624.6	36420.3	33020.8	29613.7	29884.3
b. Staff Loans / Adv.						4448.0	5877.6	7959.1	8299.8
c. Sundry Debtors					2427.5	1750.5	7052.0	3450.6	1594.1
d. Cash In Transit					795.8	513.6	584.8	1042.0	2410.9
e. Others	41487.8	53853.5	69767.2	69405.3	8718.8	9202.6	12186.9	12849.4	14446.0
9 Expenses not Written off					262.4	377.5	350.0	390.8	369.1
10 Non Banking Assets					1269.9	2109.7	2633.5	2257.1	2064.8
11 Reconciliation Account					75288.9	59040.3	50313.4	7186.3	67136.7
12 Profit & Loss A/c					15300.1	12683.2	2667.8	10984.9	0.5
USES OF FUNDS	251527.2	274917.9	305561.7	339816.7	406486.3	428706.2	490638.1	566736.0	682372.9

Table No. 4
Some Ratios of COMMERCIAL BANKS

	Mid July								Mid -January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
<u>A. GDP, DEPOSITS, CREDIT & INVESTMENT</u>									
1. Deposit / GDP	44.25	43.85	41.42	43.56	42.82	44.53	46.91	51.91	49.99
2. Credit / GDP	26.56	26.80	25.30	26.09	27.78	27.03	32.22	36.90	35.53
3. Investment / GDP	6.19	8.10	9.22	9.25	10.21	12.56	13.00	13.27	13.13
4. Credit & Investment / GDP	32.76	34.91	34.52	35.34	37.99	39.60	45.22	50.18	48.66
5. Time Deposit / GDP	35.62	35.06	32.61	33.40	33.48	34.89	36.41	38.53	12.15
6. Current Deposit / GDP	8.63	8.79	5.86	6.28	5.88	5.72	6.26	6.83	6.35
7. Credit / Total Deposit	60.03	61.13	61.08	59.89	64.86	60.71	68.69	71.09	71.09
8. Investment / Total Deposit	14.00	18.48	22.26	21.24	23.84	28.21	27.71	25.57	26.26
9. Credit & Investment / Total Deposit	74.03	79.60	83.34	81.13	88.70	88.93	96.40	96.66	97.35
10. Fixed Deposit / Total Deposit	35.94	34.66	31.04	27.86	26.67	26.29	25.84	24.59	24.31
11. Current Deposit / Total Deposit	19.51	20.05	14.16	14.43	13.73	12.84	13.34	13.16	12.71
12. Credit to Govt. Entp. / Total Credit	2.67	2.34	2.30	1.80	1.49	2.82	2.36	0.92	0.85
13. Credit to Pvt.Sector / Total Credit	97.33	97.66	97.70	98.20	98.51	97.18	95.53	95.16	99.15
<u>B. LIQUIDITY</u>									
1. NRB Balance / Total Deposit	12.51	13.44	8.91	9.72	7.08	7.23	6.88	7.23	8.47
2. Vault / Total Deposit	2.79	3.19	2.87	1.83	1.89	2.17	2.32	2.97	2.46
3. Total Liquid Fund / Total Deposit	32.43	28.97	20.15	19.78	15.20	13.34	13.06	15.70	15.78
<u>C. CAPITAL ADEQUACY</u>									
1. Capital / Total Deposit	4.53	5.51	5.79	(4.36)	(7.58)	(6.09)	(1.23)	2.34	3.44
2. Capital / Total Credit	7.54	9.01	9.49	(7.29)	(10.82)	(10.03)	(1.79)	3.29	4.84
3. Capital / Total Assets	3.27	3.71	3.87	(3.00)	(4.65)	(4.14)	(0.85)	1.76	2.42
4. Capital Fund / Risk weighted Assets	(5.49)	(9.88)	(12.04)	(9.07)	(6.33)	(5.30)	(1.71)	4.04	4.34

Table No. 5
Capital Fund to Risk Weighted Assets of COMMERCIAL BANKS

(Rs. in million)

Banks	Mid-July 2003		Mid-July 2004		Mid-July 2005		Mid-January 2006		Mid-July 2006		Mid-July 2007		Mid-July 2008		Mid-January 2009	
	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund (In Million)	Capital Fund to Risk Weighted Assets (In %)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)	Capital Fund	Capital Fund to Risk Weighted Assets (%)
1 Nepal Bank Limited	(9449.14)	(28.25)	(8806.67)	(24.97)	(7514.79)	(19.54)	(7072.25)	(30.47)	(5008.40)	(29.67)	(6334.74)	(32.47)	(5744.60)	(22.60)	(5747.60)	(17.19)
2 Rastriya Banijya Bank	(21998.92)	(44.28)	(21009.57)	(42.12)	(20288.80)	(40.54)	(19693.87)	(59.89)	(17865.29)	(50.30)	(17265.78)	(48.45)	(17162.60)	(44.17)	(14452.80)	(23.00)
3 Agriculture Development Bank Ltd.											1753.24	4.19	6661.59	14.93	5484.40	10.47
4 NABIL Bank Limited	1455.09	13.05	1609.42	13.56	1766.07	12.44	1828.89	12.73	2567.79	15.08	2307.63	12.04	3207.70	11.91	3509.30	11.15
5 Nepal Investment Bank Limited	698.24	8.85	1099.38	11.18	1579.21	11.58	1366.69	11.30	2246.10	12.36	2851.62	12.17	3898.50	11.31	4365.60	10.47
6 Standard Chartered Bank Nepal Limited.	1464.85	14.21	1560.16	15.99	1664.36	16.36	1922.27	19.67	2344.60	19.13	2225.28	15.71	3115.40	16.80	3114.50	13.85
7 Himalayan Bank Limited	1604.21	11.03	1790.57	10.62	2034.01	11.10	2056.96	11.26	2588.90	13.10	2651.37	12.11	3348.00	12.50	3651.60	12.39
8 Nepal SBI Bank Limited	686.28	13.78	671.41	10.25	744.88	9.47	897.39	12.61	1348.08	15.01	1444.80	13.29	1726.00	12.54	1846.10	12.71
9 Nepal Bangladesh Bank Limited	843.26	8.11	743.80	5.61	386.64	3.02	291.67	3.10	835.76	6.70	(2707.44)	(23.55)	(2151.40)	(16.49)	(2610.00)	(20.48)
10 Everest Bank Limited	703.74	12.33	766.88	11.07	1247.56	13.57	934.97	12.33	1414.79	12.86	1676.12	11.19	2387.13	11.34	2517.70	10.66
11 Bank of Kathmandu Limited	658.31	12.05	704.86	11.18	777.45	11.22	785.65	14.37	1216.70	15.71	1265.83	12.38	1635.16	11.47	1841.90	11.41
12 Nepal Credit and Commerce Bank Limited	269.65	6.51	223.23	3.42	404.79	5.51	269.60	5.11	383.77	5.22	(574.91)	(9.13)	734.10	11.22	392.70	5.07
13 Lumbini Bank Limited	361.77	11.37	337.08	8.71	274.13	6.35	88.17	3.26	(648.20)	(13.29)	(435.81)	(7.80)	366.90	5.99	620.50	11.39
14 Nepal Industrial & Commercial Bank Limited	594.51	18.87	656.36	13.75	730.99	13.29	722.35	12.10	1037.50	13.62	1208.61	12.20	1626.90	12.96	1851.90	13.09
15 Machhapuchhre Bank Limited	517.87	24.75	579.38	17.82	688.84	11.36	678.32	10.61	987.90	12.98	1110.67	12.07	1264.17	11.30	1684.60	13.56
16 Kumari Bank Limited	390.91	15.46	570.15	12.81	701.50	11.15	739.70	10.51	961.65	12.64	1115.21	11.20	1898.80	14.96	2041.20	13.22
17 Laxmi Bank Limited	334.58	38.56	574.56	29.13	639.44	20.72	655.09	15.84	695.40	14.18	921.93	12.43	1213.24	11.16	1651.20	13.09
18 Siddhartha Bank Limited	355.01	41.85	383.29	19.36	413.43	13.93	562.10	15.85	641.00	14.83	863.82	11.84	1178.00	11.20	1511.20	10.93
19 Global Bank Ltd											487.34	14.69	767.61	11.66	1138.00	13.53
20 Citizens Bank International Ltd.											565.12	21.43	668.00	11.80	839.90	11.46
21 Prime Commercial Bank Ltd													776.41	13.28	995.10	10.70
22 Sunrise Bank Ltd.													707.89	14.16	965.10	10.60
23 Bank of Asia Nepal Ltd.													732.10	21.30	774.30	12.91
24 Development Credit Bank Ltd.													1318.80	28.23	1348.30	18.33
25 NMB Bank Ltd.													1286.50	36.25	1285.50	27.70
Total	(20509.78)	(12.04)	(17545.71)	(9.07)	(13750.28)	(6.33)	(12966.30)	(4.72)	(4251.95)	(5.30)	(4870.10)	(1.71)	15460.31	4.04	20620.20	4.34

Table No. 6
Non Performing Loan Status of Commercial Banks

(Rs. in million)

Banks	Mid - January																				
	2003			2004			2005			2006			2007			2008			2009		
	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)	Total Gross Loan	NPL	NPL to Total Gross Loan (%)
1 Nepal Bank Limited	18132.33	10964.91	60.47	17937.66	9640.08	53.74	16866.50	8372.00	49.64	12441.59	2262.18	18.18	13756.60	1856.00	13.49	15770.70	1410.80	8.95	17090.50	1534.80	8.98
2 Rastriya Banijya Bank	26608.83	16005.32	60.15	25105.68	14470.52	57.64	27000.90	13689.30	50.70	23100.87	8045.50	34.83	24871.36	6876.50	27.65	27494.60	5951.80	21.65	28209.90	5281.80	18.72
3 Agriculture Development Bank Ltd.										33310.75	6858.99	20.59	34440.37	6185.29	17.96	36585.40	4256.20	11.63	36541.40	4733.00	12.95
4 NABIL Bank Limited	8113.68	449.63	5.54	8548.66	286.68	3.35	10946.74	144.51	1.32	13278.78	182.60	1.38	15903.00	178.30	1.12	21769.80	171.40	0.79	25440.20	207.40	0.82
5 Nepal Investment Bank Limited	5921.79	117.09	1.98	7338.57	181.44	2.47	10453.16	280.87	2.69	13171.54	272.49	2.07	17769.00	421.97	2.37	27529.30	309.40	1.12	33135.60	403.80	1.22
6 Standard Chartered Bank Nepal Limited.	6000.16	247.95	4.13	6693.86	252.20	3.77	8420.87	226.31	2.69	9206.28	195.90	2.13	10790.10	197.10	1.83	13964.40	128.70	0.92	13752.00	112.60	0.82
7 Himalayan Bank Limited	10844.60	1092.84	10.08	12919.63	1147.46	8.88	13451.17	1001.35	7.44	15761.97	1040.75	6.60	17793.70	641.60	3.61	20233.90	475.80	2.35	21416.40	400.90	1.87
8 Nepal SBI Bank Limited	4795.84	426.90	8.90	5531.83	345.82	6.25	6739.35	441.02	6.54	8241.45	505.30	6.13	10065.00	45.80	4.56	12742.60	464.90	3.65	13396.50	357.90	2.67
9 Nepal Bangladesh Bank Limited	7961.51	1013.28	12.73	9644.70	1042.18	10.81	9626.91	1832.94	19.04	9796.38	2927.00	29.88	9169.40	3645.90	39.76	9469.60	2945.30	31.10	9584.00	2780.40	29.01
10 Everest Bank Limited	5049.58	111.19	2.20	6095.84	104.76	1.72	7900.09	128.81	1.63	10136.25	129.20	1.27	14082.68	113.17	0.80	18836.40	121.00	0.64	20947.20	103.90	0.50
11 Bank of Kathmandu Limited	4856.03	420.87	8.67	6008.31	399.94	6.66	6182.05	308.51	4.99	7488.70	203.60	2.72	9694.00	243.29	2.51	12747.80	223.80	1.76	13651.60	242.80	1.78
12 Nepal Credit and Commerce Bank Ltd	3396.41	700.83	20.63	4717.30	600.05	12.72	6011.90	519.26	8.64	5899.16	1289.90	21.87	5122.20	1606.87	31.37	5281.00	864.00	16.36	6312.60	651.60	10.32
13 Lumbini Bank Limited	2622.36	306.77	11.70	3222.75	237.30	7.36	3685.13	561.13	15.23	4321.58	1339.20	30.99	4944.60	1007.00	20.37	5367.40	798.20	14.87	5569.20	686.70	12.33
14 Nepal Industrial & Commercial Bank Ltd	2562.86	170.69	6.66	3743.09	146.59	3.92	4909.36	185.43	3.78	6902.10	179.55	2.60	9128.70	1001.10	1.11	11465.46	98.30	0.86	12610.30	116.90	0.93
15 Machhapuchhre Bank Limited	1495.86	31.10	2.08	2540.79	24.98	0.98	5130.22	19.86	0.39	6146.57	16.92	0.28	7319.90	85.16	1.16	8969.80	92.90	1.04	10442.80	565.70	5.42
16 Kumari Bank Limited	2137.59	36.32	1.70	3697.99	28.19	0.76	5681.01	53.99	0.95	7007.78	64.35	0.92	9062.50	66.20	0.73	11530.80	156.00	1.35	13031.40	138.20	1.06
17 Laxmi Bank Limited	775.94	0.00	0.00	1750.93	0.00	0.00	2726.14	44.49	1.63	4279.80	33.50	0.78	6529.20	23.10	0.35	9794.40	12.70	0.13	11021.50	10.80	0.10
18 Siddhartha Bank Limited	629.03	0.00	0.00	1567.83	25.22	1.61	2634.93	67.93	2.58	3869.27	33.57	0.87	6319.90	21.50	0.34	9481.20	57.00	0.60	12133.00	74.80	0.62
19 Global Bank Ltd.													2601.70	0.00	0.00	5134.07	0.00	0.00	5931.30	7.00	0.12
20 Citizens Bank International Ltd.																4798.30	0.00	0.00	6499.40	0.80	0.01
21 Prime Commercial Bank Ltd																5156.00	0.00	0.00	7870.20	0.00	0.00
22 Sunrise Bank Ltd.																4057.69	0.00	0.00	6997.80	1.10	0.02
23 Bank of Asia Nepal Ltd.																2755.30	0.00	0.00	5119.40	0.00	0.00
24 Development Credit Bank Ltd.																3692.54	79.80	2.16	5136.20	90.50	1.76
25 NMB Bank Ltd.																2009.90	30.50	1.52	2939.50	44.80	1.52
Total	111904.40	32095.69	28.68	127065.40	28933.41	22.77	148366.43	27877.70	18.79	194360.82	25580.50	13.16	229363.91	24215.85	10.56	306638.36	18648.50	6.08	344779.90	18548.20	5.38

Table No. 7
Sources & Uses of Fund of NEPAL BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	1125.7	1349.5	1449.1	1064.3	(10347.5)	(10066.5)	1820.6	1906.5	2017.6
a. Paid-up Capital	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4	380.4
b. Statutory Reserves	544.6	544.6	557.2	557.2	699.3	1045.3	1286.8	1332.2	1380.0
c. Share Premium					0.0	0.0		0.0	0.0
d. Retained Earning					(11672.7)	(11672.7)		0.0	0.0
e. Others Reserves	200.7	424.6	511.5	126.7	127.4	180.5	127.7	193.9	257.3
f. Exchange Fluctuation Fund					118.1	0.0	25.7	0.0	0.0
2 BORROWINGS	266.2	215.0	52.4	0.0	1124.9	1717.4	1604.9	1820.1	1938.5
a. NRB	264.8	213.7	52.4	0.0	1124.5	1717.4	1604.9	1820.1	1938.5
b. "A"Class Licensed Institution	1.4	1.4	0.0	0.0	0.3	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.					0.1	0.0	0.0	0.0	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS	35528.6	34060.1	34737.4	36288.5	34744.2	35444.9	38715.2	41451.7	42869.3
a. Current	5000.7	4311.7	4689.5	6300.0	5714.4	6030.5	6761.5	7799.1	7793.6
Domestic					5522.7	5873.6	6605.7	7639.1	7606.9
Foreign					191.8	156.9	155.8	160.0	186.7
b. Savings	20281.6	19851.5	21534.5	22063.0	22671.8	23547.9	26425.4	28545.1	30508.1
Domestic					22665.5	23538.9	26412.9	28530.9	30500.2
Foreign					6.3	9.0	12.5	14.1	7.9
c. Fixed	9921.8	9731.8	8396.9	7481.0	6269.3	5790.9	5393.2	4757.9	4497.3
Domestic					6263.3	5784.5	5387.6	4752.0	4490.5
Foreign					5.9	6.4	5.6	6.0	6.8
d. Call Deposits	0.0	7.8	12.4	270.0	2.8	0.0		250.0	0.0
e. Others	324.5	157.4	104.1	174.5	86.0	75.6	135.1	99.6	70.3
4 Bills Payable					169.2	76.1	92.4	35.9	34.4
5 Other Liabilities	13947.3	28191.9	30090.6	26711.0	36401.0	23575.4	10265.5	9718.7	10306.7
1. Sundry Creditors					814.5	1641.5	2362.0	2556.3	2570.4
2. Loan Loss Provision					9249.9	3269.6	2376.3	2141.8	2601.8
3. Interest Suspense a/c					13629.7	6456.8	5090.4	4510.5	4692.4
4. Others	13947.3	28191.9	30090.6	26711.0	12707.0	12207.5	436.8	510.1	442.1
6 Reconciliation A/c					1768.0	1056.0	3085.8	2033.4	2110.2
7 Profit & Loss A/c					1399.5	2329.7	(7877.3)		(7395.2)
SOURCES OF FUNDS	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	47707.1	56966.3	51881.5
1 LIQUID FUNDS	8050.5	8063.8	4770.6	6444.0	5886.2	5517.4	7003.6	5055.2	5565.4
a. Cash Balance	1784.8	1648.9	1420.9	969.4	1020.7	1116.5	1084.9	1180.5	1317.9
Nepalese Notes & Coins	1479.4	1409.9	1198.1	885.9	942.5	1048.4	1012.9	1120.2	1230.2
Foreign Currency	305.4	239.0	222.8	83.5	78.2	68.1	72.0	60.3	87.6
b. Bank Balance	6265.7	6410.9	3349.7	4452.6	4315.5	4400.9	5918.7	3874.7	4247.5
1. In Nepal Rastra Bank	3050.4	3307.4	2524.1	3783.5	3793.6	3702.9	5112.8	2868.8	3566.1
Domestic Currency					2626.6	3702.2	5125.8	2868.8	3522.3
Foreign Currency					1167.0	0.7	(13.0)	0.0	43.9
2. "A"Class Licensed Institution	328.1	244.0	84.8	129.1	183.8	291.8	327.6	316.4	217.0
Domestic Currency					183.8	291.8	320.0	316.4	217.0
Foreign Currency					0.0	0.0	7.6	0.0	0.0
3. Other Financial Ins.					0.0	0.0		0.0	0.0
4. In Foreign banks	2887.2	2859.5	740.8	540.0	338.1	406.2	478.3	689.5	464.3
c. Money at Call	0.0	4.1	0.0	1022.0	550.0	0.0	0.0	0.0	0.0
Domestic Currency					550.0	0.0		0.0	0.0
Foreign Currency								0.0	0.0
2 INVESTMENTS	6720.0	7115.2	11722.8	10593.8	13838.6	11776.9	13226.3	12918.4	13085.2
a. Govt. Securities	6720.0	7115.2	11722.8	10593.8	11278.0	11776.9	13226.3	12918.4	13085.2
b. NRB Bond					0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0
e. Non Residents					2560.6	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	56.3	37.6	59.8	429.9	51.2	2644.5	3057.0	3733.5	3350.6
1. Non Residents					0.0	2597.2	2045.5	2426.9	2434.1
2. Others					51.2	47.3	1011.5	1306.6	916.6
4 LOANS & ADVANCES	21728.8	20755.6	19078.1	19108.0	17456.0	12180.4	13377.5	15480.6	16817.3
a. Private Sector	21131.0	20103.4	18335.1	18616.7	16883.7	11414.9	12424.1	14809.8	16188.6
b. Financial Institutions							210.7	274.8	226.3
c. Government Organizations	597.8	652.2	743.0	491.3	572.3	765.5	742.7	396.1	402.4
5 BILL PURCHASED	234.2	139.2	88.4	33.7	1073.3	610.7	373.1	290.1	273.2
a. Domestic Bills Purchased					22.6	1.6		7.9	22.6
b. Foreign Bills Purchased	234.2	139.2	88.4	33.7	21.2	15.3	6.8	6.1	14.7
c. Import Bills & Imports					1029.5	593.8	366.3	276.2	236.0
6 LOANS AGAINST COLLECTED BILLS	99.3	102.7	99.6	0.0	1.3	0.0	0.0	0.0	0.0
a. Against Domestic Bills					1.3	0.0	0.0	0.0	0.0
b. Against Foreign Bills	99.3	102.7	99.6	0.0				0.0	0.0
7 FIXED ASSETS	13978.6	27602.5	30510.2	27454.4	208.9	210.6	189.7	229.4	241.5
8 OTHER ASSETS	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6	4692.4
a. Accrued Interests	6958.2	8793.0	9772.9	11498.8	12950.6	6456.0	4146.0	4510.6	4692.4
Govt. Entp.	101.9	132.1	195.1	141.0	161.9	128.3	306.8	273.2	296.4
Private Sector	6856.3	8660.9	9577.8	11357.8	12788.7	6327.7	3839.2	4237.4	4396.0
b. Staff Loans / Adv.					322.4	254.9	293.2	131.4	163.6
c. Sundry Debtors					147.1	513.6		544.8	1073.4
d. Cash In Transit					2311.4	1966.2	3243.5	2615.7	2355.7
e. Others	7020.4	18809.5	20737.3	15955.6					
9 Expenses not Written off					122.3	128.0	91.6	90.2	68.0
10 Non Banking Assets					169.3	798.2	838.5	702.6	660.9
11 Reconciliation Account					388.4	737.4	615.9	1777.5	1820.6
12 Profit & Loss A/c					10332.2	9024.0		7306.3	0.0
USES OF FUNDS	50867.7	63816.6	66329.5	64063.8	65259.2	54133.0	47707.1	56966.3	51881.5

Table No. 8
Sources & Uses of Fund of RASTRIYA BANIJYA BANK

(Rs. In million)

	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	1506.7	1538.2	1557.5	(23839.8)	(21437.9)	(20282.5)	(18385.1)	(17219.5)	(17335.9)
a. Paid-up Capital	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3	1172.3
b. Statutory Reserves	68.2	68.2	68.2	369.2	276.2	540.8	1195.4	1182.5	1182.5
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning				(25607.0)	(23032.3)	(22085.0)	(20826.9)	(19675.7)	(19792.1)
e. Others Reserves	266.2	297.7	317.0	225.7	5.5	5.5	5.5	101.4	101.4
f. Exchange Fluctuation Fund					140.4	83.9	68.6	0.0	0.0
2 BORROWINGS	146.9	156.1	161.9	338.0	3215.7	4351.5	2213.1	2516.0	2669.2
a. NRB	146.9	156.1	161.9	338.0	3215.7	1646.0	149.5	165.3	168.7
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	440.0		0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	2265.5	2063.6	2350.7	2500.5
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0
e. Bonds and Securities						0.0		0.0	0.0
3 DEPOSITS	40500.4	38964.6	39308.6	40313.6	43489.2	45700.7	50192.6	57990.8	61944.3
a. Current	4864.0	4639.7	4687.9	5227.5	6419.8	7891.2	10084.7	12853.0	13853.7
Domestic					6341.1	7872.8	9946.0	12678.2	13826.9
Foreign					78.7	18.4	138.7	174.8	26.8
b. Savings	18822.1	18997.2	20861.2	23288.9	26848.2	29494.9	32909.4	40213.0	43093.6
Domestic					25690.0	29480.3	32847.4	40134.3	42694.3
Foreign					1158.2	14.6	62.0	78.7	399.3
c. Fixed	16477.2	15166.6	13579.5	11572.8	9001.5	8103.8	6997.5	4479.8	4076.5
Domestic					8712.2	8099.9	6698.6	4093.1	3982.6
Foreign					289.3	3.9	298.9	386.7	93.9
d. Call Deposits	0.8	6.7	2.2	134.6	1034.9	45.0	6.6	14.4	480.4
e. Others	336.3	154.4	177.8	89.8	184.8	165.8	194.4	430.6	440.1
4 Bills Payable					38.3	40.8	62.6	70.9	70.1
5 Other Liabilities	31490.7	35459.2	41070.3	64012.7	40601.2	42099.9	29501.0	26952.2	27295.2
1. Sundry Creditors					575.2	602.7	663.9	724.3	1193.2
2. Loan Loss Provision					15214.4	13593.1	8967.5	7709.4	7407.3
3. Interest Suspense a/c					21558.6	24786.8	19059.7	17715.9	17991.8
4. Others	31490.7	35459.2	41070.3	64012.7	3253.0	3117.3	809.9	802.6	702.9
6 Reconciliation A/c					11299.2	7227.0	6680.0	12528.9	10696.0
7 Profit & Loss A/c					388.4	1949.7	1777.1	1846.9	1178.8
SOURCES OF FUNDS	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	86517.7
1 LIQUID FUNDS	14559.8	15089.9	8158.8	10704.1	6714.9	7495.5	5707.9	14584.8	22883.6
a. Cash Balance	899.6	853.8	1016.4	840.4	1027.1	1086.6	1431.2	2307.5	1541.1
Nepalese Notes & Coins	736.1	725.0	884.6	738.4	919.8	1006.5	1339.2	2256.0	1472.4
Foreign Currency	163.5	128.8	131.8	102.0	107.3	80.1	92.0	51.5	68.7
b. Bank Balance	13660.2	14236.1	7142.4	9763.7	5687.8	6408.9	4256.7	11727.3	21252.5
1. In Nepal Rastra Bank	11881.8	13077.4	5917.5	8845.8	4788.2	5959.7	3749.7	11105.4	18526.5
Domestic Currency					4788.2	5959.7	3749.7	11105.4	18620.2
Foreign Currency					0.0	0.0		0.0	(93.7)
2. "A"Class Licensed Institution	(36.0)	(43.7)	6.8	709.9	105.2	109.2	84.0	96.8	147.8
Domestic Currency					107.7	109.2	84.0	96.8	147.8
Foreign Currency					(2.5)	0.0	0.0	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	1814.4	1202.4	1218.1	208.0	794.4	340.0	423.0	525.1	2578.2
c. Money at Call	0.0	0.0	0.0	100.0	0.0	0.0	20.0	550.0	90.0
Domestic Currency					0.0	0.0	20.0	550.0	90.0
Foreign Currency					0.0	0.0	0.0	0.0	0.0
2 INVESTMENTS	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	11066.7
a. Govt. Securities	5576.3	4088.5	4137.1	2918.9	6494.8	9025.7	10129.2	10565.9	11066.7
b. NRB Bond					0.0	0.0	0.0	0.0	0.0
c. Govt. Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0	0.0
e. Non Residents					0.0	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	80.6	82.1	95.8	223.1	2058.1	2753.2	2693.0	4165.6	5183.7
1. Non Residents					0.0	2445.8	0.0	0.0	0.0
2. Others					2058.1	307.4	2693.0	4165.6	5183.7
4 LOANS & ADVANCES	28081.2	28183.5	27969.6	26514.4	28614.0	26863.8	25214.8	27353.6	28074.0
a. Private Sector	27446.5	27622.5	27403.5	26211.5	28291.2	25257.8	23271.9	25867.2	26748.6
b. Financial Institutions							818.2	746.6	469.7
c. Government Organizations	634.7	561.0	566.1	302.9	322.8	1606.0	1124.7	739.8	855.7
5 BILL PURCHED	327.7	316.6	276.8	267.3	305.8	300.9	207.5	137.6	135.9
a. Domestic Bills Purchased					19.2	28.0	87.4	21.7	23.7
b. Foreign Bills Purchased	327.7	316.6	276.8	267.3	286.6	272.9	120.1	115.9	112.2
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	15.8	15.9	12.5	0.0	0.0	0.2	0.0	3.4	0.3
a. Against Domestic Bills						0.2		3.4	0.2
b. Against Foreign Bills	15.8	15.9	12.5	0.0	0.0	0.0	0.0	0.0	0.1
7 FIXED ASSETS					549.4	603.3	670.1	731.7	750.0
8 OTHER ASSETS	25003.3	28341.6	41447.7	40196.7	25419.8	30034.5	25707.7	23373.3	19751.3
a. Accrued Interests	11277.3	13302.1	15401.4	19136.8	21504.1	24739.4	19042.9	17682.9	17953.7
Govt. Entp.	232.4	162.8	92.8	29.5	0.0	142.3	57.2	2.4	2.4
Private Sector	11044.9	13139.3	15308.6	19107.3	21504.1	24597.1	18985.7	17680.5	17951.3
b. Staff Loans / Adv.					1128.4	536.8	2141.2	2949.5	2824.3
c. Sundry Debtors					645.5	0.0	532.8	269.0	903.0
d. Cash In Transit					2141.8	2813.6	2977.8	1701.2	1019.4
e. Others	13726.0	15039.5	26046.3	21059.9	0.0	0.0	0.0	10.4	0.0
9 Expenses not Written off					273.2	403.0	316.2	295.8	304.1
10 Non Banking Assets					7164.1	3607.0	1394.9	3464.1	(1571.9)
11 Reconciliation Account									0.0
12 Profit & Loss A/c									0.0
USES OF FUNDS	73644.7	76118.1	82098.3	80824.5	77594.1	81087.1	72041.3	84686.2	86517.7

Table No. 9
Sources & Uses of Fund of NABIL BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	1046.9	1062.8	1146.4	1804.2	1482.4	1657.7	1874.8	2057.0	2437.1
a. Paid-up Capital	849.1	491.7	491.7	491.7	491.7	491.7	491.7	689.2	965.7
b. Statutory Reserves	0.0	514.5	568.8	652.0	743.2	847.0	975.0	983.5	1133.5
c. Share Premium					0.7	0.1	0.1	0.1	0.1
d. Retained Earning		26.2	2.1	26.1	29.8	30.0	33.4	112.4	161.6
e. Others Reserves	197.8	30.4	83.8	634.4	183.1	251.1	330.4	271.8	176.2
f. Exchange Fluctuation Fund					33.9	37.8	44.2	0.0	0.0
2 BORROWINGS	0.0	280.0	961.5	229.7	17.1	173.2	882.6	1600.0	3032.7
a. NRB	0.0	0.0	611.5	0.0	0.0	0.0	600.0	600.0	2250.0
b. "A"Class Licensed Institution	0.0	280.0	350.0	229.7	17.1	173.2	282.6	760.0	216.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	266.7
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	240.0	300.0
e. Bonds and Securities						0.0	0.0	0.0	0.0
3 DEPOSITS	15838.9	15370.6	13437.7	14098.0	14586.8	19348.4	23342.4	31915.0	33848.5
a. Current	2957.1	2723.0	3025.0	2687.0	2843.5	2953.3	3446.1	5365.8	4836.2
Domestic					2046.1	2326.5	2603.3	3210.0	3425.7
Foreign					797.4	626.8	842.8	2155.8	1410.5
b. Savings	4917.1	4889.0	5237.4	5994.1	7026.4	8770.8	10187.4	12160.0	13351.4
Domestic					6114.6	7757.0	9103.6	10959.0	12063.9
Foreign					911.8	1013.8	1083.8	1201.0	1287.4
c. Fixed	3719.2	2446.8	2252.6	2310.6	2078.6	3450.2	5435.2	8464.1	7625.1
Domestic					1012.9	1105.1	2892.4	5877.2	4901.6
Foreign					1065.7	2345.1	2542.8	2586.9	2723.5
d. Call Deposits	3948.3	4944.7	2540.7	2801.6	2341.3	3851.2	3961.6	5563.4	7555.9
e. Others	297.2	367.1	382.0	304.7	297.0	322.9	312.1	361.8	479.9
4 Bills Payable					71.3	113.8	94.2	141.9	112.2
5 Other Liabilities	2568.6	2932.4	2730.3	2102.4	1639.4	1862.4	2780.8	2014.4	2360.1
1. Sundry Creditors					176.9	216.9	478.0	296.7	627.5
2. Loan Loss Provision					392.0	352.9	356.3	404.6	462.4
3. Interest Suspense a/c					166.6	145.0	112.2	132.4	151.9
4. Others	2568.6	2932.4	2730.3	2102.4	903.9	1147.6	1834.3	1180.7	1118.4
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0
7 Profit & Loss A/c					817.9	979.1	685.6	750.4	673.5
SOURCES OF FUNDS	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	29660.4	38478.6	42464.1
1 LIQUID FUNDS	6284.9	4999.3	4162.1	3916.9	1345.2	2365.2	1963.1	4623.5	3388.8
a. Cash Balance	208.2	318.1	190.6	286.9	146.3	237.8	270.4	511.4	468.2
Nepalese Notes & Coins	182.3	285.4	157.6	263.2	132.4	220.1	243.1	485.6	437.7
Foreign Currency	25.9	32.7	33.0	23.7	13.9	17.7	27.3	25.9	30.5
b. Bank Balance	602.6	593.8	957.1	682.5	413.2	392.5	1129.2	2159.7	2283.7
1. In Nepal Rastra Bank	510.2	366.3	892.8	606.4	107.3	318.4	1113.2	1829.5	1835.7
Domestic Currency					85.7	299.1	1100.8	1827.4	1826.9
Foreign Currency					21.6	19.3	12.4	2.1	8.8
2. "A"Class Licensed Institution	4.8	24.0	16.2	37.8	26.2	26.9	31.5	23.0	31.4
Domestic Currency					26.2	26.9	31.5	23.0	31.4
Foreign Currency					0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.				0.0	0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	87.6	203.5	48.1	38.3	279.7	47.2	(15.5)	307.2	416.6
c. Money at Call	5474.1	4087.4	3014.4	2947.5	785.7	1734.9	563.5	1952.4	636.8
Domestic Currency					102.5	670.0	100.0	20.0	0.0
Foreign Currency					683.2	1064.9	463.5	1932.4	636.8
2 INVESTMENTS	2732.9	4120.3	3663.5	3672.6	2826.8	2372.3	5359.2	4889.6	4657.4
a. Govt./Securities	2732.9	4120.3	3663.5	3672.6	2413.9	2297.9	4805.7	4646.9	4382.9
b. NRB Bond					0.0	0.0	0.0	0.0	0.0
c. Govt./Non-Fin. Ins.					0.0	0.0	0.0	0.0	0.0
d. Other Non-Fin Ins.					0.0	0.0	0.0	0.0	0.0
e. Non Residents					412.9	74.4	553.5	242.7	274.6
3 SHARE & OTHER INVESTMENT	19.8	1081.8	24.3	24.5	1526.5	3802.5	3593.1	5077.0	6313.0
1. Non Residents					1497.9	3711.2	3521.5	4995.2	5648.6
2. Others					28.6	91.3	71.6	81.8	664.4
4 LOANS & ADVANCES	8173.1	7072.0	7996.9	8635.1	11078.0	13021.3	15657.1	21514.6	25298.2
a. Private Sector	7807.3	6751.1	7719.2	8497.3	11018.0	12661.3	15199.6	20857.5	24631.4
b. Financial Institutions							397.5	596.4	666.2
c. Government Organizations	101.3	64.7	20.8	20.3	60.0	360.0	60.0	60.8	0.6
5 BILL PURCHED	264.5	256.2	256.9	117.5	144.7	218.1	221.2	255.1	142.2
a. Domestic Bills Purchased					77.2	66.7	63.0	216.6	51.1
b. Foreign Bills Purchased	264.5	256.2	256.9	117.5	67.5	151.4	158.2	38.6	91.1
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	14.0	17.1	137.6	39.4	24.7	0.0	0.0
a. Against Domestic Bills					20.4	21.0	0.0	0.0	0.0
b. Against Foreign Bills	0.0	0.0	14.0	17.1	117.2	18.4	24.7	0.0	0.0
7 FIXED ASSETS	1979.2	2116.3	2158.2	1850.6	1194.9	1996.7	2553.0	1607.1	2079.8
8 OTHER ASSETS	369.5	377.3	241.2	212.7	185.0	288.1	220.0	224.2	330.8
a. Accrued Interests	369.5	377.3	241.2	212.7	185.0	288.1	220.0	224.2	330.8
Govt. Entp.	0.0	3.6	3.6	0.0	0.0	0.6	0.0	0.0	0.0
Private Sector	369.5	373.7	237.6	212.7	185.0	287.5	220.0	224.2	330.8
b. Staff Loans / Adv.						286.7	335.2	392.2	403.7
c. Sundry Debtors					126.6	148.7	374.6	2.1	143.5
d. Cash In Transit		0.1			0.0	0.0	0.0	0.0	0.0
e. Others	1609.7	1738.9	1917.0	1637.9	883.3	1273.2	1623.2	988.6	1201.9
9 Expenses not Written off					0.0	0.0	0.0	0.0	0.0
10 Non Banking Assets					0.0	0.0	0.0	0.0	0.0
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	19454.4	19645.7	18275.9	18234.3	18614.9	24134.6	29660.4	38478.6	42464.1

Table No. 10
Sources & Uses of Fund of NEPAL INVESTMENT BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	407.1	419.9	557.1	740.7	1234.5	1158.1	1370.8	1959.0	2620.2
a. Paid-up Capital	135.3	170.0	295.3	295.3	587.7	590.6	801.4	1203.9	1606.1
b. Statutory Reserves	222.5	233.8	245.2	268.7	299.3	345.7	415.8	516.1	655.9
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning				49.9	0.0	0.0	0.0	0.0	358.2
e. Others Reserves	49.3	16.1	16.6	126.8	329.6	203.5	131.5	213.1	0.0
f. Exchange Fluctuation Fund					17.9	18.3	22.1	25.9	0.0
2 BORROWINGS	120.0	98.5	6.8	61.5	50.0	550.0	800.0	1050.0	1550.0
a. NRB	0.0	98.5	6.8	61.5	50.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	120.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	500.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	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	0.0	0.0
e. Bonds and Securities						550.0	800.0	1050.0	1050.0
3 DEPOSITS	4256.2	4174.8	7922.8	11706.3	14254.8	18927.3	24488.9	34451.8	40909.6
a. Current	769.0	787.5	979.0	1625.1	1583.2	1705.6	2175.1	3138.7	3519.3
Domestic					1233.7	1307.0	1749.6	2590.1	2749.9
Foreign					349.5	398.6	425.5	548.6	769.4
b. Savings	1259.6	1276.7	2433.9	4922.0	6703.5	8082.0	10742.2	13688.8	16673.5
Domestic					6352.2	7695.5	10262.6	13060.1	15935.3
Foreign					351.3	386.5	479.6	628.7	738.2
c. Fixed	1658.7	945.9	1672.8	2294.7	3212.4	5413.0	7516.8	7944.2	7767.6
Domestic					2242.2	3293.4	5265.6	5789.3	4290.6
Foreign					970.2	2119.6	2251.2	2154.9	3477.0
d. Call Deposits	502.5	1052.0	2610.6	2576.6	2469.7	3448.2	3683.1	9073.0	12292.5
e. Others	66.4	112.7	226.5	287.9	286.0	278.5	371.7	607.1	656.7
4 Bills Payable					14.3	18.8	32.4	78.8	61.3
5 Other Liabilities	750.2	694.6	615.7	1056.8	804.0	943.0	1308.2	1835.2	2595.2
1. Sundry Creditors					114.5	192.8	223.4	290.7	1022.6
2. Loan Loss Provision					256.2	374.3	442.7	537.2	822.2
3. Interest Suspense a/c					54.1	78.0	90.5	106.7	59.9
4. Others	750.2	694.6	615.7	1056.8	379.2	297.9	551.6	900.6	690.5
6 Reconciliation A/c					0.0	0.0	10.8	0.0	0.0
7 Profit & Loss A/c					280.3	410.0	561.7	830.7	490.8
SOURCES OF FUNDS	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	48227.1
1 LIQUID FUNDS	446.7	1899.1	926.4	1215.2	1340.4	2354.9	2791.5	3755.0	6019.3
a. Cash Balance	71.5	61.5	200.9	315.4	374.2	562.5	764.0	1464.5	1219.2
Nepalese Notes & Coins	62.9	50.8	178.6	288.0	350.4	542.0	736.9	1434.6	1148.7
Foreign Currency	8.6	10.7	22.3	27.4	23.8	20.5	27.1	29.9	70.5
b. Bank Balance	375.2	1837.6	725.5	899.8	966.2	1792.4	1677.5	2290.5	2959.4
1. In Nepal Rastra Bank	212.3	166.3	450.4	533.9	780.2	1526.1	1381.3	1820.1	1864.7
Domestic Currency					739.1	1506.3	1357.6	1736.5	1816.8
Foreign Currency					41.1	19.8	23.7	83.6	47.9
2. "A"Class Licensed Institution	3.8	2.8	3.5	85.8	15.6	25.7	20.8	70.8	1094.7
Domestic Currency					15.3	21.1	19.2	69.0	54.8
Foreign Currency					0.3	4.6	1.6	1.8	1039.9
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	159.1	1668.5	271.6	280.1	170.4	240.6	275.4	399.6	0.0
c. Money at Call	0.0	0.0	0.0	0.0	0.0	0.0	350.0	0.0	1840.7
Domestic Currency							350.0	0.0	229.0
Foreign Currency								0.0	1611.7
2 INVESTMENTS	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	3053.4
a. Govt. Securities	300.0	224.4	400.0	2001.1	1948.5	2522.3	3256.4	3155.0	3053.4
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	12.7	37.6	1345.3	2171.4	2125.7	3150.6	3262.2	3724.4	3837.3
1. Non Residents					1922.2	3043.1	3207.4	3664.5	3773.2
2. Others					203.5	107.5	54.8	59.9	64.1
4 LOANS & ADVANCES	2385.5	2693.0	5872.6	7174.4	10295.4	13007.2	17482.0	27145.5	32523.2
a. Private Sector	2360.5	2668.0	5757.6	7004.4	10180.4	12923.2	16904.8	26533.4	31769.8
b. Financial Institutions							493.4	561.9	703.8
c. Government Organizations	25.0	25.0	115.0	170.0	115.0	84.0	83.8	50.2	49.6
5 BILL PURCHASED	45.8	22.7	76.6	115.8	195.0	164.3	287.1	383.8	612.4
a. Domestic Bills Purchased					30.4	49.3	144.7	200.9	200.1
b. Foreign Bills Purchased	45.8	22.7	76.6	115.8	70.1	0.0	0.0	0.0	165.8
c. Import Bills & Imports					94.5	115.0	142.4	182.9	246.5
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS					335.9	372.5	759.5	970.1	1004.8
8 OTHER ASSETS	2342.8	511.0	481.5	887.4	392.3	432.5	729.7	1063.0	1175.2
a. Accrued Interests	120.6	79.3	110.6	112.0	131.2	158.1	174.7	184.0	105.5
Govt. Entp.	0.0	0.6	0.6	1.0	0.0	0.1	0.1	0.0	0.4
Private Sector	120.6	78.7	110.0	111.0	131.2	158.1	174.6	184.0	105.1
b. Staff Loans / Adv.						40.3	56.2	62.9	60.7
c. Sundry Debtors					61.1	64.6	97.7	118.9	152.2
d. Cash In Transit					0.0	0.0	0.0	0.0	1.0
e. Others	2222.2	431.7	370.9	775.4	200.0	169.5	401.1	697.2	855.8
9 Expenses not Written off					0.0	0.0	0.0	0.0	0.0
10 Non Banking Assets					4.6	2.9	4.4	1.5	1.5
11 Reconciliation Account					0.1	0.0	0.0	7.2	0.0
12 Profit & Loss A/c								0.0	0.0
USES OF FUNDS	5533.5	5387.8	9102.4	13565.3	16637.9	22007.2	28572.8	40205.5	48227.1

Table No. 11
Sources & Uses of Fund of STANDARD CHARTERED BANK NEPAL LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	920.3	1012.3	1119.0	1527.9	1278.2	1576.3	1755.3	2117.2	2493.4
a. Paid-up Capital	339.5	339.5	339.5	374.6	374.6	374.6	413.3	620.8	932.0
b. Statutory Reserves	508.9	595.0	679.1	679.1	749.3	749.3	749.3	826.5	990.3
c. Share Premium							0.0	0.0	0.0
d. Retained Earning		0.0	0.0	99.6		245.2	370.6	504.7	383.3
e. Others Reserves	71.9	77.8	100.4	374.6	37.5	75.0	74.9	165.2	0.0
f. Exchange Fluctuation Fund					116.8	132.2	147.2	0.0	187.8
2 BORROWINGS	1590.0	671.5	79.1	78.3	43.8	10.2	1190.9	0.0	1810.0
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	400.0	0.0	600.0
b. "A"Class Licensed Institution	1590.0	671.5	28.1	64.7	16.2	10.2	6.5	0.0	1210.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	51.0	13.6	27.6	0.0	784.4	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0		0.0	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS	15430.1	15835.7	18755.5	21161.4	19344.0	23050.5	24640.3	29743.9	35180.2
a. Current	3279.4	3808.4	5768.6	5816.9	4356.3	4681.8	4794.5	6174.6	8673.7
Domestic					2360.6	3071.6	2806.9	3855.5	3581.3
Foreign					1995.7	1610.2	1987.6	2319.1	5092.4
b. Savings	8404.6	9441.8	10633.1	12771.8	13027.7	14597.5	15244.2	17856.0	19281.6
Domestic					10733.3	12078.9	12685.8	14580.4	15466.9
Foreign					2294.4	2518.6	2558.4	3275.6	3814.7
c. Fixed	3471.7	2264.9	1948.5	1428.5	1416.4	2136.3	3196.5	3301.1	5070.3
Domestic					631.9	386.5	413.2	478.5	407.6
Foreign					784.5	1749.8	2783.3	2822.6	4662.7
d. Call Deposits	0.0	101.1	185.2	941.0	294.9	1125.5	919.0	1938.2	1728.5
e. Others	274.4	219.5	220.1	203.2	248.7	509.4	486.1	474.0	426.1
4 Bills Payable					55.0	55.8	36.2	87.4	39.6
5 Other Liabilities	3477.7	2156.1	2355.5	1691.5	1279.9	1442.5	1622.6	1550.0	1483.5
1. Sundry Creditors					116.8	192.6	259.3	253.9	371.5
2. Loan Loss Provision					277.7	270.4	287.5	245.4	223.6
3. Interest Suspense a/c					133.5	160.1	240.6	115.5	118.3
4. Others	3477.7	2156.1	2355.5	1691.5	751.9	819.4	835.2	935.2	770.1
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0
7 Profit & Loss A/c					757.9	662.5	692.1	814.4	484.7
SOURCES OF FUNDS	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	29937.4	34312.9	41491.4
1 LIQUID FUNDS	8086.5	2890.6	3170.0	4241.8	3370.8	3253.5	3996.1	4247.7	6195.1
a. Cash Balance	187.6	257.8	198.7	187.7	195.4	279.4	378.4	414.9	384.0
Nepalese Notes & Coins	169.9	224.0	153.2	154.2	162.1	243.3	336.4	382.8	320.9
Foreign Currency	17.7	33.8	45.5	33.5	33.3	36.1	42.0	32.1	63.1
b. Bank Balance	7898.9	570.8	1313.4	1835.5	915.7	996.8	1856.5	1635.3	1421.4
1. In Nepal Rastra Bank	659.5	369.8	1141.1	1534.2	692.2	749.8	1613.7	1266.2	1121.0
Domestic Currency					681.0	731.8	1592.3	1232.6	1095.5
Foreign Currency					11.2	18.0	21.4	33.6	25.5
2. "A"Class Licensed Institution	1.4	16.7	112.3	165.1	15.5	18.6	28.8	49.6	63.7
Domestic Currency					15.5	18.6	28.8	49.6	63.7
Foreign Currency					0.0	0.0	0.0	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	7238.0	184.3	60.0	136.2	208.0	228.4	214.0	319.5	236.7
c. Money at Call	0.0	2062.0	1657.9	2218.6	2259.7	1977.3	1761.2	2197.5	4389.7
Domestic Currency								0.0	0.0
Foreign Currency					2259.7	1977.3	1761.2	2197.5	4389.7
2 INVESTMENTS	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8146.1	7993.9
a. Govt. Securities	4811.0	5784.8	6722.8	7948.2	7204.6	8644.9	7115.7	8137.6	7985.4
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								8.5	8.5
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	11.2	3491.2	3634.9	3412.1	2499.5	4205.7	6448.3	5756.7	11334.7
1. Non Residents					2486.1	4190.3	6403.4	5756.7	10320.4
2. Others					13.4	15.4	44.9		1014.3
4 LOANS & ADVANCES	5838.7	5675.6	6028.5	6662.0	8213.5	8905.1	10538.1	13355.0	13512.0
a. Private Sector	5478.8	5389.4	5977.0	6655.3	7898.3	8821.9	9596.3	12599.0	12594.1
b. Financial Institutions							566.6	357.3	482.0
c. Government Organizations	359.9	286.2	51.5	6.7	315.2	83.2	375.2	398.7	435.9
5 BILL PURCHASED	85.4	112.3	52.2	67.6	313.6	301.2	251.9	609.4	240.0
a. Domestic Bills Purchased					3.0	4.5	2.6	1.8	3.0
b. Foreign Bills Purchased	85.4	112.3	52.2	67.6	235.9	296.7	249.3	607.6	237.0
c. Import Bills & Imports					74.7	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS					394.4	390.7	427.4	440.5	483.0
8 OTHER ASSETS	2585.3	1721.1	2700.7	2127.4	754.1	1095.4	1158.3	1755.9	1731.4
a. Accrued Interests	186.6	216.0	167.6	290.7	266.6	378.4	441.9	293.5	383.0
Govt. Entp.	0.0	0.0	2.5	0.0		14.2	0.6	0.0	14.4
Private Sector	186.6	216.0	165.1	290.7	266.6	364.2	441.3	293.5	368.6
b. Staff Loans / Adv.						122.9	146.1	161.8	170.2
c. Sundry Debtors					94.1	59.5	109.0	87.6	148.8
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	2398.7	1505.1	2533.1	1836.7	393.4	534.6	461.3	1213.0	1029.4
9 Expenses not Written off					8.3	1.3	1.6	1.6	1.3
10 Non Banking Assets						0.0	0.0	0.0	0.0
11 Reconciliation Account						0.0	0.0	0.0	0.0
12 Profit & Loss A/c						0.0	0.0	0.0	0.0
USES OF FUNDS	21418.1	19675.6	22309.1	24459.1	22758.8	26797.8	29937.4	34312.9	41491.4

Table No. 12
Sources & Uses of Fund of HIMALAYAN BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	501.6	651.6	740.6	1435.9	1328.2	1541.7	1766.1	2146.5	2513.0
a. Paid-up Capital	300.0	390.0	429.0	536.3	643.5	772.2	810.8	1013.5	1216.2
b. Statutory Reserves	183.6	239.7	288.8	329.2	381.8	443.4	534.9	633.3	760.5
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning		0.0		68.9	173.9	158.2	156.6	184.4	96.8
e. Others Reserves	18.0	21.9	22.8	501.5	102.9	154.3	244.3	295.8	418.6
f. Exchange Fluctuation Fund					26.1	13.6	19.5	19.5	20.9
2 BORROWINGS	5.4	48.2	538.8	66.4	485.0	383.0	360.0	870.0	984.6
a. NRB	0.0	47.6	403.7	66.4	25.0	23.0		0.0	0.0
b. "A"Class Licensed Institution	5.4	0.6	135.1	0.0	100.0	0.0		10.0	124.6
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	360.0	0.0		0.0	0.0
e. Bonds and Securities						360.0	360.0	860.0	860.0
3 DEPOSITS	17613.6	18595.2	21002.8	22760.9	24831.1	26456.2	29905.8	31805.3	32396.0
a. Current	2313.7	2652.8	3702.2	4353.1	5013.0	4993.6	5447.1	6801.3	7010.7
Domestic					3446.9	3647.4	4370.2	4983.3	5323.7
Foreign					1566.1	1346.2	1076.9	1818.0	1687.0
b. Savings	9164.1	9102.8	10840.8	11719.7	12852.4	14582.8	15784.7	17935.0	19801.4
Domestic					11925.3	13287.7	14573.0	16727.3	18687.2
Foreign					927.1	1295.1	1211.7	1207.6	1114.1
c. Fixed	5668.1	6044.9	5880.7	6043.7	6364.3	6350.2	8201.1	6423.9	4933.0
Domestic					2540.0	2353.3	4076.4	3101.8	3520.7
Foreign					3824.3	3996.9	4124.7	3322.0	1412.3
d. Call Deposits	0.0	343.8	201.3	219.6	15.4	41.6	97.9	0.0	0.2
e. Others	467.7	450.9	377.8	424.8	586.0	488.0	375.0	645.2	650.8
4 Bills Payable						101.3	94.9	101.3	136.8
5 Other Liabilities	2808.4	2085.7	2439.0	2488.0	1705.9	2067.2	1557.4	1516.7	1694.8
1. Sundry Creditors					17.2	83.6	24.0	25.6	17.4
2. Loan Loss Provision					937.1	1029.0	760.1	679.0	686.3
3. Interest Suspense a/c					518.2	558.2	343.1	350.5	374.3
4. Others	2808.4	2085.7	2439.0	2488.0	233.4	396.4	430.2	461.7	616.8
6 Reconciliation A/c					0.0	1.7	132.8	36.1	0.0
7 Profit & Loss A/c					752.4	513.8	828.5	1050.8	595.3
SOURCES OF FUNDS	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	37526.8	38320.5
1 LIQUID FUNDS	7192.6	7658.8	8281.7	8613.5	8173.2	2677.6	3259.6	2503.4	2579.6
a. Cash Balance	149.9	462.8	382.7	274.2	287.2	305.4	177.2	278.2	416.2
Nepalese Notes & Coins	131.7	450.1	350.0	274.2	287.2	263.3	154.6	260.4	340.0
Foreign Currency	18.2	12.7	32.7	0.0	0.0	42.1	22.6	17.8	76.2
b. Bank Balance	1136.9	768.6	1770.0	1494.5	1262.2	1366.9	1372.4	1118.5	1775.6
1. In Nepal Rastra Bank	1073.2	695.4	1130.0	1623.9	1412.0	1093.0	1269.5	959.3	1437.5
Domestic Currency					1373.2	1109.6	1255.0	922.2	1430.4
Foreign Currency					38.8	(16.6)	14.5	37.0	7.1
2. "A"Class Licensed Institution	11.0	36.3	40.0	33.0	2.5	78.6	40.8	42.3	123.1
Domestic Currency					2.5	78.6	38.8	42.0	112.8
Foreign Currency					0.0	0.0	2.0	0.3	10.3
3. Other Financial Ins.								0.0	0.0
4. In Foreign banks	52.7	36.9	600.0	(162.4)	(152.3)	195.3	62.1	117.0	215.0
c. Money at Call	5905.8	6427.4	6129.0	6844.8	6623.8	1005.3	1710.0	1106.7	387.8
Domestic Currency					200.0	0.0	130.0	0.0	50.0
Foreign Currency					6423.8	1005.3	1580.0	1106.7	337.8
2 INVESTMENTS	2224.3	2588.6	3980.0	2781.7	5469.7	5144.4	6454.8	7471.7	8468.8
a. Govt. Securities	2224.3	2588.6	3980.0	2781.7	5469.7	4577.7	6454.8	7471.7	8468.8
b. NRB Bond						566.7		0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin. Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	10.7	34.3	34.3	96.6	39.9	5746.1	5366.8	5280.3	3719.0
1. Non Residents					0.0	5746.1	5294.7	5190.8	3625.3
2. Others					39.9		72.1	89.6	93.8
4 LOANS & ADVANCES	8836.6	9673.5	10894.2	13081.7	13245.0	15515.7	17672.0	19985.2	20775.7
a. Private Sector	8300.2	9321.0	10151.5	12315.5	12499.6	14911.1	16969.7	19985.2	20775.7
b. Financial Institutions								0.0	0.0
c. Government Organizations	536.4	352.5	742.7	766.2	745.4	604.6	702.3	0.0	0.0
5 BILL PURCHASED	340.3	0.0	180.0	0.0	345.9	252.6	169.5	248.7	640.7
a. Domestic Bills Purchased					345.9	252.6	30.3	44.7	182.8
b. Foreign Bills Purchased	340.3	0.0	180.0	0.0			139.2	204.0	457.9
c. Import Bills & Imports								0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS	2324.5	1425.7	1351.0	2177.7	481.0	540.8	575.0	705.2	839.6
8 OTHER ASSETS	115.5	313.4	313.5	661.9	701.4	1035.8	1009.9	1191.8	1115.8
a. Accrued Interests	115.5	313.4	313.5	661.9	701.4	688.2	415.3	407.4	480.8
Govt. Entp.	0.0	5.5	0.9	2.2		0.0	0.0	0.0	0.0
Private Sector	115.5	307.9	312.6	659.7	701.4	688.2	415.3	407.4	480.8
b. Staff Loans / Adv.						109.4	151.7	170.9	183.9
c. Sundry Debtors						58.8	27.1	33.2	24.1
d. Cash In Transit						0.0	0.0	0.4	2.8
e. Others	2209.0	1112.3	1037.5	1515.8	275.6	225.3	409.7	589.0	429.8
9 Expenses not Written off						121.5	118.3	115.7	124.9
10 Non Banking Assets					57.9	16.2	19.6	24.8	22.9
11 Reconciliation Account					254.2	0.0	0.0	0.0	33.6
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	20929.0	21380.7	24721.2	26751.2	29102.6	31064.9	34645.5	37526.8	38320.5

Table No. 13
Sources & Uses of Fund of NEPAL SBI BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	243.5	541.5	582.9	823.2	689.3	1119.8	989.9	1163.3	1414.6
a. Paid-up Capital	143.9	424.9	425.2	426.9	431.9	840.2	647.8	874.5	874.5
b. Statutory Reserves	73.2	75.7	83.9	136.2	191.0	245.7	140.7	191.7	241.2
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning		12.2	40.9	12.2	38.2	5.3	1.7	0.7	1.5
e. Others Reserves	26.4	28.7	32.9	247.9	22.4	22.4	192.4	88.6	287.1
f. Exchange Fluctuation Fund					5.8	6.2	7.3	7.8	10.2
2 BORROWINGS	0.0	264.2	65.8	0.0	67.4	0.0	1015.4	1827.5	1495.1
a. NRB	0.0	264.2	65.8	0.0	67.4	0.0		0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0				20.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0			815.4	1607.5	1295.1
d. Other Financial Ins.		0.0		0.0				0.0	0.0
e. Bonds and Securities							200.0	200.0	200.0
3 DEPOSITS	6618.4	5572.2	6522.8	7232.1	8645.8	10852.7	11445.2	13715.4	20611.6
a. Current	2359.9	1086.7	1300.0	1712.6	1774.1	1375.4	1930.4	1738.1	2398.4
Domestic					1724.2	1326.9	1884.3	1694.8	2309.4
Foreign					49.9	48.5	46.1	43.3	89.0
b. Savings	1259.5	1274.7	1820.7	2024.2	2684.7	2832.7	3274.7	4171.2	4540.2
Domestic					2601.0	2764.9	3175.6	4103.7	4471.7
Foreign					83.7	67.8	99.1	67.5	68.5
c. Fixed	2929.4	3132.7	3337.6	3371.4	4086.4	6116.2	5517.3	6854.9	13011.1
Domestic					4086.4	5970.4	5354.8	6834.8	7443.6
Foreign					0.0	145.8	162.5	20.1	5567.5
d. Call Deposits	0.0	26.3	0.0	0.0	0.0	449.0	624.7	828.8	561.5
e. Others	69.6	51.9	64.5	123.9	100.6	79.4	98.1	122.4	100.5
4 Bills Payable					32.7	35.5	61.6	75.1	64.3
5 Other Liabilities	538.5	574.3	829.1	877.7	957.2	1263.1	1490.4	1547.9	1200.7
1. Sundry Creditors					11.4	86.1	311.2	109.0	98.4
2. Loan Loss Provision					397.3	613.6	589.2	616.2	509.7
3. Interest Suspense a/c					475.5	462.8	464.6	513.2	363.6
4. Others	538.5	574.3	829.1	877.7	73.0	100.6	125.4	309.4	229.0
6 Reconciliation A/c					7.1	244.7	0.2	9.7	9.4
7 Profit & Loss A/c					217.1	219.8	394.5	255.1	155.3
SOURCES OF FUNDS	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	24951.0
1 LIQUID FUNDS	2348.2	1403.2	1331.6	775.0	459.6	894.5	1754.5	1651.6	2686.7
a. Cash Balance	148.5	166.6	269.6	161.2	143.7	269.7	287.5	314.7	358.6
Nepalese Notes & Coins	133.2	147.8	243.1	140.1	125.3	244.1	262.2	301.2	334.2
Foreign Currency	15.3	18.8	26.5	21.1	18.4	25.6	25.3	13.5	24.3
b. Bank Balance	1809.7	1236.6	1062.0	613.8	315.9	261.6	835.1	1032.9	2228.2
1. In Nepal Rastra Bank	294.2	1177.5	892.3	578.3	390.1	629.9	556.7	403.8	872.6
Domestic Currency					387.6	626.3	544.0	391.8	871.1
Foreign Currency					2.5	3.6	12.7	12.0	1.4
2. "A"Class Licensed Institution	4.7	12.9	12.2	7.3	8.1	4.7	11.8	19.5	28.5
Domestic Currency					8.1	4.1	10.8	16.8	24.8
Foreign Currency					0.6	1.0	2.7	3.7	3.7
3. Other Financial Ins.								0.0	0.0
4. In Foreign banks	1510.8	46.2	157.5	28.2	(82.3)	(373.0)	266.6	609.6	1327.1
c. Money at Call	390.0	0.0	0.0	0.0	0.0	363.2	631.9	304.0	100.0
Domestic Currency						215.0	350.0	0.0	100.0
Foreign Currency						148.2	281.9	304.0	0.0
2 INVESTMENTS	364.7	503.2	1189.4	1871.5	2588.2	3680.4	2345.6	3093.6	2336.9
a. Govt. Securities	364.7	503.2	1189.4	1871.5	2470.0	3680.4	2345.6	3093.6	2336.9
b. NRB Bond					118.2	0.0		0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	8.9	17.9	17.9	17.9	19.5	19.5	31.9	53.3	5608.0
1. Non Residents					0.0	0.0	0.0	0.0	0.0
2. Others					19.5	19.5	31.9	53.3	5608.0
4 LOANS & ADVANCES	4091.0	4528.6	4761.1	5490.9	6619.1	8059.6	9846.7	12574.9	13280.9
a. Private Sector	4002.7	4441.2	4711.1	5418.0	6576.1	7896.6	9464.4	12231.0	12789.3
b. Financial Institutions							176.4	239.3	313.2
c. Government Organizations	88.3	87.4	50.0	72.9	43.0	163.0	205.9	104.5	178.4
5 BILL PURCHASED	85.3	65.3	5.0	61.6	146.1	190.8	218.4	167.7	115.9
a. Domestic Bills Purchased					29.5	26.8	51.6	17.8	27.7
b. Foreign Bills Purchased	85.3	65.3	5.0	61.6	116.6	164.0	166.8	149.8	88.2
c. Import Bills & Imports								0.0	0.0
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS	502.3	433.9	695.6	716.1	132.6	147.2	194.3	249.0	292.9
8 OTHER ASSETS					632.1	697.6	1000.5	802.9	624.8
a. Accrued Interests	164.6	198.5	389.7	421.2	494.0	431.4	485.2	475.2	389.6
Govt. Entp.	0.0	2.3	0.5	0.4		0.0	0.0	20.0	25.0
Private Sector	164.6	196.2	389.2	420.8	494.0	431.4	485.2	455.1	364.7
b. Staff Loans / Adv.						46.5	53.4	57.8	59.1
c. Sundry Debtors					1.0	0.9	250.7	38.7	16.2
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	337.7	235.6	305.9	294.9	137.1	218.8	211.2	231.1	159.8
9 Expenses not Written off					0.0	2.4	1.5	1.0	1.0
10 Non Banking Assets					19.4	43.6	3.8	0.0	3.8
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	7400.4	6952.2	8000.6	8933.0	10616.6	13735.6	15397.2	18594.0	24951.0

Table No. 14
Sources & Uses of Fund of NEPAL BANGLADESH BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	299.7	595.6	622.6	1038.7	1038.1	234.6	(1562.4)	(2783.4)	(2194.4)
a. Paid-up Capital	119.1	238.1	359.9	359.9	719.9	719.9	719.9	744.1	744.1
b. Statutory Reserves	137.9	178.2	190.9	205.2	201.7	201.7	201.7	201.7	320.9
c. Share Premium					3.5	3.5	3.5	3.5	3.5
d. Retained Earning		145.8	0.0	145.8	0.0	(803.7)	(2605.4)	(3850.6)	(3386.8)
e. Others Reserves	42.7	33.5	71.8	327.8	72.0	72.0	72.0	72.0	72.0
f. Exchange Fluctuation Fund					41.0	41.2	45.9	46.0	51.8
2 BORROWINGS	0.0	152.5	68.3	67.2	0.0	71.0	230.0	30.0	0.0
a. NRB	0.0	152.5	8.3	30.0	0.0	71.0	230.0	30.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	60.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	37.2	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	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS	8578.8	9514.0	10548.0	12747.3	12125.5	13014.8	9464.0	10883.7	10382.8
a. Current	634.1	864.5	884.2	1137.0	1077.6	1117.5	872.5	1147.1	912.8
Domestic					950.9	1032.0	822.8	972.2	780.9
Foreign					126.7	85.5	49.7	174.8	131.9
b. Savings	1694.9	2086.9	2913.6	4225.9	5475.2	7414.8	5582.9	6867.2	7512.7
Domestic					5454.3	7390.2	5562.1	6835.5	7467.9
Foreign					20.9	24.6	20.8	31.7	44.8
c. Fixed	5236.8	5453.6	5031.6	4875.7	3536.6	2867.0	1578.1	1166.7	891.1
Domestic					3444.8	2848.2	1575.4	1166.7	890.3
Foreign					91.8	18.8	2.7	0.0	0.8
d. Call Deposits	682.1	766.0	1439.8	2208.8	1770.4	1363.6	1155.7	1489.0	814.1
e. Others	330.9	343.0	278.8	299.9	265.7	251.9	274.8	213.7	252.1
4 Bills Payable					(94.9)	(252.1)	22.7	29.4	73.8
5 Other Liabilities	1452.2	1737.0	1690.3	2043.4	2499.2	3292.7	5571.0	6357.5	8006.2
1. Sundry Creditors					114.4	162.4	161.1	1507.7	3077.6
2. Loan Loss Provision					1184.5	1691.9	3633.7	3301.4	3060.4
3. Interest Suspense a/c					702.6	984.6	1249.8	843.2	894.0
4. Others	1452.2	1737.0	1690.3	2043.4	497.8	453.8	526.4	705.2	974.2
6 Reconciliation A/c					(104.1)	(96.2)	(19.9)	382.7	645.0
7 Profit & Loss A/c					76.1	457.0	576.9	684.3	560.9
SOURCES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3	15584.2	17474.4
1 LIQUID FUNDS	1810.1	1836.7	891.8	1488.8	1493.2	1764.7	1195.3	1962.2	2077.4
a. Cash Balance	242.8	362.8	309.8	350.7	300.9	354.5	391.7	612.0	470.9
Nepalese Notes & Coins	221.5	334.2	267.4	319.7	279.4	333.3	371.0	602.0	451.1
Foreign Currency	21.3	28.6	42.4	31.0	21.5	21.2	20.7	10.1	19.8
b. Bank Balance	756.1	1395.6	582.0	1056.2	1054.4	1292.8	771.1	1350.1	1146.5
1. In Nepal Rastra Bank	634.1	1170.7	511.0	800.3	747.7	1110.4	613.2	1005.8	1114.3
Domestic Currency					735.5	1009.1	599.1	996.5	1009.5
Foreign Currency					12.2	101.3	14.1	9.3	104.8
2. "A"Class Licensed Institution	22.2	20.9	15.1	33.2	21.4	11.3	21.5	61.2	10.6
Domestic Currency					20.2	10.9	21.2	60.8	10.4
Foreign Currency					1.2	0.4	0.3	0.4	0.2
3. Other Financial Ins.								0.0	0.0
4. In Foreign banks	99.8	204.0	55.9	222.7	285.3	171.1	136.4	283.1	21.6
c. Money at Call	811.2	78.3	0.0	81.9	137.9	117.4	32.5	0.0	460.0
Domestic Currency					0.0	30.0	32.5	0.0	460.0
Foreign Currency					137.9	87.4	0.0	0.0	0.0
2 INVESTMENTS	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1979.3
a. Govt. Securities	262.5	891.0	2040.4	2578.9	2212.5	2525.3	826.8	1221.8	1979.3
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	15.0	138.4	236.3	38.4	62.8	64.8	182.2	194.2	136.1
1. Non Residents							102.4	136.4	78.4
2. Others					62.8	64.8	79.8	57.8	57.7
4 LOANS & ADVANCES	7022.3	7969.1	8362.9	9995.6	8739.8	9010.7	8302.8	8420.0	8678.9
a. Private Sector	6703.4	7708.4	8079.9	9662.1	8681.8	8852.1	7862.6	8104.5	8363.4
b. Financial Institutions							381.6	228.0	258.6
c. Government Organizations	318.9	260.7	283.0	333.5	58.0	158.6	58.6	87.6	57.0
5 BILL PURCHASED	325.1	245.4	129.0	258.0	984.5	895.2	856.3	1049.7	905.0
a. Domestic Bills Purchased					18.9	8.4	10.5	23.1	16.2
b. Foreign Bills Purchased	325.1	245.4	129.0	258.0	128.2	144.2	101.0	107.6	148.5
c. Import Bills & Imports					837.4	742.6	744.8	918.9	740.4
6 LOANS AGAINST COLLECTED BILLS	0.0	7.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills	0.0	7.6	0.0	0.0				0.0	0.0
7 FIXED ASSETS	895.7	910.9	1268.8	1536.9	1509.1	172.1	141.2	147.7	149.5
8 OTHER ASSETS	895.7	910.9	1268.8	1536.9	1509.1	1793.4	2326.6	2215.3	3229.6
a. Accrued Interests	91.9	124.2	160.8	300.9	364.7	984.5	1249.8	843.8	894.0
Govt. Entp.	0.0	0.0	0.8	3.1		7.7	15.0	16.0	15.9
Private Sector	91.9	124.2	160.0	297.8	364.7	976.8	1234.8	827.8	878.1
b. Staff Loans / Adv.						71.4	93.4	125.3	139.6
c. Sundry Debtors					21.0	21.1	12.9	39.8	15.4
d. Cash In Transit					0.0	0.0		0.0	0.0
e. Others	803.8	786.7	1108.0	1236.0	1123.4	716.4	970.5	1206.4	2180.7
9 Expenses not Written off					10.6	10.7	6.8	6.2	6.2
10 Non Banking Assets					328.1	484.9	444.3	367.2	312.3
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	10330.7	11999.1	12929.2	15896.6	15540.0	16721.8	14282.3	15584.2	17474.4

Table No. 15
Sources & Uses of Fund of EVEREST BANK LTD.

	(Rs. In million)									
	Mid-July									Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1 CAPITAL FUND	249.4	497.8	587.1	665.8	980.3	832.5	963.6	1601.5	1781.2	
a. Paid-up Capital	197.0	399.3	455.0	455.0	755.0	518.0	518.0	831.4	838.8	
b. Statutory Reserves	13.4	27.3	44.9	64.5	93.2	127.3	180.8	232.8	323.1	
c. Share Premium					6.4	6.4	6.4	206.4	206.4	
d. Retained Earning		62.5	72.9	62.5	46.9	70.5	108.6	130.5	83.8	
e. Others Reserves	39.0	8.7	14.3	83.8	63.0	94.5	133.1	183.3	329.2	
f. Exchange Fluctuation Fund					15.8	15.8	16.7	17.0	0.0	
2 BORROWINGS	80.0	310.3	83.2	433.3	0.0	300.0	300.0	300.0	613.6	
a. NRB	0.0	81.8	0.0	0.0	0.0	0.0	0.0	0.0	0.0	
b. "A"Class Licensed Institution	80.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	313.6	
c. Foreign Banks and Fin. Ins.	0.0	228.5	83.2	433.3	0.0	0.0	0.0	0.0	0.0	
d. Other Financial Ins.		0.0	0.0	0.0	0.0	300.0	300.0	0.0	0.0	
e. Bonds and Securities								300.0	300.0	
3 DEPOSITS	4574.5	5461.1	6694.9	8064.0	10097.8	13802.5	19097.7	23976.3	27695.5	
a. Current	399.7	489.6	562.4	719.8	1025.2	1155.2	2620.0	2492.3	3143.1	
Domestic					997.8	1128.5	2585.2	2443.0	3032.8	
Foreign					27.4	26.7	34.8	49.3	110.3	
b. Savings	1384.1	1733.3	2758.0	3730.7	4806.9	6929.2	9018.0	11883.9	14028.4	
Domestic					4767.5	6815.0	8887.7	11724.2	13881.8	
Foreign					39.4	114.2	130.3	159.7	146.5	
c. Fixed	2470.2	2694.6	2803.4	2914.1	3444.5	4298.2	5658.7	6598.0	6427.0	
Domestic					3418.0	3758.1	5368.4	6406.0	6363.1	
Foreign					26.5	540.1	290.3	192.0	63.9	
d. Call Deposits	225.6	439.4	428.0	565.6	704.4	1293.3	1578.9	2780.6	3860.2	
e. Others	94.9	104.2	143.1	133.8	116.8	126.6	222.1	221.4	236.8	
4 Bills Payable					17.6	11.1	26.8	49.4	264.9	
5 Other Liabilities	336.3	505.0	895.0	804.1	782.1	1176.5	1398.8	1491.5	1066.9	
1. Sundry Creditors					231.9	29.4	44.5	78.7	105.9	
2. Loan Loss Provision					317.7	356.1	418.6	497.3	566.2	
3. Interest Suspense a/c					57.8	61.6	83.1	92.2	132.6	
4. Others	336.3	505.0	895.0	804.1	174.7	729.4	852.6	823.2	262.2	
6 Reconciliation A/c					2915.4	211.4	1247.8	424.4	2.3	
7 Profit & Loss A/c					275.8	380.5	300.6	722.8	289.6	
SOURCES OF FUNDS	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	31714.0	
1 LIQUID FUNDS	824.1	809.2	1156.1	869.7	1624.2	1619.6	3329.7	3198.4	2388.2	
a. Cash Balance	108.0	169.9	136.6	128.7	192.6	259.4	535.0	823.0	885.7	
Nepalese Notes & Coins	92.9	146.3	109.8	117.8	180.6	246.1	512.3	809.2	868.0	
Foreign Currency	15.1	23.6	26.8	10.9	12.0	13.3	22.7	13.8	17.7	
b. Bank Balance	716.1	502.3	982.0	508.9	861.6	1360.2	2794.7	2029.4	652.5	
1. In Nepal Rastra Bank	385.6	357.7	724.8	441.9	774.5	1139.5	1846.8	1080.9	356.5	
Domestic Currency					757.1	1136.5	1841.7	1063.2	339.9	
Foreign Currency					17.4	3.0	5.1	17.7	16.7	
2. "A"Class Licensed Institution	2.3	3.1	5.9	4.2	13.4	6.1	36.3	47.8	24.3	
Domestic Currency					12.5	6.1	32.6	38.0	22.2	
Foreign Currency					0.9	0.0	3.7	9.8	2.1	
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0	
4. In Foreign banks	328.2	141.5	251.3	62.8	73.7	214.6	911.6	900.7	271.7	
c. Money at Call	0.0	137.0	37.5	232.1	570.0	0.0	0.0	346.0	850.0	
Domestic Currency					570.0	0.0	0.0	0.0	0.0	
Foreign Currency					0.0	0.0	0.0	346.0	850.0	
2 INVESTMENTS	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	6473.2	
a. Govt. Securities	823.0	1538.9	1599.4	2466.4	2100.3	3548.6	4704.6	4906.5	6473.2	
b. NRB Bond								0.0	0.0	
c. Govt. Non-Fin. Ins.								0.0	0.0	
d. Other Non-Fin. Ins.								0.0	0.0	
e. Non Residents								0.0	0.0	
3 SHARE & OTHER INVESTMENT	3.7	89.7	17.1	17.1	19.4	652.7	280.5	154.6	442.0	
1. Non Residents						646.2	274.0	138.4	340.0	
2. Others					19.4	6.5	6.5	16.2	102.0	
4 LOANS & ADVANCES	2963.7	3969.6	5030.9	6116.6	7914.4	10124.2	14059.2	18814.3	20906.0	
a. Private Sector	2963.7	3969.6	4970.9	6047.4	7914.4	9630.6	13027.4	17718.2	19720.8	
b. Financial Institutions							388.9	572.9	592.0	
c. Government Organizations	0.0	0.0	60.0	69.2	0.0	493.6	642.9	523.2	593.2	
5 BILL PURCHASED					29.7	30.7	40.8	22.1	41.3	
a. Domestic Bills Purchased					16.4	21.7	28.8	16.3	34.8	
b. Foreign Bills Purchased					13.3	9.0	12.0	5.8	6.5	
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS					0.0	0.0	0.0	0.0	0.0	
a. Against Domestic Bills								0.0	0.0	
b. Against Foreign Bills								0.0	0.0	
7 FIXED ASSETS					133.7	152.0	170.3	314.9	444.0	
8 OTHER ASSETS	582.8	353.7	438.0	482.9	449.9	576.9	750.2	1155.0	1019.3	
a. Accrued Interests	94.3	99.8	147.6	176.6	180.6	110.2	72.2	127.5	225.7	
Govt. Entp.	0.0	0.0	0.9	0.2		0.0	0.5	35.3	98.1	
Private Sector	94.3	99.8	146.7	176.4	180.6	110.2	71.7	92.2	127.6	
b. Staff Loans / Adv.						72.8	102.6	156.6	173.6	
c. Sundry Debtors					20.9	9.7	56.9	168.7	499.9	
d. Cash In Transit					3.3	0.0	0.0	0.0	0.0	
e. Others	531.4	267.0	309.1	320.8	245.1	384.1	518.5	702.1	120.1	
9 Expenses not Written off					0.0	0.0	0.0	0.0	0.0	
10 Non Banking Assets					48.7	9.9	0.0	0.0	0.0	
11 Reconciliation Account					2748.7	0.0	0.0	0.0	0.0	
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0	
USES OF FUNDS	5240.2	6774.2	8260.2	9967.2	15069.0	16714.5	23335.3	28565.9	31714.0	

Table No. 16
Sources & Uses of Fund of BANK OF KATHMANDU LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	259.8	510.7	520.2	734.6	650.8	720.7	840.2	982.0	1342.1
a. Paid-up Capital	233.6	463.6	463.6	463.6	463.6	463.6	603.1	603.1	844.4
b. Statutory Reserves	20.1	33.1	35.0	51.4	76.9	104.8	145.3	197.8	270.1
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning		5.5	12.9	51.9	6.5	1.0	8.3	6.7	22.2
e. Others Reserves	6.1	8.5	8.7	167.7	92.9	139.2	68.9	174.4	205.4
f. Exchange Fluctuation Fund					10.9	12.1	14.6	0.0	0.0
2 BORROWINGS	100.0	0.0	498.2	912.2	6.0	753.2	930.0	300.0	489.1
a. NRB	0.0	0.0	107.0	8.0	6.0	0.0	360.0	0.0	0.0
b. "A"Class Licensed Institution	100.0	0.0	391.2	904.2	0.0	553.2	370.0	100.0	289.1
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	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	0.0	0.0
e. Bonds and Securities						200.0	200.0	200.0	200.0
3 DEPOSITS	5724.1	5735.9	6169.6	7741.6	8942.8	10429.3	12358.6	15832.7	16800.1
a. Current	681.5	789.6	935.7	997.9	1302.6	1409.2	1661.8	2092.3	2383.2
Domestic					1135.7	1218.8	1490.7	1908.9	2146.2
Foreign					166.9	190.4	171.1	183.4	237.0
b. Savings	1848.9	1862.6	2267.3	2873.8	3447.5	4582.0	5526.8	6595.2	7504.0
Domestic					3244.5	4297.3	5298.3	6330.3	7313.9
Foreign					203.0	284.7	228.5	264.9	190.1
c. Fixed	1948.5	1958.8	1991.1	2279.7	2878.9	2709.8	3037.2	3703.1	3551.1
Domestic					2194.2	1940.1	2216.5	3025.2	3004.2
Foreign					684.7	769.7	820.7	677.9	546.9
d. Call Deposits	1050.1	995.1	854.7	1450.7	1162.1	1618.6	1966.5	3198.1	3196.2
e. Others	195.1	129.8	120.8	139.5	151.7	109.7	166.3	244.0	165.6
4 Bills Payable					19.2	11.0	9.3	34.2	33.4
5 Other Liabilities	444.9	567.7	777.6	574.6	398.4	415.9	580.9	642.6	615.1
1. Sundry Creditors					(12.8)	69.1	46.4	43.5	133.3
2. Loan Loss Provision					269.7	236.2	286.5	279.0	293.6
3. Interest Suspense a/c					27.8	24.0	14.7	14.8	9.3
4. Others	444.9	567.7	777.6	574.6	113.7	86.6	233.3	305.3	178.9
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0
7 Profit & Loss A/c					228.8	330.7	278.5	367.6	368.6
SOURCES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	18159.1	19648.4
1 LIQUID FUNDS	1529.9	810.7	692.7	1150.0	1428.3	1945.6	1560.9	1513.1	1976.5
a. Cash Balance	171.2	193.1	157.4	139.2	161.5	184.0	219.0	536.7	574.9
Nepalese Notes & Coins	157.1	178.0	133.0	111.1	150.6	171.2	198.0	524.3	557.6
Foreign Currency	14.1	15.1	24.4	28.1	10.9	12.8	21.0	12.4	17.3
b. Bank Balance	972.3	490.2	527.8	655.7	579.0	544.7	1082.6	903.7	1209.4
1. In Nepal Rastra Bank	399.9	298.2	362.4	447.4	417.9	349.3	883.5	606.1	741.3
Domestic Currency					386.7	336.7	877.1	592.5	712.6
Foreign Currency					31.2	12.6	6.4	13.6	28.7
2. "A"Class Licensed Institution	11.3	59.3	19.9	26.1	29.3	21.3	42.3	85.6	136.1
Domestic Currency					24.3	20.7	41.2	85.1	135.1
Foreign Currency					5.0	0.6	1.1	0.5	1.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	561.1	132.7	145.5	182.2	131.8	174.1	156.8	212.0	332.0
c. Money at Call	386.4	127.4	7.5	355.1	687.8	1216.9	259.3	72.7	192.2
Domestic Currency					0.0	0.0	0.0	6.9	49.0
Foreign Currency					687.8	1216.9	259.3	65.8	143.2
2 INVESTMENTS	300.8	542.7	1510.8	2371.8	2216.5	2654.8	2332.0	2113.2	2267.0
a. Govt./Securities	300.8	542.7	1510.8	2371.8	2146.6	2654.8	2332.0	2113.2	2267.0
b. NRB Bond								0.0	0.0
c. Govt./Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents					69.9	0.0	0.0	0.0	0.0
3 SHARE & OTHER INVESTMENT	24.6	88.0	108.0	22.8	19.2	93.6	663.2	1090.8	890.1
1. Non Residents								0.0	0.0
2. Others					19.2	93.6	663.2	1090.8	890.1
4 LOANS & ADVANCES	4275.3	4840.1	4913.3	6049.7	6166.9	7525.2	9663.6	12692.9	13495.6
a. Private Sector	4275.3	4751.7	4913.3	6049.7	6166.9	7443.3	9370.9	12692.9	13495.6
b. Financial Institutions								0.0	0.0
c. Government Organizations	0.0	88.4	0.0	0.0	0.0	81.9	292.7	0.0	0.0
5 BILL PURCHASED	51.8	137.5	27.7	25.0	82.3	17.6	31.1	46.4	118.5
a. Domestic Bills Purchased					19.5	9.7	21.3	14.0	13.4
b. Foreign Bills Purchased	51.8	137.5	27.7	25.0	15.0	6.0	0.0	28.7	5.1
c. Import Bills & Imports					47.8	1.9	9.8	3.7	100.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	15.2	30.2	29.3	43.4	27.4	8.5	37.8
a. Against Domestic Bills								8.5	37.8
b. Against Foreign Bills	0.0	0.0	15.2	30.2	29.3	43.4	27.4	0.0	0.0
7 FIXED ASSETS	346.4	395.3	697.9	313.5	53.7	104.3	226.4	116.3	237.1
8 OTHER ASSETS									
a. Accrued Interests	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3	72.2
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	(5.5)	12.4	41.1	31.4	23.6	58.0	56.6	38.3	72.2
b. Staff Loans / Adv.						0.0	29.9	32.3	38.4
c. Sundry Debtors					17.4	26.0	126.7	7.9	67.5
d. Cash In Transit					0.0	0.0	0.0	20.5	24.4
e. Others	351.9	382.9	656.8	282.1	12.7	20.3	13.2	17.3	34.6
9 Expenses not Written off					0.0	0.0	0.0	24.4	0.0
10 Non Banking Assets					24.0	7.3	3.6	0.5	0.5
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	6528.8	6814.3	7965.6	9963.0	10246.0	12660.8	14997.5	18159.1	19648.4

Table No. 17
Sources & Uses of Fund of NEPAL CREDIT & COMMERCE BANK LTD.

(Rs. In million)

	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	364.2	380.8	510.7	941.3	725.5	260.7	(308.3)	200.7	685.1
a. Paid-up Capital	350.0	350.0	490.0	595.0	693.6	698.4	699.1	1399.6	1399.6
b. Statutory Reserves	9.8	13.4	13.4	29.8	30.5	30.5	30.5	30.5	130.2
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning		0.0	0.0	113.6	0.0	(468.2)	(1063.2)	(1265.2)	(870.6)
e. Others Reserves	4.4	17.4	7.3	202.9	0.0	0.0	25.3	35.8	25.9
f. Exchange Fluctuation Fund					1.4	0.0	0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0
a. NRB	0.0	0.0	19.7	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	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	0.0	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS	3772.7	3709.0	4294.1	5959.6	6630.1	6619.5	6500.3	7320.2	8027.3
a. Current	261.2	362.4	252.3	452.5	380.3	372.6	451.4	440.8	500.4
Domestic					374.3	361.4	440.7	427.6	491.1
Foreign					6.0	11.2	10.7	13.2	9.3
b. Savings	600.6	798.3	1024.6	1919.8	2626.1	3370.3	3317.3	4557.3	5548.5
Domestic					2572.1	3300.0	3260.5	4468.7	5435.2
Foreign					54.0	70.3	56.8	88.6	113.3
c. Fixed	2710.2	2421.5	2613.0	2659.5	2676.5	1922.9	1736.6	508.5	719.0
Domestic					2675.2	1922.9	1735.7	508.5	719.0
Foreign					1.3	0.0	0.9	0.0	0.0
d. Call Deposits	106.7	61.0	350.0	839.5	819.6	838.4	900.4	1718.5	1136.1
e. Others	94.0	65.8	54.2	88.3	127.6	115.3	94.6	95.1	123.3
4 Bills Payable					5.8	63.6	14.5	110.2	11.5
5 Other Liabilities	466.4	928.0	811.8	715.3	1220.5	1651.0	2568.4	1988.6	2005.7
1. Sundry Creditors					25.8	29.2	18.4	35.9	142.8
2. Loan Loss Provision					584.9	684.7	1406.9	861.4	752.5
3. Interest Suspense a/c					504.9	754.0	902.7	621.7	563.5
4. Others	466.4	928.0	811.8	715.3	104.9	183.1	240.4	469.6	546.9
6 Reconciliation A/c					0.1	14.8	41.8	60.6	102.5
7 Profit & Loss A/c					98.3	31.2		495.6	198.7
SOURCES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7	10175.9	11030.8
1 LIQUID FUNDS	940.3	809.7	793.3	1024.9	710.6	805.1	832.4	1632.2	1387.9
a. Cash Balance	113.0	167.5	246.4	209.7	151.4	230.6	265.8	592.6	311.5
Nepalese Notes & Coins	93.5	149.0	192.4	183.0	140.5	219.8	256.8	580.3	296.4
Foreign Currency	19.5	18.5	54.0	26.7	10.9	10.8	9.0	12.3	15.1
b. Bank Balance	357.5	378.5	433.9	760.8	511.3	553.4	490.9	885.2	961.1
1. In Nepal Rastra Bank	249.8	235.8	363.2	550.6	441.0	478.2	255.1	762.4	806.0
Domestic Currency					452.2	468.8	248.3	757.7	782.7
Foreign Currency					(11.2)	9.4	6.8	4.7	23.3
2. "A"Class Licensed Institution	32.9	52.6	26.1	112.1	23.5	19.6	71.0	38.0	49.6
Domestic Currency					22.1	19.2	68.4	37.2	49.2
Foreign Currency					1.4	0.4	2.6	0.8	0.4
3. Other Financial Ins.					0.0	0.0	120.0	0.0	0.0
4. In Foreign banks	74.8	90.1	44.6	98.1	46.8	55.6	44.8	84.8	105.5
c. Money at Call	469.8	263.7	113.0	54.4	47.9	21.1	75.7	154.4	115.3
Domestic Currency					10.0	0.0	40.0	60.0	64.0
Foreign Currency					37.9	21.1	35.7	94.4	51.3
2 INVESTMENTS	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1835.6	1653.3
a. Govt. Securities	197.7	199.7	315.2	511.9	324.7	521.6	1155.3	1735.6	1653.3
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin. Ins.								100.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	91.2	126.1	91.8	96.6	68.1	75.6	70.0	64.4	156.1
1. Non Residents								0.0	0.0
2. Others					68.1	75.6	70.0	64.4	156.1
4 LOANS & ADVANCES	2894.1	2936.9	3321.8	4417.6	5934.3	5836.6	5083.9	5084.5	6251.0
a. Private Sector	2796.8	2838.8	3223.0	4271.2	5848.8	5692.4	4774.1	4786.1	5957.8
b. Financial Institutions							173.4	173.4	173.4
c. Government Organizations	97.3	98.1	98.8	146.4	85.5	144.2	136.4	125.0	119.8
5 BILL PURCHED	31.8	0.2	0.5	19.3	104.0	78.1	38.3	196.5	61.6
a. Domestic Bills Purchased					78.4	69.6	10.7	187.6	28.0
b. Foreign Bills Purchased	31.8	0.2	0.5	19.3	25.6	8.5	27.6	8.9	33.6
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS	448.2	945.2	1113.7	1545.9	197.0	201.0	203.2	228.8	268.7
8 OTHER ASSETS	245.5	1.7	4.4	428.6	671.2	796.6	919.6	638.3	593.9
a. Accrued Interests	245.5	1.7	4.4	428.6	671.2	796.6	919.6	638.3	593.9
Govt. Entp.	0.0	0.0	0.0	2.3	0.0	0.0	35.2	51.4	32.3
Private Sector	245.5	1.7	4.4	426.3	671.2	796.6	884.4	586.9	561.6
b. Staff Loans / Adv.						27.6	36.8	59.4	67.3
c. Sundry Debtors					20.2	12.7	63.6	66.8	102.9
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	202.7	943.5	1109.3	1117.3	137.9	187.5	253.9	306.6	448.0
9 Expenses not Written off					15.9	11.8	7.7	2.9	2.0
10 Non Banking Assets					57.5	86.6	47.4	59.9	38.1
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					438.9	0.0	104.6	0.0	0.0
USES OF FUNDS	4603.3	5017.8	5636.3	7616.2	8680.3	8640.8	8816.7	10175.9	11030.8

Table No. 18
Sources & Uses of Fund of LUMBINI BANK LTD.

(Rs. In million)

	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	351.1	351.4	380.5	358.4	526.3	106.1	(622.1)	(34.0)	311.4
a. Paid-up Capital	350.0	350.0	350.0	350.0	500.0	500.0	600.0	995.7	1013.4
b. Statutory Reserves	0.1	0.1	28.7	17.9	21.6	21.6	21.6	60.1	125.6
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning		0.0	0.0	(64.4)	0.0	(415.5)	(1245.4)	(1091.4)	(829.3)
e. Others Reserves	1.0	1.3	1.8	54.9	0.0	0.0	0.0	0.0	0.0
f. Exchange Fluctuation Fund					4.7	0.0	1.7	1.7	1.7
2 BORROWINGS	0.0	121.5	90.0	164.7	0.0	0.0	23.5	0.0	0.0
a. NRB	0.0	121.5	0.0	164.7	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	90.0	0.0	0.0	0.0	23.5	0.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	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
e. Bonds and Securities								0.0	0.0
3 DEPOSITS	2097.4	2646.1	2959.8	3777.6	4029.5	4786.5	6024.6	5703.7	5809.5
a. Current	66.6	122.8	158.7	200.0	149.8	159.9	348.0	336.8	503.5
Domestic					143.7	154.1	327.1	324.9	480.2
Foreign					6.1	5.8	20.9	11.9	23.3
b. Savings	435.0	548.5	571.2	833.2	940.9	1769.4	2703.5	3304.4	3443.0
Domestic					940.0	1768.9	2694.9	3283.6	3411.9
Foreign					0.9	0.5	8.6	20.8	31.0
c. Fixed	1271.3	1674.9	1808.1	1829.5	2142.8	1822.0	1660.1	878.1	594.4
Domestic					2107.5	1747.6	1593.6	864.9	579.5
Foreign					35.3	74.4	66.5	13.1	14.9
d. Call Deposits	273.2	268.1	375.9	863.8	740.5	950.1	1222.2	1124.7	1218.0
e. Others	51.3	31.9	45.9	51.1	55.5	85.1	90.8	59.8	50.7
4 Bills Payable					47.4	104.6	14.3	29.1	66.1
5 Other Liabilities	95.6	292.0	221.3	484.4	775.5	1724.0	1468.7	1366.3	1412.7
1. Sundry Creditors					6.0	57.8	39.3	65.0	169.7
2. Loan Loss Provision					645.9	1391.3	1062.4	914.0	725.7
3. Interest Suspense a/c					112.7	238.9	260.9	241.3	248.7
4. Others	95.6	292.0	221.3	484.4	10.9	36.0	106.1	146.0	268.7
6 Reconciliation A/c					4.6	14.0	0.0	0.0	5.6
7 Profit & Loss A/c					0.0	0.0	225.9	328.7	265.3
SOURCES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	7393.8	7870.6
1 LIQUID FUNDS	301.6	531.7	466.1	681.0	469.4	452.1	830.9	710.3	755.6
a. Cash Balance	63.7	98.6	83.8	114.7	92.7	133.4	138.5	146.3	184.3
Nepalese Notes & Coins	56.5	90.1	66.8	96.4	82.1	122.4	129.5	141.8	174.9
Foreign Currency	7.2	8.5	17.0	18.3	10.6	11.0	9.0	4.5	9.4
b. Bank Balance	237.9	433.1	249.7	416.4	256.2	268.7	362.3	496.3	571.3
1. In Nepal Rastra Bank	136.3	284.0	185.7	324.8	211.8	178.3	280.5	411.3	524.6
Domestic Currency					206.9	176.5	273.3	401.2	493.3
Foreign Currency					4.9	1.8	7.2	10.2	31.4
2. "A"Class Licensed Institution	68.0	62.8	22.8	26.5	15.6	20.5	54.1	53.4	39.3
Domestic Currency					12.6	20.3	54.1	53.4	39.3
Foreign Currency					3.0	0.2	0.0	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	33.6	86.3	41.2	65.1	28.8	69.9	27.7	31.6	7.3
c. Money at Call	0.0	0.0	132.6	149.9	120.5	50.0	330.1	67.7	0.0
Domestic Currency					0.0	50.0	250.0	53.9	0.0
Foreign Currency					120.5	0.0	80.1	13.8	0.0
2 INVESTMENTS	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	579.0
a. Govt. Securities	208.8	100.0	274.9	433.1	376.0	527.0	795.6	731.5	579.0
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin. Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	3.3	170.7	20.8	5.3	16.0	147.0	33.9	85.9	114.7
1. Non Residents						101.0	28.2	79.6	78.3
2. Others					16.0	46.0	5.7	6.4	36.4
4 LOANS & ADVANCES	1793.0	2295.4	2626.7	3207.0	3816.9	4315.0	4938.2	5365.7	5564.4
a. Private Sector	1793.0	2280.4	2579.9	3162.0	3816.9	4170.8	4658.1	5201.4	5404.4
b. Financial Institutions							150.5	164.3	160.0
c. Government Organizations	0.0	15.0	46.8	45.0	0.0	144.2	129.6	0.0	0.0
5 BILL PURCHASED	0.2	1.2	5.3	11.0	12.9	69.0	6.4	1.6	4.8
a. Domestic Bills Purchased					2.9	0.2	0.7	0.2	0.2
b. Foreign Bills Purchased	0.2	1.2	5.3	11.0	10.0	68.8	5.7	1.4	4.6
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
7 FIXED ASSETS	237.2	312.0	257.8	447.7	47.2	50.1	75.6	76.5	106.5
8 OTHER ASSETS	237.2	312.0	257.8	447.7	217.8	303.1	359.3	383.2	710.0
a. Accrued Interests	57.0	65.3	65.7	117.6	112.7	205.9	226.0	211.5	241.4
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	4.5	0.0	0.0	0.0
Private Sector	57.0	65.3	65.7	117.6	112.7	201.4	226.0	211.5	241.4
b. Staff Loans / Adv.						44.8	38.4	39.8	41.8
c. Sundry Debtors					78.2	5.4	48.5	62.7	245.1
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	180.2	246.7	192.1	330.1	26.9	47.0	46.6	69.2	181.8
9 Expenses not Written off					10.6	16.2	21.0	3.3	0.0
10 Non Banking Assets					45.0	54.1	73.8	35.8	35.8
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					371.5	801.6	0.0	0.0	0.0
USES OF FUNDS	2544.1	3410.9	3651.6	4785.1	5383.3	6735.2	7134.9	7393.8	7870.6

Table No. 19
Sources & Uses of Fund of NEPAL INDUSTRIAL & COMMERCIAL BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	519.8	531.2	526.1	559.2	620.4	673.1	766.5	1069.9	1351.8
a. Paid-up Capital	499.7	499.9	499.9	500.0	500.0	600.0	660.0	943.9	1140.5
b. Statutory Reserves	4.8	16.9	15.9	21.1	34.7	57.5	76.8	108.5	157.1
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning		11.8	7.6	3.1	82.1	11.5	25.0	11.9	1.6
e. Others Reserves	15.3	2.7	2.7	35.0	0.0	0.0	0.0	5.6	52.6
f. Exchange Fluctuation Fund					3.6	4.1	4.7	0.0	0.0
2 BORROWINGS	0.0	0.0	274.8	60.0	450.0	657.7	552.1	535.0	952.4
a. NRB	0.0	0.0	0.0	60.0	0.0	0.0	200.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	274.8	0.0	450.0	450.0	152.1	335.0	752.4
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	7.7		0.0	0.0
d. Other Financial Ins.	0.0	0.0	0.0	0.0	0.0	0.0		0.0	0.0
e. Bonds and Securities						200.0	200.0	200.0	200.0
3 DEPOSITS	3575.8	3165.3	3143.9	5146.4	6243.3	8765.8	10068.3	13078.5	14416.5
a. Current	248.0	257.2	235.8	278.5	233.1	391.8	510.2	648.2	517.7
Domestic					206.3	357.1	473.8	621.9	501.5
Foreign					26.8	34.7	36.4	26.3	16.2
b. Savings	526.0	576.2	733.7	1280.4	2026.3	2797.4	3335.7	3667.7	4138.6
Domestic					2018.7	2745.8	3249.8	3554.2	4049.7
Foreign					7.6	51.6	85.9	113.5	88.9
c. Fixed	1958.0	1347.1	1143.0	2083.1	2930.6	4064.5	4074.6	5876.0	7019.7
Domestic					2559.3	3296.2	3689.1	5336.0	6721.0
Foreign					371.3	768.3	385.5	539.9	298.6
d. Call Deposits	797.1	942.9	966.1	1416.2	989.9	1459.2	2066.2	2814.4	2654.6
e. Others	46.7	41.9	65.3	88.2	63.4	52.9	81.6	72.3	85.9
4 Bills Payable					28.3	91.5	31.7	31.8	46.5
5 Other Liabilities	286.7	166.1	302.9	388.6	212.9	329.2	299.9	487.2	529.4
1. Sundry Creditors					16.4	51.5	50.3	206.2	220.1
2. Loan Loss Provision					174.7	244.7	225.6	20.7	215.3
3. Interest Suspense a/c					9.1	9.0	3.5	2.9	6.6
4. Others	286.7	166.1	302.9	388.6	12.7	24.0	20.5	257.5	87.4
6 Reconciliation A/c					32742.2	38555.3	47040.6	0.0	64194.3
7 Profit & Loss A/c					193.6	148.8	232.1	248.9	177.8
SOURCES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	15451.4	81668.7
1 LIQUID FUNDS	539.4	606.5	348.0	448.8	1095.0	1097.5	858.8	1352.3	1338.7
a. Cash Balance	127.1	139.9	95.8	79.1	69.8	139.2	181.6	235.2	228.3
Nepalese Notes & Coins	117.2	120.4	88.5	65.6	59.5	129.3	172.7	227.0	212.4
Foreign Currency	9.9	19.5	7.3	13.5	10.3	9.9	8.9	8.2	15.9
b. Bank Balance	412.3	419.8	222.3	240.0	935.3	604.8	514.2	957.1	959.0
1. In Nepal Rastra Bank	331.7	350.6	175.2	205.1	832.4	450.7	358.8	634.1	732.2
Domestic Currency					830.0	447.3	355.6	622.0	723.3
Foreign Currency					2.4	3.4	3.2	12.2	8.9
2. "A"Class Licensed Institution	9.4	9.7	6.2	12.4	19.3	34.3	29.2	138.1	114.6
Domestic Currency					18.7	33.6	29.0	137.3	114.2
Foreign Currency					0.6	0.7	0.2	0.8	0.4
3. Other Financial Ins.					0.0	0.0	51.3	22.1	22.8
4. In Foreign banks	71.2	59.5	40.9	22.5	83.6	119.8	74.9	162.8	89.4
c. Money at Call	0.0	46.8	29.9	129.7	89.9	353.5	163.0	160.0	151.5
Domestic Currency					0.0	167.5	130.0	160.0	2.5
Foreign Currency					89.9	186.0	33.0	0.0	149.0
2 INVESTMENTS	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2494.6
a. Govt. Securities	511.4	680.0	1075.2	1235.3	1194.3	1756.6	1004.4	1545.4	2494.6
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin. Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	0.0	73.4	78.1	525.4	378.6	723.3	495.4	766.1	615.8
1. Non Residents					287.1	505.5	378.8	689.6	539.4
2. Others					91.5	217.8	116.6	76.5	76.5
4 LOANS & ADVANCES	2572.5	2328.8	2527.6	3729.1	4895.4	6882.8	9107.6	11446.5	12578.1
a. Private Sector	2422.5	2278.8	2477.6	3684.1	4770.1	6777.5	8626.4	11009.8	12126.0
b. Financial Institutions							338.7	436.4	442.7
c. Government Organizations	150.0	50.0	50.0	45.0	125.3	105.3	142.5	0.3	9.4
5 BILL PURCHED	49.7	9.4	10.5	6.6	17.9	19.3	21.1	18.8	32.2
a. Domestic Bills Purchased					5.9	5.3	4.6	0.5	6.5
b. Foreign Bills Purchased	49.7	9.4	10.5	6.6	12.0	14.0	16.5	18.3	25.7
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	31.7	26.2	10.9	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills	0.0	31.7	26.2	10.9				0.0	0.0
7 FIXED ASSETS					50.9	33.9	139.9	172.1	183.8
8 OTHER ASSETS	709.3	132.9	182.1	198.1	100.1	136.1	305.0	122.8	218.5
a. Accrued Interests	57.0	45.6	34.7	43.3	11.4	15.1	13.5	12.9	15.7
Govt. Entp.	0.0	0.0	0.0	0.6	0.0	0.0	0.7	0.0	0.0
Private Sector	57.0	45.6	34.7	42.7	11.4	15.1	12.8	12.9	15.7
b. Staff Loans / Adv.						15.1	15.2	18.9	19.8
c. Sundry Debtors					34.0	62.8	187.4	80.0	168.1
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	652.3	87.3	147.4	154.8	54.7	43.1	88.9	11.0	14.9
9 Expenses not Written off					13.7	12.2	15.0	26.7	25.9
10 Non Banking Assets					2.6	4.4	3.4	0.7	0.4
11 Reconciliation Account					32742.2	38555.3	47040.6	0.0	64180.7
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	4382.3	3862.7	4247.7	6154.2	40490.7	49221.4	58991.2	15451.4	81668.7

Table No. 20
Sources & Uses of Fund of MACHHAPUCHHRE BANK LTD.

(Rs. In million)

	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	84.1	137.3	486.4	542.9	552.9	802.8	930.8	1086.7	1576.7
a. Paid-up Capital	84.0	136.2	544.2	550.0	550.0	715.0	821.7	901.3	1479.0
b. Statutory Reserves	0.0	0.0	0.0	3.1	12.4	29.4	56.2	0.0	88.0
c. Share Premium					0.0	0.0	0.0	71.0	0.0
d. Retained Earning		0.0	(57.8)	(15.4)	(9.5)	3.4	13.5	107.8	3.1
e. Others Reserves	0.1	1.1	0.0	5.2	0.0	55.0	35.3	0.0	0.0
f. Exchange Fluctuation Fund					0.0	0.0	4.1	6.6	6.6
2 BORROWINGS	0.0	0.0	90.0	75.2	154.2	117.1	228.5	88.6	99.8
a. NRB	0.0	0.0	0.0	3.0	0.0	117.1	80.8	36.6	0.9
b. "A"Class Licensed Institution	0.0	0.0	90.0	72.2	154.2	0.0	119.0	3.0	68.8
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	28.7	49.0	30.1
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0		0.0	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS	700.0	994.8	1778.7	2754.6	5586.5	7893.3	9475.0	11101.1	12086.6
a. Current	27.0	49.3	53.5	71.4	142.6	248.9	346.2	497.3	413.8
Domestic					130.6	240.4	336.6	469.7	392.0
Foreign					12.0	8.5	9.6	27.6	21.8
b. Savings	57.8	134.5	252.1	493.1	1250.0	2333.3	3856.8	4933.3	6211.0
Domestic					1246.2	2322.6	3832.7	4905.1	6175.0
Foreign					3.8	10.7	24.1	28.2	36.0
c. Fixed	612.0	736.2	921.6	1227.3	1914.8	2604.9	2733.4	2961.2	2917.9
Domestic					1897.1	2362.9	2542.5	2546.8	2367.6
Foreign					17.7	242.0	190.9	414.4	550.3
d. Call Deposits	0.0	69.9	530.6	892.0	2209.3	2586.0	2269.1	2588.4	2378.2
e. Others	3.2	4.9	20.9	70.8	69.8	120.2	269.5	120.9	165.7
4 Bills Payable					9.3	11.4	21.5	10.2	18.7
5 Other Liabilities	16.9	55.5	76.4	123.6	220.4	271.5	448.3	709.1	1055.0
1. Sundry Creditors					92.5	64.1	10.7	14.0	16.6
2. Loan Loss Provision					67.3	77.4	229.3	263.7	431.3
3. Interest Suspense a/c					26.8	47.6	42.9	44.6	85.3
4. Others	16.9	55.5	76.4	123.6	33.8	82.4	165.4	386.8	521.8
6 Reconciliation A/c					13614.6	0.0	0.0	0.0	273.2
7 Profit & Loss A/c					116.3	159.7	93.0	146.6	24.8
SOURCES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	13142.3	15134.8
1 LIQUID FUNDS	151.5	265.2	421.7	560.3	746.2	1518.2	1434.1	1588.2	1813.5
a. Cash Balance	21.6	31.5	45.6	64.8	121.6	280.4	386.0	560.3	470.3
Nepalese Notes & Coins	17.9	26.7	37.7	58.9	109.0	262.4	364.4	539.3	434.3
Foreign Currency	3.7	4.8	7.9	5.9	12.6	18.0	21.6	21.0	36.0
b. Bank Balance	89.9	194.6	156.1	345.5	609.6	519.4	898.1	1027.9	1093.2
1. In Nepal Rastra Bank	37.4	110.8	88.9	136.7	463.3	489.1	785.7	893.3	920.5
Domestic Currency					456.0	480.7	777.5	868.0	904.5
Foreign Currency					7.3	8.4	8.2	25.3	16.0
2. "A"Class Licensed Institution	6.8	47.0	27.7	54.7	102.4	13.0	38.4	19.8	72.1
Domestic Currency					101.4	24.0	36.7	19.1	70.1
Foreign Currency					1.0	(11.0)	1.7	0.7	2.0
3. Other Financial Ins.					0.0	0.0	51.0	11.9	12.2
4. In Foreign banks	45.7	36.8	39.5	154.1	43.9	17.3	23.0	102.9	88.4
c. Money at Call	40.0	39.1	220.0	150.0	15.0	718.4	150.0	0.0	250.0
Domestic Currency					15.0	525.0	150.0	0.0	250.0
Foreign Currency					0.0	193.4	0.0	0.0	0.0
2 INVESTMENTS	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	475.9
a. Govt. Securities	47.5	49.4	79.3	71.3	127.3	904.5	951.3	827.4	475.9
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	7.5	28.9	319.0	203.1	341.3	286.9	871.2	686.2	705.1
1. Non Residents					274.3	274.6		556.9	590.7
2. Others					67.0	12.3	871.2	129.3	114.4
4 LOANS & ADVANCES	499.2	680.8	1494.1	2541.7	5051.4	6033.4	7281.3	8880.5	10302.2
a. Private Sector	499.2	680.8	1494.1	2541.7	5051.4	6033.4	6325.2	8195.7	9843.3
b. Financial Institutions							622.2	519.8	399.4
c. Government Organizations							333.9	165.0	59.5
5 BILL PURCHED	0.6	1.8	1.9	2.7	80.2	113.2	45.0	89.1	140.6
a. Domestic Bills Purchased					71.2	104.2	17.0	46.0	88.9
b. Foreign Bills Purchased	0.6	1.8	1.9	2.7	9.0	9.0	28.0	43.1	51.7
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS					86.2	104.9	259.5	529.6	583.0
8 OTHER ASSETS	94.7	161.5	115.5	117.2	152.8	221.7	286.7	464.7	744.0
a. Accrued Interests	3.4	15.2	12.7	17.0	27.0	54.8	47.1	47.2	103.8
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	7.3	0.1	0.5
Private Sector	3.4	15.2	12.7	17.0	27.0	54.8	39.8	47.1	103.3
b. Staff Loans / Adv.						24.0	39.7	52.2	54.7
c. Sundry Debtors					5.2	38.5	40.6	15.8	5.4
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	91.3	146.3	102.8	100.2	120.6	104.4	159.3	349.5	580.1
9 Expenses not Written off					48.4	54.4	64.6	75.0	102.4
10 Non Banking Assets					5.8	18.6	3.4	1.6	1.6
11 Reconciliation Account					13614.6	0.0	0.0	0.0	266.5
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	801.0	1187.6	2431.5	3496.3	20254.2	9255.8	11197.1	13142.3	15134.8

Table No. 21
Sources & Uses of Fund of KUMARI BANK LTD.

(Rs. In million)

	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	350.0	347.3	348.6	501.4	559.7	766.8	863.2	1595.6	1203.9
a. Paid-up Capital	350.0	350.0	350.0	500.0	500.0	625.0	750.0	1470.0	1078.3
b. Statutory Reserves	0.0	0.0	0.3	0.3	12.5	30.1	50.8	84.9	84.9
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning		(2.9)	(2.9)	(2.9)	17.2	8.0	19.6	35.0	35.0
e. Others Reserves	0.0	0.2	1.2	4.0	26.3	100.0	37.5	0.0	0.0
f. Exchange Fluctuation Fund					3.7	3.7	5.3	5.7	5.7
2 BORROWINGS	0.0	32.0	0.0	0.0	401.8	224.4	213.0	100.0	662.6
a. NRB	0.0	32.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	401.8	224.4	213.0	100.0	262.6
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	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	0.0	0.0
e. Bonds and Securities								0.0	400.0
3 DEPOSITS	316.0	1180.0	2513.1	4816.5	6270.1	7800.4	10560.0	12781.0	13842.5
a. Current	37.3	84.1	135.1	250.8	280.3	355.2	401.0	600.9	472.0
Domestic					260.4	344.9	382.4	570.0	447.6
Foreign					19.9	10.3	18.6	30.9	24.4
b. Savings	75.4	260.9	461.9	910.9	1515.5	2317.9	4469.0	4142.7	4820.9
Domestic					1488.4	2265.3	4319.8	3966.1	4697.2
Foreign					27.1	52.6	149.2	176.6	123.7
c. Fixed	86.8	332.3	795.4	1292.4	2302.1	3189.9	2772.2	3799.6	4118.7
Domestic					2282.5	2983.1	2650.4	3473.0	4094.3
Foreign					19.6	206.8	121.8	326.6	24.4
d. Call Deposits	105.0	482.7	1093.3	2299.9	2102.8	1880.7	2827.7	4124.6	4302.4
e. Others	11.5	20.0	27.4	62.5	69.4	56.7	90.1	113.3	128.5
4 Bills Payable					7.3	11.9	16.6	65.3	47.8
5 Other Liabilities	8.6	52.4	205.6	412.1	363.0	444.2	391.9	784.9	825.6
1. Sundry Creditors					146.2	248.6	195.9	513.6	524.6
2. Loan Loss Provision					144.2	130.3	133.4	189.6	187.4
3. Interest Suspense a/c					5.9	22.9	42.1	53.8	73.6
4. Others	8.6	52.4	205.6	412.1	66.7	42.4	20.5	28.0	40.0
6 Reconciliation A/c					0.0	0.0	0.0	0.0	0.0
7 Profit & Loss A/c					93.6	142.9	279.7	292.1	502.9
SOURCES OF FUNDS	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	17085.3
1 LIQUID FUNDS	271.8	129.2	291.7	1067.4	513.2	813.6	1424.6	1490.7	1045.7
a. Cash Balance	18.8	30.3	40.8	68.5	111.2	135.8	190.8	565.6	417.3
Nepalese Notes & Coins	16.5	23.4	38.6	64.8	107.9	129.9	178.6	542.4	372.4
Foreign Currency	2.3	6.9	2.2	3.7	3.3	5.9	12.2	23.2	44.9
b. Bank Balance	153.0	98.9	250.9	617.0	332.1	252.5	481.4	368.2	350.9
1. In Nepal Rastra Bank	86.0	50.9	224.0	524.6	219.8	209.2	384.8	244.6	278.4
Domestic Currency					211.1	207.8	368.1	232.5	273.0
Foreign Currency					8.7	1.4	16.7	12.1	5.4
2. "A"Class Licensed Institution	37.3	1.3	2.2	10.5	5.5	6.0	5.6	59.2	16.3
Domestic Currency					3.8	4.7	2.8	57.6	14.1
Foreign Currency					1.7	1.3	2.8	1.6	2.2
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0
4. In Foreign banks	29.7	46.7	24.7	81.9	106.8	37.3	91.0	64.4	56.1
c. Money at Call	100.0	0.0	0.0	381.9	69.9	425.3	752.4	556.8	277.5
Domestic Currency					0.0	145.0	372.2	25.0	60.0
Foreign Currency					69.9	280.3	380.2	531.8	217.5
2 INVESTMENTS	19.8	116.7	236.0	601.9	1220.7	1114.3	1297.9	1469.1	1805.8
a. Govt. Securities	19.8	116.7	236.0	601.9	1120.3	1114.3	1297.9	1469.1	1805.8
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.					100.4	0.0	0.0	0.0	0.0
d. Other Non-Fin. Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT	0.0	138.3	187.5	0.0	120.0	0.4	0.4	168.2	53.2
1. Non Residents					0.0	0.0	0.0	0.0	0.0
2. Others					120.0	0.4	0.4	168.2	53.2
4 LOANS & ADVANCES	263.5	1120.2	2144.4	3709.0	5519.2	6918.3	9011.0	11449.0	12956.8
a. Private Sector	263.5	1060.2	2104.4	3659.0	5519.2	6848.3	8789.7	11200.8	12787.6
b. Financial Institutions							151.3	248.2	169.2
c. Government Organizations	0.0	60.0	40.0	50.0	0.0	70.0	70.0	0.0	0.0
5 BILL PURCHASED	1.6	1.4	2.0	0.0	37.7	91.8	51.5	81.8	74.6
a. Domestic Bills Purchased					4.6	21.0	22.5	45.3	58.3
b. Foreign Bills Purchased	1.6	1.4	2.0	0.0	6.9	70.8	29.0	36.6	16.3
c. Import Bills & Imports					26.2	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS					81.5	89.7	189.3	221.9	253.6
8 OTHER ASSETS	117.9	105.9	205.7	351.7	202.9	357.7	344.8	730.9	882.3
a. Accrued Interests	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6	130.9
Govt. Entp.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector	1.7	7.2	14.2	21.3	20.9	39.4	50.7	69.6	130.9
b. Staff Loans / Adv.						21.5	39.4	46.7	87.2
c. Sundry Debtors					94.9	3.0	9.9	16.3	13.9
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others	116.2	98.7	191.5	330.4	87.1	293.8	244.8	598.2	650.4
9 Expenses not Written off					0.0	0.0	0.1	0.0	0.0
10 Non Banking Assets					0.0	4.8	4.8	7.4	0.0
11 Reconciliation Account					0.3	0.0	0.0	0.0	13.3
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS	674.6	1611.7	3067.3	5730.0	7695.5	9390.6	12324.4	15619.0	17085.3

Table No. 22
Sources & Uses of Fund of LAXMI BANK LTD.

(Rs. In million)

	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND		275.0	330.0	550.0	612.8	618.1	798.8	1047.9	1158.3
a. Paid-up Capital		275.0	330.0	549.2	609.8	609.8	729.7	913.2	1098.1
b. Statutory Reserves		0.0	0.0	0.2	2.3	7.6	14.7	27.8	51.8
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning		0.0	0.0	0.0	0.0	0.0	0.0	52.1	5.5
e. Others Reserves		0.0	0.0	0.6	0.0	0.0	53.4	53.4	0.0
f. Exchange Fluctuation Fund					0.7	0.7	1.0	1.4	2.9
2 BORROWINGS		0.0	70.0	317.0	17.7	29.8	0.0	450.0	800.0
a. NRB		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
b. "A"Class Licensed Institution		0.0	70.0	279.8	17.7	29.8		450.0	450.0
c. Foreign Banks and Fin. Ins.		0.0	0.0	37.2	0.0	0.0		0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	0.0	0.0		0.0	0.0
e. Bonds and Securities								0.0	350.0
3 DEPOSITS		112.6	691.8	1684.3	3028.6	4444.3	7611.7	10917.2	11780.8
a. Current		2.8	49.7	211.1	429.4	94.6	378.6	284.4	481.2
Domestic					404.4	84.5	360.9	266.3	449.1
Foreign					25.0	10.1	17.7	18.1	32.1
b. Savings		17.9	98.5	185.5	446.7	1000.1	1857.2	2590.4	3320.4
Domestic					442.1	985.0	1784.7	2412.2	3158.6
Foreign					4.6	15.1	72.5	178.3	161.8
c. Fixed		64.5	288.6	1082.9	1779.2	2657.6	4256.2	5824.7	5956.3
Domestic					1729.7	2642.7	4117.5	5404.6	5171.5
Foreign					49.5	14.9	138.7	420.1	784.8
d. Call Deposits		24.4	247.2	187.8	346.8	651.0	947.3	2068.6	1892.3
e. Others		3.0	7.8	17.0	26.5	41.0	172.4	149.1	130.6
4 Bills Payable					31.4	85.0	55.4	5.9	14.7
5 Other Liabilities		1.9	20.3	70.4	196.1	268.1	269.1	485.8	553.0
1. Sundry Creditors					58.4	73.9	21.2	26.4	30.9
2. Loan Loss Provision					60.4	69.8	91.8	113.5	126.0
3. Interest Suspense a/c					2.1	10.1	15.5	19.3	19.3
4. Others		1.9	20.3	70.4	75.2	114.3	140.6	326.6	376.9
6 Reconciliation A/c								0.0	0.0
7 Profit & Loss A/c					49.6	63.8	65.5	120.8	94.4
SOURCES OF FUNDS		389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	14401.2
1 LIQUID FUNDS		222.8	168.5	490.8	529.1	225.2	482.7	1489.9	1155.7
a. Cash Balance		3.0	16.0	37.0	105.9	66.6	119.4	267.9	242.7
Nepalese Notes & Coins		2.8	15.2	35.4	101.7	64.3	109.2	262.6	232.5
Foreign Currency		0.2	0.8	1.6	4.2	2.3	10.2	5.4	10.2
b. Bank Balance		165.8	137.5	342.6	358.6	158.6	350.3	970.2	913.0
1. In Nepal Rastra Bank		40.7	80.1	222.6	254.9	132.4	323.7	720.4	615.7
Domestic Currency					252.0	128.5	319.0	701.6	605.9
Foreign Currency					2.9	3.9	4.7	18.8	9.7
2. "A"Class Licensed Institution		107.2	26.6	68.8	32.6	8.4	4.1	46.0	69.1
Domestic Currency					31.5	8.2	4.1	46.0	69.1
Foreign Currency					1.1	0.2	0.0	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0
4. In Foreign banks		17.9	30.8	51.2	71.1	17.8	22.5	203.8	228.3
c. Money at Call		54.0	15.0	111.2	64.6	0.0	13.0	251.7	0.0
Domestic Currency					1.0	0.0	13.0	251.7	0.0
Foreign Currency					63.6	0.0	0.0	0.0	0.0
2 INVESTMENTS		30.0	95.0	283.9	401.0	425.0	977.8	734.7	646.9
a. Govt. Securities		30.0	95.0	283.9	401.0	425.0	977.8	684.7	596.9
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin. Ins.								50.0	50.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT		0.0	0.0	0.0	13.4	155.6	459.3	516.5	955.5
1. Non Residents					0.0	0.0	0.0	0.0	0.0
2. Others					13.4	155.6	459.3	516.5	955.5
4 LOANS & ADVANCES		124.1	764.0	1701.0	2700.8	4274.3	6527.5	9784.0	11015.0
a. Private Sector		74.1	764.0	1701.0	2700.8	4149.7	6374.2	9784.0	11015.0
b. Financial Institutions								0.0	0.0
c. Government Organizations		50.0	0.0	0.0	0.0	124.6	153.3	0.0	0.0
5 BILL PURCHASD		0.0	12.2	49.8	35.2	0.3	1.7	10.5	6.6
a. Domestic Bills Purchased					0.0	0.0	1.7	10.5	6.6
b. Foreign Bills Purchased		0.0	12.2	49.8	35.2	0.3	0.0	0.0	0.0
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS		12.6	72.4	96.2	149.0	162.3	194.5	273.6	295.3
8 OTHER ASSETS		0.7	5.2	14.9	23.0	28.1	24.9	32.7	68.8
a. Accrued Interests		0.7	5.2	14.9	23.0	28.1	24.9	32.7	68.8
Govt. Entp.		0.0	0.3	0.0	0.0	0.0	0.1	32.7	0.0
Private Sector		0.7	4.9	14.9	23.0	28.1	24.8	0.0	68.8
b. Staff Loans / Adv.						12.7	25.6	30.3	43.4
c. Sundry Debtors					9.7	59.3	6.8	6.8	23.1
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others		11.9	67.2	81.3	50.9	143.5	95.3	133.9	185.0
9 Expenses not Written off					21.3	15.6	10.4	1.7	1.9
10 Non Banking Assets					2.8	7.2	0.8	3.9	3.9
11 Reconciliation Account					0.0	0.0	0.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	9.1	0.0
USES OF FUNDS		389.5	1112.1	2621.7	3936.2	5509.1	8800.5	13027.6	14401.2

Table No. 23

Sources & Uses of Fund of SIDDHARTHA BANK LTD.

(Rs. In million)

	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND			350.0	350.0	377.2	537.9	703.2	931.7	1296.1
a. Paid-up Capital			350.0	350.0	350.0	500.0	600.0	828.0	952.2
b. Statutory Reserves			0.0	0.0	0.0	37.9	27.1	46.2	74.8
c. Share Premium					0.0	0.0	0.0	0.0	0.0
d. Retained Earning			0.0	0.0	27.2	0.0	0.0	0.0	1.1
e. Others Reserves			0.0	0.0	0.0	0.0	74.9	56.2	264.3
f. Exchange Fluctuation Fund					0.0	0.0	1.2	1.4	3.7
2 BORROWINGS			110.0	220.0	190.0	181.2	430.0	205.1	1289.0
a. NRB			0.0	0.0	0.0	70.0		0.0	0.0
b. "A"Class Licensed Institution			110.0	220.0	190.0	111.2	430.0	205.1	1289.0
c. Foreign Banks and Fin. Ins.			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
e. Bonds and Securities					0.0	0.0		0.0	0.0
3 DEPOSITS			391.6	1291.3	2461.9	3918.1	6625.2	10253.5	12115.0
a. Current			49.8	58.8	85.7	82.3	150.8	232.7	278.2
Domestic					81.6	79.1	137.5	226.9	252.1
Foreign					4.1	3.2	13.3	5.9	26.1
b. Savings			64.2	267.6	525.7	1128.4	1881.7	2654.7	3253.8
Domestic					523.7	1120.4	1872.3	2626.8	3229.3
Foreign					2.0	8.0	9.4	27.9	24.5
c. Fixed			66.9	537.2	1196.5	1632.1	3022.6	4562.7	6026.8
Domestic					1169.8	1617.3	3009.6	4429.3	5993.7
Foreign					26.7	14.8	13.0	133.4	33.0
d. Call Deposits			189.7	393.4	620.9	1029.6	1493.3	2721.6	2444.9
e. Others			21.0	34.3	33.1	45.7	76.8	81.9	111.3
4 Bills Payable					7.3	1.2	10.5	0.7	2.1
5 Other Liabilities			23.8	93.4	110.1	160.5	255.7	506.1	607.8
1. Sundry Creditors					20.3	27.2	67.4	114.6	162.6
2. Loan Loss Provision					62.4	73.9	99.3	141.0	174.6
3. Interest Suspense a/c					3.9	18.5	18.1	23.8	33.7
4. Others			23.8	93.4	23.5	40.9	70.9	226.7	237.0
6 Reconciliation A/c					4.0	1.6	1259.7	(1.3)	(29.9)
7 Profit & Loss A/c					42.7	100.1	157.5	246.3	172.5
SOURCES OF FUNDS			875.4	1954.7	3193.2	4900.6	9441.8	12142.3	15452.7
1 LIQUID FUNDS			97.1	246.7	170.0	362.1	732.8	1022.2	1064.9
a. Cash Balance			9.3	18.3	33.4	65.0	130.4	149.0	150.6
Nepalese Notes & Coins			8.6	17.1	32.8	62.3	126.4	145.7	144.6
Foreign Currency			0.7	1.2	0.6	2.7	4.0	3.4	6.0
b. Bank Balance			55.7	53.6	104.1	57.1	376.0	288.4	914.3
1. In Nepal Rastra Bank			42.6	35.4	45.6	48.8	380.7	270.2	883.7
Domestic Currency					45.1	47.2	378.9	268.1	875.7
Foreign Currency					0.5	1.6	1.8	2.2	8.0
2. "A"Class Licensed Institution			0.5	1.8	21.2	8.3	(4.7)	5.3	6.9
Domestic Currency					21.2	5.2	3.0	5.3	6.9
Foreign Currency					0.0	3.1	(7.7)	0.0	0.0
3. Other Financial Ins.					0.0	0.0	0.0	0.0	0.0
4. In Foreign banks			12.6	16.4	37.3	0.0	0.0	12.9	23.7
c. Money at Call			32.1	174.8	32.5	240.0	226.4	584.7	0.0
Domestic Currency					30.0	0.0	40.0	584.7	0.0
Foreign Currency					2.5	240.0	186.4	0.0	0.0
2 INVESTMENTS			3.8	42.1	277.1	394.6	625.7	850.1	850.1
a. Govt. Securities			3.8	42.1	277.1	394.6	625.7	850.1	850.1
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT			70.0	0.0	0.0	112.6	242.4	300.0	786.2
1. Non Residents					0.0	0.0	0.0	0.0	0.0
2. Others					0.0	112.6	242.4	300.0	786.2
4 LOANS & ADVANCES			629.0	1567.9	2634.9	3869.3	6319.8	9480.8	12132.5
a. Private Sector			629.0	1567.9	2634.9	3869.3	6296.3	9480.8	12132.5
b. Financial Institutions							23.5	0.0	0.0
c. Government Organizations								0.0	0.0
5 BILL PURCHED			0.0	0.0	0.2	0.0	0.1	0.4	0.5
a. Domestic Bills Purchased					0.0	0.0	0.1	0.0	0.0
b. Foreign Bills Purchased					0.2	0.0	0.0	0.4	0.5
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS			0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS					52.3	74.1	95.0	135.6	164.3
8 OTHER ASSETS			75.5	98.0	47.3	84.6	148.7	353.2	454.2
a. Accrued Interests			4.2	14.5	22.1	21.6	22.5	29.9	72.6
Govt. Entp.			0.0	0.0	0.0	0.0	0.0	0.0	0.0
Private Sector			4.2	14.5	22.1	21.6	22.5	29.9	72.6
b. Staff Loans / Adv.						0.0	0.0	44.0	83.4
c. Sundry Debtors					0.9	6.7	22.0	40.2	32.9
d. Cash In Transit					0.0	0.0	0.0	0.0	0.0
e. Others			71.3	83.5	24.3	56.3	104.2	239.1	265.4
9 Expenses not Written off					11.4	3.3	1.1	0.0	0.0
10 Non Banking Assets					0.0	0.0	14.2	0.0	0.0
11 Reconciliation Account					0.0	0.0	1262.0	0.0	0.0
12 Profit & Loss A/c					0.0	0.0	0.0	0.0	0.0
USES OF FUNDS			875.4	1954.7	3193.2	4900.6	9441.8	12142.3	15452.7

Table No. 24
Sources & Uses of Fund of AGRICULTURAL DEVELOPMENT BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND	0.0	0.0	0.0	0.0	0.0	0.0	214.7	4522.6	5335.3
a. Paid-up Capital							0.0	7528.0	10777.5
b. Statutory Reserves							0.0	482.7	828.2
c. Share Premium							0.0	0.0	0.0
d. Retained Earning							0.0	(7796.7)	(6417.6)
e. Others Reserves							0.0	0.7	147.2
f. Exchange Fluctuation Fund							0.0	0.0	0.0
2 BORROWINGS	0.0	0.0	0.0	0.0	619.5	0.0	374.0	257.4	211.1
a. NRB	0.0	0.0	0.0	0.0	0.0	0.0	142.6	21.1	114.9
b. "A"Class Licensed Institution	0.0	0.0	0.0	0.0	0.0	0.0	150.0	50.0	0.0
c. Foreign Banks and Fin. Ins.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
d. Other Financial Ins.		0.0	0.0	0.0	619.5	0.0	81.4	186.2	96.1
e. Bonds and Securities								0.0	0.0
3 DEPOSITS	16640.9	20052.1	23005.9	26267.2	27100.1	29990.2	32406.9	32553.8	33046.9
a. Current	1201.3	1294.9	1393.0	1630.0	1835.4	2367.8	2381.8	2397.4	2073.8
Domestic					1835.4	2367.8	2381.8	2397.4	2073.8
Foreign					0.0	0.0	0.0	0.0	0.0
b. Savings	10257.3	11002.9	12732.2	14632.6	15121.7	16087.9	17922.4	19175.4	19943.8
Domestic					15121.7	16087.9	17922.4	19175.4	19943.8
Foreign					0.0	0.0	0.0	0.0	0.0
c. Fixed	5182.3	7754.3	8756.2	9846.8	10087.0	11443.4	12102.5	10981.0	11029.3
Domestic					10087.0	11443.4	12102.5	10981.0	11029.3
Foreign					0.0	0.0	0.0	0.0	0.0
d. Call Deposits	0.0	0.0	0.0	0.0	56.0	91.1	0.2	0.0	0.0
e. Others	0.0	0.0	124.5	157.8	0.0	0.0	0.0	0.0	0.0
4 Bills Payable					20.5	18.2		0.0	0.0
5 Other Liabilities	532.1	821.4	1541.6	8533.6	2731.0	3593.7	17790.5	14250.0	14407.4
1. Sundry Creditors					460.7	684.1	2876.0	2437.1	1245.8
2. Loan Loss Provision					1182.8	1638.2	7071.9	5456.3	6499.5
3. Interest Suspense a/c					1080.9	1264.0	5624.3	4117.5	3447.6
4. Others	532.1	821.4	1541.6	8533.6	6.6	7.4	2218.3	2239.2	3214.5
6 Reconciliation A/c					3068.6	0.0	1257.9	1294.1	1655.3
7 Profit & Loss A/c					568.5	0.0	1452.9	1618.2	773.7
SOURCES OF FUNDS	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	55429.7
1 LIQUID FUNDS	2244.8	1911.0	2035.0	2312.6	2300.0	3679.9	3517.0	3624.0	4865.9
a. Cash Balance	458.5	528.8	618.7	473.5	601.7	599.8	748.9	905.2	1028.0
Nepalese Notes & Coins	448.0	517.2	612.5	470.0	600.1	599.8	747.1	905.1	1027.1
Foreign Currency	10.5	11.6	6.2	3.5	1.6	0.0	1.8	0.1	0.9
b. Bank Balance	1786.3	1382.2	1416.3	1839.1	1694.8	3080.1	2768.1	2668.8	2856.8
1. In Nepal Rastra Bank	1498.4	1110.9	1161.4	1532.4	1487.0	2492.5	1951.9	1806.9	1948.4
Domestic Currency					1487.0	2492.5	1951.9	1806.9	1948.4
Foreign Currency					0.0	0.0	0.0	0.0	0.0
2. "A"Class Licensed Institution	287.9	271.3	254.9	306.7	207.8	584.6	660.1	861.9	804.9
Domestic Currency					207.8	584.6	660.1	747.2	729.0
Foreign Currency					0.0	0.0	0.0	114.7	75.9
3. Other Financial Ins.					0.0	0.0	156.1	0.0	0.8
4. In Foreign banks					0.0	3.0	0.0	0.0	102.6
c. Money at Call					3.5	0.0	0.0	50.0	981.1
Domestic Currency					3.5	0.0	0.0	50.0	981.1
Foreign Currency					0.0	0.0	0.0	0.0	0.0
2 INVESTMENTS	0.0	0.0	0.0	0.0	0.2	0.0	1759.6	2706.3	1315.3
a. Govt. Securities					0.2	0.0	1759.6	2706.3	1315.3
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT					0.0	0.0	653.3	2082.4	2161.1
1. Non Residents								0.0	0.0
2. Others					0.0	0.0	653.3	2082.4	2161.1
4 LOANS & ADVANCES	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34225.0	36585.4	36541.4
a. Private Sector	5700.5	6847.8	8794.7	9221.2	10746.4	11040.6	34125.3	35533.8	35267.3
b. Financial Institutions								929.8	1138.2
c. Government Organizations							99.7	121.8	135.9
5 BILL PURCHASED	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Domestic Bills Purchased					0.0	0.0	0.0	0.0	0.0
b. Foreign Bills Purchased					0.0	0.0	0.0	0.0	0.0
c. Import Bills & Imports					0.0	0.0	0.0	0.0	0.0
6 LOANS AGAINST COLLECTED BILLS	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS					123.1	133.3	867.2	781.1	798.4
8 OTHER ASSETS	9227.7	12114.7	13717.8	23267.0	1921.6	1975.6	11619.5	7962.6	9069.6
a. Accrued Interests	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5	3447.6
Govt. Entp.	0.0	0.0	0.0	0.0				0.0	0.0
Private Sector	150.5	91.1	834.7	958.4	1096.4	1264.0	5624.3	4117.5	3447.6
b. Staff Loans / Adv.						293.3	1311.2	1853.7	1988.4
c. Sundry Debtors					332.7	412.8	4301.7	1720.4	2602.0
d. Cash In Transit					0.0	0.0	52.0	207.2	406.4
e. Others	9077.2	12023.6	12883.1	22308.6	492.5	5.5	330.3	63.9	625.3
9 Expenses not Written off					0.0	0.0	0.0	0.0	0.0
10 Non Banking Assets					231.0	168.0	855.3	754.3	677.9
11 Reconciliation Account					18376.3	16140.6	0.0	0.0	0.0
12 Profit & Loss A/c					409.6	464.1	0.0	0.0	0.0
USES OF FUNDS	17173.0	20873.5	24547.5	34800.8	34108.2	33602.1	53496.9	54496.1	55429.7

Table No. 25
Sources & Uses of Fund of GLOBAL BANK LTD.

	(Rs. In million)								Mid-January 2009
	Mid-July								
	2001	2002	2003	2004	2005	2006	2007	2008	
1 CAPITAL FUND							510.0	659.5	1029.6
a. Paid-up Capital							510.0	700.0	1000.0
b. Statutory Reserves								0.0	0.0
c. Share Premium								0.0	0.0
d. Retained Earning								(40.5)	29.6
e. Others Reserves								0.0	0.0
f. Exchange Fluctuation Fund								0.0	0.0
2 BORROWINGS							30.0	100.0	200.1
a. NRB								0.0	0.0
b. "A"Class Licensed Institution								100.0	200.1
c. Foreign Banks and Fin. Ins.								0.0	0.0
d. Other Financial Ins.							30.0	0.0	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS							3021.4	7319.6	7576.5
a. Current							195.0	562.1	267.4
Domestic							187.5	476.8	244.2
Foreign							7.5	85.3	23.1
b. Savings							595.5	1153.0	2262.1
Domestic							576.1	1121.3	2209.0
Foreign							19.4	31.6	53.1
c. Fixed							1363.8	2573.8	2655.5
Domestic							1285.3	2280.5	2402.1
Foreign							78.5	293.3	253.4
d. Call Deposits							811.1	2978.3	2239.1
e. Others							56.0	52.4	152.4
4 Bills Payable								0.0	10.8
5 Other Liabilities							51.5	187.8	198.5
1. Sundry Creditors							16.3	99.0	105.3
2. Loan Loss Provision							26.0	51.3	62.4
3. Interest Suspense a/c								1.2	3.5
4. Others							9.2	36.2	27.3
6 Reconciliation A/c								0.0	0.0
7 Profit & Loss A/c							(24.0)	65.7	65.3
SOURCES OF FUNDS							3588.9	8332.6	9080.8
1 LIQUID FUNDS							485.3	1723.6	1096.7
a. Cash Balance							66.7	576.4	282.4
Nepalese Notes & Coins							62.6	573.9	261.9
Foreign Currency							4.1	2.6	20.5
b. Bank Balance							406.4	689.4	587.3
1. In Nepal Rastra Bank							304.2	604.8	539.8
Domestic Currency							303.2	564.2	536.7
Foreign Currency							1.0	40.6	3.1
2. "A"Class Licensed Institution							21.6	16.3	17.2
Domestic Currency							14.7	8.8	16.9
Foreign Currency							6.9	7.5	0.3
3. Other Financial Ins.							36.3	38.4	54.4
4. In Foreign banks							44.3	29.9	(24.0)
c. Money at Call							12.2	457.8	227.0
Domestic Currency								345.0	227.0
Foreign Currency							12.2	112.8	0.0
2 INVESTMENTS							124.6	729.9	1108.1
a. Govt. Securities							124.6	721.4	1099.6
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								8.5	8.5
d. Other Non-Fin. Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT							252.7	457.5	517.2
1. Non Residents							118.8	362.5	447.2
2. Others							133.9	95.0	70.0
4 LOANS & ADVANCES							2597.3	5057.7	5912.5
a. Private Sector							2494.7	5057.7	5912.5
b. Financial Institutions								0.0	0.0
c. Government Organizations							102.6	0.0	0.0
5 BILL PURCHED							3.0	58.6	17.8
a. Domestic Bills Purchased							3.0	58.6	15.3
b. Foreign Bills Purchased								0.0	2.5
c. Import Bills & Imports								0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							1.4	17.7	0.0
a. Against Domestic Bills							1.4	17.7	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS							72.5	129.7	195.1
8 OTHER ASSETS							41.9	149.6	224.3
a. Accrued Interests							3.6	12.8	41.8
Govt. Entp.								0.1	0.3
Private Sector							3.6	12.6	41.5
b. Staff Loans / Adv.							10.1	77.9	78.1
c. Sundry Debtors							10.0	21.6	37.0
d. Cash In Transit								0.0	0.0
e. Others							18.2	37.4	67.4
9 Expenses not Written off							10.2	8.2	9.0
10 Non Banking Assets							0.0	0.0	0.0
11 Reconciliation Account							0.0	0.0	0.0
12 Profit & Loss A/c							0.0	0.0	0.0
USES OF FUNDS							3588.9	8332.6	9080.8

Table No. 26
Sources & Uses of Fund of CITIZENS BANK INTERNATIONAL LTD.

	(Rs. In million)								
	Mid-July						Mid-January		
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND							560.0	544.7	739.4
a. Paid-up Capital							560.0	560.0	700.0
b. Statutory Reserves								0.0	11.0
c. Share Premium								0.0	0.0
d. Retained Earning								(15.3)	28.2
e. Others Reserves							0.0	0.0	0.0
f. Exchange Fluctuation Fund								0.0	0.2
2 BORROWINGS							1372.6	476.1	838.4
a. NRB								0.0	0.0
b. "A"Class Licensed Institution							1372.6	476.1	838.4
c. Foreign Banks and Fin. Ins.								0.0	0.0
d. Other Financial Ins.								0.0	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS							1553.1	6139.6	7531.1
a. Current							74.6	145.7	181.4
Domestic							74.1	142.8	179.3
Foreign							0.5	2.9	2.1
b. Savings							97.7	1107.0	2993.4
Domestic							96.8	1085.4	2970.1
Foreign							0.9	21.6	23.3
c. Fixed							958.9	4037.9	3595.6
Domestic							686.0	3308.2	3108.9
Foreign							272.9	729.7	486.7
d. Call Deposits							421.9	849.0	760.6
e. Others								0.0	0.0
4 Bills Payable							1.3	4.2	64.6
5 Other Liabilities							233.3	115.5	173.6
1. Sundry Creditors							195.5	0.0	0.3
2. Loan Loss Provision							20.5	48.0	65.8
3. Interest Suspense a/c							0.9	6.3	8.5
4. Others							16.4	61.2	99.0
6 Reconciliation A/c								0.0	0.0
7 Profit & Loss A/c								75.3	35.6
SOURCES OF FUNDS							3720.3	7355.4	9382.6
1 LIQUID FUNDS							927.9	1065.6	762.5
a. Cash Balance							46.1	316.8	239.7
Nepalese Notes & Coins							45.8	312.0	230.1
Foreign Currency							0.3	4.8	9.6
b. Bank Balance							91.5	306.2	477.1
1. In Nepal Rastra Bank							67.5	190.1	430.9
Domestic Currency							66.3	181.9	423.7
Foreign Currency							1.2	8.2	7.2
2. "A"Class Licensed Institution							20.0	83.5	34.1
Domestic Currency							10.9	76.4	32.0
Foreign Currency							9.1	7.1	2.1
3. Other Financial Ins.								0.0	0.0
4. In Foreign banks							4.0	32.7	12.1
c. Money at Call							790.3	442.7	45.7
Domestic Currency							790.3	380.4	45.7
Foreign Currency								62.3	0.0
2 INVESTMENTS							0.0	177.6	280.6
a. Govt. Securities								177.6	280.6
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin. Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT							431.0	996.4	1531.7
1. Non Residents								0.0	0.0
2. Others							431.0	996.4	1531.7
4 LOANS & ADVANCES							2046.7	4788.3	6490.8
a. Private Sector							2042.1	4788.3	6490.8
b. Financial Institutions								0.0	0.0
c. Government Organizations							4.6	0.0	0.0
5 BILL PURCHED							0.0	10.0	8.7
a. Domestic Bills Purchased								10.0	8.7
b. Foreign Bills Purchased								0.0	0.0
c. Import Bills & Imports								0.0	0.0
6 LOANS AGAINST COLLECTED BILLS							0.0	0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS							75.2	145.6	163.6
8 OTHER ASSETS							224.6	171.8	144.8
a. Accrued Interests							207.5	22.8	36.6
Govt. Entp.								0.0	0.0
Private Sector							207.5	22.8	36.6
b. Staff Loans / Adv.							0.1	6.1	15.8
c. Sundry Debtors							0.3	1.8	3.8
d. Cash In Transit								0.0	0.0
e. Others							16.7	141.0	88.6
9 Expenses not Written off								0.0	0.0
10 Non Banking Assets							0.0	0.0	0.0
11 Reconciliation Account							0.0	0.0	0.0
12 Profit & Loss A/c							14.9	0.0	0.0
USES OF FUNDS							3720.3	7355.4	9382.6

Table No. 27
Sources & Uses of Fund of PRIME COMMERCIAL BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND								700.0	728.0
a. Paid-up Capital								700.0	700.0
b. Statutory Reserves								0.0	5.6
c. Share Premium								0.0	0.0
d. Retained Earning								0.0	22.4
e. Others Reserves								0.0	0.0
f. Exchange Fluctuation Fund								0.0	0.0
2 BORROWINGS								265.5	575.2
a. NRB								0.0	0.0
b. "A"Class Licensed Institution								250.0	575.2
c. Foreign Banks and Fin. Ins.								15.5	0.0
d. Other Financial Ins.								0.0	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS								5275.6	8374.6
a. Current								96.2	193.5
Domestic								95.6	178.3
Foreign								0.6	15.2
b. Savings								1214.4	1869.5
Domestic								1210.1	1856.5
Foreign								4.3	13.0
c. Fixed								2196.1	3610.8
Domestic								2196.1	3298.4
Foreign								0.0	312.4
d. Call Deposits								1734.8	2638.7
e. Others								34.2	62.1
4 Bills Payable								0.8	1.6
5 Other Liabilities								186.0	263.9
1. Sundry Creditors								95.3	14.5
2. Loan Loss Provision								51.6	78.6
3. Interest Suspense a/c								0.0	0.7
4. Others								39.1	170.1
6 Reconciliation A/c								0.0	0.0
7 Profit & Loss A/c								30.0	86.8
SOURCES OF FUNDS								6457.9	10030.0
1 LIQUID FUNDS								748.3	1173.5
a. Cash Balance								92.2	218.3
Nepalese Notes & Coins								91.8	212.3
Foreign Currency								0.4	6.0
b. Bank Balance								206.1	805.2
1. In Nepal Rastra Bank								178.2	682.4
Domestic Currency								173.1	681.4
Foreign Currency								5.1	1.0
2. "A"Class Licensed Institution								12.1	62.2
Domestic Currency								12.0	60.5
Foreign Currency								0.1	1.7
3. Other Financial Ins.								0.0	0.0
4. In Foreign banks								15.8	60.5
c. Money at Call								450.0	150.0
Domestic Currency								450.0	150.0
Foreign Currency								0.0	0.0
2 INVESTMENTS								190.6	161.0
a. Govt. Securities								190.6	161.0
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT								188.0	619.5
1. Non Residents								0.0	0.0
2. Others								188.0	619.5
4 LOANS & ADVANCES								5154.0	7856.1
a. Private Sector								5154.0	7856.1
b. Financial Institutions								0.0	0.0
c. Government Organizations								0.0	0.0
5 BILL PURCHASED								2.0	14.2
a. Domestic Bills Purchased								2.0	13.8
b. Foreign Bills Purchased								0.0	0.4
c. Import Bills & Imports								0.0	0.0
6 LOANS AGAINST COLLECTED BILLS								0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS								52.1	76.6
8 OTHER ASSETS								119.8	125.8
a. Accrued Interests								2.3	9.1
Govt. Entp.								1.5	6.0
Private Sector								0.8	3.1
b. Staff Loans / Adv.								3.1	1.7
c. Sundry Debtors								0.0	0.0
d. Cash In Transit								0.0	0.0
e. Others								114.5	115.0
9 Expenses not Written off								3.2	3.2
10 Non Banking Assets								0.0	0.0
11 Reconciliation Account								0.0	0.0
12 Profit & Loss A/c								0.0	0.0
USES OF FUNDS								6457.9	10030.0

Table No. 28
Sources & Uses of Fund of SUNRISE BANK LTD.

	(Rs. In million)									
	Mid-July								Mid-January	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1 CAPITAL FUND								700.0	862.8	
a. Paid-up Capital								700.0	875.0	
b. Statutory Reserves								0.0	0.0	
c. Share Premium								0.0	0.0	
d. Retained Earning								0.0	(27.6)	
e. Others Reserves								0.0	15.0	
f. Exchange Fluctuation Fund								0.0	0.4	
2 BORROWINGS								487.9	178.1	
a. NRB								0.0	0.0	
b. "A"Class Licensed Institution								487.9	178.1	
c. Foreign Banks and Fin. Ins.								0.0	0.0	
d. Other Financial Ins.								0.0	0.0	
e. Bonds and Securities								0.0	0.0	
3 DEPOSITS								4225.4	8646.8	
a. Current								113.0	185.5	
Domestic								100.2	165.1	
Foreign								12.7	20.5	
b. Savings								1452.2	3719.2	
Domestic								1448.2	3706.8	
Foreign								3.9	12.3	
c. Fixed								2359.4	3670.5	
Domestic								1807.9	2554.9	
Foreign								551.5	1115.6	
d. Call Deposits								246.3	940.7	
e. Others								54.6	130.9	
4 Bills Payable								9.1	3.1	
5 Other Liabilities								350.2	350.7	
1. Sundry Creditors								0.3	0.0	
2. Loan Loss Provision								40.3	70.6	
3. Interest Suspense a/c								0.7	5.1	
4. Others								308.9	275.0	
6 Reconciliation A/c								1937.2	2396.7	
7 Profit & Loss A/c								0.0	46.7	
SOURCES OF FUNDS								7709.8	12484.9	
1 LIQUID FUNDS								365.4	1133.4	
a. Cash Balance								34.9	154.9	
Nepalese Notes & Coins								33.6	144.3	
Foreign Currency								1.3	10.7	
b. Bank Balance								314.9	678.5	
1. In Nepal Rastra Bank								244.3	272.4	
Domestic Currency								243.7	268.3	
Foreign Currency								0.5	4.1	
2. "A"Class Licensed Institution								2.2	426.1	
Domestic Currency								2.0	424.2	
Foreign Currency								0.2	1.9	
3. Other Financial Ins.								14.4	0.0	
4. In Foreign banks								54.0	(20.0)	
c. Money at Call								15.6	300.0	
Domestic Currency								0.0	300.0	
Foreign Currency								15.6	0.0	
2 INVESTMENTS								286.0	305.3	
a. Govt. Securities								286.0	305.3	
b. NRB Bond								0.0	0.0	
c. Govt. Non-Fin. Ins.								0.0	0.0	
d. Other Non-Fin Ins.								0.0	0.0	
e. Non Residents								0.0	0.0	
3 SHARE & OTHER INVESTMENT								609.0	1193.5	
1. Non Residents								0.0	0.0	
2. Others								609.0	1193.5	
4 LOANS & ADVANCES								4044.8	6977.0	
a. Private Sector								977.8	6863.4	
b. Financial Institutions								3067.0	113.5	
c. Government Organizations								0.0	0.0	
5 BILL PURCHED								12.9	20.9	
a. Domestic Bills Purchased								4.1	14.7	
b. Foreign Bills Purchased								8.9	6.2	
c. Import Bills & Imports								0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS								0.0	0.0	
a. Against Domestic Bills								0.0	0.0	
b. Against Foreign Bills								0.0	0.0	
7 FIXED ASSETS								105.9	164.9	
8 OTHER ASSETS								335.0	296.0	
a. Accrued Interests								5.7	20.4	
Govt. Entp.								0.0	0.0	
Private Sector								5.7	20.4	
b. Staff Loans / Adv.								8.5	9.4	
c. Sundry Debtors								15.2	36.2	
d. Cash In Transit								0.0	0.0	
e. Others								305.6	229.6	
9 Expenses not Written off								0.0	0.0	
10 Non Banking Assets								0.0	0.0	
11 Reconciliation Account								1937.5	2394.1	
12 Profit & Loss A/c								13.2	0.0	
USES OF FUNDS								7709.8	12484.9	

Table No. 29
Sources & Uses of Fund of BANK OF ASIA NEPAL LTD.

	(Rs. In million)									
	Mid-July								Mid-January	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1 CAPITAL FUND								700.0	704.5	
a. Paid-up Capital								700.0	700.0	
b. Statutory Reserves								0.0	0.9	
c. Share Premium								0.0	0.0	
d. Retained Earning								0.0	3.3	
e. Others Reserves								0.0	0.0	
f. Exchange Fluctuation Fund								0.0	0.3	
2 BORROWINGS								500.0	696.3	
a. NRB								0.0	0.0	
b. "A"Class Licensed Institution								500.0	696.3	
c. Foreign Banks and Fin. Ins.								0.0	0.0	
d. Other Financial Ins.								0.0	0.0	
e. Bonds and Securities								0.0	0.0	
3 DEPOSITS								3054.8	5057.1	
a. Current								38.6	197.8	
Domestic								38.2	197.1	
Foreign								0.4	0.6	
b. Savings								288.5	1426.4	
Domestic								287.9	1425.4	
Foreign								0.6	0.9	
c. Fixed								1840.2	2017.8	
Domestic								1552.4	1373.5	
Foreign								287.9	644.2	
d. Call Deposits								871.8	1373.5	
e. Others								15.7	41.8	
4 Bills Payable								3.4	9.6	
5 Other Liabilities								62.0	198.3	
1. Sundry Creditors								7.8	21.0	
2. Loan Loss Provision								27.6	41.2	
3. Interest Suspense a/c								0.2	2.0	
4. Others								26.5	134.1	
6 Reconciliation A/c								0.0	0.0	
7 Profit & Loss A/c								4.5	39.5	
SOURCES OF FUNDS								4324.7	6705.2	
1 LIQUID FUNDS								395.2	359.9	
a. Cash Balance								73.2	118.3	
Nepalese Notes & Coins								71.8	109.7	
Foreign Currency								1.3	8.6	
b. Bank Balance								322.1	241.5	
1. In Nepal Rastra Bank								254.3	132.4	
Domestic Currency								254.0	122.7	
Foreign Currency								0.3	9.7	
2. "A"Class Licensed Institution								36.0	19.3	
Domestic Currency								35.8	19.1	
Foreign Currency								0.2	0.2	
3. Other Financial Ins.								0.0	0.0	
4. In Foreign banks								31.8	89.8	
c. Money at Call								0.0	0.0	
Domestic Currency								0.0	0.0	
Foreign Currency								0.0	0.0	
2 INVESTMENTS								115.5	211.6	
a. Govt. Securities								115.5	211.6	
b. NRB Bond								0.0	0.0	
c. Govt. Non-Fin. Ins.								0.0	0.0	
d. Other Non-Fin Ins.								0.0	0.0	
e. Non Residents								0.0	0.0	
3 SHARE & OTHER INVESTMENT								957.3	854.7	
1. Non Residents								0.0	0.0	
2. Others								957.3	854.7	
4 LOANS & ADVANCES								2755.2	5119.4	
a. Private Sector								2755.2	5119.4	
b. Financial Institutions								0.0	0.0	
c. Government Organizations								0.0	0.0	
5 BILL PURCHED								0.0	0.0	
a. Domestic Bills Purchased								0.0	0.0	
b. Foreign Bills Purchased								0.0	0.0	
c. Import Bills & Imports								0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS								0.0	0.0	
a. Against Domestic Bills								0.0	0.0	
b. Against Foreign Bills								0.0	0.0	
7 FIXED ASSETS								64.9	101.6	
8 OTHER ASSETS								36.4	58.0	
a. Accrued Interests								3.5	7.3	
Govt. Entp.								0.0	0.0	
Private Sector								3.5	7.3	
b. Staff Loans / Adv.								11.1	14.4	
c. Sundry Debtors								0.8	5.5	
d. Cash In Transit								0.0	0.0	
e. Others								21.0	30.8	
9 Expenses not Written off								0.0	0.0	
10 Non Banking Assets								0.0	0.0	
11 Reconciliation Account								0.0	0.0	
12 Profit & Loss A/c								0.0	0.0	
USES OF FUNDS								4324.7	6705.2	

Table No. 30
Sources & Uses of Fund of DEVELOPMENT CREDIT BANK LTD.

	(Rs. In million)								
	Mid-July								Mid-January
	2001	2002	2003	2004	2005	2006	2007	2008	2009
1 CAPITAL FUND								1168.0	1223.0
a. Paid-up Capital								1107.5	1107.5
b. Statutory Reserves								34.2	46.1
c. Share Premium								14.1	14.1
d. Retained Earning								12.3	55.3
e. Others Reserves								0.0	0.0
f. Exchange Fluctuation Fund								0.0	0.0
2 BORROWINGS								351.0	250.0
a. NRB								0.0	0.0
b. "A"Class Licensed Institution								351.0	250.0
c. Foreign Banks and Fin. Ins.								0.0	0.0
d. Other Financial Ins.								0.0	0.0
e. Bonds and Securities								0.0	0.0
3 DEPOSITS								2928.2	5191.3
a. Current								70.6	122.0
Domestic								70.5	121.8
Foreign								0.0	0.2
b. Savings								900.2	1214.8
Domestic								884.3	1198.7
Foreign								15.9	16.1
c. Fixed								1753.3	3053.0
Domestic								1753.3	3053.0
Foreign								0.0	0.0
d. Call Deposits								126.5	676.6
e. Others								77.5	124.9
4 Bills Payable								0.6	1.5
5 Other Liabilities								353.7	185.7
1. Sundry Creditors								0.0	0.0
2. Loan Loss Provision								82.9	101.9
3. Interest Suspend a/c								7.3	13.6
4. Others								263.5	70.2
6 Reconciliation A/c								445.4	793.9
7 Profit & Loss A/c								87.4	76.2
SOURCES OF FUNDS								5334.3	7721.5
1 LIQUID FUNDS								878.3	1245.6
a. Cash Balance								33.3	48.4
Nepalese Notes & Coins								30.9	45.6
Foreign Currency								2.4	2.8
b. Bank Balance								252.6	500.4
1. In Nepal Rastra Bank								153.0	333.3
Domestic Currency								149.5	324.1
Foreign Currency								3.5	9.2
2. "A"Class Licensed Institution								12.2	6.7
Domestic Currency								11.5	6.7
Foreign Currency								0.7	0.0
3. Other Financial Ins.								81.8	79.2
4. In Foreign banks								5.5	81.2
c. Money at Call								592.4	696.7
Domestic Currency								561.2	677.4
Foreign Currency								31.3	19.3
2 INVESTMENTS								18.5	158.0
a. Govt. Securities								18.5	158.0
b. NRB Bond								0.0	0.0
c. Govt. Non-Fin. Ins.								0.0	0.0
d. Other Non-Fin Ins.								0.0	0.0
e. Non Residents								0.0	0.0
3 SHARE & OTHER INVESTMENT								50.1	54.7
1. Non Residents								0.0	0.0
2. Others								50.1	54.7
4 LOANS & ADVANCES								3690.6	5129.3
a. Private Sector								3689.1	5108.5
b. Financial Institutions								1.5	20.8
c. Government Organizations								0.0	0.0
5 BILL PURCHASED								1.9	6.6
a. Domestic Bills Purchased								1.9	6.6
b. Foreign Bills Purchased								0.0	0.0
c. Import Bills & Imports								0.0	0.0
6 LOANS AGAINST COLLECTED BILLS								0.0	0.0
a. Against Domestic Bills								0.0	0.0
b. Against Foreign Bills								0.0	0.0
7 FIXED ASSETS								197.8	211.5
8 OTHER ASSETS								478.3	895.0
a. Accrued Interests								18.6	22.8
Govt. Entp.								0.0	0.0
Private Sector								18.6	22.8
b. Staff Loans / Adv.								8.2	17.0
c. Sundry Debtors								1.2	2.1
d. Cash In Transit								0.0	0.0
e. Others								450.2	853.1
9 Expenses not Written off								18.8	20.3
10 Non Banking Assets								0.0	0.0
11 Reconciliation Account								0.0	0.0
12 Profit & Loss A/c								0.0	0.5
USES OF FUNDS								5334.3	7721.5

Table No. 31
Sources & Uses of Fund of NMB BANK LTD.

	(Rs. In million)									
	Mid-July								Mid-January	
	2001	2002	2003	2004	2005	2006	2007	2008	2009	
1 CAPITAL FUND								1137.3	1213.5	
a. Paid-up Capital								1000.0	1000.0	
b. Statutory Reserves								82.6	202.5	
c. Share Premium								52.3	0.0	
d. Retained Earning								2.3	11.0	
e. Others Reserves								0.0	0.0	
f. Exchange Fluctuation Fund								0.0	0.0	
2 BORROWINGS								278.1	216.2	
a. NRB								0.0	0.0	
b. "A"Class Licensed Institution								212.4	216.2	
c. Foreign Banks and Fin. Ins.								0.0	0.0	
d. Other Financial Ins.								0.0	0.0	
e. Bonds and Securities								65.7	0.0	
3 DEPOSITS								1661.4	3723.7	
a. Current								22.4	64.4	
Domestic								22.4	63.1	
Foreign								0.0	1.4	
b. Savings								395.7	918.9	
Domestic								395.7	914.5	
Foreign								0.0	4.5	
c. Fixed								926.3	1804.8	
Domestic								857.2	1412.6	
Foreign								69.1	392.2	
d. Call Deposits								314.4	922.5	
e. Others								2.5	13.0	
4 Bills Payable								0.0	0.0	
5 Other Liabilities								5843.0	983.4	
1. Sundry Creditors								5697.2	839.2	
2. Loan Loss Provision								57.5	68.7	
3. Interest Suspend a/c								18.8	19.9	
4. Others								69.5	55.7	
6 Reconciliation A/c								0.0	0.0	
7 Profit & Loss A/c								117.4	67.2	
SOURCES OF FUNDS								9037.1	6204.0	
1 LIQUID FUNDS								5694.2	775.9	
a. Cash Balance								17.9	60.9	
Nepalese Notes & Coins								17.3	57.7	
Foreign Currency								0.7	3.2	
b. Bank Balance								5584.1	588.8	
1. In Nepal Rastra Bank								506.4	126.6	
Domestic Currency								506.4	116.0	
Foreign Currency								0.0	10.6	
2. "A"Class Licensed Institution								4897.3	24.0	
Domestic Currency								4895.8	24.0	
Foreign Currency								1.5	0.0	
3. Other Financial Ins.								151.7	27.3	
4. In Foreign banks								28.8	410.9	
c. Money at Call								92.2	126.2	
Domestic Currency								92.2	126.2	
Foreign Currency								0.0	0.0	
2 INVESTMENTS								795.4	951.5	
a. Govt. Securities								775.4	931.5	
b. NRB Bond								0.0	0.0	
c. Govt. Non-Fin. Ins.								0.0	0.0	
d. Other Non-Fin Ins.								20.0	20.0	
e. Non Residents								0.0	0.0	
3 SHARE & OTHER INVESTMENT								300.9	549.5	
1. Non Residents								0.0	0.0	
2. Others								300.9	549.5	
4 LOANS & ADVANCES								2009.9	2939.6	
a. Private Sector								1989.1	2925.9	
b. Financial Institutions								20.9	13.6	
c. Government Organizations								0.0	0.0	
5 BILL PURCHED								0.0	0.0	
a. Domestic Bills Purchased								0.0	0.0	
b. Foreign Bills Purchased								0.0	0.0	
c. Import Bills & Imports								0.0	0.0	
6 LOANS AGAINST COLLECTED BILLS								0.0	0.0	
a. Against Domestic Bills								0.0	0.0	
b. Against Foreign Bills								0.0	0.0	
7 FIXED ASSETS								132.7	174.9	
8 OTHER ASSETS								101.4	808.5	
a. Accrued Interests								33.8	35.5	
Govt. Entp.								0.0	0.0	
Private Sector								33.8	35.5	
b. Staff Loans / Adv.								9.9	10.0	
c. Sundry Debtors								11.1	39.7	
d. Cash In Transit								0.0	0.0	
e. Others								46.6	723.2	
9 Expenses not Written off								1.5	3.1	
10 Non Banking Assets								1.1	1.0	
11 Reconciliation Account								0.0	0.0	
12 Profit & Loss A/c								0.0	0.0	
USES OF FUNDS								9037.1	6204.0	

Table No. 32
Profit & Loss Account of Commercial Banks
 Mid - January - 2009

(Rs.In million)

Expenses	NBL	RBB	NABIL	NIB	SCBL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB	MBL	KBL	LAXMI	SBL	ADBL	GLOB	CITI	PRIME	SUNR	BOA	DCBL	NMB	Total
1 Interest Expenses	388.9	462.3	530.8	765.1	273.0	442.8	308.8	206.6	452.8	252.3	159.8	129.6	342.8	257.6	525.3	305.7	330.8	1402.7	206.1	180.8	228.0	228.5	137.7	147.3	88.8	8755.1
1.1 Deposit Liabilities	316.7	462.3	497.4	711.1	258.4	441.1	300.5	206.1	443.8	243.6	159.8	129.0	342.8	257.1	357.5	284.4	300.3	545.2	198.8	159.5	211.3	216.9	123.7	118.6	80.2	7366.1
1.1.1 Saving A/c	240.2	355.6	146.2	186.8	148.9	210.9	53.9	155.8	158.0	77.2	104.5	76.4	61.0	100.3	89.1	51.8	58.3	242.8	43.1	48.6	41.1	73.1	24.9	22.8	16.1	2787.4
1.1.2 Fixed A/c	75.3	74.8	218.1	172.7	66.4	230.0	224.6	28.4	192.6	100.5	15.5	23.5	196.4	87.4	131.5	175.5	139.8	296.5	85.6	110.9	105.5	116.8	63.1	80.2	36.6	3048.3
1.1.2.1 Upto 3 Months Fixed A/c	0.0	0.0	20.7	120.8	0.0	74.7	0.0	0.0	45.3	0.0	0.0	0.0	0.1	59.6	0.0	0.0	0.0	0.0	0.0	0.8	0.0	5.6	0.0	0.0	0.2	327.8
1.1.2.2 3 to 6 Months fixed A/c	0.0	0.6	41.5	0.0	0.0	0.0	0.0	0.2	29.5	0.0	0.0	0.0	3.0	9.7	0.0	0.0	3.4	0.0	0.0	2.8	0.1	5.3	0.0	0.0	0.0	96.1
1.1.2.3 6 Months to 1 Year Fixed A/c	0.0	70.7	140.6	0.0	0.0	0.0	0.0	3.1	86.7	100.5	2.3	23.5	54.9	18.1	0.0	0.0	17.8	0.0	0.0	47.6	76.4	32.3	0.0	39.7	5.2	719.2
1.1.2.4 Above 1 Year	75.3	3.5	15.4	51.9	66.4	155.4	224.6	25.1	31.2	0.0	13.2	0.0	138.4	0.0	131.5	175.5	118.7	296.5	85.6	59.8	29.0	73.6	63.1	40.5	31.1	1905.2
1.1.3 Call Deposit	1.2	21.5	133.1	351.7	43.1	0.2	22.0	21.9	93.1	65.9	39.8	29.2	85.4	69.4	136.9	57.1	102.2	6.0	70.2	0.0	64.7	26.9	35.6	15.4	27.5	1519.9
1.1.4 Certificate of Deposits	0.0	10.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	10.5
1.2 Others	72.2	0.0	33.4	54.0	14.6	1.7	8.2	0.5	9.0	8.7	0.0	0.6	0.0	0.5	167.8	21.3	30.6	857.5	7.2	21.3	16.7	14.0	28.8	8.6	1389.0	67.2
2 Commission/Fee Expense	0.0	0.0	44.1	16.5	0.0	0.0	0.0	4.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.4	0.0	1.5	0.0	0.0	0.0	67.2
3 Employees Expenses	448.3	413.3	119.6	103.2	122.5	168.1	46.4	70.4	75.0	69.8	44.5	27.3	38.7	40.0	49.4	41.2	32.6	535.9	29.6	19.9	16.4	30.4	22.0	22.6	18.6	2605.8
4 Office Operating Expenses	130.2	274.8	125.7	186.2	129.5	178.6	83.6	57.6	121.4	96.8	42.1	28.0	47.8	73.4	77.0	45.3	46.2	106.5	46.0	113.0	23.3	42.1	32.9	18.7	23.6	2150.5
5 Exchange Fluctuation Loss	0.0	0.0	0.0	0.0	0.0	4.9	0.0	0.0	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1.1	0.0	0.0	0.0	0.0	8.3
5.1 Due to Change in Exchange Rates	0.0	0.0	0.0	0.0	0.0	4.9	0.0	0.0	0.0	0.0	2.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	7.3
5.2 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	0.0	0.0	1.0	0.0	0.0	0.0	0.0	1.0
6 Non-Operating Expenses	0.0	12.0	0.0	0.0	0.0	0.0	0.2	0.5	0.9	0.0	0.0	1.1	0.0	0.0	0.0	4.2	0.0	5.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	23.9
7 Loan Written Off	0.0	0.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	17.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	18.1
8 Loan Loss Provision	83.8	91.0	99.2	94.9	26.1	7.8	15.1	82.1	48.6	15.5	(110.7)	0.0	17.6	109.6	0.1	13.8	29.3	1037.1	7.1	17.9	27.2	41.5	13.6	18.1	16.3	1802.7
8.1 General Loan Loss Provision	0.0	51.6	33.4	0.3	11.6	7.8	6.1	8.9	48.6	4.0	0.0	11.2	(196.1)	11.5	13.8	29.3	1037.1	7.1	17.0	27.2	41.5	13.6	13.9	9.5	1209.0	18.1
8.2 Special Loan Loss Provision	83.8	39.4	65.8	94.6	14.5	0.0	8.9	73.2	0.0	11.5	(110.7)	0.0	6.4	305.7	(11.4)	0.0	0.0	0.0	0.0	0.9	0.0	0.0	4.2	6.8	593.8	16.3
8.2.1 Sub-Standard Loan Loss Provision	0.0	9.1	27.0	94.6	2.4	0.0	0.7	18.5	0.0	0.0	0.0	3.0	92.3	5.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(1.3)	4.8	256.6
8.2.2 Doubtful Loans Loss Provision	0.0	2.5	23.0	0.0	4.0	0.0	1.1	22.7	0.0	11.5	0.0	6.5	37.6	(19.4)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	5.5	2.0	97.0
8.2.3 Loss Loan Loss Provision	83.8	27.8	15.8	0.0	8.1	0.0	7.1	32.0	0.0	0.0	(110.7)	0.0	(3.0)	175.8	2.6	0.0	0.0	0.0	0.0	0.9	0.0	0.0	0.0	0.0	0.0	240.2
8.3 Provision Expense for NBA	0.0	0.0	0.0	0.0	0.0	0.0	1.3	0.0	0.0	0.0	(11.1)	0.0	0.0	0.0	(4.2)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	(14.1)
8.4 Provision Expense for Investment	0.0	0.0	47.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	47.7
8.5 Provision Expense for Other Assets	0.0	0.0	0.0	0.0	0.0	0.0	111.7	0.0	0.0	0.0	45.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	156.9
9 Provision for Staff Bonus	0.0	0.0	0.0	82.0	69.2	0.0	21.1	0.0	41.4	0.0	25.1	31.5	25.4	3.5	0.0	13.5	0.0	0.0	0.0	5.1	0.0	6.7	0.0	0.0	0.0	324.4
10 Provision for Income Tax	0.0	0.0	0.0	115.0	207.7	0.0	55.7	0.0	124.1	0.0	52.3	49.6	76.2	10.6	0.0	40.5	0.0	0.0	0.0	15.3	0.0	20.0	0.0	0.0	0.0	767.0
11 Others	7.2	0.0	0.0	0.0	18.3	0.0	0.0	0.0	4.9	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	86.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	116.7
12 Net Profit	628.2	1178.8	673.5	423.3	484.7	595.3	155.3	560.9	289.6	368.6	198.7	265.3	177.8	24.8	219.7	94.4	172.5	773.7	65.3	35.6	86.8	46.7	39.5	75.7	67.2	7701.9
TOTAL EXPENSES	1686.7	2432.7	1640.7	1786.3	1331.0	1397.6	799.1	982.9	1158.5	803.0	445.8	552.4	726.2	519.5	867.5	558.6	611.5	3947.3	354.1	387.9	381.7	418.7	245.6	282.4	214.5	24532.1
TOTAL INCOME	1686.7	2432.7	1640.7	1786.3	1331.0	1397.6	799.1	982.9	1158.5	803.0	445.8	552.4	726.2	519.5	867.5	558.6	611.5	3947.3	354.1	387.9	381.7	418.7	245.6	282.4	214.5	24532.1
1. Interest Income	1059.3	1582.9	1249.5	1430.7	910.1	1101.5	582.2	437.2	977.9	628.0	354.2	275.8	606.7	439.7	791.6	480.7	551.5	2081.0	305.8	316.4	335.2	339.0	213.9	255.3	157.5	17463.6
1.1. On Loans and Advance	622.2	1150.6	996.3	1298.7	536.2	844.3	522.8	400.5	824.5	301.9	249.6	536.2	401.0	559.7	463.4	481.8	2002.8	267.3	272.6	315.0	315.6	186.3	219.9	115.3	14438.2	157.5
1.2. On Investment	325.9	314.3	135.0	48.2	199.7	178.7	52.1	30.9	144.5	58.3	46.4	19.3	52.2	16.7	41.6	17.2	26.0	48.7	23.6	6.3	6.1	0.8	2.5	0.0	19.5	1814.3
1.2.1 Government Bonds	325.9	314.3	126.4	48.2	199.4	178.7	42.8	24.6	96.6	58.3	42.1	19.3	52.2	16.7	41.6	15.3	2									

Table No. 33
Sectorwise Loans and Advances of Commercial Banks
Mid - January, 2009

Rs. in million

Sectors	Banks												
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB
1 Agriculture	262.1	627.6	189.7	104.3	297.8	681.5	498.1	51.6	318.7	75.6	310.8	139.9	92.6
2 Mines	22.3	241.2	18.1	0.0	178.9	14.5	0.0	24.5	0.5	83.9	23.8	0.0	0.0
3 Manufacturings	4343.5	5125.0	7147.0	10244.5	2932.7	8886.7	4361.1	2966.6	3222.8	3305.6	1524.8	1058.9	4116.9
4 Construction	1159.2	2549.9	3630.1	1443.7	3354.1	751.2	2036.3	953.2	2845.7	1663.3	702.8	249.7	2218.2
5 Metal Productions,Machinery & Electrical Tools & fitting	477.6	795.6	227.3	284.2	44.5	573.7	329.0	277.9	320.0	210.9	116.1	4.3	0.0
6 Transportation Equipment Production & Fitting	185.4	751.8	2058.9	108.8	2.4	61.8	0.2	153.4	112.8	101.7	9.2	7.1	13.9
7 Transportation, Communications & Public Services	1046.6	915.9	1925.6	1522.2	307.3	1122.1	618.5	1035.7	1453.3	2019.5	782.1	375.5	272.4
8 Wholesaler & Retailers	3124.1	6967.5	3933.2	4066.9	1298.7	2851.9	2677.1	1766.6	5823.6	2973.7	1136.7	1172.4	2070.3
9 Finance, Insurance & Fixed Assets	1018.3	1897.0	2087.3	3350.3	770.5	1274.4	441.2	453.5	1042.6	849.7	350.0	179.5	1059.8
10 Service Industries	508.5	2197.7	1845.7	3314.9	237.5	1956.3	618.6	910.4	678.0	1126.7	392.1	544.7	392.6
11 Consumable Loan	2610.1	2672.3	108.2	321.0	84.6	315.5	108.2	82.5	397.5	134.0	153.7	3.5	74.3
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
13 Others	2332.9	3468.4	2269.1	7761.9	4242.9	2926.6	1708.5	908.0	4731.6	1107.4	810.5	1829.0	2299.3
Total	17090.5	28209.9	25440.3	32522.6	13752.0	21416.3	13396.8	9583.9	20947.2	13651.9	6312.6	5564.4	12610.4

Sectors	Banks												
	MBL	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	TOTAL
1 Agriculture	42.5	429.8	6.0	135.0	9790.4	90.3	0.0	12.8	0.0	0.0	92.2	13.2	14262.6
2 Mines	28.4	499.5	15.5	34.2	3.0	374.8	0.0	252.8	86.5	43.4	31.4	11.3	1988.7
3 Manufacturings	2208.2	2125.5	3191.7	2565.7	4315.7	1147.5	1499.6	844.0	1740.6	757.3	616.2	352.4	80600.6
4 Construction	1170.7	1311.7	3449.2	1551.4	1913.1	1798.2	399.3	427.5	391.9	639.5	516.9	163.9	37290.5
5 Metal Productions,Machinery & Electrical Tools & fitting	515.2	265.9	5.6	121.7	428.5	104.6	55.1	10.3	126.4	146.8	44.2	114.8	5600.2
6 Transportation Equipment Production & Fitting	95.8	1087.5	405.1	181.9	88.7	150.4	35.5	169.7	0.0	6.6	0.0	5.6	5794.2
7 Transportation, Communications & Public Services	1070.1	220.6	289.3	703.2	487.4	45.9	346.6	107.8	406.8	343.5	210.2	217.6	17845.6
8 Wholesaler & Retailers	1791.9	1276.0	1064.3	2036.0	9598.3	512.0	583.9	677.2	842.8	997.1	137.6	207.6	59587.4
9 Finance, Insurance & Fixed Assets	470.0	2332.6	1111.3	1722.3	787.2	262.1	1982.2	2335.2	1774.1	876.8	1512.2	598.0	30538.1
10 Service Industries	575.9	758.4	614.6	894.8	3936.8	152.0	268.3	97.8	253.5	51.3	420.0	164.0	22911.2
11 Consumable Loan	6.3	934.1	36.3	111.8	1508.9	179.9	64.3	0.0	370.3	337.4	24.3	774.0	11413.1
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
13 Others	2467.9	1715.3	832.7	2074.4	3683.3	1113.8	1264.7	2931.2	1005.0	919.7	1524.0	317.4	56245.6
Total	10442.9	12956.8	11021.6	12132.5	36541.4	5931.3	6499.5	7866.4	6997.8	5119.4	5129.3	2939.8	344077.8

Table No. 34
Security-wise Loans and Advances of Commercial Banks
Mid - January, 2009

(Rs In Million)

Security	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB	MBL	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	TOTAL			
1 Gold/Silver	1671.1	2521.0	1.0	271.4	0.0	0.0	0.0	0.0	0.0	0.0	49.5	0.0	37.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	178.3	0.0	0.0	0.0	0.0	0.0	4729.7		
2 Government Securities	903.5	380.7	85.5	9.0	485.4	15.0	56.3	0.9	36.9	183.5	1.2	0.0	0.0	0.0	34.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	47.9	2240.1	
3 Non Government Securities	48.2	150.6	0.2	656.9	325.0	207.6	128.4	0.0	14.2	0.0	169.9	20.0	753.1	184.1	368.9	0.0	25.4	0.0	386.0	294.4	828.4	0.0	337.4	0.0	0.0	0.0	653.0	5551.7	
4 Fixed A/c Receipt	341.7	58.9	349.2	101.4	563.6	225.1	238.5	82.5	346.4	689.6	76.5	20.5	330.9	245.6	75.5	28.4	151.0	101.6	29.7	374.1	209.2	50.6	69.6	24.3	37.2	37.2	4821.8		
4.1 On Own Bank	134.3	58.9	144.6	86.2	214.6	214.2	22.3	82.5	272.8	177.8	68.0	14.0	169.6	9.7	7.4	4.2	115.4	101.6	0.2	205.2	118.7	40.0	33.6	15.3	5.6	5.6	2316.7		
4.2 On Other Banks	207.5	0.0	204.6	15.2	349.0	10.9	216.2	0.0	73.6	511.8	8.5	6.5	161.3	235.9	68.0	24.2	35.6	0.0	29.6	169.0	90.5	10.6	36.0	9.0	31.6	31.6	2505.0		
5 Asset Guarantee	10603.4	22056.9	19497.5	28369.0	9099.2	19161.2	12151.0	7669.5	19465.3	11583.7	5129.9	4579.2	10968.1	9212.0	12133.2	9961.3	11149.3	36439.8	4596.1	5661.3	6432.3	6476.1	4712.5	4841.5	2095.2	2095.2	294044.6		
5.1 Fixed Assets	7476.0	21645.6	14988.6	21575.4	8913.8	17070.3	7901.0	7138.2	15812.1	9536.6	4343.7	4357.6	7305.5	6660.0	11551.9	7762.0	8474.8	36439.8	3535.1	4003.0	6374.7	4224.9	3506.7	4423.6	1610.6	1610.6	246631.6		
5.1.1 Lands & Buildings	6006.8	20643.4	9455.3	19146.3	5871.3	12309.4	6994.4	6000.5	12936.7	8106.6	3678.2	3753.8	6393.0	5243.2	9643.6	6874.2	7071.2	36439.8	1970.9	2887.8	5941.7	3120.5	2863.8	3982.6	1348.6	1348.6	208683.4		
5.1.2 Machinery & Tools	196.7	79.8	1592.8	161.4	166.7	596.3	574.0	361.9	475.3	156.2	55.5	79.4	35.8	748.7	96.2	45.7	386.5	0.0	54.8	411.2	12.5	0.0	255.3	238.3	54.0	54.0	6835.1		
5.1.3 Furniture & Fixture	136.3	12.1	3.7	0.0	0.0	0.0	19.8	2.8	33.5	0.0	2.2	2.1	0.0	0.0	7.2	0.0	0.0	0.0	0.0	52.7	0.0	0.0	0.0	0.0	0.0	0.0	14.8	287.4	
5.1.4 Vehicles	1111.2	885.0	3376.8	1700.5	2875.8	2339.4	308.5	772.9	2072.4	1273.8	603.3	522.4	871.1	668.1	1170.8	539.0	834.5	0.0	384.6	569.7	420.5	566.0	387.7	134.1	190.9	190.9	24579.1		
5.1.5 Other Fixed Assets	25.0	25.3	559.9	567.3	0.0	1825.1	4.1	0.0	294.3	0.0	4.5	0.0	5.7	0.0	634.0	303.1	182.6	0.0	1124.7	81.6	0.0	538.4	0.0	68.6	2.2	2.2	6246.5		
5.2 Current Assets	3127.4	411.3	4508.9	6793.5	185.5	2091.0	4250.1	531.4	3653.2	2047.1	786.2	221.6	3662.5	2552.0	581.3	2199.3	2674.5	0.0	1061.0	1658.2	57.6	2251.2	1205.7	417.9	484.7	417.9	47413.1		
5.2.1 Agricultural Products	348.6	133.0	594.1	134.5	0.0	0.0	617.2	30.7	410.9	0.0	42.6	0.0	339.6	4.8	3.8	5.0	311.1	0.0	114.9	75.6	0.0	0.0	0.0	0.0	1.0	1.0	3167.4		
5.2.1.1 Rice	261.8	44.6	254.2	134.5	0.0	0.0	120.6	2.3	219.0	0.0	0.0	0.0	1.4	4.8	0.0	5.0	0.0	0.0	114.9	75.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1239.6	
5.2.1.2 Raw Jute	8.5	77.6	28.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	38.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	152.6	
5.2.1.3 Other Agricultural Products	78.3	10.8	311.8	0.0	0.0	0.0	496.7	28.4	192.0	0.0	4.2	0.0	338.2	0.0	3.8	0.0	311.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1775.2	
5.2.2 Other Non Agricultural Products	2778.8	278.3	3914.8	6659.1	185.4	2091.0	3632.9	500.7	3242.3	2047.1	743.6	221.6	3322.9	2547.2	577.5	2194.3	2363.4	0.0	946.1	1582.6	57.6	2251.2	1205.7	417.9	483.7	483.7	44245.6		
5.2.2.1 Raw Materials	217.5	4.5	377.6	118.2	15.1	0.0	1411.8	10.1	171.4	726.0	340.9	35.5	1720.5	1080.2	0.0	97.7	424.9	0.0	608.7	843.6	0.4	9.3	0.0	212.8	0.0	0.0	0.0	8426.5	
5.2.2.2 Semi Ready Made Goods	445.4	11.0	14.0	108.5	0.0	0.0	62.9	136.9	63.2	0.0	0.0	39.6	4.3	0.0	0.0	575.5	32.1	0.0	12.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1505.3	
5.2.2.3 Readymade Goods	2115.8	262.8	3523.2	6432.4	170.4	2091.0	2158.2	353.7	3007.7	1321.1	402.7	146.6	1598.0	1467.0	577.5	1521.1	1906.5	0.0	325.4	739.1	57.3	2241.9	1205.7	205.1	483.7	483.7	34313.9		
5.2.2.3.1 Salt, Sugar, Ghee, Oil	364.5	17.2	236.9	142.6	0.0	0.0	146.7	165.1	64.1	1321.1	161.1	0.0	110.8	645.5	0.0	106.1	3.5	0.0	3.8	169.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	37.8	3695.8
5.2.2.3.2 Clothing	1054.9	9.7	119.9	104.1	0.0	0.0	3.3	29.4	68.8	0.0	37.5	0.0	3.9	0.0	0.0	54.9	0.0	8.8	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	1469.5	
5.2.2.3.3 Other Goods	696.4	235.9	3166.4	6185.7	170.4	2091.0	2008.2	159.2	2874.8	0.0	204.1	146.6	1483.4	821.5	577.5	1415.0	1848.1	0.0	312.9	565.9	57.3	2241.9	1205.7	205.1	445.7	445.7	29118.6		
6 On Bills Guarantee	303.7	868.5	3309.8	726.9	2.7	640.7	342.7	1000.2	96.9	152.3	33.3	281.3	12.8	37.5	19.5	0.0	0.0	0.0	23.2	7.2	0.0	0.0	0.0	0.0	0.0	0.0	3.7	7862.7	
6.1 Domestic Bills	22.6	20.6	163.1	5.0	2.7	172.4	0.0	16.2	22.1	0.0	0.0	0.0	4.0	37.5	3.8	0.0	0.0	0.0	20.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	490.0	
6.2 Foreign Bills	281.2	847.9	3146.7	721.9	0.0	468.3	342.7	984.0	74.8	152.3	33.3	281.3	8.8	0.0	15.7	0.0	0.0	0.0	3.1	7.2	0.0	0.0	0.0	0.0	0.0	0.0	3.7	7372.7	
6.2.1 Import Bill & Letter of Credit	236.0	691.0	3034.1	112.7	0.0	0.0	79.6	746.0	61.1	5.9	0.0	255.1	0.0	0.0	5.7	0.0	0.0	0.0	1.9	0.0	0.0	0.0	0.0	0.0	0.0	0.0	3.7	5232.7	
6.2.2 Export Bill	26.8	76.6	95.4	170.3	0.0	434.2	200.5	170.5	3.6	48.5	33.3	26.3	0.7	0.0	10.0	0.0	0.0	0.0	1.1	7.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1304.9	
6.2.3 Against Export Bill	3.7	34.6	17.2	4.9	0.0	0.0	54.0	63.5	0.0	97.9	0.0	0.0	8.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	283.8	
6.2.4 Other Foreign Bills	14.7	45.7	0.0	433.9	0.0	34.1	8.7	4.0	10.2	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	0.0	0.0	0.0	551.3	
7 Guarantee	885.3	918.4	147.9	273.1	398.3	1097.6	115.1	726.3	846.4	1042.8	258.1	223.7	347.3	313.0	289.9	390.1	243.7	0.0	0.0	0.0	30.0	0.0	0.0	40.0	102.1	102.1	8689.1		
7.1 Government Guarantee	402.4	4.8	0.0	0.0	0.0	0.0	0.0	0.0	4.7	0.0	0.0	0.5	0.0	71.2	0.0	0.0	4.3	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	70.0	557.9	
7.2 Institutional Guarantee	289.3	0.0	52.4	257.8	317.7	437.7	106.3	219.9	372.3	593.5	208.2	187.5	347.3	241.8	269.8	390.1	195.2	0.0	0.0	0.0	30.0	0.0	0.0	40.0	0.0	0.0	0.0	4556.8	
7.3 Personal Guarantee	106.2	863.0	17.8	14.3	0.0	0.0	8.8	231.6	1.1	0.0	49.9	35.7	0.0	0.0	10.1	0.0	44.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1382.6	
7.4 Group Guarantee	87.2	50.6	12.2	0.0	0.0	0.0	0.0	0.1	1.7	5.3	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	0.0	0.0	0.0	0.0	157.0	
7.5 On Other Guarantee	0.2	0.0	65.4	1.1	80.6	659.9	0.0	274.7	466.7	444.1	0.0	0.0	0.0	0.0	10.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	32.1	2034.8		
8 Credit Card	0.0	2.6	95.8	49.6	83.1	69.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	9.5	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	309.8	
9 Earthquake Victim Loan	0.0	26.3	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	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	26.3	
10 Others	2333.6																												

Table No. 35

Deprived Sector Loan Statement of COMMERCIAL BANKS

Mid - January, 2009

(Rs in million)

Loan Title	Banks												
	NBL	RBB	NABIL	NIBL	SCBNL	HBL	NSBI	NBB	EBL	BOK	NCCB	LBL	NICB
Deprived Sector Loans	577.3	3970.3	697.2	832.9	433.7	619.5	666.7	260.9	587.9	404.0	180.5	161.9	427.9
(A) Direct Investment	232.4	3969.6	41.6	2.4	0.0	0.0	282.3	0.4	2.8	33.9	0.0	0.0	0.0
- Agriculture	164.6	2517.0	6.1				54.5	0.2	0.1	0.5			
- Cottage Industries	8.5	282.7	0.0				84.7	0.0	0.8				
- Services	59.3	1169.9	35.4	2.4			143.1	0.1	2.0	33.4			
(B) Indirect Investment	344.9	0.7	655.6	830.5	433.7	619.5	384.4	260.6	585.1	370.1	180.5	161.9	427.9

Loan Title	Banks												TOTAL
	MBL	KUMARI	LAXMI	SBL	ADBL	GLOBAL	CITIZENS	PRIME	SUNRISE	BOA	DCBL	NMB	
Deprived Sector Loans	382.2	0.0	312.4	321.8	3927.2	171.7	147.9	59.4	125.3	84.8	0.0	0.0	15353.6
(A) Direct Investment	44.3	0.0	0.0	0.0	2822.3	0.0	0.0	0.0	10.4	84.8	0.0	0.0	7527.2
- Agriculture	10.1	0.0			2226.5				0.6		0.0		4980.2
- Cottage Industries	6.9				21.9							0.0	405.5
- Services	27.3				573.9				9.8	84.8			2141.5
(B) Indirect Investment	337.9		312.4	321.8	1104.9	171.7	147.9	59.4	115.0				7826.5

Table No. 36
Loans to Public Enterprises of COMMERCIAL BANKS

(Aggregate)
Mid - January, 2009

Rs In Million

Corporation	Banks																				TOTAL							
	NBL ¹	RBB ²	NABIL ³	NIBL ⁴	SCBNL ⁵	HBL ⁶	NSBI ⁷	NBB ⁸	EBL ⁹	BOK ¹⁰	NCCB ¹¹	LBL ¹²	NICB ¹³	MBL ¹⁴	KUMARI ¹⁵	LAXMI ¹⁶	SBL ¹⁷	ADBL ¹⁸	GLOBAL ¹⁹	CITIZENS ²⁰		PRIME ²¹	SUNRISE ²²	BOA ²³	DCBL ²⁴	NMB ²⁵		
1. Industrial	324.4	53.8	0.0	0.0	0.0	0.0	0.0	0.0	4.2	0.0	65.1	0.0	0.0	0.0	0.0	93.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	541.1
1.1 Agricultural Lime Industries Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.2 Brijung Sugar Mills Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.3 Dairy Development Corporation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.4 Herbs Production and Processing Center Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.5 Hetauda Cement Industries Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.6 Janakpur Cigarette Factory Ltd.	278.0	53.7	0.0	0.0	0.0	0.0	0.0	0.0	4.2	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	335.9
1.7 Limbini Sugar Mills Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.8 Nepal Rosin and Terpentine Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.9 Royal Drugs Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	65.1
1.10 Udaypur Cement Industries Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.11 Nepal Orient and Magnesite Pvt. Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.12 Himtal Cement Company	15.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	15.6
1.13 Hetauda Textile Industries Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.14 Bhaktapur Brick Factory	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1.15 Others	30.8	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	93.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	124.5
2 Trading	255.3	599.2	250.0	0.0	86.9	316.3	112.1	58.9	492.7	250.0	0.0	0.0	0.0	59.0	0.0	0.0	99.7	126.6	6.4	0.0	410.2	0.0	0.0	0.0	0.0	0.0	0.0	3123.4
2.1 Agriculture Input Corporation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2.2 Cottage Industries Development Corporation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2.3 National Trading Ltd.	0.0	0.0	0.0	0.0	86.9	197.6	0.0	0.0	0.0	0.0	0.0	0.0	0.0	59.0	0.0	0.0	0.0	0.0	6.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	349.9
2.4 Nepal Food Corporation	63.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	6.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	69.5
2.5 Nepal Oil Corporation	0.0	500.0	250.0	0.0	0.0	0.0	0.0	0.0	200.0	250.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	99.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	1299.7
2.6 The Timbre Corporation of Nepal	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2.7 Others	192.2	99.2	0.0	0.0	0.0	118.7	112.1	58.9	292.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	120.2	0.0	0.0	410.2	0.0	0.0	0.0	0.0	0.0	1404.3
3 Financial	217.1	0.1	0.0	113.2	0.0	0.0	0.0	0.0	370.0	0.0	0.0	125.2	25.6	0.0	70.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	921.1
3.1 Agriculture Development Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.2 Nepal Industrial Development Corporation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.3 Rastriya Banijya Bank	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.4 Credit Insurance and Loan Guarantee Corp. Pvt. Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.5 Nepal Housing Development Finance Company	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.6 Nepal Stock Exchange	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.7 Citizen Investment Fund	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.8 National Insurance Corporation	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
3.9 Others	217.1	0.1	0.0	113.2	0.0	0.0	0.0	0.0	370.0	0.0	0.0	125.2	25.6	0.0	70.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	921.1
4 Service Oriented	0.0	227.2	0.0	0.0	0.0	182.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	409.6	
4.1 Insutrial Area Management Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.2 National Construction Company Nepal Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.3 Nepal Traportation and Warehouse Management Co. Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.4 Nepal Engineering Consultancy Service Center Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.5 Nepal Airlines Corporation	0.0	227.2	0.0	0.0	0.0	182.4	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	409.6
4.6 National Productivity and Economic Development Center Ltd.	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
4.7 Nepal Transportation Corporation	0.0	0.0	0.0																									

Table No. 37

List of Class A Licensed Financial Institutions (Commercial Banks)

Mid - January, 2009

	Names	Operation Date (A.D.)	Head Office	Telephone No.	Fax no.
1	Nepal Bank Limited	1937/11/15	Dharmapath, Kathmandu	4221185	4222383
2	Rastriya Banijya 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
18	Agriculture Development Bank Ltd.	2006/03/16	Ramshahapath, Kathmandu	4252358	4262718
19	Global Bank Ltd.	2007/01/02	Birgunj, Parsa	4231198	4231057
20	Citizens Bank International Ltd.	2007/06/21	Kamaladi, Kathmandu	4262699, 4221799	4265030
21	Prime Commercial Bank Ltd.	2007/09/24	New Road, Kathmandu	4233388	4233390
22	Sunrise Bank Ltd.	2007/10/12	Gairidhara Crossing, Kathmandu	4420612, 4425089	4422475
23	Bank of Asia Nepal Ltd.	2007/10/12	Tripureswor, Kathmandu	4263212, 4263213	4258326
24	Development Credit Bank Ltd.	2001/01/23	Kamaladi, Kathmandu	4231120/4221420	4231469
25	NMB Bank Ltd.	1996/11/26	Babarmahal, Kathmandu	4246160	4246156

